

**Disclosures - LIFE INSURANCE COMPANIES- web-site**

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## REVENUE ACCOUNT FOR THE QUARTER ENDED 30th JUNE, 2012

## Policyholders' Account (Technical Account)

Particulars	Schedule	For the	For the
		quarter ended 30th June, 2012 (₹'000)	quarter ended 30th June, 2011 (₹'000)
Premiums earned - net			
(a) Premium	L-4	17,715,643	16,549,033
(b) Reinsurance ceded		(124,715)	(104,414)
(c) Reinsurance accepted		-	-
Income from Investments			
(a) Interest, Dividends & Rent – Gross		4,567,384	3,151,241
(b) Profit on sale/redemption of investments		1,743,181	4,481,035
(c) (Loss on sale/ redemption of Investments)		(1,634,286)	(311,476)
(d) Transfer/Gain on revaluation/change in fair value*		(4,023,585)	(6,313,295)
(e) Appropriation/Expropriation Adjustment Account		-	(172,405)
(f) Amortisation of (premium)/discount on investments		60,430	38,116
Other Income			
(a) Contribution from the Shareholders' Account		28,479	28,253
(b) Others		95,167	63,425
<b>TOTAL (A)</b>		<b>18,427,698</b>	<b>17,409,513</b>
Commission	L-5	829,089	651,230
Operating Expenses related to Insurance Business	L-6	3,017,708	2,862,660
Provision for doubtful debts		-	-
Bad debts written off		-	-
Provision for Tax		28,789	-
Fringe Benefit Tax		-	-
Provisions (other than taxation)		-	-
(a) For diminution in the value of investments (Net)		-	-
(b) Others		-	-
<b>TOTAL (B)</b>		<b>3,875,586</b>	<b>3,513,890</b>
Benefits Paid (Net)	L-7	6,899,499	7,121,498
Interim Bonuses Paid		3,794	4,424
Terminal Bonuses Paid		24,725	1,510
Change in valuation of liability in respect of life policies			
(a) Gross**			
Linked Liability		5,185,781	3,927,810
Non linked Liability		2,176,778	2,046,211
(b) Amount ceded in Reinsurance		(852,975)	(34,927)
(c) Amount accepted in Reinsurance		-	-
<b>TOTAL (C)</b>		<b>13,437,602</b>	<b>13,066,526</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>1,114,510</b>	<b>829,097</b>
<b>APPROPRIATIONS</b>			
Transfer to Shareholders' Account		-	-
Transfer to Other Reserves		-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		11,297	383,782
Balance being Funds For Future Appropriations		(422,152)	(16,772)
Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		601,302	-
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end		924,063	534,049
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		-	(71,962)
<b>TOTAL (D)</b>		<b>1,114,510</b>	<b>829,097</b>

## 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:	3,794	4,424
(b) Terminal Bonuses Paid:	24,725	1,510
(c) Allocation of Bonus to policyholders:	-	-
(d) Surplus / (Deficit) shown in the Revenue Account:	1,114,510	829,097
(e) Total Surplus / (Deficit) : [(a)+(b)+(c)+(d)]	1,143,029	835,031

**PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED 30th JUNE, 2012**

**Shareholders' Account (Non-technical Account)**

Particulars	Schedule	For the quarter	For the quarter
		ended 30th June, 2012 (₹'000)	ended 30th June, 2011 (₹'000)
Amounts transferred from the Policyholders' Account (Technical Account)		-	-
Income From Investments			
(a) Interest, Dividends & Rent – Gross		120,128	101,896
(b) Profit on sale/redemption of investments		14,489	19,553
(c) (Loss on sale/ redemption of investments)		-	(48)
(d) Transfer / gain on revaluation / change in fair value		-	-
(e) Amortisation of (premium)/discount on investments		(577)	(44)
Other Income		1	5
<b>TOTAL (A)</b>		<b>134,041</b>	<b>121,362</b>
Expenses other than those directly related to the insurance business		15,187	1,476
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders Fund		28,479	28,253
<b>TOTAL (B)</b>		<b>43,666</b>	<b>29,729</b>
Profit/ (Loss) before tax		90,375	91,633
Provision for Taxation		5,222	-
Profit / (Loss) after tax		85,153	91,633
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the period		(12,944,833)	(15,654,988)
(b) Interim dividends paid during the period		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves/ other accounts		-	-
<b>Profit / (Loss) carried forward to the Balance Sheet</b>		<b>(12,859,680)</b>	<b>(15,563,355)</b>

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

## BALANCE SHEET AS AT 30th JUNE, 2012

	Schedule	As at	As at	As at
		30th June, 2012 (₹'000)	30th June, 2011 (₹'000)	31st Mar, 2012 (₹'000)
<b>SOURCES OF FUNDS</b>				
<b>SHAREHOLDERS' FUNDS:</b>				
Share Capital	L-8, L-9	19,948,801	19,948,801	19,948,801
Reserve and Surplus	L-10	2,200,654	2,204,624	2,201,376
Credit/[Debit] Fair Value Change Account		(56,073)	(2,536)	(52,160)
<b>Sub-Total</b>		<b>22,093,382</b>	<b>22,150,889</b>	<b>22,098,017</b>
<b>BORROWINGS</b>	L-11	-	-	-
<b>POLICYHOLDERS' FUNDS:</b>				
Credit/[Debit] Fair Value Change Account		(398,008)	(47,519)	(340,785)
Policy Liabilities		78,197,917	53,244,610	73,865,111
Insurance Reserves		-	-	-
Provision For Linked Liabilities		236,804,345	193,744,026	230,603,983
Add: Fair Value change		417,190	15,415,120	4,440,774
<b>Provision For Linked Liabilities</b>		<b>237,221,535</b>	<b>209,159,146</b>	<b>235,044,757</b>
Funds for discontinued policies				
i) Discontinued on account of non-payment of premium		2,077,931	-	1,042,027
ii) Others		16,362	-	11,221
<b>Sub-Total</b>		<b>317,115,737</b>	<b>262,356,237</b>	<b>309,622,331</b>
Funds for Future Appropriations		828,853	1,900,376	1,251,005
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		3,363,765	2,938,888	3,352,468
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till year end		924,063	534,049	
<b>TOTAL</b>		<b>344,325,801</b>	<b>289,880,439</b>	<b>336,323,821</b>
<b>APPLICATION OF FUNDS</b>				
<b>INVESTMENTS</b>				
Shareholders'	L-12	8,464,096	5,749,843	5,894,173
Policyholders'	L-13	83,397,339	59,012,793	79,902,644
<b>ASSETS HELD TO COVER LINKED LIABILITIES</b>	L-14	239,315,828	209,159,146	236,098,005
<b>LOANS</b>	L-15	318,474	333,921	317,628
<b>FIXED ASSETS</b>	L-16	2,779,277	2,318,922	2,795,451
<b>CURRENT ASSETS</b>				
Cash and Bank Balances	L-17	2,980,439	1,826,073	5,475,639
Advances and Other Assets	L-18	6,030,537	6,203,611	7,433,556
<b>Sub-Total (A)</b>		<b>9,010,976</b>	<b>8,029,684</b>	<b>12,909,195</b>
<b>CURRENT LIABILITIES</b>				
<b>PROVISIONS</b>	L-20	11,660,539	11,921,748	15,002,656
<b>Sub-Total (B)</b>		<b>159,331</b>	<b>131,367</b>	<b>136,754</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>11,819,870</b>	<b>12,053,115</b>	<b>15,139,410</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,808,894)</b>	<b>(4,023,431)</b>	<b>(2,230,215)</b>
<b>MISCELLANEOUS EXPENDITURE</b>				
(to the extent not written off or adjusted)	L-21	-	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		12,859,681	15,563,355	12,944,833
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		-	1,765,889	601,302
<b>TOTAL</b>		<b>344,325,801</b>	<b>289,880,439</b>	<b>336,323,821</b>

## CONTINGENT LIABILITIES

Particulars	As at 31st Mar, 2012 (₹'000)	As at 30th Jun, 2011 (₹'000)	As at 31st Mar, 2012 (₹'000)
1) Partly paid-up investments	-	-	-
2) Claims, other than against policies, not acknowledged as debts by the company	10,157	4,838	8,883
3) Underwriting commitments outstanding (in respect of shares and securities)	-	-	-
4) Guarantees given by or on behalf of the Company	-	-	-
5) Statutory demands/ liabilities in dispute, not provided for	2,163,295	5,473,402	2,163,295
6) Reinsurance obligations to the extent not provided for in the accounts	-	-	-
7) Others	-	-	-
<b>TOTAL</b>	<b>2,173,452</b>	<b>5,478,240</b>	<b>2,172,178</b>

## FORM L-4-PREMIUM SCHEDULE

For the quarter ended 30th June, 2012

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension - Group	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Premiums earned - net</b>											
(a) First Year Premium	1,938,112	105,895	-	-	13,079	704	2,285,700	(17,468)	-	-	4,326,022
(b) Renewal Premium	2,558,913	100,517	-	-	299,355	2,969	5,707,127	2,295,003	-	-	10,963,884
(c) Single Premium	2,873	796,475	807,342	74,849	1,199	-	107,281	3,390	453,753	178,575	2,425,737
<b>Sub Total</b>	<b>4,499,898</b>	<b>1,002,887</b>	<b>807,342</b>	<b>74,849</b>	<b>313,633</b>	<b>3,673</b>	<b>8,100,108</b>	<b>2,280,925</b>	<b>453,753</b>	<b>178,575</b>	<b>17,715,643</b>
(d) Reinsurance ceded	(7,896)	(73,826)	-	-	-	(584)	(42,409)	-	-	-	(124,715)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>4,492,002</b>	<b>929,061</b>	<b>807,342</b>	<b>74,849</b>	<b>313,633</b>	<b>3,089</b>	<b>8,057,699</b>	<b>2,280,925</b>	<b>453,753</b>	<b>178,575</b>	<b>17,590,928</b>

For the quarter ended 30th June, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension - Group	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Premiums earned - net</b>											
(a) First Year Premium	815,665	28,830	-	-	221,523	819	2,595,488	34,759	-	-	3,697,083
(b) Renewal Premium	2,106,511	94,009	-	-	136,544	3,289	5,412,197	3,164,372	-	-	10,916,923
(c) Single Premium	1,667	439,986	256,925	14,039	11,481	-	458,962	39,838	304,792	407,337	1,935,026
<b>Sub Total</b>	<b>2,923,843</b>	<b>562,825</b>	<b>256,925</b>	<b>14,039</b>	<b>369,548</b>	<b>4,107</b>	<b>8,466,647</b>	<b>3,238,970</b>	<b>304,792</b>	<b>407,337</b>	<b>16,549,033</b>
(d) Reinsurance ceded	(8,469)	(50,857)	-	-	-	(574)	(44,514)	-	-	-	(104,414)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,915,374</b>	<b>511,968</b>	<b>256,925</b>	<b>14,039</b>	<b>369,548</b>	<b>3,533</b>	<b>8,422,133</b>	<b>3,238,970</b>	<b>304,792</b>	<b>407,337</b>	<b>16,444,619</b>

## FORM L-5 - COMMISSION SCHEDULE

## COMMISSION EXPENSES

For the quarter ended 30th June, 2012

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension - Group	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Commission paid</b>											
Direct - First year premiums	433,846	16,499	-	-	(638)	64	209,157	3,137	-	-	662,065
- Renewal premiums	143,020	13,465	-	-	(2,918)	106	(12,868)	19,918	-	-	160,723
- Single premiums	47	1,859	-	598	-	-	3,776	21	-	-	6,301
<b>Sub Total</b>	<b>576,913</b>	<b>31,823</b>	<b>-</b>	<b>598</b>	<b>(3,556)</b>	<b>170</b>	<b>200,065</b>	<b>23,076</b>	<b>-</b>	<b>-</b>	<b>829,089</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>576,913</b>	<b>31,823</b>	<b>-</b>	<b>598</b>	<b>(3,556)</b>	<b>170</b>	<b>200,065</b>	<b>23,076</b>	<b>-</b>	<b>-</b>	<b>829,089</b>

For the quarter ended 30th June, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension - Group	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Commission paid</b>											
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
<b>Sub Total</b>	<b>313,852</b>	<b>8,936</b>	<b>-</b>	<b>54</b>	<b>16,150</b>	<b>(877)</b>	<b>300,528</b>	<b>12,687</b>	<b>(100)</b>	<b>-</b>	<b>651,230</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>313,852</b>	<b>8,936</b>	<b>-</b>	<b>54</b>	<b>16,150</b>	<b>(877)</b>	<b>300,528</b>	<b>12,687</b>	<b>(100)</b>	<b>-</b>	<b>651,230</b>

Break-up of the expenses (Gross) incurred to procure business :		(₹'000)
Particulars	For the quarter ended 30th June, 2012	For the quarter ended 30th June, 2011
Agents	300,388	177,436
Brokers	29,834	5,571
Corporate Agency	498,867	468,223
Referral	-	-
Others	-	-
<b>Total</b>	<b>829,089</b>	<b>651,230</b>

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

	Particulars	For the	For the
		quarter ended 30th June, 2012 (₹'000)	quarter ended 30th June, 2011 (₹'000)
1	Employees' remuneration & welfare benefits	1,477,649	1,269,723
2	Travel, conveyance and vehicle running expenses	41,412	41,130
3	Training expenses	75,750	55,510
4	Rents, rates & taxes	179,209	191,028
5	Repairs	5,319	4,631
6	Printing & stationery	22,346	26,065
7	Communication expenses	43,838	47,542
8	Legal & professional charges	281,055	218,315
9	Medical fees	24,632	6,983
10	Auditors' fees, expenses etc		
	a) as auditor	870	960
	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	-	-
11	Advertisement and publicity	88,174	14,450
12	Interest & Bank Charges	14,581	9,072
13	Others		
	(a) Computer Expenses	69,999	57,177
	(b) General Office & Other Expenses	223,840	134,608
	(c) Business Development Expenses	88,135	445,728
	(d) Loss on Sale of Fixed Assets	(3,234)	10,014
	(e) Service Tax	291,566	242,179
14	Depreciation		
	- Depreciation on assets owned by policyholders	92,166	87,144
	- Reimbursement of depreciation of assets for use of Shareholders' Assets	401	401
	<b>TOTAL</b>	<b>3,017,708</b>	<b>2,862,660</b>

