IRDA PUBLIC DISCLOSURES

FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013

Name of the Insurer: HDFC Standard Life Insurance Company Limited

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

List of Website Disclosure

L-1-A-RA

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

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2013

Policyholders' Account (Technical account) (₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Pension Fund - Grp Variable	Total (A)	Individual & Group Life	Life Fund Grp Variable	Individual & Group Pension	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
Premiums earned - net																	
(a) First Year Premium		1,977,972	33,575	-	2,011,547	272,084	-	124,245	-	38,604	434,933	2,552,916	450,201	-	-	3,003,117	**5,449,597**
(b) Renewal Premium		5,419,223	554,329	-	5,973,552	215,112	-	(4)	-	3,789	218,897	10,014,682	2,769,702	-	-	12,784,384	**18,976,833**
(c) Single Premium		1,141	5,446	115,121	121,708	2,503,966	405,876	516,042	182,551	4,712	3,613,147	77,887	22,579	618,904	155,256	874,626	**4,609,481**
Premium	**L-4**	**7,398,336**	**593,350**	**115,121**	**8,106,807**	**2,991,162**	**405,876**	**640,283**	**182,551**	**47,105**	**4,266,977**	**12,645,485**	**3,242,482**	**618,904**	**155,256**	**16,662,127**	**29,035,911**
(d) Reinsurance ceded		(8,941)	-	-	(8,941)	(134,171)	-	-	-	(14,080)	(148,251)	(54,247)	-	-	-	(54,247)	**(211,439)**
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Sub Total		7,389,395	593,350	115,121	8,097,866	2,856,991	405,876	640,283	182,551	33,025	4,118,726	12,591,238	3,242,482	618,904	155,256	16,607,880	28,824,472
Income from Investments																	
(a) Interest, Dividends & Rent - Gross		1,519,368	234,708	1,223	1,755,299	281,588	496	161,120	31,757	912	475,873	2,484,082	716,349	324,881	111,997	3,637,309	**5,868,481**
(b) Profit on sale / redemption of investments		233,775	32,488	-	266,263	13	-	-	355	-	368	1,238,531	402,146	49,952	19,102	1,709,731	**1,976,362**
(c) (Loss on sale / redemption of investments)		(3,791)	(833)	-	(4,624)	(7,954)	-	(379)	-	-	(8,333)	(2,656,909)	(1,033,940)	(197,162)	(75,005)	(3,963,016)	**(3,975,973)**
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(8,358,957)	(2,514,589)	(708,039)	(254,697)	(11,836,282)	**(11,836,282)**
(e) Amortisation of premium/discount on investments		23,648	(755)	-	22,893	11,310	-	10,687	(444)	(6)	21,547	(2,153)	(292)	(80)	(21)	(2,546)	**41,894**
Sub Total		1,773,000	265,608	1,223	2,039,831	284,957	496	171,428	31,668	906	489,455	(7,295,406)	(2,430,326)	(530,448)	(198,624)	(10,454,804)	(7,925,518)
Other Income - Transfer from Shareholders' Account		-	-	-	-	108,260	5,173	86,530	1,498	91,325	292,786	-	-	-	-	-	**292,786**
Other Income		21,763	1,880	-	23,643	(73)	-	249	(114)	548	610	1,739	(65)	-	-	1,674	**25,927**
TOTAL (A)		9,184,158	860,838	116,344	10,161,340	3,250,135	411,545	898,490	215,603	125,804	4,901,577	5,297,571	812,091	88,456	(43,368)	6,154,750	21,217,667
Commission																	
First Year Commission		448,470	1,868	-	450,338	59,873	-	7,733	(8,662)	13,641	72,585	376,916	31,972	-	-	408,888	**931,811**
Renewal Commission		154,034	10,445	-	164,479	2,770	-	-	-	123	2,893	59,940	19,914	-	-	79,854	**247,226**
Single Commission		98	-	-	98	6,386	-	-	1,247	210	7,843	1,143	418	-	-	1,561	**9,502**
Commission on Reinsurance Ceded		-	-	-	-	(14,907)	-	-	-	-	(14,907)	(29,176)	-	-	-	(29,176)	**(44,083)**
Sub Total	L-5	602,602	12,313	-	614,915	54,122	-	7,733	(7,415)	13,974	68,414	408,823	52,304	-	-	461,127	1,144,456
Operating Expenses related to Insurance Business	**L-6**	1,430,702	39,176	1,372	1,471,250	460,141	4,781	81,572	11,010	97,025	654,529	963,298	151,498	23,434	6,626	1,144,856	**3,270,635**
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Provisions for Tax		(26,167)	-	-	(26,167)	(16,408)	-	-	-	(15)	(16,423)	87,599	-	-	-	87,599	**45,009**
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
(a) For diminution in the value of investments (Net)		38,170	7,015	-	45,185	10,000	-	-	-	-	10,000	-	-	-	-	-	**55,185**
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (B)		2,045,307	58,504	1,372	2,105,183	507,855	4,781	89,305	3,595	110,984	716,520	1,459,720	203,802	23,434	6,626	1,693,582	4,515,285
Benefits Paid (Net)	**L-7**	835,879	161,856	68	997,803	491,377	-	263,360	19,358	640	774,735	4,934,061	2,137,787	514,873	126,771	7,713,492	**9,486,030**
Interim Bonuses Paid		2,507	2,699	-	5,206	-	-	-	-	-	-	-	-	-	-	-	**5,206**
Terminal Bonuses Paid		34,404	28,427	-	62,831	-	-	-	-	-	-	-	-	-	-	-	**62,831**
Change in valuation of liability against life policies in force																	
(a) Gross		5,945,515	406,314	115,082	6,466,911	4,859,075	424,401	545,825	192,650	26,255	6,048,206	(1,890,366)	(1,827,176)	(452,203)	(181,856)	(4,351,602)	**8,163,515**
(b) Amount ceded in Reinsurance		2,313	-	-	2,313	(2,449,384)	(17,637)	-	-	(11,633)	(2,478,654)	1,704	-	-	-	1,704	**(2,474,637)**
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (C)		**6,820,618**	**599,296**	**115,150**	**7,535,064**	**2,901,068**	**406,764**	**809,185**	**212,008**	**15,262**	**4,344,287**	**3,045,399**	**310,611**	**62,670**	**(55,085)**	**3,363,594**	**15,242,945**
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		318,233	203,038	(178)	521,092	(158,788)	-	-	-	(442)	(159,230)	792,452	297,678	2,352	5,091	1,097,574	1,459,437
APPROPRIATIONS																	
1. Transfer to Shareholders' Account		-	-	-	-	(158,788)	-	-	-	(442)	(159,230)	1,116,303	621,019	2,352	5,091	1,744,766	**1,585,536**
2. Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
3. Funds for future appropriation - Provision for lapsed policies unlikely to be revived		-	-	-	-	-	-	-	-	-	-	(323,851)	(323,341)	-	-	(647,192)	**(647,192)**
4. Balance being Funds For Future Appropriations		318,233	203,038	-	521,271	-	-	-	-	-	-	-	-	-	-	-	**521,271**
5. Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
6. Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Acturary till year end		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
7. Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		-	-	(178)	(178)	-	-	-	-	-	-	-	-	-	-	-	**(178)**
TOTAL (D)		318,233	203,038	(178)	521,092	(158,788)	-	-	-	(442)	(159,230)	792,452	297,678	2,352	5,091	1,097,574	1,459,437
The total surplus as mentioned below :																	
(a) Interim Bonuses Paid		2,507	2,699	-	**5,206**	-	-	-	-	-	**-**	-	-	-	-	**-**	**5,206**
(b) Terminal Bonuses Paid		34,404	28,427	-	**62,831**	-	-	-	-	-	**-**	-	-	-	-	**-**	**62,831**
(c) Allocation of Bonus to policyholders		-	-	-	**-**	-	-	-	-	-	**-**	-	-	-	-	**-**	**-**
(d) Surplus / (Deficit) shown in the Revenue Account		318,233	203,038	(178)	**521,092**	(158,788)	-	-	-	(442)	**(159,230)**	792,452	297,678	2,352	5,091	**1,097,574**	**1,459,437**
(e) Total Surplus / (Deficit) :[(a)+(b)+(c)+(d)]		**355,144**	**234,164**	**(178)**	**589,129**	**(158,788)**	**-**	**-**	**-**	**(442)**	**(159,230)**	**792,452**	**297,678**	**2,352**	**5,091**	**1,097,574**	**1,527,474**