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

Particulars	For the quarter ended 30th June, 2012	For the quarter ended 30th June, 2011
	(₹'000)	(₹'000)
1. Insurance Claims		
(a) Claims by Death,	381,589	283,775
(b) Claims by Maturity,	125,894	25,198
(c) Money back payment	41,300	30,246
(d) Annuities / Pensions in payment	8,951	5,689
(e) Vesting of Pension policy	47,885	14,431
(f) Surrenders / Lapsation	5,752,279	5,971,790
(g) Critical Illness	9,231	10,577
(h) Withdrawals	556,204	803,172
<b>Sub Total (A)</b>	<b>6,923,333</b>	<b>7,144,878</b>
2. (Amount ceded in reinsurance):		
(a) Claims by Death,	(17,353)	(20,904)
(b) Claims by Maturity,	-	-
(c) Annuities/Pension payment,	-	-
(d) Surrenders	-	-
(e) Critical Illness	(6,481)	(2,476)
<b>Sub Total (B)</b>	<b>(23,834)</b>	<b>(23,380)</b>
3. Amount accepted in reinsurance:		
(a) Claims by Death,	-	-
(b) Claims by Maturity,	-	-
(c) Annuities/Pension payment,	-	-
(d) Periodical Benefit	-	-
(e) Health	-	-
(f) Others	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>6,899,499</b>	<b>7,121,498</b>

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, 2012 (₹'000)	30th June, 2011 (₹'000)	31st March, 2012 (₹'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	19,948,801	19,948,801
3 Subscribed Capital			
Equity Shares of ₹ 10 each	19,948,801	19,948,801	19,948,801
4 Called-up Capital			
Equity Shares of ₹ 10 each	19,948,801	19,948,801	19,948,801
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount originally paid up)	-	-	-
Less : Par value of Equity Shares bought back	-	-	-
Less : Preliminary Expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
<b>TOTAL</b>	<b>19,948,801</b>	<b>19,948,801</b>	<b>19,948,801</b>

Share Capital amounting to ₹ 14,437,338 thousand (Previous year : ₹ 14,437,338 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 June, 2012		As at 30th June, 2011		As at 31st March, 2012	
	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%	1,443,733,842	72.37%	1,443,733,842	72.37%
Foreign	518,668,824	26.00%	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	32,477,430	1.63%	32,477,430	1.63%
<b>Total</b>	<b>1,994,880,096</b>	<b>100.00%</b>	<b>1,994,880,096</b>	<b>100.00%</b>	<b>1,994,880,096</b>	<b>100.00%</b>

FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

Particulars	As at 30th June, 2012 (₹'000)		As at 30th June, 2011 (₹'000)		As at 31st March, 20
					(₹'000)
1 Capital Reserve		-		-	-
2 Capital Redemption Reserve		-		-	-
3 Share Premium					
Opening Balance	1,654,372		1,654,372		1,654,372
Add: Additions during the peiord	-		-		-
Less: Adjustments during the period	-	1,654,372	-	1,654,372	-
4 Revaluation Reserve					
Opening Balance	547,004		552,418		552,418
Add: Additions during the peiord	-		-		-
Less: Adjustments during the period	(722)	546,282	(2,166)	550,252	(5,414)
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		-		-	-
<b>TOTAL</b>		<b>2,200,654</b>		<b>2,204,624</b>	<b>2,201,376</b>

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

	Particulars	As at	As at	As at
		30th June, 2012	30th June, 2011	31st March, 2012
		(₹'000)	(₹'000)	(₹'000)
1	Debentures/ Bonds	-	-	-
2	Banks	-	-	-
3	Financial Institutions	-	-	-
4	Others	-	-	-
	<b>TOTAL</b>	-	-	-

## FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

## INVESTMENTS-SHAREHOLDERS

	Particulars	As at	As at	As at
		30th June, 2012 (₹'000)	30th June, 2011 (₹'000)	31st March, 2012 (₹'000)
	<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,083,703	2,139,250	2,083,956
2	Other Approved Securities	149,205	-	149,132
3	Other Investments			
	(a) Shares			
	(aa) Equity	518,281	364,024	428,473
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	557,365	458,812	557,725
	(e) Other Securities	-	-	-
	(f) Subsidiaries	1,500	-	500
	(g) Investment Properties-Real Estate	413,721	413,721	413,721
4	Investments in Infrastructure and Social Sector	567,297	1,131,644	578,636
5	Other than Approved Investments	342,210	319,083	319,268
	<b>Sub Total (A)</b>	<b>4,633,282</b>	<b>4,826,534</b>	<b>4,531,411</b>
	<b>SHORT TERM INVESTMENTS</b>			
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	2,022,082	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	-	-	249,801
	(e) Other Securities			
	Commercial Paper	-	233,144	-
	Certificate of Deposit	716,002	-	486,998
	Repo Investments	492,600	640,067	25,675
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	600,130	50,098	600,288
5	Other than Approved Investments	-	-	-
	<b>Sub Total (B)</b>	<b>3,830,814</b>	<b>923,309</b>	<b>1,362,762</b>
	<b>TOTAL</b>	<b>8,464,096</b>	<b>5,749,843</b>	<b>5,894,173</b>

## FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

## INVESTMENTS-POLICYHOLDERS

	Particulars	As at	As at	As at
		30th June, 2012 (₹'000)	30th June, 2011 (₹'000)	31st March, 2012 (₹'000)
	<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	29,470,043	28,031,144	26,860,417
2	Other Approved Securities	7,580,153	-	6,812,868
3	Other Investments			-
	(a) Shares			-
	(aa) Equity	6,178,631	2,856,654	4,217,368
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	9,371,203	4,411,476	7,335,452
	(e) Other Securities	-	-	-
	Deep Discount Bonds	267,852	-	261,404
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	653,533	-
4	Investments in Infrastructure and Social Sector	18,435,091	14,087,465	18,110,090
5	Other than Approved Investments	2,455,309	776,832	1,283,745
	<b>Sub Total (A)</b>	<b>73,758,282</b>	<b>50,817,104</b>	<b>64,881,344</b>
	<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	5,352,962	2,529,716	7,040,632
2	Other Approved Securities	498,603	-	496,787
3	Other Investments			-
	(a) Shares			-
	(aa) Equity	-	-	-
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	2,202,058
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	418,296	151,784	247,320
	(e) Other Securities	-	-	-
	Commercial Paper	-	-	-
	Certificate of Deposit	638,992	2,145,285	634,139
	Deep Discount Bonds	249,835	-	239,155
	Repo Investments	1,779,761	2,167,378	3,459,819
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	700,608	1,201,526	701,390
5	Other than Approved Investments	-	-	-
	<b>Sub Total (B)</b>	<b>9,639,057</b>	<b>8,195,689</b>	<b>15,021,300</b>
	<b>TOTAL</b>	<b>83,397,339</b>	<b>59,012,793</b>	<b>79,902,644</b>

**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, 2012	30th June, 2011	31st March, 2012
		(₹'000)	(₹'000)	(₹'000)
<b>LONG TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills	17,435,168	10,877,320	14,904,980
2	Other Approved Securities	1,309,268	-	1,202,285
3	Other Investments			-
	(a) Shares			-
	(aa) Equity	137,920,668	126,444,348	137,065,734
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	9,132,513	6,006,334	7,632,285
	(e) Other Securities			-
	Deep Discount Bonds	283,626	696,653	501,843
	Fixed Deposit	250,000	850,000	250,000
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	42,206,390	31,171,597	39,944,800
5	Other than Approved Investments	6,632,596	5,318,394	7,306,598
	<b>Sub Total (A)</b>	<b>215,170,229</b>	<b>181,364,646</b>	<b>208,808,525</b>
<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills	926,093	2,284,772	4,117,986
2	Other Approved Securities	-	-	-
3	Other Investments			-
	(a) Shares			-
	(aa) Equity	-	-	-
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	1,778,720	1,431,481	1,690,447
	(e) Other Securities			-
	Fixed Deposit	1,620,000	5,470,000	1,620,000
	Commercial Paper	137,233	-	136,695
	Certificate of Deposit	11,298,568	6,310,489	10,059,926
	Deep Discount Bonds	231,230	245,223	-
	Repo Investments	3,359,183	3,342,658	3,982,579
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	1,606,321	6,110,590	1,534,280
5	Other than Approved Investments	-	-	-
	<b>Sub Total (B)</b>	<b>20,957,348</b>	<b>25,195,213</b>	<b>23,141,913</b>
<b>OTHER ASSETS</b>				
1	Interest Accrued and Dividend Receivable	3,094,471	2,156,880	2,332,112
2	Other Liabilities (net)	(233,975)	(218,983)	(208,563)
3	Other - Receivable	80,620	292,071	2,238,964
4	Appropriation/Expropriation Adjustment Account	-	(60,870)	-
5	Investment Sold Awaiting Settlement	638,005	525,340	1,064,535
6	Investment Purchased Awaiting Settlement	(390,870)	(95,151)	(1,279,481)
	<b>Sub Total (C)</b>	<b>3,188,251</b>	<b>2,599,287</b>	<b>4,147,567</b>
	<b>TOTAL (A+B+C)</b>	<b>239,315,828</b>	<b>209,159,146</b>	<b>236,098,005</b>

FORM L-15-LOANS SCHEDULE  
LOANS

	Particulars	As at	As at	As at
		30th June, 2012 (₹'000)	30th June, 2011 (₹'000)	31st March, 2012 (₹'000)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>			
	<i>Secured</i>			
	(a) On mortgage of property			
	(aa) In India	82	283	85
	(bb) Outside India	-	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-	-
	(c) Loans against policies	52,513	46,794	48,681
	(d) Others	-	-	-
	<i>Unsecured</i>	265,879	286,844	268,862
	<b>TOTAL</b>	<b>318,474</b>	<b>333,921</b>	<b>317,628</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>			
	(a) Central and State Governments	-	-	-
	(b) Banks and Financial Institutions	-	-	-
	(c) Subsidiaries	-	-	-
	(d) Companies	-	-	-
	(e) Loans against policies	52,575	46,794	49,376
	(f) Loans to employees	80	372	83
	(h) Others	265,819	286,755	268,169
	<b>TOTAL</b>	<b>318,474</b>	<b>333,921</b>	<b>317,628</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>			
	(a) Loans classified as standard			
	(aa) In India	318,474	333,921	317,628
	(bb) Outside India	-	-	-
	(b) Non-standard loans less provisions			
	(aa) In India	-	-	-
	(bb) Outside India	-	-	-
	<b>TOTAL</b>	<b>318,474</b>	<b>333,921</b>	<b>317,628</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>			
	(a) Short Term	11,294	2,413	8,467
	(b) Long Term	307,180	331,508	309,161
	<b>TOTAL</b>	<b>318,474</b>	<b>333,921</b>	<b>317,628</b>

## FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block		
	As at 01/04/2012	Additions	Deductions	As at 30/06/2012	As at 01/04/2012	For The Period	On Sales / Adjustments	As at 30/06/2012	As at 30th June, 2012	As at 30th June, 2011	As at 31st March, 2012
Intangible Assets (Computer Software)	517,377	14,533	-	531,910	393,839	18,572	-	412,411	119,499	143,811	123,538
Leasehold Improvements	8,520	811	-	9,331	3,573	459	-	4,032	5,299	3,397	4,947
Buildings *	2,405,014	-	-	2,405,014	80,420	9,800	-	90,220	2,314,794	1,692,473	2,324,594
Furniture & Fittings	771,834	4,470	(23,368)	752,936	678,292	23,784	(21,538)	680,538	72,398	165,499	93,542
Information Technology Equipment	902,956	18,013	(25,207)	895,762	807,629	17,958	(25,053)	800,534	95,228	134,457	95,326
Vehicles	5,250	-	-	5,250	2,306	407	-	2,713	2,537	4,165	2,944
Office Equipment	665,446	782	(20,076)	646,152	561,160	22,306	(19,551)	563,915	82,237	161,979	104,286
<b>TOTAL</b>	<b>5,276,397</b>	<b>38,609</b>	<b>(68,651)</b>	<b>5,246,355</b>	<b>2,527,219</b>	<b>93,286</b>	<b>(66,142)</b>	<b>2,554,363</b>	<b>2,691,992</b>	<b>2,305,781</b>	<b>2,749,177</b>
Capital Work in progress	46,274	90,067	(49,056)	87,285	-	-	-	-	87,285	13,141	46,274
<b>Grand Total</b>	<b>5,322,671</b>	<b>128,676</b>	<b>(117,707)</b>	<b>5,333,640</b>	<b>2,527,219</b>	<b>93,286</b>	<b>(66,142)</b>	<b>2,554,363</b>	<b>2,779,277</b>	<b>2,318,922</b>	<b>2,795,451</b>
<b>PREVIOUS YEAR</b>	<b>4,754,817</b>	<b>62,995</b>	<b>(83,953)</b>	<b>4,733,859</b>	<b>2,359,088</b>	<b>89,710</b>	<b>(33,861)</b>	<b>2,414,937</b>	<b>2,318,922</b>		

**Note :**

\* Depreciation for the three months of ₹722 thousands (Previous Year 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 accounting.

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

## CASH AND BANK BALANCES

	Particulars	As at	As at	As at
		30th June, 2012	30th June, 2011	31st March, 2012
		(₹'000)	(₹'000)	(₹'000)
1	Cash (including cheques on hand, drafts and stamps)	273,868	443,299	1,170,039
2	Bank Balances			
	(a) Deposit Accounts			
	(aa) Short-term (due within 12 months of Balance Sheet)	1,630,800	700,100	1,830,000
	(bb) Others	1,050,763	450,000	1,051,506
	(b) Current Accounts	25,010	232,674	1,424,094
	(c) Others	-	-	-
3	Money at Call and Short Notice			
	(a) With Banks	-	-	-
	(b) With other Institutions	-	-	-
4	Others	-	-	-
	<b>TOTAL</b>	<b>2,980,440</b>	<b>1,826,073</b>	<b>5,475,639</b>
	Balances with non-scheduled banks included in 2 and 3 above			-
	<b>CASH &amp; BANK BALANCES</b>			
1	In India	2,980,440	1,826,073	5,475,639
2	Outside India	-	-	-
	<b>TOTAL</b>	<b>2,980,440</b>	<b>1,826,073</b>	<b>5,475,639</b>

Note: Cheques on hand amount to ₹ 226,419 thousands

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

	Particulars	As at	As at	As at
		30th June, 2012	30th June, 2011	31st March, 2012
		(₹'000)	(₹'000)	(₹'000)
	<b>ADVANCES</b>			
1	Reserve deposits with ceding companies	-	-	-
2	Application money for investments	15,000	-	31,000
3	Prepayments	169,132	125,529	157,566
4	Advances to Directors/Officers	-	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,348,472	865,499	1,298,389
6	Others			-
	(a) Security Deposits	445,642	482,219	454,422
	(b) Advances to employees	16,085	16,398	16,508
	(c) Investment sold awaiting settlement	199,800	-	31,896
	(d) Other Advances	183,503	202,182	91,733
	<b>TOTAL (A)</b>	<b>2,377,634</b>	<b>1,691,827</b>	<b>2,081,514</b>
	<b>OTHER ASSETS</b>			
1	Income accrued on investments	2,579,060	1,693,084	2,277,336
2	Outstanding Premiums	350,335	1,120,961	2,161,441
3	Agents' Balances	273,677	327,367	271,819
4	Foreign Agencies Balances	-	-	-
5	Due from other entities carrying on insurance business (including reinsures)	27,882	83,485	58,402
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	258,515	241,177	255,741
	(b) Service Tax Advance & Unutilised Credits	163,434	1,045,710	327,303
	<b>TOTAL (B)</b>	<b>3,652,903</b>	<b>4,511,784</b>	<b>5,352,042</b>
	<b>TOTAL (A+B)</b>	<b>6,030,537</b>	<b>6,203,611</b>	<b>7,433,556</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

**CURRENT LIABILITIES**

	Particulars	As at	As at	As at
		30th June, 2012 (₹'000)	30th June, 2011 (₹'000)	31st March, 2012 (₹'000)
1	Agents' Balances	252,568	250,232	768,786
2	Balances due to other insurance companies (including Reinsurers)	139,700	258,970	169,885
3	Deposits held on reinsurance ceded	-	-	-
4	Premiums received in advance	190,568	191,302	183,302
5	Unallocated premium	675,023	670,219	667,509
6	Sundry creditors	5,391,063	5,328,042	6,010,260
7	Due to subsidiaries/ holding company	-	-	-
8	Claims Outstanding	251,046	688,287	247,217
9	Annuities Due	-	-	-
10	Due to Officers/ Directors	-	-	-
11	Others			-
	(a) Tax deducted to be remitted	105,243	61,609	82,574
	(b) Service Tax Liability	63,813	15,683	11
	(c) Security Deposits	21,441	21,441	21,441
	(d) Investments purchased - to be settled	8,525	11,005	525,971
	(e) Due to Investing Company	9,027	15,419	9,027
	(f) Others - Payable	80,620	292,071	2,238,964
	(g) Cheques issued but not presented for payments net of bank balances	204,022	-	-
	(h) Refunds due (Withdrawals, surrender, lookin, proposal declined)	468,573	306,489	561,155
12	Unclaimed amount of policyholders	3,799,307	3,810,979	3,516,554
	<b>TOTAL</b>	<b>11,660,539</b>	<b>11,921,748</b>	<b>15,002,656</b>

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

	Particulars	As at	As at	As at
		30th June, 2012	30th June, 2011	31st March, 2012
		(₹'000)	(₹'000)	(₹'000)
	For Taxation (less payments and taxes deducted at source)	34,011	-	-
	For proposed dividends	-	-	-
	For dividend distribution tax	-	-	-
	Others:	-	-	-
1	(a) Wealth Tax	189	135	151
3	(b) Standard Loans	1	5	3
4	(c) Employee Benefits	125,130	131,227	136,600
	<b>TOTAL</b>	<b>159,331</b>	<b>131,367</b>	<b>136,754</b>

**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, 2012	30th June, 2011	31st March, 2012
		(₹'000)	(₹'000)	(₹'000)
1	Discount allowed in issue of shares/ debentures	-	-	-
2	Others	-	-	-
	<b>TOTAL</b>	-	-	-

## FORM L-22 Analytical Ratios

Insurer: **HDFC Standard Life Insurance Co. Ltd.**Date: **30/06/2012**

Sl.No.	Particular	For the quarter ended 30th June, 2012	For the quarter ended 30th June, 2011
1	<b>New business premium income growth rate - segment wise</b>		
	Participating	137.48%	16.37%
	Non Participating Life	92.48%	337.11%
	Non Participating Pension - Group	214.23%	New Business
	Annuity	433.17%	18.56%
	Participating Pension	-93.87%	840.84%
	Health	-13.97%	-82.50%
	Unit Linked Life - Individual	-21.66%	8.46%
	Unit Linked Pension - Individual	-118.87%	-97.02%
	Unit Linked Life - Group	48.87%	-16.08%
	Unit Linked Pension - Group	-56.16%	-42.32%
2	<b>Net Retention Ratio</b>	99.30%	99.37%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	21.71%	21.23%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>		
		4.68%	3.94%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	3489.74%	4037.38%
6	<b>Growth rate of shareholders' fund \$</b>	40.17%	16.98%
7	<b>Ratio of surplus to policyholders' liability</b>	0.35%	0.31%
8	<b>Change in net worth (Rs. in Lakhs) \$</b>	26,461.68	9,563.47
9	<b>Profit after tax/Total Income</b>	0.46%	0.52%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	0.91%	1.12%
11	<b>Total investments/(Capital + Surplus)</b>	22.99	26.87
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	0.87	0.82
13	<b>Investment Yield (Gross and Net)</b>		
	<b>A. with realised gains</b>		
	Shareholders' Funds	1.58%	2.24%
	Policyholders' Funds		
	Non Linked		
	Participating	0.96%	2.10%
	Non Participating	2.25%	1.96%
	Linked		
	Non Participating	1.08%	3.69%
	<b>B. with unrealised gains</b>		
	Shareholders' Funds	2.01%	1.37%
	Policyholders' Funds		
	Non Linked		
	Participating	2.05%	-0.06%
	Non Participating	3.39%	0.85%
	Linked		
	Non Participating	-0.53%	0.52%
14	<b>Conservation Ratio</b>		
	Participating	87.57%	93.43%
	Non Participating Life	81.83%	93.29%
	Non Participating Pension - Group	NA	NA
	Annuity	NA	NA
	Participating Pension	83.60%	104.40%
	Health	72.28%	65.39%
	Unit Linked Life - Individual	71.27%	79.73%
	Unit Linked Pension - Individual	71.74%	75.93%
	Unit Linked Life - Group	NA	NA
	Unit Linked Pension - Group	NA	NA
15 (a)	<b>Premium Persistency Ratio*</b>		
	For 13th month (based on new business written from 1st March (x-1) to 31st May (x-1))	72.89%	78.89%
	For 25th month (based on new business written from 1st March (x-2) to 31st May (x-2))	70.81%	66.58%
	For 37th month (based on new business written from 1st March (x-3) to 31st May (x-3))	44.79%	26.87%
	For 49th Month (based on new business written from 1st March (x-4) to 31st May (x-4))	17.94%	20.55%
	For 61st month (based on new business written from 1st March (x-5) to 31st May (x-5))	14.72%	21.06%

Sl.No.	Particular	For the quarter ended 30th June, 2012	For the quarter ended 30th June, 2011
15 (b)	<b>Premium Persistency Ratio*#</b>		
	For 13th month (based on new business written from 1st March (x-1) to 31st May (x-1))	72.89%	78.89%
	For 25th month (based on new business written from 1st March (x-2) to 31st May (x-2))	83.70%	85.23%
	For 37th month (based on new business written from 1st March (x-3) to 31st May (x-3))	64.16%	50.66%
	For 49th Month (based on new business written from 1st March (x-4) to 31st May (x-4))	66.28%	53.89%
	For 61st month (based on new business written from 1st March (x-5) to 31st May (x-5))	56.37%	75.89%
15 (c)	<b>Policy Persistency Ratio*</b>		
	For 13th month (based on new business written from 1st March (x-1) to 31st May (x-1))	68.98%	71.97%
	For 25th month (based on new business written from 1st March (x-2) to 31st May (x-2))	63.44%	58.22%
	For 37th month (based on new business written from 1st March (x-3) to 31st May (x-3))	41.90%	34.19%
	For 49th Month (based on new business written from 1st March (x-4) to 31st May (x-4))	25.61%	26.93%
	For 61st month (based on new business written from 1st March (x-5) to 31st May (x-5))	21.52%	30.17%
15 (d)	<b>Policy Persistency Ratio*#</b>		
	For 13th month (based on new business written from 1st March (x-1) to 31st May (x-1))	68.98%	71.97%
	For 25th month (based on new business written from 1st March (x-2) to 31st May (x-2))	82.92%	83.26%
	For 37th month (based on new business written from 1st March (x-3) to 31st May (x-3))	67.95%	54.27%
	For 49th Month (based on new business written from 1st March (x-4) to 31st May (x-4))	67.80%	66.59%
	For 61st month (based on new business written from 1st March (x-5) to 31st May (x-5))	72.79%	79.18%
16	<b>NPA Ratio</b>		
	Gross NPA Ratio	NIL	NIL
	Net NPA Ratio	NIL	NIL
<b>Equity Holding Pattern for Life Insurers</b>			
1	(a) No. of shares	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)		
	Indian	74%	74%
	Foreign	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.05
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.05
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.05
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.05
6	(iv) Book value per share (Rs)	4.63	3.30

\*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. The persistency ratio for current period has been calculated as at 31/05/2012 with a suitable allowance for premium payment grace periods and for the previous period has been calculated as at 30/06/2011 with a suitable allowance for grace periods.

# The ratios are calculated on a reducing balance basis and is provided for comparison with some other companies reporting on a reducing balance basis.

\$ The ratios are in comparison with the respective previous periods.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account

	(₹'000)	
Particulars	For the quarter ended 30th June, 2012	For the quarter ended 30th June, 2011
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	19,541,530	17,229,167
Other receipts:		
Service tax recovery	77,021	46,049
Fees & Charges	6,478	7,609
Misc income	11,666	9,772
Payments to the re-insurers, net of commissions and claims/ Benefits	(100,545)	-
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(5,716,806)	(6,961,528)
Payments of commission and brokerage	(1,347,165)	(906,264)
Payments of other operating expenses	(2,783,091)	(2,330,110)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(159,124)	214,703
Income taxes paid (Net)	(27,378)	(37,397)
Service tax paid	(291,566)	(242,179)
Other payments	-	-
Cash flows before extraordinary items	9,211,020	7,029,822
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>9,211,020</b>	<b>7,029,822</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(79,623)	(29,805)
Proceeds from sale of fixed assets	5,743	6,888
Purchases of investments	(459,374,029)	(495,495,241)
Loans disbursed	(846)	(2,683)
Sales of investments	443,326,604	484,756,436
Repayments received	-	-
Rents/Interests/ Dividends received	3,683,282	2,419,902
Investments in money market instruments and in liquid mutual funds (Net)	(2,347,383)	(6,611,039)
Expenses related to investments	(5,663)	(6,712)
<b>Net cash flow from investing activities</b>	<b>(14,791,915)</b>	<b>(14,962,254)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	-	-
Share Application Money received	-	-
Share Premium Money Received	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>(5,580,894)</b>	<b>(7,932,432)</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>30,581,164</b>	<b>25,961,595</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>25,000,269</b>	<b>18,029,163</b>

FORM L-24 Valuation of net liabilities

Insurer: HDFC Standard Life Insurance Co. Ltd.

30/06/2012

( ₹ in Lakhs)

Sr.No.	Particular	As at 30th Jun, 2012	As at 30th Jun, 2011
1	<b>Linked</b>		
a	Life	1,720,589	1,429,725
b	General Annuity		
c	Pension	688,303	704,415
d	Health		
2	<b>Non-Linked</b>		
a	Life	607,419	401,082
b	General Annuity	5,201	3,730
c	Pension	132,550	84,913
d	Health	133	173

## FORM L-25- (i) : Geographical Distribution Channel - Individuals for the quarter ended 30th June, 2012

Insurer: **HDFC Standard Life Insurance Co. Ltd.**Date: **30/06/2012**

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	77	77	0	3	7,609	7,482	25	446	7,686	7,559	25	448
2	Arunachal Pradesh	1	1	0	0	31	29	0	1	32	30	0	1
3	Assam	20	20	0	0	2,037	1,878	5	52	2,057	1,898	5	53
4	Bihar	12	12	0	0	1,634	1,019	3	56	1,646	1,031	3	56
5	Chattisgarh	8	8	0	0	1,194	1,078	3	53	1,202	1,086	3	53
6	Goa	69	69	0	3	804	752	3	36	873	821	3	39
7	Gujarat	44	44	0	1	11,212	10,626	37	606	11,256	10,670	37	608
8	Haryana	30	30	0	1	9,027	8,287	40	570	9,057	8,317	40	572
9	Himachal Pradesh	1	1	0	0	550	356	1	23	551	357	1	23
10	Jammu & Kashmir	4	4	0	0	1,200	1,152	5	51	1,204	1,156	5	51
11	Jharkhand	8	8	0	0	1,442	1,405	4	65	1,450	1,413	4	66
12	Karnataka	31	31	0	1	7,598	7,312	28	475	7,629	7,343	28	475
13	Kerala	11	11	0	0	6,006	5,694	17	194	6,017	5,705	17	194
14	Madhya Pradesh	50	50	0	1	4,156	4,099	13	237	4,206	4,149	13	238
15	Maharashtra	63	63	0	4	23,467	22,451	92	4,834	23,530	22,514	92	4,838
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	228	125	0	8	228	125	0	8
18	Mirzoram	-	-	-	-	157	150	1	6	157	150	1	6
19	Nagaland	1	1	0	0	90	87	0	2	91	88	0	2
20	Orissa	19	19	0	0	3,788	3,345	8	104	3,807	3,364	9	105
21	Punjab	39	39	0	2	6,813	6,717	29	326	6,852	6,756	29	328
22	Rajasthan	10	10	0	0	4,147	3,863	8	200	4,157	3,873	8	200
23	Sikkim	-	-	-	-	167	162	1	7	167	162	1	7
24	Tamil Nadu	13	13	0	0	9,494	9,303	33	470	9,507	9,316	33	470
25	Tripura	1	1	0	0	732	709	2	18	733	710	2	18
26	Uttar Pradesh	73	73	0	2	10,712	9,740	31	476	10,785	9,813	31	478
27	UttraKhand	3	3	0	0	665	598	2	32	668	601	2	32
28	West Bengal	26	26	0	1	9,092	8,294	26	289	9,118	8,320	26	290
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	9	9	0	0	2,286	2,159	11	138	2,295	2,168	11	138
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	2	2	0	0	5,852	5,688	27	490	5,854	5,690	27	490
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	225	220	1	9	225	220	1	9
	<b>TOTAL</b>	<b>625</b>	<b>625</b>	<b>2</b>	<b>21</b>	<b>132,415</b>	<b>124,780</b>	<b>454</b>	<b>10,274</b>	<b>133,040</b>	<b>125,405</b>	<b>456</b>	<b>10,295</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 30th June, 2012