L-1-A-RA

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

SEGMENTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013

Policyholders' Account (Technical account) (₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Pension Fund - Grp Variable	Total (A)	Individual & Group Life	Life Fund Grp Variable	Individual & Group Pension	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
Premiums earned - net																	
(a) First Year Premium		3,409,819	24,716	-	3,434,535	439,640	-	126,245	-	58,067	623,952	3,845,019	701,487	-	-	4,546,506	**8,604,993**
(b) Renewal Premium		9,326,322	860,433	-	10,186,755	394,209	-	(4)	-	6,794	400,999	17,323,968	4,521,147	-	-	21,845,115	**32,432,869**
(c) Single Premium		2,283	6,002	118,379	126,664	3,741,286	405,876	1,131,168	350,486	7,130	5,635,946	138,765	20,809	1,089,260	297,944	1,546,778	**7,309,388**
Premium	L-4	**12,738,424**	**891,151**	**118,379**	**13,747,954**	**4,575,135**	**405,876**	**1,257,409**	**350,486**	**71,991**	**6,660,897**	**21,307,752**	**5,243,443**	**1,089,260**	**297,944**	**27,938,399**	**48,347,250**
(d) Reinsurance ceded		(16,693)	-	-	(16,693)	(238,347)	-	-	-	(21,013)	(259,360)	(88,247)	-	-	-	(88,247)	**(364,300)**
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Sub Total		**12,721,731**	**891,151**	**118,379**	**13,731,261**	**4,336,788**	**405,876**	**1,257,409**	**350,486**	**50,978**	**6,401,537**	**21,219,505**	**5,243,443**	**1,089,260**	**297,944**	**27,850,152**	**47,982,950**
Income from Investments																	
(a) Interest, Dividends & Rent - Gross		2,959,096	469,779	1,259	3,430,134	559,480	496	277,080	58,134	1,782	896,972	5,159,465	1,554,018	651,378	222,090	7,586,951	**11,914,057**
(b) Profit on sale / redemption of investments		550,614	90,618	-	641,232	29,672	-	143	355	3	30,173	3,038,352	1,243,636	264,916	115,007	4,661,911	**5,333,316**
(c) (Loss on sale / redemption of investments)		(3,791)	(1,015)	-	(4,806)	(8,051)	-	(379)	-	-	(8,430)	(3,643,872)	(1,560,017)	(237,651)	(99,016)	(5,540,556)	**(5,553,792)**
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(9,094,425)	(2,570,577)	(659,753)	(244,553)	(12,569,308)	**(12,569,308)**
(e) Amortisation of premium/discount on investments		49,160	(1,116)	-	48,044	21,247	-	24,423	(936)	(5)	44,729	(4,740)	(887)	(159)	(42)	(5,828)	**86,945**
Sub Total		**3,555,079**	**558,266**	**1,259**	**4,114,604**	**602,348**	**496**	**301,267**	**57,553**	**1,780**	**963,444**	**(4,545,220)**	**(1,333,827)**	**18,731**	**(6,514)**	**(5,866,830)**	**(788,782)**
Other Income - Transfer from Shareholders' Account		-	-	-	-	108,260	5,173	97,797	11,244	91,325	313,799	-	-	-	-	-	**313,799**
Other Income		86,000	3,718	-	89,718	3,950	-	261	-	558	4,769	20,815	2,280	-	-	23,095	**117,582**
TOTAL (A)		**16,362,810**	**1,453,135**	**119,638**	**17,935,583**	**5,051,346**	**411,545**	**1,656,734**	**419,283**	**144,641**	**7,683,549**	**16,695,100**	**3,911,896**	**1,107,991**	**291,430**	**22,006,417**	**47,625,549**
Commission																	
First Year Commission		771,846	1,183	-	773,029	92,628	-	7,864	(8,662)	15,827	107,657	563,933	49,657	-	-	613,590	**1,494,276**
Renewal Commission		277,259	15,499	-	292,758	11,401	-	-	-	209	11,610	94,315	33,369	-	-	127,684	**432,052**
Single Commission		434	-	-	434	15,353	-	-	2,484	253	18,090	2,069	364	-	-	2,433	**20,957**
Commission on Reinsurance Ceded		-	-	-	-	(14,907)	-	-	-	-	(14,907)	(29,176)	-	-	-	(29,176)	**(44,083)**
Sub Total	L-5	**1,049,539**	**16,682**	**-**	**1,066,221**	**104,475**	**-**	**7,864**	**(6,178)**	**16,289**	**122,450**	**631,141**	**83,390**	**-**	**-**	**714,531**	**1,903,202**
Operating Expenses related to Insurance Business	L-6	2,807,336	45,895	1,397	2,854,628	704,323	4,781	87,209	27,818	105,670	929,801	1,985,292	357,154	35,716	10,645	2,388,807	**6,173,236**
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Provisions for Tax		(76,027)	-	-	(76,027)	-	-	-	-	-	-	194,926	-	-	-	194,926	**118,899**
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
(a) For diminution in the value of investments (Net)		38,170	7,015	-	45,185	10,000	-	-	-	-	10,000	-	-	-	-	-	**55,185**
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (B)		**3,819,018**	**69,592**	**1,397**	**3,890,007**	**818,798**	**4,781**	**95,073**	**21,640**	**121,959**	**1,062,251**	**2,811,359**	**440,544**	**35,716**	**10,645**	**3,298,264**	**8,250,522**
Benefits Paid (Net)	L-7	1,663,830	382,068	68	2,045,966	707,880	-	273,820	35,657	1,160	1,018,517	12,029,819	5,109,220	1,194,350	260,025	18,593,414	**21,657,897**
Interim Bonuses Paid		8,957	2,925	-	11,882	-	-	-	-	-	-	-	-	-	-	-	**11,882**
Terminal Bonuses Paid		68,455	33,232	-	101,687	-	-	-	-	-	-	-	-	-	-	-	**101,687**
Change in valuation of liability against life policies in force																	
(a) Gross		10,752,643	638,764	118,351	11,509,758	3,461,395	424,401	1,287,841	361,986	39,358	5,574,981	60,963	(2,242,365)	(151,209)	6,025	(2,326,587)	**14,758,152**
(b) Amount ceded in Reinsurance		(537)	-	-	(537)	63,273	(17,637)	-	-	(17,836)	27,800	8,260	-	-	-	8,260	**35,523**
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (C)		**12,493,348**	**1,056,989**	**118,419**	**13,668,756**	**4,232,548**	**406,764**	**1,561,661**	**397,643**	**22,682**	**6,621,298**	**12,099,042**	**2,866,855**	**1,043,141**	**266,050**	**16,275,087**	**36,565,141**
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		**50,444**	**326,554**	**(178)**	**376,820**	**-**	**-**	**-**	**-**	**-**	**-**	**1,784,699**	**604,497**	**29,134**	**14,735**	**2,433,066**	**2,809,886**
APPROPRIATIONS																	
1. Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	2,789,119	1,335,589	29,134	14,735	4,168,578	**4,168,578**
2. Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
3. Funds for future appropriation - Provision for lapsed policies unlikely to be revived		-	-	-	-	-	-	-	-	-	-	(1,004,420)	(731,092)	-	-	(1,735,512)	**(1,735,512)**
4. Balance being Funds For Future Appropriations		50,444	326,554	-	376,998	-	-	-	-	-	-	-	-	-	-	-	**376,998**
5. Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
6. Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Acturary till year end.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
7. Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		-	-	(178)	(178)	-	-	-	-	-	-	-	-	-	-	-	**(178)**
TOTAL (D)		**50,444**	**326,554**	**(178)**	**376,820**	**-**	**-**	**-**	**-**	**-**	**-**	**1,784,699**	**604,497**	**29,134**	**14,735**	**2,433,066**	**2,809,886**
The total surplus as mentioned below :																	
(a) Interim Bonuses Paid		8,957	2,925	-	11,882	-	-	-	-	-	**-**	-	-	-	-	**-**	**11,882**
(b) Terminal Bonuses Paid		68,455	33,232	-	101,687	-	-	-	-	-	**-**	-	-	-	-	**-**	**101,687**
(c) Allocation of Bonus to policyholders					-						**-**					**-**	**-**
(d) Surplus / (Deficit) shown in the Revenue Account		50,444	326,554	(178)	376,820	-	-	-	-	-	**-**	1,784,699	604,497	29,134	14,735	**2,433,066**	**2,809,886**
(e) Total Surplus / (Deficit) :[(a)+(b)+(c)+(d)]		**127,856**	**362,711**	**(178)**	**490,389**	**-**	**-**	**-**	**-**	**-**	**-**	**1,784,699**	**604,497**	**29,134**	**14,735**	**2,433,066**	**2,923,455**

L-1-A-RA

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

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2012

Policyholders' Account (Technical account) (₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Pension Fund - Grp Variable	Total (A)	Individual & Group Life	Life Fund Grp Variable	Individual & Group Pension	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
Premiums earned - net																	
(a) First Year Premium		2,660,356	(155)	-	2,660,201	128,493	-	-	-	978	129,471	4,291,935	(33,684)	-	-	4,258,251	**7,047,923**
(b) Renewal Premium		3,626,219	534,661	-	4,160,880	109,172	-	-	-	3,790	112,962	8,878,492	3,937,345	-	-	12,815,837	**17,089,679**
(c) Single Premium		33,567	-	-	33,567	611,963	-	436,291	48,981	-	1,097,235	183,538	2,045	391,132	191,516	768,231	**1,899,033**
Premium	L-4	**6,320,142**	**534,506**	**-**	**6,854,648**	**849,628**	**-**	**436,291**	**48,981**	**4,768**	**1,339,668**	**13,353,965**	**3,905,706**	**391,132**	**191,516**	**17,842,319**	**26,036,635**
(d) Reinsurance ceded		(7,326)	-	-	(7,326)	(81,572)	-	-	-	(794)	(82,366)	(54,107)	-	-	-	(54,107)	**(143,799)**
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Sub Total		6,312,816	534,506	-	6,847,322	768,056	-	436,291	48,981	3,974	1,257,302	13,299,858	3,905,706	391,132	191,516	17,788,212	25,892,836
Income from Investments																	
(a) Interest, Dividends & Rent - Gross		1,063,514	213,068	-	1,276,582	207,916	-	81,732	12,706	835	303,189	1,847,354	637,423	295,797	100,944	2,881,518	**4,461,289**
(b) Profit on sale / redemption of investments		134,510	33,374	-	167,884	114	-	218	-	1	333	1,883,654	882,908	60,511	32,747	2,859,820	**3,028,037**
(c) (Loss on sale / redemption of investments)		(272)	(3,105)	-	(3,377)	(580)	-	-	-	-	(580)	(1,465,485)	(737,312)	(24,873)	(11,859)	(2,239,529)	**(2,243,486)**
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	9,734,705	4,330,753	340,899	130,724	14,537,081	**14,537,081**
(e) Amortisation of premium/discount on investments		32,526	605	-	33,131	6,822	-	10,164	(92)	3	16,897	38	772	(103)	(23)	684	**50,712**
Sub Total		1,230,278	243,942	-	1,474,220	214,272	-	92,114	12,614	839	319,839	12,000,266	5,114,544	672,231	252,533	18,039,574	19,833,633
Other Income - Transfer from Shareholders' Account		-	-	-	-	5,205	-	7,388	-	-	12,593	-	-	-	-	-	**12,593**
Other Income		25,780	1,807	-	27,587	(123)	-	-	(16)	5	(134)	25,493	220	-	-	25,713	**53,166**
TOTAL (A)		7,568,874	780,255	-	8,349,129	987,410	-	535,793	61,579	4,818	1,589,600	25,325,617	9,020,470	1,063,363	444,049	35,853,499	45,792,228
Commission																	
First Year Commission		620,958	(6,566)	-	614,392	23,144	-	-	-	169	23,313	709,610	(4,141)	-	-	705,469	**1,343,174**
Renewal Commission		76,443	11,340	-	87,783	(391)	-	-	-	133	(258)	110,105	29,158	-	-	139,263	**226,788**
Single Commission		59	-	-	59	1,953	-	-	255	-	2,208	2,371	11	-	-	2,382	**4,649**
Commission on Reinsurance Ceded		-	-	-	-	-	-	-	-	-	-	(78,552)	-	-	-	(78,552)	**(78,552)**
Sub Total	L-5	697,460	4,774	-	702,234	24,706	-	-	255	302	25,263	743,534	25,028	-	-	768,562	1,496,059
Operating Expenses related to Insurance Business	L-6	1,595,337	10,285	-	1,605,622	214,803	-	7,868	6,557	2,665	231,893	1,372,410	99,000	17,331	916	1,489,657	**3,327,172**
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Provisions for Tax		93,830	-	-	93,830	2,355	-	-	-	119	2,474	5,932	-	-	-	5,932	**102,236**
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (B)		2,386,627	15,059	-	2,401,686	241,864	-	7,868	6,812	3,086	259,630	2,121,876	124,028	17,331	916	2,264,151	4,925,467
Benefits Paid (Net)	L-7	559,767	144,532	-	704,299	226,348	-	7,170	8,789	(192)	242,115	4,856,578	3,234,464	409,854	98,071	8,598,967	**9,545,381**
Interim Bonuses Paid		1,725	640	-	2,365	-	-	-	-	-	-	-	-	-	-	-	**2,365**
Terminal Bonuses Paid		15,665	11,519	-	27,184	-	-	-	-	-	-	-	-	-	-	-	**27,184**
Change in valuation of liability against life policies in force																	
(a) Gross		3,107,015	675,762	-	3,782,777	1,532,627	-	520,755	59,588	440	2,113,410	17,870,574	5,031,431	629,096	333,819	23,864,920	**29,761,107**
(b) Amount ceded in Reinsurance		(834)	-	-	(834)	(1,013,429)	-	-	-	(62)	(1,013,491)	2,279	-	-	-	2,279	**(1,012,046)**
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (C)		3,683,338	832,453	-	4,515,791	745,546	-	527,925	68,377	186	1,342,034	22,729,431	8,265,895	1,038,950	431,890	32,466,166	38,323,991
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,498,909	(67,257)	-	1,431,652	-	-	-	(13,610)	1,546	(12,064)	474,310	630,547	7,082	11,243	1,123,182	2,542,770
APPROPRIATIONS																	
1. Transfer to Shareholders' Account		-	-	-	-	-	-	-	51,168	2,475	53,643	690,855	1,147,712	17,837	11,732	1,868,136	**1,921,779**
2. Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
3. Funds for future appropriation - Provision for lapsed policies unlikely to be revived		-	-	-	-	-	-	-	-	-	-	19,622	93,780	-	-	113,402	**113,402**
4. Balance being Funds For Future Appropriations		1,498,909	(67,257)	-	1,431,652	-	-	-	-	-	-	-	-	-	-	-	**1,431,652**
5. Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
6. Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end.		-	-	-	-	-	-	-	(64,778)	(929)	(65,707)	(236,167)	(610,945)	(10,755)	(489)	(858,356)	**(924,063)**
7. Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (D)		1,498,909	(67,257)	-	1,431,652	-	-	-	(13,610)	1,546	(12,064)	474,310	630,547	7,082	11,243	1,123,182	2,542,770
The total surplus as mentioned below :																	
(a) Interim Bonuses Paid		1,725	640	-	**2,365**	**-**	**-**	-	-	-	**-**	-	-	-	-	**-**	**2,365**
(b) Terminal Bonuses Paid		15,665	11,519	-	**27,184**	**-**	**-**	-	-	-	**-**	-	-	-	-	**-**	**27,184**
(c) Allocation of Bonus to policyholders		-	-	-	**-**	**-**	**-**	-	-	-	**-**	-	-	-	-	**-**	**-**
(d) Surplus / (Deficit) shown in the Revenue Account		1,498,909	(67,257)	-	**1,431,652**	**-**	**-**	-	(13,610)	1,546	**(12,064)**	474,310	630,547	7,082	11,243	**1,123,182**	**2,542,770**
(e) Total Surplus / (Deficit) :[(a)+(b)+(c)+(d)]		**1,516,299**	**(55,098)**	**-**	**1,461,201**	**-**	**-**	**-**	**(13,610)**	**1,546**	**(12,064)**	**474,310**	**630,547**	**7,082**	**11,243**	**1,123,182**	**2,572,319**