Insurer:		HDFC Standard Life Insurance Co. Ltd.				Date:		30/06/2012					
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	-	-	-	-	5	3,223	3	39	5	3,223	3	39
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	39	2	0	1	39	2	0
7	Gujarat	-	-	-	-	-	23	1	4	-	23	1	4
8	Haryana	-	-	-	-	10	30,378	11	641	10	30,378	11	641
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	4	0	1	-	4	0	1
12	Karnataka	-	-	-	-	14	28,280	2	908	14	28,280	2	908
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	30	166,692	182	1,910	30	166,692	182	1,910
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	6	1,886	0	5	6	1,886	0	5
21	Punjab	-	-	-	-	-	35	0	2	-	35	0	2
22	Rajasthan	-	-	-	-	-	-	0	0	-	-	0	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	8	15,982	10	95	8	15,982	10	95
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	9	22,348	1	3,119	9	22,348	1	3,119
27	Uttarakhand	-	-	-	-	3	341	0	2	3	341	0	2
28	West Bengal	-	-	-	-	4	16,297	3	895	4	16,297	3	895
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	1,721	4	287	7	1,721	4	287
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>					<b>97</b>	<b>287,249</b>	<b>219</b>	<b>7,908</b>	<b>97</b>	<b>287,249</b>	<b>219</b>	<b>7,908</b>

Company Name & Code :- HDFC Standard Life Insurance Company Ltd - 101  
Statement as on :- 30th June, 2012  
Statement of Investment Assets Life Insurers  
(Business within India)  
Periodicity of Submission: - Quarterly

Part - A

	Particulars	Sch No.	Amount
	<b>Total Application as per Balance Sheet (A)</b>		3443258
Add:	Current Liabilities	Sch - 13	116605
	<b>Provisions</b>	Sch - 14	<b>1593</b>
	Sub Total (B)		118199
Less:	Debit balances in P&L & Revenue Account		128597
	Loans	Sch - 9	3185
	Advances & Other Assets	Sch - 12	60305
	Cash & Bank Balances	Sch - 11	29804
	Fixed Assets	Sch - 10	27793
	<b>Misc Expenses not written off</b>	Sch - 15	<b>0</b>
	Sub Total (C)		249684
	Funds available for Investments (A+B-C)		3311773

(₹ In Lakhs)

Reconciliation of Investment Assets	Amount
Total Investment Assets As per Balance Sheet	3,311,773
Balance Sheet Value of:	
A: Life Fund	798,412
B: Pension & General Annuity Fund	147,010
C: Unit Linked Fund	2,392,352
	3,337,774

* Reconciliation of Funds for Investments & Investment Assets	Amount
Funds Available for Investments (E)	3,311,773
Add:	
Fixed Deposits of Conv Funds SCH - 11	26,808
<b>Sub Total (F)</b>	<b>26,808.00</b>
Less:	
Other - Receivable (Net units redemption in Units Administration System i.e Life Asia on 30th June 2012 * Unit Price of Respective Fund)	806
<b>Sub Total (G)</b>	<b>806</b>
Value of Investments as per Form 3A (E + F - G)	3,337,774

For HDFC Standard Life Insurance Company Limited

Company Name & Code :  
Statement as on :  
Statement of Investment assets  
(Business within India)  
Periodicity of Submission

HDFC Standard Life Insurance Company Limited - 101  
30th June, 2012

Quarterly

(₹ In Lakhs)

**NON - LINKED BUSINESS**

Investment Assets	Percentage as per Reg.	SH			PH		Book Value (SH+PH) (f) = (b+c+d+e)	Actual % (g)	FVC Amount (h)	Total Fund (i) = (a+b+c+d+e)	Mkt./Realisable Value* (j)
		Balance (a)	FRSM (b)	UL - Non Unit Res (c)	PAR (d)	Non-PAR (e)					
<b>A. LIFE FUND</b>											
1. Government Securities	Not less than 25%	0	20,837	73,018	215,206	15,915	324,977	42.55%	(5,784)	324,977	319,193
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	0	22,329	78,004	259,413	28,617	388,364	50.85%	(6,798)	388,364	381,566
<b>3. Approved Investments</b>											
a) Housing & Infrastructure	Not less than 15%	1,000	10,674	6,506	139,385	15,899	172,464	22.58%	(3,557)	173,464	169,669
b) (i) Approved Investments		30,833	16,382	22,491	111,463	33,938	184,275	24.13%	(3,163)	215,108	183,640
(ii) "Other Investments" not to exceed 15%	Not exceeding 35%	2,833	589	0	10,489	7,565	18,642	2.44%	296	21,475	19,711
<b>Total Life Fund</b>	<b>100%</b>	<b>34,666</b>	<b>49,975</b>	<b>107,002</b>	<b>520,750</b>	<b>86,019</b>	<b>763,746</b>	<b>100.00%</b>	<b>-13,222</b>	<b>798,412</b>	<b>754,586</b>

100,000,000

B. PENSION AND GENERAL ANNUITY FUND	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
1. Government Securities	Not less than 20%	37,038	7,052	44,090	29.99%	(655)	44,090	43,435
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	46,185	16,797	62,982	42.84%	(570)	62,982	62,412
3. Balance Inv to be in approved Investments	Not exceeding 60%	59,765	24,263	84,028	57.16%	(907)	84,028	83,820
<b>Total Pension And General Annuity Fund</b>	<b>100%</b>	<b>105,950.01</b>	<b>41,060.10</b>	<b>147,010.11</b>	<b>100.00%</b>	<b>-1,477.05</b>	<b>147,010.11</b>	<b>146,232.76</b>

**LINKED BUSINESS**

C. LINKED LIFE, PENSION & GROUP INSURANCE FUNDS	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
1. Approved Investments	Not less than 75%	-	2,326,026	2,326,026	97.23%
2. Other than Approved Investment	Not exceeding 25%	-	66,326	66,326	2.77%
<b>Total Linked Life Insurance Fund</b>	<b>100%</b>	<b>-</b>	<b>2,392,352.08</b>	<b>2,392,352.08</b>	<b>100.00%</b>

\* 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 : 13th August, 2012

Prasun Gajri  
Chief Financial Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101
Opening Balance (Market Value)	7123	4969	153	19710	22883	59324	94943	398328
<b>Adjustment : Transfer of Assets During Split of Funds *</b>								
<b>Add : Inflow during the Quarter</b>	2455	2463	0	4753	2366	2115	2733	22077
<b>Increase/(Decrease) Value of Investment</b>	20	89	7	638	337	190	(2701)	(10176)
<b>Less : Outflow During the Quarter</b>	2616	2609	1	5483	5902	3022	4528	25181
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>6982</b>	<b>4912</b>	<b>159</b>	<b>19618</b>	<b>19685</b>	<b>58607</b>	<b>90447</b>	<b>385048</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Life - Group	Life - Group	Life - Group	Life - Group	Life - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101
Opening Balance (Market Value)	12,972	10,839	15,053	41,636	8,903
Adjustment : Transfer of Assets During Split of Funds *					
Add : Inflow during the Quarter	210	81	407	625	1,338
Increase/(Decrease) Value of Investment	32	176	365	311	55
Less : Outflow During the Quarter	2,092	504	291	620	135
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>11,122</b>	<b>10,591</b>	<b>15,533</b>	<b>41,952</b>	<b>10,162</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	3,519	4,388	7	17,083	9,771	44,602	46,918	228,205
Adjustment : Transfer of Assets During Split of Funds *								
Add : Inflow during the Quarter	1,641	1,465	0	2,864	498	1,164	1,506	9,385
Increase/(Decrease) Value of Investment	16	88	0	540	87	119	(1,388)	(6,105)
Less : Outflow During the Quarter	1,730	1,775	0	4,033	839	2,133	2,467	15,608
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>3,447</b>	<b>4,166</b>	<b>7</b>	<b>16,453</b>	<b>9,517</b>	<b>43,753</b>	<b>44,569</b>	<b>215,877</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101
Opening Balance (Market Value)	2,539	8,458	2,934	8,041	8,593	160
Adjustment : Transfer of Assets During Split of Funds *						
Add : Inflow during the Quarter	257	131	81	306	387	2
Increase/(Decrease) Value of Investment	2,433	(4,877)	63	120	(8)	(3)
Less : Outflow During the Quarter	193	77	62	308	180	2
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>5,035</b>	<b>3,635</b>	<b>3,016</b>	<b>8,159</b>	<b>8,792</b>	<b>157</b>

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

PART-B

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Group	Group	Group	Group	Group	Group	Group
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00720/06/07SovereignF101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101
Opening Balance (Market Value)	2,312	1,066	312	2,748	11,549	6,776	1
Adjustment : Transfer of Assets During Split of Funds *							
Add : Inflow during the Quarter	161	187	0	140	363	2,020	0
Increase/(Decrease) Value of Investment	7	14	8	82	101	(26)	0
Less : Outflow During the Quarter	80	84	0	222	289	66	0
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>2,400</b>	<b>1,183</b>	<b>320</b>	<b>2,748</b>	<b>11,723</b>	<b>8,704</b>	<b>1</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension
	Liquid Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF00828/03/05LiquidFund101	ULGF01420/06/07SovereignF101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	0	552	1,122	3,756	2,138
<b>Adjustment : Transfer of Assets During Split of Funds *</b>					
<b>Add : Inflow during the Quarter</b>	0	0	0	14	8
<b>Increase/(Decrease) Value of Investment</b>	0	9	36	26	6
<b>Less : Outflow During the Quarter</b>	0	0	0	12	0
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>0</b>	<b>561</b>	<b>1,158</b>	<b>3,784</b>	<b>2,153</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF01520/02/08LiquidFdII101	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdII101	ULIF01920/02/08BalncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFndII101
Opening Balance (Market Value)	2,539	4,410	17,353	7,984	38,650	47,682	271,042
Adjustment : Transfer of Assets During Split of Funds *							
Add : Inflow during the Quarter	2,087	967	3,230	989	4,466	4,867	28,287
Increase/(Decrease) Value of Investment	31	61	794	283	770	(1,076)	(6,464)
Less : Outflow During the Quarter	2,243	711	2,077	614	1,835	2,079	14,090
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>2,414</b>	<b>4,727</b>	<b>19,300</b>	<b>8,642</b>	<b>42,052</b>	<b>49,394</b>	<b>278,776</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Life-II	Life-II	Life-II	Life-II - Group	Life-II - Group	Life-II - Group	Life-II - Group	Life-II - Group
	Capital Guarantee 5 years	CG3AL	CG5AL	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF01805/04/10CapGuaFnd2101	ULGF02005/04/11CapGuaFd3A101	ULGF02105/04/11CapGuaFd5A101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdl101	ULGF04020/02/12BalncdMFI101
Opening Balance (Market Value)	284	130	1,373	7,383	2,140	8,381	11,640	924
Adjustment : Transfer of Assets During Split of Funds *								
Add : Inflow during the Quarter	0	0	0	381	127	930	538	65
Increase/(Decrease) Value of Investment	(3)	1	56	24	19	344	340	1
Less : Outflow During the Quarter	0	0	0	959	80	31	133	10
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>280</b>	<b>131</b>	<b>1,428</b>	<b>6,829</b>	<b>2,206</b>	<b>9,625</b>	<b>12,386</b>	<b>980</b>

Unit Linked Insurance Business:

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 10

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 years
	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndI101	ULGF01905/04/10CapGuaFnd2101
Opening Balance (Market Value)	2,104	4,024	16,104	6,830	28,039	34,091	169,584	28
Adjustment : Transfer of Assets During Split of Funds								
Add : Inflow during the Quarter	1,486	985	3,584	897	3,016	3,432	18,792	0
Increase/(Decrease) Value of Investment	6	49	777	263	492	(746)	(4,057)	(0)
Less : Outflow During the Quarter	1,427	792	3,022	563	1,666	1,717	10,066	0
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>2,170</b>	<b>4,267</b>	<b>17,443</b>	<b>7,428</b>	<b>29,881</b>	<b>35,060</b>	<b>174,254</b>	<b>28</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF04311/02/12LiquidFdII101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdII101	ULGF04611/02/12BalncdMFII101
Opening Balance (Market Value)	331	1,263	4,713	8,278	775
<b>Adjustment : Transfer of Assets During Split of Funds *</b>					
<b>Add : Inflow during the Quarter</b>	9	155	114	438	93
<b>Increase/(Decrease) Value of Investment</b>	1	(110)	312	270	1
<b>Less : Outflow During the Quarter</b>	58	36	17	116	61
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>283</b>	<b>1,273</b>	<b>5,122</b>	<b>8,870</b>	<b>809</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser
	Money Plus	Bond Oppurtunities	Large Cap	Mid Cap	Managers
	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101
Opening Balance (Market Value)	1,415	4,450	7,001	5,589	73,289
Adjustment : Transfer of Assets During Split of Funds *					
Add : Inflow during the Quarter	570	1,181	642	863	2,333
Increase/(Decrease) Value of Investment	56	57	76	(248)	(1,571)
Less : Outflow During the Quarter	552	846	558	653	1,549
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>1,489</b>	<b>4,843</b>	<b>7,160</b>	<b>5,551</b>	<b>72,502</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder
	Blue chip	Income	Opportunities	Vantage
	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101
<b>Opening Balance (Market Value)</b>	41,788	4,856	85,664	23,408
<b>Adjustment : Transfer of Assets During Split of Funds *</b>				
<b>Add : Inflow during the Quarter</b>	7,957	2,776	13,178	3,565
<b>Increase/(Decrease) Value of Investment</b>	(1,237)	209	(6,665)	(175)
<b>Less : Outflow During the Quarter</b>	2,978	1,271	6,030	1,327
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>45,530</b>	<b>6,570</b>	<b>86,148</b>	<b>25,471</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

PARTICULARS	Life Super-II	Life Super-II	Life Super-II	Life Super-II	PEGMAX	Policy Discontinued	Total of All Funds
	Balanced Fund	Capital Guarantee	Short Term	Highest NAV	Pension Maximus	Policy Discontinued Fund	
	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	N/A	
Opening Balance (Market Value)	15,036	1,120	2,114	220,229	10,692	10,388	2,319,504
Adjustment : Transfer of Assets During Split of Funds *							0
Add : Inflow during the Quarter	3,757	22	476	33,112	0	11,992	226,564
Increase/(Decrease) Value of Investment	306	(8)	35	4,909	412	269	(30,444)
							0
Less : Outflow During the Quarter	1,021	7	310	7,787	62	1,854	154,349
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>18,078</b>	<b>1,127</b>	<b>2,314</b>	<b>250,464</b>	<b>11,042</b>	<b>20,795</b>	<b>2,361,276</b>

For HDFC Standard Life Insurance Co. Ltd.