L-1-A-RA

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

SEGMENTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012

Policyholders' Account (Technical account) (₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Pension Fund - Grp Variable	Total (A)	Individual & Group Life	Life Fund Grp Variable	Individual & Group Pension	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
Premiums earned - net																	
(a) First Year Premium		4,598,468	12,924	-	4,611,392	234,388	-	-	-	1,682	236,070	6,577,635	(51,152)	-	-	6,526,483	**11,373,945**
(b) Renewal Premium		6,185,132	834,016	-	7,019,148	209,689	-	-	-	6,759	216,448	14,585,619	6,232,348	-	-	20,817,967	**28,053,563**
(c) Single Premium		36,440	1,199	-	37,639	1,408,438	-	1,243,633	123,830	-	2,775,901	290,819	5,435	844,885	370,091	1,511,230	**4,324,770**
Premium	**L-4**	**10,820,040**	**848,139**	**-**	**11,668,179**	**1,852,515**	**-**	**1,243,633**	**123,830**	**8,441**	**3,228,419**	**21,454,073**	**6,186,631**	**844,885**	**370,091**	**28,855,680**	**43,752,278**
(d) Reinsurance ceded		(15,222)	-	-	(15,222)	(155,398)	-	-	-	(1,378)	(156,776)	(96,516)	-	-	-	(96,516)	**(268,514)**
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Sub Total		**10,804,818**	**848,139**	**-**	**11,652,957**	**1,697,117**	**-**	**1,243,633**	**123,830**	**7,063**	**3,071,643**	**21,357,557**	**6,186,631**	**844,885**	**370,091**	**28,759,164**	**43,483,764**
Income from Investments																	
(a) Interest, Dividends & Rent - Gross		2,059,693	435,697	-	2,495,390	396,943	-	147,090	24,110	1,674	569,817	3,806,293	1,372,107	586,088	198,978	5,963,466	**9,028,673**
(b) Profit on sale / redemption of investments		209,804	52,991	-	262,795	2,473	-	218	-	26	2,717	2,990,026	1,367,393	101,676	46,611	4,505,706	**4,771,218**
(c) (Loss on sale / redemption of investments)		(1,938)	(13,842)	-	(15,780)	(629)	-	-	-	-	(629)	(2,579,085)	(1,200,078)	(57,182)	(25,018)	(3,861,363)	**(3,877,772)**
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	6,933,337	3,114,818	336,543	128,798	10,513,496	**10,513,496**
(e) Amortisation of premium/discount on investments		63,809	1,458	-	65,267	13,676	-	20,126	(159)	5	33,648	7,232	5,250	(204)	(51)	12,227	**111,142**
Sub Total		**2,331,368**	**476,304**	**-**	**2,807,672**	**412,463**	**-**	**167,434**	**23,951**	**1,705**	**605,553**	**11,157,803**	**4,659,490**	**966,921**	**349,318**	**17,133,532**	**20,546,757**
Other Income - Transfer from Shareholders' Account		-	-	-	-	22,417	-	18,655	-	-	41,072	-	-	-	-	-	**41,072**
Other Income		94,163	2,269	-	96,432	3,078	-	-	43	12	3,133	46,262	2,506	-	-	48,768	**148,333**
TOTAL (A)		**13,230,349**	**1,326,712**	**-**	**14,557,061**	**2,135,075**	**-**	**1,429,722**	**147,824**	**8,780**	**3,721,401**	**32,561,622**	**10,848,627**	**1,811,806**	**719,409**	**45,941,464**	**64,219,926**
Commission																	
First Year Commission		1,054,804	(7,204)	-	1,047,600	39,643	-	-	-	233	39,876	918,767	(1,004)	-	-	917,763	**2,005,239**
Renewal Commission		219,463	8,422	-	227,885	13,074	-	-	-	239	13,313	97,237	49,076	-	-	146,313	**387,511**
Single Commission		106	-	-	106	3,812	-	-	853	-	4,665	6,147	32	-	-	6,179	**10,950**
Commission on Reinsurance Ceded		-	-	-	-	-	-	-	-	-	-	(78,552)	-	-	-	(78,552)	**(78,552)**
Sub Total	**L-5**	**1,274,373**	**1,218**	**-**	**1,275,591**	**56,529**	**-**	**-**	**853**	**472**	**57,854**	**943,599**	**48,104**	**-**	**-**	**991,703**	**2,325,148**
Operating Expenses related to Insurance Business	**L-6**	3,160,529	18,364	-	3,178,893	411,640	-	17,560	18,106	5,287	452,593	2,525,211	140,979	29,972	12,510	2,708,672	**6,340,158**
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Provisions for Tax		66,440	-	-	66,440	2,355	-	-	-	119	2,474	62,111	-	-	-	62,111	**131,025**
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (B)		**4,501,342**	**19,582**	**-**	**4,520,924**	**470,524**	**-**	**17,560**	**18,959**	**5,878**	**512,921**	**3,530,921**	**189,083**	**29,972**	**12,510**	**3,762,486**	**8,796,331**
Benefits Paid (Net)	**L-7**	1,001,456	314,859	-	1,316,315	353,731	-	12,095	17,740	346	383,912	8,585,174	5,248,755	718,710	196,736	14,749,375	**16,449,602**
Interim Bonuses Paid		4,026	2,133	-	6,159	-	-	-	-	-	-	-	-	-	-	-	**6,159**
Terminal Bonuses Paid		29,944	21,965	-	51,909	-	-	-	-	-	-	-	-	-	-	-	**51,909**
Change in valuation of liability against life policies in force																	
(a) Gross		6,688,650	966,475	-	7,655,125	3,183,260	-	1,400,067	59,957	(317)	4,642,967	19,095,434	4,186,422	1,045,287	498,431	24,825,574	**37,123,666**
(b) Amount ceded in Reinsurance		(2,870)	-	-	(2,870)	(1,872,440)	-	-	-	398	(1,872,042)	9,891	-	-	-	9,891	**(1,865,021)**
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (C)		**7,721,206**	**1,305,432**	**-**	**9,026,638**	**1,664,551**	**-**	**1,412,162**	**77,697**	**427**	**3,154,837**	**27,690,499**	**9,435,177**	**1,763,997**	**695,167**	**39,584,840**	**51,766,315**
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		**1,007,801**	**1,698**	**-**	**1,009,499**	**-**	**-**	**-**	**51,168**	**2,475**	**53,643**	**1,340,202**	**1,224,367**	**17,837**	**11,732**	**2,594,138**	**3,657,280**
APPROPRIATIONS																	
1. Transfer to Shareholders' Account		-	-	-	-	-	-	-	51,168	2,475	53,643	690,855	1,147,712	17,837	11,732	1,868,136	**1,921,779**
2. Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
3. Funds for future appropriation - Provision for lapsed policies unlikely to be revived		-	-	-	-	-	-	-	-	-	-	48,044	76,655	-	-	124,699	**124,699**
4. Balance being Funds For Future Appropriations		1,007,801	1,698	-	1,009,499	-	-	-	-	-	-	-	-	-	-	-	**1,009,499**
5. Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	-	-	-	-	-	-	-	-	-	601,303	-	-	-	601,303	**601,303**
6. Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
7. Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL (D)		**1,007,801**	**1,698**	**-**	**1,009,499**	**-**	**-**	**-**	**51,168**	**2,475**	**53,643**	**1,340,202**	**1,224,367**	**17,837**	**11,732**	**2,594,138**	**3,657,280**
The total surplus as mentioned below :																	
(a) Interim Bonuses Paid		4,026	2,133	-	**6,159**	**-**	**-**	-	-	-	**-**	-	-	-	-	**-**	**6,159**
(b) Terminal Bonuses Paid		29,944	21,965	-	**51,909**	**-**	**-**	-	-	-	**-**	-	-	-	-	**-**	**51,909**
(c) Allocation of Bonus to policyholders		-	-	-	**-**	**-**	**-**	-	-	-	**-**	-	-	-	-	**-**	**-**
(d) Surplus / (Deficit) shown in the Revenue Account		1,007,801	1,698	-	**1,009,499**	**-**	**-**	-	51,168	2,475	**53,643**	1,340,202	1,224,367	17,837	11,732	**2,594,138**	**3,657,280**
(e) Total Surplus / (Deficit) :[(a)+(b)+(c)+(d)]		**1,041,771**	**25,796**	**-**	**1,067,567**	**-**	**-**	**-**	**51,168**	**2,475**	**53,643**	**1,340,202**	**1,224,367**	**17,837**	**11,732**	**2,594,138**	**3,715,348**

FORM L-2-A-PL

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

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013

Shareholders' Account (Non-technical Account) (₹'000)

Particulars	Schedule	For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
Amounts transferred from the Policyholders' Account (Technical Account)		1,585,536	4,168,578	1,921,779	1,921,779
Income From Investments					
(a) Interest, Dividends & Rent – Gross		228,280	361,475	130,672	250,800
(b) Profit on sale/redemption of investments		64,480	120,905	79,111	93,600
(c) (Loss on sale/ redemption of investments)		(586)	(586)	-	-
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium)/discount on investments		(1,037)	(2,377)	(725)	(1,302)
Other Income		-	1	1	2
TOTAL (A)		**1,876,673**	**4,647,996**	**2,130,838**	**2,264,879**
Expenses other than those directly related to the insurance business		78,303	84,188	36,073	51,260
Bad debts written off		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		8,647	8,647	-	
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders Fund		292,786	313,799	12,593	41,072
TOTAL (B)		**379,736**	**406,634**	**48,666**	**92,332**
Profit/ (Loss) before tax		1,496,937	4,241,362	2,082,172	2,172,547
Provision for Taxation		(11,039)	5,981	4,260	9,482
Profit / (Loss) after tax		1,507,976	4,235,381	2,077,912	2,163,065
APPROPRIATIONS					
(a) Balance at the beginning of the period		(5,702,637)	(8,430,042)	(12,859,680)	(12,944,833)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (Loss) carried forward to the Balance Sheet		**(4,194,661)**	**(4,194,661)**	**(10,781,768)**	**(10,781,768)**

Earnings Per Share - Basic/Diluted (₹)		0.76	2.12	1.04	1.08
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

FORM L-3-A-BS

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

BALANCE SHEET AS AT SEPTEMBER 30, 2013

(₹'000)

Particulars	Schedule	As at September 30, 2013	As at September 30, 2012
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share Capital	L-8, L-9	19,948,801	19,948,801
Reserve and Surplus	L-10	2,159,403	2,199,210
Credit/[Debit] Fair Value Change Account		(175,249)	(28,998)
Sub-Total		**21,932,955**	**22,119,013**
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit/[Debit] Fair Value Change Account		(1,716,141)	40,294
Policy Liabilities		117,145,795	83,642,622
Insurance Reserves		-	-
Provision For Linked Liabilities		285,487,280	245,571,621
Add: Fair Value change		(10,119,359)	14,954,270
Provision For Linked Liabilities		275,367,921	260,525,891
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		8,673,377	2,621,682
ii) Others		90,620	24,317
Total Provision for Linked & Discontinued Policyholders Liabilities		284,131,918	263,171,890
Sub-Total		**399,561,572**	**346,854,806**
Funds for Future Appropriations		3,813,829	2,260,504
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived		1,313,340	3,477,166
TOTAL		**426,621,696**	**374,711,489**
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	12,419,480	8,720,916
- Policyholders'	L-13	124,925,508	95,458,085
Assets held to cover Linked Liabilities	L-14	284,131,918	263,171,890
LOANS	L-15	865,567	294,314
FIXED ASSETS	L-16	3,518,707	2,825,631
CURRENT ASSETS			
Cash and Bank Balances	L-17	1,193,227	749,277
Advances and Other Assets	L-18	7,614,907	5,700,030
Sub-Total (A)		**8,808,134**	**6,449,307**
CURRENT LIABILITIES	L-19	12,023,180	12,799,295
PROVISIONS	L-20	219,277	191,127
Sub-Total (B)		**12,242,457**	**12,990,422**
NET CURRENT ASSETS (C) = (A – B)		**(3,434,323)**	**(6,541,115)**
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		4,194,661	10,781,768
DEFICIT IN THE REVENUE ACCOUNT (Policyholders' Account)		178	-
TOTAL		**426,621,696**	**374,711,489**
CONTINGENT LIABILITIES			

Particulars		As at September 30, 2013	As at September 30, 2012
1) Partly paid-up investments		-	-
2) Claims, other than against policies, not acknowledged as debts by the company		11,840	13,345
3) Underwriting commitments outstanding		-	-
4) Guarantees given by or on behalf of the Company		969	830
5) Statutory demands/ liabilities in dispute, not provided for		1,415,550	2,596,470
6) Reinsurance obligations to the extent not provided for in the accounts		-	-
7) Others		-	-
TOTAL		**1,428,359**	**2,610,645**

HDFC Standard Life Insurance Company

FORM L-4-PREMIUM SCHEDULE

(₹'000)

	Particulars	For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
1	First year Premiums	5,449,597	8,604,993	7,047,923	11,373,945
2	Renewal Premiums	18,976,833	32,432,869	17,089,679	28,053,563
3	Single Premiums	4,609,481	7,309,388	1,899,033	4,324,770
	Total Premiums	**29,035,911**	**48,347,250**	**26,036,635**	**43,752,278**
	Premium Income from Business Written:				
	In India	29,035,911	48,347,250	26,036,635	43,752,278
	Outside India	-	-	-	-
	Total Premiums	**29,035,911**	**48,347,250**	**26,036,635**	**43,752,278**