Date : 13th August, 2012

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, 2012

(₹ In Lakhs)

INVESTMENT OF UNIT FUND	Life - Individual Liquid Fund		Life - Individual Stable Fund		Life - Individual Sovereign Fund		Life - Individual Secured Fund		Life - Individual Defensive Fund		Life - Individual Balanced Fund		Life - Individual Equity Fund		Life - Individual Growth Fund	
	ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>																
Govt. bonds	0	-	701	13.67%	156	96.57%	3748	18.50%	2862	14.18%	6879	11.50%	4294	4.64%	0	
Corporate Bonds	0	-	1621	31.61%	0	-	3881	19.15%	3344	16.57%	5092	8.51%	2495	2.70%	0	
Infrastructure Bonds	0	-	2582	50.34%	0	-	10120	49.94%	7290	36.13%	14740	24.65%	4054	4.38%	0	
Equity	0	-	0	-	0	-	0	-	4387	21.74%	26560	44.41%	74031	80.01%	368873	80.94%
Money Market	6,982	96.37	7	0.13%	3	1.93%	791	3.90%	595	2.95%	2883	4.82%	1398	1.51%	3112	11.23%
Mutual Funds	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Deposit with Banks	0	-	0	-	0	-	1079	5.32%	1059	5.25%	1600	2.68%	1500	1.62%	0	
<b>Sub Total (A)</b>	<b>6,982</b>	<b>96.37</b>	<b>4,912</b>	<b>95.76%</b>	<b>159</b>	<b>98.50%</b>	<b>19,618</b>	<b>96.81%</b>	<b>19,538</b>	<b>96.82%</b>	<b>57,753</b>	<b>96.56%</b>	<b>87,773</b>	<b>94.87%</b>	<b>371,985</b>	<b>96.30%</b>
<b>II. Current Assets:</b>																
Accrued Interest	267	3.69	220	4.30%	2	0.96%	660	3.26%	444	2.20%	1049	1.75%	537	0.58%	1	0.95%
Dividend Recievable	0	-	0	-	0	-	0	-	20	0.10%	121	0.20%	343	0.37%	1750	0.95%
Bank Balance	1	0.01	1	0.02%	1	0.62%	1	0.01%	1	0.01%	1	0.00%	1	0.00%	1	0.55%
Receivable for Sale of Investments	0	-	0	-	0	-	0	-	65	0.32%	73	0.12%	1367	1.48%	0	0.00%
Other Current Assets (for Investments)	0	-	0	-	0	-	0	0.00	0	-	0	-	0	-	(0)	0.38%
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Payable for Investments	0	-	0	-	0	-	(0)	(0.00)	(20)	-0.10%	(0)	(0.00)	(106)	-0.11%	(240)	0.00%
Fund Mgmt Charges Payable	(5)	(0.06)	(3)	-0.07%	(0)	-0.07%	(13)	-0.07%	(14)	-0.07%	(38)	-0.06%	(59)	-6.34%	(242)	1.32%
Other Current Liabilities (for Investments)	(1)	(0.01)	(0)	-0.01%	(0)	-0.01%	(2)	-0.01%	(2)	-0.01%	(5)	-0.01%	(7)	-0.01%	(30)	7.65%
<b>Sub Total (B)</b>	<b>263</b>	<b>3.63</b>	<b>218</b>	<b>4.24%</b>	<b>2</b>	<b>1.50%</b>	<b>646</b>	<b>3.19%</b>	<b>494</b>	<b>2.45%</b>	<b>1,200</b>	<b>2.01%</b>	<b>2,076</b>	<b>2.24</b>	<b>1,241</b>	<b>0.32%</b>
<b>III. Other Investments (&lt;=25%)</b>																
Corporate Bonds	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Infrastructure Bonds	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Equity	0	-	0	-	0	-	0	-	147	0.73%	854	1.43%	2674	2.89%	13063	-0.06%
Money Market	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Mutual Funds	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
<b>Sub Total (C)</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>147</b>	<b>0.73%</b>	<b>854</b>	<b>1.43%</b>	<b>2674</b>	<b>2.89%</b>	<b>13,063</b>	<b>3.38%</b>
<b>Total (A + B + C)</b>	<b>7,245</b>	<b>100</b>	<b>5,130</b>	<b>100</b>	<b>161</b>	<b>100</b>	<b>20,265</b>	<b>100</b>	<b>20,179</b>	<b>100</b>	<b>59,807</b>	<b>100</b>	<b>92,523</b>	<b>100</b>	<b>386,289</b>	<b>100</b>
Funds Carried Forward (as per LB 2)																























Unit Linked Insurance Business:

Company Name & Code : HDFC Standard Life Insurance Company Limited - 10

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2012

(₹ In Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II Balanced Fund		Life Super-II Capital Guarantee		Life Super-II Short Term		Life Super-II Highest NAV		PEGMAX Pension Maximus		Policy Discontinued Policy Discontinued Fund		TOTAL UNIT LINKED	
	ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuaFnd1101		N/A			
	Actual Inv	% Actual	Actual Inv	% Actual	Actual Inv	% Actual	Actual Inv	% Actual	Actual Inv	% Actual	Actual Inv	% Actual	Actual Inv	% Actual
<b>I. Approved Investments (&gt;=75%)</b>														
Govt. bonds	1,282	6.99%	-	-	-	-	68,733	26.89%	-	-	9,261	44.22%	196,705	8.22%
Corporate Bonds	2,205	12.03%	-	-	725	30.37%	20,217	7.91%	3,342	29.22%	-	-	114,261	4.78%
Infrastructure Bonds	3,432	18.72%	-	-	461	19.29%	72,109	28.21%	6,885	60.21%	-	-	265,281	11.09%
Equity	9,164	49.98%	1,002	88.62%	-	-	57,168	22.36%	783	6.85%	-	-	1,552,053	64.88%
Money Market	1,703	9.29%	117	10.39%	1,129	47.29%	30,257	11.84%	32	0.28%	11,534	55.07%	147,950	6.18%
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	1,600	0.63%	-	-	-	-	18,700	0.78%
<b>Sub Total (A)</b>	<b>17,787</b>	<b>97.01%</b>	<b>1,120</b>	<b>99.01%</b>	<b>2,314</b>	<b>96.96%</b>	<b>250,084</b>	<b>97.83%</b>	<b>11,042</b>	<b>96.56%</b>	<b>20,795</b>	<b>99.29%</b>	<b>2,294,950</b>	<b>95.93%</b>
<b>II. Current Assets:</b>														
Accrued Interest	238	1.30%	1	0.06%	75	3.12%	5,652	2.21%	409	3.58%	159	0.76%	23,348	0.98%
Dividend Receivable	40	0.22%	4	0.38%	-	-	226	0.09%	3	0.02%	-	-	7,601	0.32%
Bank Balance	1	0.01%	1	0.09%	1	0.04%	2	0.00%	1	0.01%	0	0.00%	79	0.00%
Receivable for Sale of Investments	-	-	-	-	-	-	2,240	0.88%	-	-	-	-	6,380	0.27%
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0.00)
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(2,529)	-0.99%	-	-	-	-	(3,909)	-0.16%
Fund Mgmt Charges Payable	(19)	-0.11%	(1)	-0.11%	(3)	-0.11%	(276)	-0.11%	(13)	-0.11%	(8)	-0.04%	(2,035)	-0.09%
Other Current Liabilities (for Investments)	(3)	-0.01%	(0)	-0.04%	(0)	-0.01%	(151)	-0.06%	(7)	-0.06%	(1)	-0.01%	(387)	-0.02%
<b>Sub Total (B)</b>	<b>257</b>	<b>1.40%</b>	<b>4</b>	<b>0.38%</b>	<b>73</b>	<b>3.04%</b>	<b>5,163</b>	<b>2.02%</b>	<b>393</b>	<b>3.44%</b>	<b>149</b>	<b>0.71%</b>	<b>31,076</b>	<b>1.30%</b>
<b>III. Other Investments (&lt;=25%)</b>														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	292	1.59%	7	0.61%	-	-	380	0.15%	-	-	-	-	66,326	2.77%
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>292</b>	<b>1.59%</b>	<b>7</b>	<b>0.61%</b>	<b>-</b>	<b>-</b>	<b>380</b>	<b>0.15%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66,326</b>	<b>2.77%</b>
<b>Total (A + B + C)</b>	<b>18,336</b>	<b>100%</b>	<b>1,131</b>	<b>100%</b>	<b>2,387</b>	<b>100%</b>	<b>255,627</b>	<b>100%</b>	<b>11,435</b>	<b>100%</b>	<b>20,944</b>	<b>100%</b>	<b>2,392,352</b>	<b>100%</b>
Funds Carried Forward (as per LB 2)														

For HDFC Standard Life Insurance Co. Ltd

Date : 13th August, 2012

Prasun Gajri  
Chief Investment Officer

Company Name & Code:  
Statement as on:

HDFC Standard Life Insurance Company Limited - 101  
30th June, 2012

30/06/2012

31/03/2012

(₹ In Lakhs)