HDFC Standard Life Insurance Company Limited

FORM L-5 - COMMISSION SCHEDULE

(₹'000)

Particulars	For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
Commission Paid				
Direct - First year Premiums	931,811	1,494,276	1,343,174	2,005,239
- Renewal Premiums	247,226	432,052	226,788	387,511
- Single Premiums	9,502	20,957	4,649	10,950
Add : Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	(44,083)	(44,083)	(78,552)	(78,552)
Net Commission	**1,144,456**	**1,903,202**	**1,496,059**	**2,325,148**
Break up of the Commission expenses (Gross) incurred to procure business :				
Agents	263,200	459,537	331,563	631,951
Brokers	110,065	207,531	139,979	169,813
Corporate Agency	815,193	1,279,821	1,103,069	1,601,936
Referral	81	396	-	-
Others	-	-	-	-
Total	**1,188,539**	**1,947,285**	**1,574,611**	**2,403,700**

HDFC Standard Life Insurance Company Limited

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹'000)

	Particulars	For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
1	Employees' remuneration & welfare benefits	1,658,384	3,023,222	1,615,650	3,057,467
2	Travel, conveyance and vehicle running expenses	44,739	80,705	47,648	89,060
3	Training expenses	18,191	61,532	90,121	165,871
4	Rents, rates & taxes	170,820	332,729	162,733	341,942
5	Repairs	1,744	10,765	17,629	22,948
6	Printing & stationery	19,360	39,669	35,646	57,992
7	Communication expenses	61,883	114,681	65,516	109,354
8	Legal & professional charges	199,635	417,301	187,599	468,654
9	Medical fees	20,000	34,103	28,066	52,698
10	Auditors' fees, expenses etc				
	a) as auditor	726	2,926	3,163	4,033
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	200	200.00	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	(49)	135	-	-
11	Advertisement and publicity	18,047	62,577	103,611	191,785
12	Interest & Bank Charges	25,974	47,089	14,723	29,304
13	Others				
	(a) Computer Expenses	92,065	178,907	84,891	154,890
	(b) General Office & Other Expenses	185,002	345,232	120,719	334,958
	(c) Business Development Expenses	333,830	603,296	357,892	483,504
	(i) Depreciation on assets owned by policyholders	96,250	182,797	80,998	173,164
	(ii) Reimbursement of depreciation of assets for use of Shareholders' Assets	401	802	401	802
14	Service Tax	323,433	634,568	310,166	601,732
	TOTAL	**3,270,635**	**6,173,236**	**3,327,172**	**6,340,158**

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹'000)

Particulars	For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
1. Insurance Claims				
(a) Claims by Death,	563,879	1,162,561	500,214	886,525
(b) Claims by Maturity,	396,012	731,170	212,267	338,161
(c) Annuities / Pensions in payment	14,617	30,938	8,789	17,740
(d) Other benefits				
(i) Money back payment	73,641	131,743	51,534	92,834
(ii) Vesting of Pension policy	53,208	155,248	53,479	101,364
(iii) Surrenders / Lapsation	6,901,782	16,776,066	7,910,013	13,662,292
(iv) Critical Illness	2,863	7,434	7,542	16,773
(V) Withdrawals	1,540,115	2,778,889	905,585	1,461,789
Sub Total (A)	**9,546,117**	**21,774,049**	**9,649,423**	**16,577,478**
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(62,074)	(119,508)	(98,062)	(115,415)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Other benefits				
(i) Critical Illness	1,987	3,356	(5,980)	(12,461)
Sub Total (B)	**(60,087)**	**(116,152)**	**(104,042)**	**(127,876)**
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Other benefits				
(i) Critical Illness	-	-	-	-
Sub Total (C)	**-**	**-**	**-**	**-**
TOTAL	**9,486,030**	**21,657,897**	**9,545,381**	**16,449,602**

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.

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Authorised Capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued Capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
3	Subscribed Capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
4	Called-up Capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	**19,948,801**	**19,948,801**

Notes:

Of the above, Share Capital amounting to ₹ 14,437,338 thousands (Previous year : ₹ 14,437,338 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

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

Shareholder	As at September 30, 2013		As at September 30, 2012	
	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%
- Foreign	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	32,477,430	1.63%
Total	**1,994,880,096**	**100.00%**	**1,994,880,096**	**100.00%**

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013		As at September 30, 2012	
1	Capital Reserve		-		-
2	Capital Redemption Reserve		-		-
3	Share Premium				
	Opening Balance	1,654,372		1,654,372	
	Add: Additions during the year	-		-	
	Less: Utilised during the year	-	1,654,372	-	1,654,372
4	Revaluation Reserve				
	Opening Balance	542,673		547,004	
	Add: Additions during the year	-		-	
	Less: Adjustments during the year	(37,642)	505,031	(2,166)	544,838
5	General Reserves		-		-
	Less: Debit balance in Profit and Loss Account, if any		-		-
	Less: Amount utilized for Buy-back		-		-
6	Catastrophe Reserve		-		-
7	Other Reserves		-		-
8	Balance of profit in Profit and Loss Account		-		-
	TOTAL		**2,159,403**		**2,199,210**

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

HDFC Standard Life Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,331,282	2,332,113
2	Other Approved Securities	149,576	149,280
3	Other Investments		
	(a) Shares		
	(aa) Equity	462,839	555,184
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	861,572	557,137
	(e) Subsidiaries	280,000	1,500
	(f) Fixed Deposit	-	-
	(g) Investment Properties-Real Estate	-	413,721
4	Investments in Infrastructure and Social Sector	431,856	495,444
5	Other than Approved Investments	387,436	369,810
	Sub Total (A)	**4,904,561**	**4,874,189**
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,973,483	241,857
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	2,000,483
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	400,000	-
	(e) Other Securities		
	(aa) Certificate of Deposit	3,661,387	967,110
	(bb) Fixed Deposit	500,000	-
	(cc) CBLO/ Repo Investments	613,008	536,703
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	367,041	100,574
5	Other than Approved Investments	-	-
	Sub Total (B)	**7,514,919**	**3,846,727**
	TOTAL (A+B)	**12,419,480**	**8,720,916**

HDFC Standard Life Insurance Company Limited

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	43,851,369	30,935,268
2	Other Approved Securities	11,407,460	8,294,521
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,483,584	5,791,392
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	14,988,540	11,070,305
	(e) Other Securities		
	(aa) Fixed Deposit	1,500,000	1,050,000
	(bb) Deep Discount Bonds	511,862	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	23,836,662	18,364,616
5	Other than Approved Investments	2,459,028	2,199,658
6	Provision for diminution in the value of investments	(20,000)	-
	Sub Total (A)	**105,018,505**	**77,705,760**
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,485,112	9,337,266
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	401,989	700,170
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,448,537	584,194
	(e) Other Securities		
	(aa) Commercial Paper	-	-
	(bb) Certificate of Deposit	464,466	596,195
	(cc) Fixed Deposit	3,160,166	1,630,800
	(dd) Deep Discount Bonds	190,441	274,532
	(ee) CBLO/Repo Investments	3,464,734	3,633,870
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	528,832	995,297
5	Other than Approved Investments	762,726	-
	Sub Total (B)	**19,907,003**	**17,752,325**
	TOTAL	**124,925,508**	**95,458,085**