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	ULIF00102/01/04LiquidFund101	724,481,249	37.0705	37.0705	36.2601	35.4891	34.7442	8.96	8.13
2	Secured Managed Investment - Life	ULIF00202/01/04SecureMgtF101	2,026,461,366	34.5581	34.5581	33.7482	32.9971	32.2314	9.63	7.30
3	Defensive Managed Investment - Life	ULIF00302/01/04DefensiveF101	2,017,889,083	43.8825	43.8825	43.2009	40.9011	41.0447	6.33	7.99
4	Balanced Managed Investment - Life	ULIF00402/01/04BalancedMF101	5,980,745,802	55.3650	55.3650	55.1049	50.5203	52.1204	1.89	9.40
5	Equity Managed Investment - Life	ULIF00616/01/06EquityMgFd101	9,252,344,124	66.8526	66.8526	67.5758	58.8299	63.5671	-4.29	10.47
6	Growth Fund Investment - Life	ULIF00502/01/04GrowthFund101	38,628,880,864	74.8931	74.8931	76.4304	65.5620	72.0700	-8.07	8.78
7	Liquid Fund Investment - Pension	ULIF00802/01/04LiquidFund101	356,783,030	37.3577	37.3577	36.5346	35.7828	35.0263	9.04	8.26
8	Secured Managed Investment - Pension	ULIF00902/01/04SecureMgtF101	1,698,987,717	34.0185	34.0185	33.2117	32.4840	31.7301	9.74	7.40
9	Defensive Managed Investment - Pension	ULIF01002/01/04DefensiveF101	980,597,852	39.7077	39.7077	39.1628	36.9309	37.0917	5.58	7.54
10	Balanced Managed Investment - Pension	ULIF01102/01/04BalancedMF101	4,473,391,385	53.2053	53.2053	52.9513	48.5848	50.1328	1.92	9.10
11	Equity Managed Investment - Pension	ULIF01316/01/06EquityMgFd101	4,556,343,055	63.5018	63.5018	64.1590	55.8102	60.2861	-4.11	10.85
12	Growth Fund Investment - Pension	ULIF01202/01/04GrowthFund101	21,657,821,327	71.8459	71.8459	73.3498	62.8292	69.0248	-8.22	8.93
13	Liquid Fund Investment - Group	ULGF00111/08/03LiquidFund101	248,854,079	37.5750	37.5750	36.7413	35.9457	35.8256	9.10	8.19
14	Secured Managed Investment - Group	ULGF00211/08/03SecureMgtF101	281,275,562	34.6620	34.6620	33.8339	33.1703	32.6648	9.82	6.55
15	Defensive Managed Investment - Group	ULGF00311/08/03DefensiveF101	1,203,102,208	49.6260	49.6260	49.0417	46.4609	47.5246	4.78	7.44
16	Balanced Managed Investment - Group	ULGF00411/08/03BalancedMF101	888,824,164	69.6035	69.6035	69.5912	64.2012	66.7282	0.07	8.12
17	Growth Fund Investment - Group	ULGF00511/08/03GrowthFund101	82,508	174.9102	174.9102	171.9967	149.9763	164.1194	6.79	22.73
18	Liquid Fund Investment - DB Pension	ULGF00828/03/05LiquidFund101	3,097	36.0605	36.0605	35.4379	34.7890	35.8606	7.05	9.00
19	Secured Managed Investment - DB Pension	ULGF00928/03/05SecureMgtF101	119,098,718	71.3146	71.3146	69.4782	68.2972	77.6252	10.60	36.13
20	Defensive Managed Investment - DB Pension	ULGF01028/03/05DefensiveF101	388,169,950	40.5537	40.5537	39.9993	37.8256	38.1593	5.56	7.89
21	Balanced Managed Investment - DB Pension	ULGF01128/03/05BalancedMF101	219,185,725	49.7612	49.7612	49.4017	45.4978	46.8135	2.92	9.43
22	Stable Managed Life	ULIF00720/06/07StableMgFd101	512,964,634	36.4269	36.4269	35.6320	35.0016	34.2683	8.95	7.22
23	Stable Managed Pension	ULIF01420/06/07StableMgFd101	435,338,820	36.4684	36.4684	35.6739	35.0309	34.2964	8.93	7.29
24	Stable Managed - Group	ULGF00620/06/07StableMgFd101	122,593,087	35.3884	35.3884	34.6112	34.0031	34.4929	9.01	6.74
25	Sovereign Fund Life	ULGF01620/06/07SovereignF101	16,125,699	29.5513	29.5513	28.9867	28.3136	27.8902	7.81	4.61
26	Sovereign Fund Pension	ULGF01520/06/07SovereignF101	734,663	29.5983	29.5983	28.7029	28.4985	27.8212	12.51	4.82
27	Sovereign Fund - Group	ULGF00720/06/07SovereignF101	32,348,219	29.1101	29.1101	28.6481	27.9407	27.5884	6.47	4.27
28	Sovereign Fund - DB Pension	ULGF01420/06/07SovereignF101	57,302,392	29.2864	29.2864	28.5413	27.7431	27.3393	10.47	4.67
29	Liquid Fund Investment - Life - II	ULIF01520/02/08LiquidFdl101	248,083,590	14.2167	14.2167	13.9180	13.6428	13.3714	8.61	7.89
30	Secured Managed Investment - Life - II	ULIF01720/02/08SecureMgFII101	1,986,432,099	13.9160	13.9160	13.5959	13.2637	12.9531	9.44	7.62
31	Defensive Managed Investment - Life - II	ULIF01820/02/08DefnsvFdl101	884,050,498	13.2181	13.2181	13.0437	12.3088	12.3456	5.36	7.04
32	Balanced Managed Investment - Life - II	ULIF01920/02/08BalncdMFI101	4,288,990,921	11.5320	11.5320	11.4451	10.5156	10.8440	3.05	8.88
33	Equity Managed Investment - Life - II	ULIF02020/02/08EquityMFI101	5,015,328,303	10.3977	10.3977	10.5194	9.1911	9.9679	-4.64	8.87
34	Growth Fund Investment - Life - II	ULIF02120/02/08GrwthFndII101	27,983,960,546	8.7765	8.7765	8.9559	7.6813	8.4332	-8.03	8.47
35	Stable Managed Life - II	ULIF01620/02/08StableMFI101	495,712,478	13.7433	13.7433	13.4496	13.2107	12.9371	8.76	6.87
36	Money Plus Niche Life Fund	ULIF02904/08/08MoneyPlusF101	150,882,249	12.7811	12.7811	12.5128	12.3468	12.1268	8.60	4.95
37	Bond Opportunity Niche Life Fund	ULIF03004/08/08BondOpnrtF101	501,247,391	13.1102	13.1102	12.8551	12.6419	12.4247	7.96	4.71
38	Mid Cap Niche Life Fund	ULIF03104/08/08Mid-capFnd101	557,734,356	17.6767	17.6767	18.3887	14.5729	17.1899	-15.53	18.35
39	Large Cap Niche Life Fund	ULIF03204/08/08Large-CapF101	713,890,164	13.0503	13.0503	13.1447	11.4885	12.5261	-2.88	8.01
40	Manager Niche Life Fund	ULIF03304/08/08ManagerFnd101	7,381,125,472	14.7190	14.7190	14.8093	13.3066	14.2105	-2.45	9.36
41	Balanced Managed Investment - Pension - II	ULIF02608/10/08BalncdMFI101	3,050,592,103	15.4774	15.4774	15.3834	14.1446	14.5734	2.45	8.85
42	Defensive Managed Investment - Pension - II	ULIF02508/10/08DefnsvFdl101	760,615,202	14.4256	14.4256	14.2351	13.4158	13.4496	5.37	8.08
43	Equity Managed Investment - Pension - II	ULIF02708/10/08EquityMFI101	3,536,130,786	15.3867	15.3867	15.6300	13.6520	14.7689	-6.24	9.98
44	Growth Fund Investment - Pension - II	ULIF02808/10/08GrwthFndII101	17,493,380,974	16.7266	16.7266	17.0764	14.8528	16.0858	-9.22	8.25
45	Liquid Fund Investment - Pension - II	ULIF02208/10/08LiquidFdl101	224,137,166	13.4554	13.4554	13.1778	12.9131	12.6580	8.45	7.85
46	Secured Managed Investment - Pension - II	ULIF02408/10/08SecureMFI101	1,795,819,524	13.7488	13.7488	13.4286	13.0992	12.7920	9.56	7.49
47	Stable Managed Pension - II	ULIF02308/10/08StableMFI101	447,648,988	13.1366	13.1366	12.8556	12.6238	12.3620	8.77	7.03
48	Income Wealth Builder Fund #	ULIF03401/01/10IncomeFund101	674,225,546	12.0411	12.0411	11.7786	11.4499	11.1465	8.94	N/A
49	Blue Chip Wealth Builder Fund #	ULIF03501/01/10BlueChipF101	4,565,145,843	9.6738	9.6738	9.8853	8.5005	9.2862	-8.58	N/A
50	Opportunity Wealth Builder Fund #	ULIF03601/01/10OpnrttyF101	8,682,675,469	10.7196	10.7196	11.4934	9.0977	10.5721	-27.00	N/A
51	Vantage Wealth Builder Fund #	ULIF03701/01/10VantageFnd101	2,597,606,126	11.2892	11.2892	11.3074	10.0002	10.6096	-0.65	N/A
52	Capital Guarantee 5 Year Life Fund - II #	ULIF01805/04/10CapGuaFnd2101	28,440,295	11.2303	11.2303	11.2045	10.7701	10.6831	0.92	N/A
53	Capital Guarantee 5 Year Pension Fund - II #	ULGF01905/04/10CapGuaFnd2101	2,828,764	11.2509	11.2509	11.1771	10.7687	10.6775	2.65	N/A
54	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	ULIF04001/09/10HighestNAV101	25,562,700,021	9.7744	9.7744	9.6431	9.3285	9.4550	5.46	N/A
55	HDFC SL Short Term Fund Life Super - II ^	ULIF03801/09/10ShortTrmF101	238,707,083	11.4609	11.4609	11.2215	11.0159	10.8002	8.56	N/A
56	HDFC SL Balanced Fund Life Super - II ^	ULIF03901/09/10BalancedF101	1,833,564,956	10.1612	10.1612	10.0843	9.2055	9.5690	3.06	N/A
57	HDFC SL Capital Guarantee Fund Life Super - II *	ULIF04126/10/10CapGuaFnd101	113,109,654	9.6220	9.6220	9.6599	8.6304	9.1695	-1.57	N/A
58	HDFC SL Pension Guarantee Maximus Fund @	ULIF04224/01/11PenGuaFnd101	1,143,509,034	10.8397	10.8397	10.6080	10.3876	10.1823	8.76	N/A
59	HDFC Life Capital Guarantee 3A Life Fund - II \$\$	ULGF02005/04/11CapGuaFdsA101	13,363,130	10.6301	10.6301	10.4252	10.1374	10.0428	7.88	N/A
60	HDFC Life Capital Guarantee 5A Life Fund - II \$\$	ULGF02105/04/11CapGuaFdsA101	144,681,863	10.5377	10.5377	10.2844	9.9234	9.9170	9.88	N/A
61	Pension-Liquid Group Fund II %	ULGF04311/02/12LiquidFdl101	29,454,499	13.4523	13.4523	13.1780	12.9131	12.6580	8.35	7.84
62	Pension-Stable Managed Group Fund II %	ULGF04811/02/12StableMFI101	133,471,703	13.1337	13.1337	12.8541	12.6238	12.3620	8.72	7.02
63	Pension-Secure Managed Group Fund II %	ULGF04411/02/12SecureMFI101	526,552,130	13.7201	13.7201	13.4016	13.0992	12.7920	9.53	7.42
64	Pension-Defensive Managed Group Fund II %	ULGF04511/02/12DefnsvFdl101	908,916,968	14.3578	14.3578	14.1618	13.4158	13.4496	5.55	7.91
65	Pension-Balanced Managed Group Fund II %	ULGF04611/02/12BalncdMFI101	82,625,694	15.4220	15.4220	15.3511	14.1446	14.5734	1.85	8.72

Company Name & Code:  
Statement as on:

HDFC Standard Life Insurance Company Limited - 101  
30th June, 2012

30/06/2012 31/03/2012

(₹ In Lakhs)

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
66	Pension - Balanced ManagedGroup Fund %	ULGF03218/02/12BalancedMF101	899,364,149	53,1572	53,1572	52,9342	48,5848	50,1328	1.69	9.06
67	Pension - Defensive ManagedGroup Fund %	ULGF03118/02/12DefensiveF101	837,529,378	39,5589	39,5589	38,9954	36,9309	37,0917	5.80	7.41
68	Pension - GrowthGroup Fund %	ULGF03318/02/12GrowthFund101	15,876,182	71,9449	71,9449	73,0936	62,8292	69,0248	-6.30	8.98
69	Pension - LiquidGroup Fund %	ULGF02918/02/12LiquidFund101	518,213,540	37,3004	37,3004	36,4668	35,7828	35,0263	9.17	8.21
70	Pension - Secure ManagedGroup Fund %	ULGF03018/02/12SecureMgtF101	311,926,563	33,9931	33,9931	33,1891	32,4840	31,7301	9.72	7.37
71	Pension - Stable ManagedGroup Fund %	ULGF03518/02/12StableMgFd101	379,368,806	36,4606	36,4606	35,6746	35,0309	34,2964	8.84	7.28
72	Life-Balanced Managed Group Fund II %	ULGF04020/02/12BalncdMFII101	99,923,139	11,4743	11,4743	11,4155	10,5156	10,8440	2.07	8.70
73	Life-Defensive Managed Group Fund II %	ULGF03920/02/12DefnsvFdII101	1,267,469,673	13,1890	13,1890	12,9962	12,3088	12,3456	5.95	6.96
74	Life-Liquid Group Fund II %	ULGF03620/02/12LiquidFdII101	707,109,997	14,2118	14,2118	13,9234	13,6428	13,3714	8.31	7.88
75	Life-Secure Managed Group Fund II %	ULGF03820/02/12SecureMFII101	988,781,027	13,8970	13,8970	13,5665	13,2637	12,9531	9.77	7.57
76	Life-Stable Managed Group Fund II %	ULGF03720/02/12StableMFII101	231,486,394	13,7377	13,7377	13,4480	13,2107	12,9371	8.64	6.86
77	Life - Balanced ManagedGroup Fund %	ULGF02525/02/12BalancedMF101	1,038,566,568	55,6881	55,6881	55,0716	50,5203	52,1204	4.49	9.62
78	Life - Defensive ManagedGroup Fund %	ULGF02425/02/12DefensiveF101	4,305,923,704	43,7300	43,7300	43,1816	40,9011	41,0447	5.09	8.86
79	Life - LiquidGroup Fund %	ULGF02225/02/12LiquidFund101	1,151,474,707	37,0949	37,0949	36,2579	35,4891	34,7442	9.26	8.15
80	Life - Secure ManagedGroup Fund %	ULGF02325/02/12SecureMgtF101	1,606,312,992	34,5205	34,5205	33,7167	32,9971	32,2314	9.56	7.27
81	Life - Stable ManagedGroup Fund %	ULGF02825/02/12StableMgFd101	1,103,381,178	36,4372	36,4372	35,6428	35,0016	34,2683	8.94	7.23
82	Life - Policy Discontinued Fund **	N/A	2,094,427,997	11,0575	11,0575	10,8416	10,6279	10,4140	7.99	N/A
<b>Total :</b>			<b>239,235,207,855</b>							

**NOTE**

- § Annualised return for the quarter ended 30th June, 2012.
- # Wealth Builder Funds & Capital Guarantee Funds were launched on 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.
- \*\* HDFC SL Policy Discontinued Fund was launched on 10th March 2011. Hence, 3 year CAGR is not applicable.
- % The funds were split into Group funds from the common fund. Pre Split NAVs of the common Funds are used for Annualised Return calculation and 3 Year Rolling CAGR.

**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 : 13th August, 2012

Prasun Gajri  
Chief Investment Officer

## PERIODIC DISCLOSURES

FORM L-29

Detail regarding Debt securities

Insurer:

HDFC STANDARD LIFE INSURANCE COMPANY LTD - 101

Date: 30/06/2012

(₹ in Lakhs)

## Detail Regarding Debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2012	As % of total for this class	As at 31/03/2012	As % of total for this class	As at 30/06/2012	As % of total for this class	As at 31/03/2012	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	753,313	50.91%	549,506	52.36%	752,295	50.98%	552,601	52.40%
AA or better	71,791	4.85%	41,365	3.94%	70,674	4.79%	41,076	3.90%
Rated below AA but above A	6,500	0.44%			6,500	0.44%		
Rated below A but above B								
Any other (Sovereign)	648,052	43.80%	458,622	43.70%	646,252	43.79%	460,898	43.70%
<b>Total</b>	<b>1,479,656</b>	<b>100%</b>	<b>1,049,493</b>	<b>100%</b>	<b>1,475,721</b>	<b>100%</b>	<b>1,054,576</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	251,536	17.00%	226,941	21.62%	250,966	17.01%	226,354	21.46%
More than 1 year and upto 3years	216,587	14.64%	150,019	14.29%	216,101	14.64%	151,113	14.33%
More than 3years and up to 7years	212,402	14.35%	146,361	13.95%	211,458	14.33%	149,406	14.17%
More than 7 years and up to 10 years	485,352	32.80%	353,126	33.65%	484,168	32.81%	354,592	33.62%
More than 10 years and up to 15 years	92,196	6.23%	77,258	7.36%	91,647	6.21%	77,126	7.31%
More than 15 years and up to 20 years	82,439	5.57%	27,524	2.62%	82,216	5.57%	27,579	2.62%
Above 20 years	139,145	9.40%	68,265	6.50%	139,166	9.43%	68,405	6.49%
<b>Total</b>	<b>1,479,656</b>	<b>100%</b>	<b>1,049,493</b>	<b>100%</b>	<b>1,475,721</b>	<b>100%</b>	<b>1,054,576</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	625,946	42.30%	457,621	43.60%	624,144	42.29%	459,898	43.61%
b. State Government	22,106	1.49%	1,001	0.10%	22,109	1.50%	1,001	0.09%
c. Corporate Securities	831,604	56.20%	590,871	56.30%	829,469	56.21%	593,678	56.30%
<b>Total</b>	<b>1,479,656</b>	<b>100%</b>	<b>1,049,493</b>	<b>100%</b>	<b>1,475,721</b>	<b>100%</b>	<b>1,054,576</b>	<b>100%</b>

## Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

**PERIODIC DISCLOSURES**

FORM L-30 : Related Party Transactions

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

Date: **30/06/2012**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)* (₹ '000)	
				For the quarter ended 30th Jun, 2012	For the quarter ended 30th Jun, 2011
1	HDFC Limited	Holding Company	Capital (including Share Application Money)	-	-
2	HDFC Limited	Holding Company	Insurance Commission Expenses	227	289
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(375,292)	(111,300)
4	HDFC Limited	Holding Company	Reimbursements of Expenses	-	-
5	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital (including Share Application Money)	-	-
6	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	(840)	(743)
7	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expenses	-	1,141
8	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(115)	(934)
9	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(357)	(128)
10	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expenses	6,558	7,534
11	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	19,107	14,701
12	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	12	13
13	Mr. Srinivasan Parthasarathy	Key Management Personal	Managerial remuneration	3,396	-
14	Mr. Paresn Parasn	Key Management Personal	Managerial Remuneration	7,572	6,676
15	Mr. Paresn Parasn	Key Management Personal	Reimbursements of Expenses	-	25
16	Mr. Paresn Parasn	Key Management Personal	Insurance Premium Income	(24)	(175)
17	Ashutosh Parasn (Relative of Mr.Paresn Parasn)	Relative of Key Management Person	Insurance Premium Income	(60)	(60)
18	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expenses	546,105	448,663
19	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	5,727	5,826
20	HDFC Bank Limited	Associate of holding Company	Reimbursements of Expenses	-	-
21	HDFC Bank Limited	Associate of holding Company	Bank Charges	10,389	3,933
22	HDFC Bank Limited	Associate of holding Company	Superannuation contribution (received) / paid	(24,179)	(199,661)
23	HDFC Bank Limited	Associate of holding Company	Gratuity contribution (received) / paid	(192,913)	2,615
24	HDFC Bank Limited	Associate of holding Company	Group Term Insurance Premium	(27,447)	(4,788)
25	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	(4,046)	(5,001)
26	HDFC Life Pension Fund Management Company Limited	Wholly Owned Subsidiary	Reimbursements	(5)	-

\* 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: **30/06/2012**

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	Dr SA Dave	Independent Director	Appointed w.e.f April 26,2012
12	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
13	Mr. Gerald E. Grimstone	Alternate to David Nish	
14	Mr. Amitabh Chaudhry	Managing Director & CEO	
15	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	
16	Ms.Vibha Padalkar	Chief Financial Officer	
17	Mr. Prasun Gajri	CIO - Investment - Front Desk	
18	Mr. Rajendra Ghag	Executive Vice President - HR, L&D & Administration	
19	Mr. Khushru Sidwa	Senior VP - Audit & Risk	
20	Mr Srinivasan Parthasarathy	Appointed Actuary	
21	Mr Manish Ghiya	Company Secretary & Head-Legal	

**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 2012**Form Code:           K          Name of Insurer: HDFC Standard Life Insurance Company Limited.Registration  
Number:           11-128245          Classification:   Total Business  

Item	Description	Adjusted Value [Amount (in ₹ lakhs)]	
(1)	(2)		
01	Available Assets in Policyholders' Fund:		3,208,358
	Deduct:		
02	Mathematical Reserves		3,154,195
03	Other Liabilities		20,943
04	<b>Excess in Policyholders' funds</b>		33,220
05	Available Assets in Shareholders Fund:		91,832
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	<b>Excess in Shareholders' funds</b>		91,832
08	Total ASM (04)+(07)		125,052
09	Total RSM		62,937
10	<b>Solvency Ratio (ASM/RSM)</b>		199%

## Certification:

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

Place:           Mumbai                    Srinivasan Parthasarathy          Date:           31-Jul-2012          

## Notes

- Item Nos. 01 and 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.
- Item No. 3 (Other Liabilities in Policyholders' Fund) is the amount in the discontinued fund, held for policies that are discontinued due to non-payment of premiums/surrendered within the lock-in period, for Unit linked contracts issued from 1-Sep-2010 onwards.
- Item Nos. 01 to 09 are in Rupees Lakhs.

FORM - 7A  
L- 33 NPAs - Form 7A

Name of the Fund Shareholder Non Solvency Fund

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

Statement date as on: 30th June, 2012

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(₹ 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: 13th August, 2012

Prasun Gajri  
Chief Investment Officer

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, 2012

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(₹ 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: 13th August, 2012

Prasun Gajri  
Chief Investment Officer

FORM - 7A  
L- 33 NPAs - Form 7A

Name of the Fund Pension & Annuity Funds

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

Statement date as on: 30th June, 2012

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(₹ 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: 13th August, 2012

Prasun Gajri  
Chief Investment Officer

FORM - 7A  
L- 33 NPAs - Form 7A

Name of the Fund Unit Linked Funds

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

Statement date as on: 30th June, 2012

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(₹ 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: 13th August, 2012

Prasun Gajri  
Chief Investment Officer

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ In Lakhs)

No.	Category of Investment	Category 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)	<b>G.Sec</b>													
	Central Govt. Securities	CGSB												
	Treasury Bills	CTRB												
2)	<b>G.Sec OR Other Approved Securities/ Other Guaranteed securities</b>													
	Other Approved Securities	SGOA												
3)	<b>Investment subject to Exposure Norms</b>													
	<b>(a) Housing Sector Investments</b>													
	<b>(b) Infrastructure Investment</b>													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	1,000	25	2.46%	2.46%	1,000	25	2.46%	2.46%	1,000	117	5.23%	5.23%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS												
	<b>(c) Approved Investments</b>													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE									5			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	-	12	0.61%	0.61%	-	12	0.61%	0.61%	2,000	216	10.08%	10.08%
	Commercial Paper	ECCP									102		4.45%	4.45%
	Certificate of Deposit	EDCD	7,160	87	1.83%	1.83%	7,160	87	1.83%	1.83%	487	73	1.16%	1.16%
	Corporate Debentures	ECOS	2,500	66	2.66%	2.66%	2,500	66	2.66%	2.66%	4,998	275	8.84%	8.84%
	Investment properties - Immovable	EINP												
	Repo Investments	ECMR	398	44	1.96%	1.96%	398	44	1.96%	1.96%	170	156	7.49%	7.49%
	Sub-Ordinate Debt	ECOS												
	Floating Rate Bonds	ECOS												
	Mutual Fund Units	EGMF	16,683	183	1.10%	1.10%	16,683	183	1.10%	1.10%		65	1.63%	1.63%
	CCIL - CBLO	ECBO	540	7	1.24%	1.24%	540	7	1.24%	1.24%				
	Corporate Securities - Investment in Subsidiaries	ECIS	15				15							
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	3,537	37	1.06%	1.06%	3,537	37	1.06%	1.06%				
	<b>(d) Other than Approved Investments</b>													
	PTC/Securitized Assets - Under Approved Sectors	OPSA												
	E. Security Receipt	OPSA	428				428				428			
	Equity Shares	OESH	2,405	134	5.59%	5.59%	2,405	134	5.59%	5.59%	2,255			
	<b>TOTAL</b>		<b>34,666</b>	<b>596</b>			<b>34,666</b>	<b>596</b>			<b>11342</b>	<b>1005</b>		

**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

FORM - 1  
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement As on : June 30, 2012

Name of the Fund :- Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ In Lakhs)

No.	Category of Investment	Category 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)	<b>G.Sec</b>													
	Central Govt. Securities	CGSB	270,684	5,118	1.96%	1.96%	270,684	5,118	1.96%	1.96%	245128	17807	8.11%	8.11%
	Treasury Bills	CTRB	53,040	1,344	2.11%	2.11%	53,040	1,344	2.11%	2.11%	65579	3027	7.83%	7.83%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,253	24	1.89%	1.89%	1,253	24	1.89%	1.89%	1259	78	7.36%	7.36%
2)	<b>G.Sec OR Other Approved Securities/ Other Guaranteed securities</b>													
	Other Approved Securities	SGOA	50,785	1,079	2.12%	2.12%	50,785	1,079	2.12%	2.12%	59453	4619	9.19%	9.19%
	State Government Bonds	SGGB	12,603	243	2.04%	2.04%	12,603	243	2.04%	2.04%				
3)	<b>Investment subject to Exposure Norms.</b>													
(a)	<b>Housing Sector Investments</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,501	93	1.70%	1.70%	5,501	93	1.70%	1.70%				
(b)	<b>Infrastructure Investment</b>													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	159,810	3,409	2.21%	2.21%	159,810	3,409	2.21%	2.21%	156184	12205	9.07%	9.07%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	7,154	(307)	-4.58%	-4.58%	7,154	(307)	-4.58%	-4.58%	6487	-102	-2.50%	-2.50%
(c)	<b>Approved Investments</b>													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	55,728	940	1.92%	1.92%	55,728	940	1.92%	1.92%	37927	1317	5.29%	5.29%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	22,808	606	2.66%	2.66%	22,808	606	2.66%	2.66%	23808	1232	10.59%	10.59%
	Commercial Paper	ECCP									28		3.22%	3.22%
	Certificate of Deposit	EDCD	818	30	3.65%	3.65%	818	30	3.65%	3.65%	5201	673	5.85%	5.85%
	Corporate Securities (Approved Investments) - Debentures	ECOS	69,159	1,383	2.24%	2.24%	69,159	1,383	2.24%	2.24%	64164	4304	9.76%	9.76%
	Investment properties - Immovable	EINP	4,137				4,137				4137			
	Repo Investments	ECMR	17,210	476	2.79%	2.79%	17,210	476	2.79%	2.79%	27963	2335	10.39%	10.39%
	Sub-Ordinate Debt	ECOS												
	Floating Rate Bonds	ECOS												
	Deep Discount Bonds	ECOS	2,498	107	4.36%	4.36%	2,498	107	4.36%	4.36%	2392			
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	7,985	183	2.29%	2.29%	7,985	183	2.29%	2.29%				
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	832	21	2.51%	2.51%	832	21	2.51%	2.51%				
	Mutual Fund Units	EGMF	0	255	1.33%	1.33%	-	255	1.33%	1.33%	18517	392	3.62%	3.62%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	41	1.16%	1.16%	-	41	1.16%	1.16%	3504	54	3.12%	3.12%
	CCIL - CBLO	ECBO	3,098	120	1.24%	1.24%	3,098	120	1.24%	1.24%				
(d)	<b>Other than Approved Investments</b>													
	Venture Funds	OVNF	1,683	10	0.59%	0.59%	1,683	10	0.59%	0.59%	1695			
	PTC/Securitized Assets - Under Approved Sectors	OPSA	8,260	175	2.37%	2.37%	8,260	175	2.37%	2.37%	5624	491	8.73%	8.73%
	Sub-Ordinate Debt	OLDB												
	Equity Shares	OESH	2,200	(83)	-4.90%	-4.90%	2,200	(83)	-4.90%	-4.90%	1528	780	57.61%	57.61%
	A. Mutual Fund - Liquid Funds	OMLF												
	Corporate Debentures..	OLDB	6,500	154	2.98%	2.98%	6,500	154	2.98%	2.98%	4500	223	10.42%	10.42%
	<b>TOTAL</b>		<b>763,746</b>	<b>15,420</b>			<b>763,746</b>	<b>15,420</b>			<b>735050</b>	<b>49466</b>		

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 : 13th August, 2012

Prasun Gajri  
Chief Investment Officer

FORM - 1  
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement As on : June 30, 2012

Name of the Fund :- Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ In Lakhs)

No.	Category of Investment	Category 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)	<b>G.Sec</b>																
	Central Govt. Securities	CGSB	43,601	888	2.06%	2.06%	43,601	888	2.06%	2.06%	43,056	3,078	7.91%	7.91%			
	Treasury Bills	CTRB	489	59	1.82%	1.82%	489	59	1.82%	1.82%	4,827	148	3.06%	3.06%			
2)	<b>G.Sec OR Other Approved Securities/ Other Guaranteed securities</b>																
	Other Approved Securities	SGOA	9,389	207	2.15%	2.15%	9,389	207	2.15%	2.15%	15,135	1,050	8.53%	8.53%			
	State Government Bonds	SGGB	9,503	164	2.01%	2.01%	9,503	164	2.01%	2.01%							
3)	<b>Investment subject to Exposure Norms</b>																
(a)	<b>Housing Sector Investments</b>																
(b)	<b>Infrastructure Investment</b>																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	35,071	855	2.45%	2.45%	35,071	855	2.45%	2.45%	34,531	2,508	11.20%	11.20%			
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS															
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	996	(72)	-5.22%	-5.22%	996	-72	-5.22%	-5.22%	1,702	(8)	-0.48%	-0.48%			
(c)	<b>Approved Investments</b>																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	11,241	91	0.90%	0.90%	11,241	91	0.90%	0.90%	8,531	282	4.98%	4.98%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE															
	Fixed Deposits With Banks/FIs	ECDB	4,000	105	2.61%	2.61%	4,000	105	2.61%	2.61%	3,000	20	1.37%	1.37%			
	Commercial Paper	ECCP															
	Certificate of Deposit	EDCD	5,572	140	2.53%	2.53%	5,572	140	2.53%	2.53%	5,524	111	3.81%	3.81%			
	Corporate Debentures	ECOS	20,230	387	2.14%	2.14%	20,230	387	2.14%	2.14%	14,741	1,145	10.28%	10.28%			
	Repo Investments	ECMR	1,308	73	3.41%	3.41%	1,308	73	3.41%	3.41%	6,722	562	8.07%	8.07%			
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	2,090	48	2.31%	2.31%	2,090	48	2.31%	2.31%							
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	672	17	2.51%	2.51%	672	17	2.51%	2.51%							
	Sub-Ordinate Debt	ECOS															
	Deep Discount Bonds	ECOS	2,679	64	2.43%	2.43%	2,679	64	2.43%	2.43%	2,614	114	9.12%	9.12%			
	CCIL - CBLO	ECBO	169	14	1.61%	1.61%	169	14	1.61%	1.61%							
	Mutual Fund	EGMF										5	0.34%	0.34%			
	Mutual Funds - (under Insurer's Promoter Group)	EMPG															
(d)	<b>Other than Approved Investments</b>																
	Equity Shares	OESH															
<b>TOTAL</b>			<b>147,010</b>	<b>3,041</b>			<b>147,010</b>	<b>3,041</b>			<b>140,383</b>	<b>9,015</b>					