HDFC Standard Life Insurance Company Limited

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

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	38,681,370	21,743,962
2	Other Approved Securities	652,213	1,314,613
3	Other Investments		
	(a) Shares		
	(aa) Equity	144,764,655	149,392,683
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,845,162	9,926,871
	(e) Other Securities		
	(aa) Fixed Deposit	250,000	250,000
	(bb) Deep Discount Bonds	2,049,383	512,203
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	36,069,533	42,821,588
5	Other than Approved Investments	11,353,271	12,265,424
	Sub Total (A)	**254,665,587**	**238,227,344**
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,427,782	1,001,135
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,540,294	773,606
	(e) Other Securities		
	(aa) Fixed Deposit	1,670,000	1,270,000
	(bb) Deep Discount Bonds	456,363	144,749
	(cc) Commercial Paper	7,913,913	11,767,632
	(dd) Certificate of Deposit	555,048	237,631
	(ee) Repo Investments	6,208,568	2,974,808
4	Investments in Infrastructure and Social Sector	1,043,978	3,152,749
5	Other than Approved Investments	-	311,202
	Sub Total (B)	**24,815,946**	**21,633,512**
	OTHER ASSETS		
1	Interest Accrued and Dividend Receivable	3,523,052	2,718,869
2	Other Liabilities (net)	(93,250)	(259,824)
3	Other - Receivable	1,025,085	74,035
4	Investment Sold Awaiting Settlement	502,350	1,750,989
5	Investment Purchased Awaiting Settlement	(306,925)	(973,034)
6	Investment application - Pending Allotment	73	-
	Sub Total (C)	**4,650,385**	**3,311,034**
	TOTAL (A+B+C)	**284,131,918**	**263,171,890**

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	**SECURITY-WISE CLASSIFICATION**		
	Secured		
	(a) On mortgage of property		
	(aa) In India	590,571	79
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-
	(c) Loans against policies	47,750	39,884
	(d) Others	-	-
	Unsecured	227,246	254,351
	TOTAL	**865,567**	**294,314**
2	**BORROWER-WISE CLASSIFICATION**		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	590,502	-
	(e) Loans against policies	47,750	39,884
	(f) Loans to employees	69	77
	(g) Others	227,246	254,353
	TOTAL	**865,567**	**294,314**
3	**PERFORMANCE-WISE CLASSIFICATION**		
	(a) Loans classified as standard		
	(aa) In India	865,567	294,314
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	**865,567**	**294,314**
4	**MATURITY-WISE CLASSIFICATION**		
	(a) Short Term	2,891	4,508
	(b) Long Term	862,676	289,806
	TOTAL	**865,567**	**294,314**

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at April 01, 2013	Additions	Deductions	As at September 30, 2013	As at April 01, 2013	For the Half Year	On Sales / Adjustments	As at September 30, 2013	As at September 30, 2013	As at September 30, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets (Computer Software)	669,611	206,789	(3)	876,397	496,698	64,392	(3)	561,087	315,310	155,878
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	9,689	878	(755)	9,812	5,179	1,242	(672)	5,749	4,063	5,250
Buildings *$	2,405,014	413,721	-	2,818,735	119,622	70,776	-	190,398	2,628,337	2,304,993
Furniture & Fittings	739,515	6,600	(28,477)	717,638	680,695	16,434	(28,412)	668,717	48,921	78,039
Information Technology Equipment	923,050	197,373	(118,412)	1,002,011	753,483	48,828	(118,032)	684,279	317,732	106,553
Vehicles	5,250	-	-	5,250	3,933	814	-	4,747	503	2,130
Office Equipment	637,650	14,706	(33,556)	618,800	571,646	18,754	(32,850)	557,550	61,250	88,138
TOTAL	**5,389,779**	**840,067**	**(181,203)**	**6,048,643**	**2,631,256**	**221,240**	**(179,969)**	**2,672,527**	**3,376,116**	**2,740,981**
Capital Work in progress	318,653	1,164,475	(1,340,537)	142,591	-	-	-	-	142,591	84,650
Grand Total	**5,708,432**	**2,004,542**	**(1,521,740)**	**6,191,234**	**2,631,256**	**221,240**	**(179,969)**	**2,672,527**	**3,518,707**	**2,825,631**
PREVIOUS YEAR	**5,322,669**	**490,865**	**(404,715)**	**5,408,819**	**2,527,218**	**176,129**	**(120,161)**	**2,583,186**	**2,825,631**	

Note :

* Depreciation of ₹ 37,642 thousands (Previous Year : ₹ 2,166 thousand) 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 of Fixed Assets.

$ Additions / Adjustments represents transfer from Investment Properties.

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Cash (*including cheques on hand, drafts and stamps)	557,317	724,964
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	875	714
	(b) Current Accounts	635,035	23,599
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	**1,193,227**	**749,277**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	1,193,227	749,277
2	Outside India	-	-
	TOTAL	**1,193,227**	**749,277**

Note: *Cheques on hand amount to ₹ 513,312 thousands (Previous Year ₹ 648,210 thousands.)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	30,000
3	Prepayments	134,695	149,347
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,859,076	1,354,228
6	Others		
	(a) Security Deposits	346,745	420,450
	(b) Advances to employees	4,269	10,691
	(c) Investment sold awaiting settlement	33,114	-
	(d) Other Advances	449,102	267,131
	(e) Investment application - pending allotment	300,000	-
	(f) Redemption Receivable	-	-
	TOTAL (A)	**3,127,001**	**2,231,847**
	OTHER ASSETS		
1	Income accrued on investments	3,599,941	2,536,351
2	Outstanding Premiums	528,775	358,635
3	Agents' Balances	64,270	117,068
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	143,174	105,681
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	113,425	313,463
	(b) Due from Investing Company	-	33
	(c) Service Tax Advance & Unutilised Credits	38,321	36,952
	TOTAL (B)	**4,487,906**	**3,468,183**
	TOTAL (A+B)	**7,614,907**	**5,700,030**

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Agents' Balances	203,791	349,324
2	Balances due to other insurance companies (including Reinsurers)	339,062	147,768
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	176,513	154,733
5	Unallocated premium	1,150,412	978,513
6	Sundry creditors	4,597,066	5,389,834
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	601,450	427,359
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax deducted to be remitted	103,105	125,055
	(b) Service Tax Liability	128,002	140,090
	(c) Security Deposits	-	-
	(d) Investments purchased - to be settled	245,586	8,525
	(e) Due to Investing Company	-	-
	(f) Others - Payable	1,025,085	74,035
	(g) Cheques issued but not presented for payments net of bank balances	-	394,150
	(h) Payable to Policyholders (Withdrawals, surrender, lookin, proposal declined.)	1,285,125	3,104,944
12	Unclaimed amount of policyholders	2,167,983	1,504,965
	TOTAL	**12,023,180**	**12,799,295**

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	For Taxation (less payments and taxes deducted at source)	34,666	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth Tax	75	79
	(b) Standard Loans	3,468	-
	(c) Employee Benefits	181,068	191,048
	TOTAL	**219,277**	**191,127**