**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 : 13th August, 2012

Prasun Gajri  
Chief Investment Officer

FORM - 1  
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement As on : June 30, 2012

Name of the Fund :- Unit Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ In Lakhs)

No.	Category of Investment	Category 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)	<b>G.Sec</b>															
	Central Govt. Securities	CGSB	174,352	5,342	3.13%	3.13%	174,352	5,342	3.13%	3.13%	179,012	8,793	6.95%	6.95%		
	Treasury Bills	CTRB	9,261	245	2.18%	2.18%	9,261	245	2.18%	2.18%	11,217	106	1.91%	1.91%		
2)	<b>G.Sec OR Other Approved Securities/ Other Guaranteed securities</b>															
	Other Approved Securities	SGOA	13,093	332	2.61%	2.61%	13,093	332	2.61%	2.61%	12,023	1,138	6.77%	6.77%		
3)	<b>Investment subject to Exposure Norms</b>															
(a)	<b>Housing Sector Investments</b>															
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	12,188	218	2.25%	2.25%	12,188	218	2.25%	2.25%						
(b)	<b>Infrastructure Investment</b>															
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	253,093	6,706	2.66%	2.66%	253,093	6,706	2.66%	2.66%	235,898	20,101	10.14%	10.14%		
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	172,846	(8,472)	-5.02%	-5.02%	172,846	(8,472)	-5.02%	-5.02%	178,893	(18,720)	-9.79%	-9.79%		
(c)	<b>Approved Investments</b>															
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	1,379,207	(15,327)	-1.16%	-1.16%	1,379,207	(15,327)	-1.16%	-1.16%	1,370,657	(62,969)	-4.81%	-4.81%		
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE														
	Fixed Deposits With Banks/FIs	ECDB	18,700	501	2.68%	2.68%	18,700	501	2.68%	2.68%	18,700	5,503	10.25%	10.25%		
	Net Current Assets / (Liabilities)	ENCA	31,076				31,076				19,086					
	Repo Investments	ECMR	33,592	614	2.05%	2.05%	33,592	614	2.05%	2.05%	39,826	3,129	9.45%	9.45%		
	Commercial Paper	ECCP	1,372	38	2.75%	2.75%	1,372	38	2.75%	2.75%	1,367	59	5.26%	5.26%		
	Certificate of Deposit	EDCD	112,986	2,958	2.50%	2.50%	112,986	2,958	2.50%	2.50%	100,599	6,106	5.55%	5.55%		
	Deep Discount Bonds	ECOS	5,149	130	2.55%	2.55%	5,149	130	2.55%	2.55%	5,018	701	12.73%	12.73%		
	CCIL - CBLO	ECBO	0	10	0.08%	0.08%	0	10	0.08%	0.08%						
	Corporate Debentures	ECOS	103,621	2,619	2.65%	2.65%	103,621	2,619	2.65%	2.65%	93,227	7,577	9.06%	9.06%		
	Mutual Fund Units	EGMF				0.00%										
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	4,980	172	3.46%	3.46%	4,980	172	3.46%	3.46%						
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	511	(5)	-0.92%	-0.92%	511	(5)	-0.92%	-0.92%						
(d)	<b>Other than Approved Investments</b>															
	PTC/Securitized Assets - Under Approved Sectors	OPSA														
	Corporate Debentures.	OLDB														
	Equity Shares	OESH	66,326	(7,280)	-11.01%	-11.01%	66,326	(7,280)	-11.01%	-11.01%	73,066	(4,943)	-8.32%	-8.32%		
	<b>TOTAL</b>		<b>2,392,352</b>	<b>(11,197)</b>			<b>2,392,352</b>	<b>(11,197)</b>			<b>2,338,590</b>	<b>(33,418)</b>				

**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 : 13th August, 2012

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, 2012

Name of the Fund : -Shareholders Non Solvency Margin Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<b><u>DURING THE QUARTER</u></b>								
	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.	<b><u>AS ON DATE</u></b>								
	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 : 13th August, 2012

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, 2012

Name of the Fund :- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<b><u>DURING THE QUARTER</u></b>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	710	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	Other than Approved Investments								
B.	<b><u>AS ON DATE</u></b>								
	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	1,476	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA+	08-May-09	
	6.35% Rel. Energy Mat 28/07/13	IPTD	979	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA+	08-May-09	
	5.60% Rel Energy Mat. 28/07/13	IPTD	989	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA+	08-May-09	
	Investment subject to Exposure Norms								
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000	07-May-08	CRISIL Ltd	CRISIL AAA	CRISIL AA	24-Dec-08	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	710	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	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 : 13th August, 2012

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, 2012

Name of the Fund :- Pension and General Annuity

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<b><u>DURING THE QUARTER</u></b>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	290	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	Other than Approved Investments								
B.	<b><u>AS ON DATE</u></b>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	290	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	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 : 13th August, 2012

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, 2012

Name of the Fund :- Unit Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<b><u>DURING THE QUARTER</u></b>								
	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.	<b><u>AS ON DATE</u></b>								
	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 : 13th August, 2012

Prasun Gajri  
Chief Investment Officer





**PERIODIC DISCLOSURES**

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

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

Date: **30/06/2012**

SI No.	Channels	For the quarter ended 30th June, 2012			For the quarter ended 30th June, 2011		
		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	18	0	-	-	-
2	Corporate Agents-Banks	-	8,044	2	-	-	-
3	Corporate Agents -Others	-	2,979	0	-	-	-
4	Brokers	12	1,833	0	9	3,629	0
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	84	274,375	216	80	172,024	133
	<b>Total(A)</b>	<b>97</b>	<b>287,249</b>	<b>219</b>	<b>89</b>	<b>175,653</b>	<b>134</b>
1	Referral (B)	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>97</b>	<b>287,249</b>	<b>219</b>	<b>89</b>	<b>175,653</b>	<b>134</b>

**PERIODIC DISCLOSURES**

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

Insurer: <b>HDFC Standard Life Insurance Co. Ltd.</b>		Date: <b>30/06/2012</b>			
Sl. No.	Channels	For the quarter ended 30th June, 2012		For the quarter ended 30th June, 2011	
		No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)
1	Individual agents	32,215	100	31,676	101
2	Corporate Agents-Banks	71,048	282	58,626	270
3	Corporate Agents -Others	36	20	134	17
4	Brokers	11,755	31	3,045	20
5	Micro Agents	-	-	-	-
6	Direct Business	17,986	24	8,023	17
	<b>Total (A)</b>	<b>133,040</b>	<b>456</b>	<b>101,504</b>	<b>424</b>
1	Referral (B)	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>133,040</b>	<b>456</b>	<b>101,504</b>	<b>424</b>

**PERIODIC DISCLOSURES**

**FORM L-39-Data on Settlement of Claims - Individual for the quarter ended 30th June, 2012**

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

Date: **30/06/2012**

Ageing of Claims*									
Sl.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	594	241	113	29	5	-	982	11
2	Survival Benefit	1,422	102	24	10	5	7	1,570	4
3	for Annuities / Pension	85	219	286	49	2	6	647	10
4	For Surrender	-	36,276	36	9	13	2	36,336	407
5	Other benefits	-	34,536	396	18	9	-	34,959	156
<b>1</b>									
1	Death Claims \$	-	1,289	117	5	-	-	1,411	25

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

Ageing of Claims*									
Sl.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 #	-	2,144	-	-	-	-	2,144	43
<b>1</b>									
1	Death Claims	-	258	-	-	-	-	258	3

# No. of Claims of Other Benefits for Group business is based on the individual member.

\$ Rural Death Claims are included in details of Individual Death Claims

The figures for individual and group insurance business are shown separately

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

**PERIODIC DISCLOSURES**

FOR L-40 : Quarterly claims data for Life - Individual for the quarter ended 30th June, 2012

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

Date: **30/06/2012**

*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	10	205	-	1,186	430	1,023
2	Claims reported during the period	1,580	961	1,575	380	36,888	35,395
3	Claims Settled during the period	1,411	982	1,570	647	36,336	34,959
4	Claims Repudiated during the period	19	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	18	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	160	184	5	919	982	1,459
	Less than 3months	158	81	5	215	916	1,434
	3 months to 6 months	1	53	-	562	14	4
	6months to 1 year	-	50	-	69	52	21
	1year and above	1	-	-	73	-	-

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	-	-	-	-	-	-
2	Claims reported during the period	260	-	-	-	-	2,144
3	Claims Settled during the period	258	-	-	-	-	2,144
4	Claims Repudiated during the period	1	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	1	-	-	-	-	-
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	1	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

# No. of Claims of Other Benefits for Group business is based on the individual member.

\$ Rural Death Claims are included in details of Individual Death Claims

**PERIODIC DISCLOSURES**

FORM L-41 GREIVANCE DISPOSAL for the quarter ended 30th June, 2012

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

Date: **30/06/2012**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partially Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	336	7,370	1,489		5,423	794
b)	New Busines Related	65	2,082	1,284		692	171
c)	Policy Servcing related	93	1,872	682		1,112	171
d)	Claim Servicing related	37	1,121	664		422	72
e)	Others	10	369	69		260	50
	<b>Total Number</b>	<b>541</b>	<b>12,814</b>	<b>4,188</b>	<b>-</b>	<b>7,909</b>	<b>1,258</b>

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
<b>2</b>	<b>Duration wise Pending Status</b>			
a)	Less than 15 days	1,218	-	1,218
b)	Greater than 15 days	40	-	40
	<b>Total Number</b>	<b>1,258</b>	<b>-</b>	<b>1,258</b>

## L-42- Valuation Basis (Life Insurance) as at end June 2012

### (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, and premium.
- The movement data is checked against accounting data with regard to benefit payments.
- 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 basis 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	6.2%	6.2%
(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	7.0%	7.0%
(a.6) Unit Linked	4.4%	4.4%
(a.7) Health insurance	5.2%	5.2%

### (b) Group Business

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

## (2) Mortality Assumptions

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

(a) Individual Business	Minimum	Maximum
(a.1) Participating policies	42.0%	96.0%
(a.2) Non-participating policies	42.0%	180.0%
(a.3) Annuities	40.0%	40.0%
(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.

The future maintenance expenses are provisioned by a per policy renewal and claim expenses and a fund based investment expense.

The per policy renewal expense assumption varies between Rs 407 and Rs 1004 for the majority of the individual business.

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

The claim expense assumptions for maturities and surrenders for individual contracts is Rs. 158 and for death claims it is the higher of 0.4% of Sum at risk and Rs 158.

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

In addition, investment expense of 0.084% of the fund is also reserved for.

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

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

## (4) Persistency Assumptions

### (a) Individual Business (Unit linked)

(a.1) During the period when surrender charges are applicable, no lapse/surrender assumptions are incorporated. After the completion of such period, the lapse/surrender rates are based on best estimate assumptions, with a 20% Margin for Adverse Deviation.

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

(a.3) The partial withdrawal rates have been revised and are set as a % of the premium. The rates are based on the best estimate assumptions, with a 20% Margin for Adverse Deviation.

### (b) Individual Business (Conventional)

(b.1) For the participating contracts, lapse assumptions are incorporated in the first 3 years of the policy.

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

No lapses/surrenders are assumed from the 4th policy year onwards.

For the non-participating contracts no lapses/surrenders are assumed.

## L-42- Valuation Basis (Life Insurance) as at end June 2012

### (5) Bonus Rates

#### (a) Individual Business

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

#### (6) Policyholder's Reasonable Expectations

- Reversionary bonus rates are set at a level equal to the declared rates for the relevant contracts.
- Terminal bonus rates are set at a policy level.
- The mathematical reserves are subject to an underpin of the guaranteed surrender value at a policy level.
- In product lines where the calculated gross premium reserve is less than the aggregate asset share, the asset share is held as the reserve.  
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 based on 1 months risk premium/charge.

#### (9) Change in Valuation Methods or Bases

##### (9.a) Individuals Assurances

- |              |   |
|--------------|---|
| 1. Interest  | Changed from 5.2% to 6.2% for Individual Participating policies. No change for Individual Non Participating policies. |
| 2. Expenses  | Please see Note 3 : Changes to Maintenance and claim expense assumptions  |
| 3. Inflation | No change   |

##### (9.b) Annuities

- |                                    |  |
|------------------------------------|--|
| 1. Interest                        |  |
| 1a. Annuity in payment             | 7%   |
| 1b. Annuity during deferred period | N/A  |
| 1c. Pension : All Plans            | No change  |
| 2. Expenses                        | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation                       | No change  |

##### (9.c) Unit Linked

- |              |  |
|--------------|--|
| 1. Interest  | No change  |
| 2. Expenses  | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation | No change  |

##### (9.d) Health

- |              |  |
|--------------|--|
| 1. Interest  | No change  |
| 2. Expenses  | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation | No change  |

##### (9.e) Group

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

#### Notes

1 For Unit linked funds offering Investment guarantees, an additional reserve equal to the accumulated guarantee charges deducted for these funds, is held.

2 The methodology for calculation and review of the Closure to New Business reserve has been reviewed. Based on the review in March 2012, the reserve has been maintained at the previous level.

#### 3 Changes to Maintenance and claim expense assumptions

The maintenance expenses being incurred in the servicing of the existing business has been reviewed and the assumptions revised. These expenses vary by the frequency of premium payment and the mode of premium payment. The reserving assumptions for expenses incorporate a Margin of 20% for Adverse Deviation.

The tables below shows the per policy maintenance expense assumptions (reserving basis) as at 30th June 2012 .

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	
SI- ECS	434	539	749	992	
Non SI- ECS	506	605	808	1,004	
Paid up/Single					407