HDFC Standard Life Insurance Company Limited

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

(₹'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

Sl.No.	Particulars		For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
1	**New business premium income growth rate - segment wise**					
	Participating - Individual & Group Life		-26.53%	-26.38%	53.17%	79.92%
	Participating - Individual & Group Pension		23172.90%	117.50%	-100.03%	-98.32%
	Participating - Pension Fund - Group Variable		New business	New business	NA	NA
	Non Participating - Individual & Group Life		274.91%	154.50%	-40.30%	-3.87%
	Non Participating - Life Fund Group Variable		New business	New business	NA	NA
	Non Participating - Group Pension		46.76%	1.11%	4262.91%	365.91%
	Annuity		272.70%	183.04%	125.87%	246.63%
	Health		4329.04%	3776.16%	14.43%	0.51%
	Unit Linked - Individual Life		-41.22%	-42.00%	-3.38%	-10.64%
	Unit Linked - Individual Pension		1594.25%	1679.93%	-179.63%	-139.99%
	Unit Linked - Group Life		58.23%	28.92%	-42.01%	-13.72%
	Unit Linked - Group Pension		-18.93%	-19.49%	33.69%	-32.78%
2	**Net Retention Ratio**		99.27%	99.25%	99.45%	99.39%
3	**Expense of Management to Gross Direct Premium Ratio**		15.36%	16.80%	18.83%	19.98%
4	**Commission Ratio (Gross commission paid to Gross Premium)**		4.09%	4.03%	6.05%	5.49%
5	**Ratio of policy holder's liabilities to shareholder's funds**		2281.44%	2281.44%	3110.04%	3110.04%
6	**Growth rate of shareholders' fund $**		56.46%	56.46%	70.52%	70.52%
7	**Ratio of surplus to policyholders' liability**		0.36%	0.69%	0.72%	1.04%
8	**Change in net worth (₹ in Lakhs) $**		64,010	64,010	46,887	46,887
9	**Profit after tax/Total Income**		7.11%	8.86%	4.52%	3.35%
10	**(Total real estate + loans)/(Cash & invested assets)**		0.83%	0.83%	0.82%	0.82%
11	**Total investments/(Capital + Surplus)**		19.06	19.06	16.59	16.59
12	**Total affiliated investments/(Capital+ Surplus)**		0.75	0.75	0.61	0.61
13	**Investment Yield (Gross and Net)**					
	A. Without Unrealised Gains					
	Shareholders' Funds		2.27%	4.27%	2.39%	4.06%
	Policyholders' Funds					
	Non Linked					
	Participating		2.21%	4.68%	2.38%	3.40%
	Non Participating		2.19%	4.59%	2.13%	4.42%
	Linked					
	Non Participating		0.22%	1.91%	1.17%	2.25%
	B. With Unrealised Gains					
	Shareholders' Funds		0.26%	2.33%	3.16%	5.31%
	Policyholders' Funds					
	Non Linked					
	Participating		-6.41%	-2.74%	4.41%	6.62%
	Non Participating		-2.37%	0.90%	3.13%	6.60%
	Linked					
	Non Participating		-3.72%	-2.25%	7.25%	6.62%
14	**Conservation Ratio**					
	Participating - Individual & Group Life		86.20%	86.49%	81.13%	83.67%
	Participating - Individual & Group Pension		103.71%	101.59%	72.04%	75.80%
	Participating - Pension Fund - Group Variable		NA	NA	NA	NA
	Non Participating - Individual & Group Life		90.51%	88.77%	75.60%	78.46%
	Non Participating - Life Fund Group Variable		NA	NA	NA	NA
	Non Participating - Group Pension		NA	NA	NA	NA
	Annuity		NA	NA	NA	NA
	Health		79.45%	80.49%	72.61%	72.46%
	Unit Linked - Individual Life		76.04%	81.86%	69.67%	70.29%
	Unit Linked - Individual Pension		70.95%	73.14%	88.68%	81.59%
	Unit Linked - Group Life		NA	NA	NA	NA
	Unit Linked - Group Pension		NA	NA	NA	NA
15 (a)	**Premium Persistency Ratio * (refer note 4 & 5)**					
		13th month	69.07%	75.07%	73.90%	80.50%
		25th month	67.42%	74.50%	75.79%	78.32%
		37th month	50.58%	53.62%	47.85%	38.33%
		49th month	46.18%	35.92%	20.38%	18.31%
		61st month	16.61%	16.12%	14.87%	17.33%
15 (b)	**Premium Persistency Ratio # (refer note 4 & 5)**					
		13th month	69.07%	75.07%	73.90%	80.50%
		25th month	86.01%	90.19%	87.65%	91.03%
		37th month	62.03%	66.33%	66.88%	63.67%
		49th month	91.64%	80.20%	68.70%	66.40%
		61st month	59.51%	64.58%	53.05%	69.35%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited   Date : September 30, 2013

Sl.No.	Particulars	For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
15 (c)	**Policy Persistency Ratio * (refer note 4 & 5)**				
	13th month	64.87%	70.00%	69.87%	75.15%
	25th month	62.38%	67.93%	67.51%	68.10%
	37th month	49.38%	50.84%	44.65%	40.82%
	49th month	41.52%	37.40%	26.26%	26.13%
	61st month	21.84%	25.98%	20.96%	24.98%
15 (d)	**Policy Persistency Ratio # (refer note 4 & 5)**				
	13th month	64.87%	70.00%	69.87%	75.15%
	25th month	84.45%	88.36%	86.27%	89.04%
	37th month	67.99%	69.15%	69.92%	68.00%
	49th month	80.28%	78.94%	69.55%	67.92%
	61st month	59.53%	66.01%	73.88%	76.65%
16	**NPA Ratio**				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.11%	0.11%	NIL	NIL
	Non Par	0.41%	0.41%	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.10%	0.10%	NIL	NIL
	Non Par	0.37%	0.37%	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.76	2.12	1.04	1.08
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.76	2.12	1.04	1.08
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.76	2.12	1.04	1.08
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.76	2.12	1.04	1.08
6	(iv) Book value per share (₹)	8.89	8.89	5.68	5.68

Note : 1. $ Growth rate of shareholder's fund and change in net worth are in comparison with similar amount for the previous year.
2. * The persistency ratio is on original premium basis.
3. # The persistency ratio is on reducing balance basis.
4. Single premium and group policies are excluded in the calculation of the persistency ratios.
5. Persistency ratios for the quarter ended September 30, 2013 have been calculated for the policies issued in the April to June period of the relevant years. For eg: the 13th month persistency is calculated for the policies issued from April 2012 to June 2012.
Persistency ratios for the half year ended September 30, 2013 have been calculated for the policies issued in the July to June period of the relevant years. For eg: the 13th month persistency is calculated for the policies issued from July 2011 to June 2012.
6. Conservation ratio considers collection accounted for on account of revival of policies of earlier years.
7. Previous quarter & half year ratios have been reclassified / regrouped wherever necessary.

HDFC Standard Life Insurance Company Limited

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013 (₹'000)

Particulars	For the half year ended September 30, 2013	For the half year ended September 30, 2012
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	49,212,185	45,837,518
Other receipts:		
Service tax recovery	44,205	102,871
Fees & Charges	56,716	16,455
Misc income	16,192	29,006
Payments to the re-insurers, net of commissions and claims/ Benefits	(171,190)	(210,036)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(18,438,359)	(14,318,629)
Payments of commission and brokerage	(2,230,362)	(2,589,860)
Payments of other operating expenses	(7,405,956)	(6,175,483)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-	-
Income taxes paid (Net)	(506,247)	(153,937)
Cash flows before extraordinary items	20,577,184	22,537,905
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	**20,577,184**	**22,537,905**
Cash flows from investing activities:		
Purchase of fixed assets	(215,714)	(210,382)
Proceeds from sale of fixed assets	6,577	7,521
Purchases of investments	(165,965,878)	(121,690,533)
Sales of investments	130,916,630	89,457,904
Rents/Interests/ Dividends received	11,528,918	5,411,146
Investments in money market instruments and in liquid mutual funds (Net)	(2,581,510)	2,831,032
Expenses related to investments	(7,929)	(14,252)
Net cash flow from investing activities	**(26,318,908)**	**(24,207,564)**
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Share Application Money received	-	-
Share Premium Money Received	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	**(5,741,724)**	**(1,669,659)**
Cash and cash equivalents at the beginning of the period	**17,623,251**	**12,264,969**
Cash and cash equivalents at the end of the period	**11,881,527**	**10,595,310**

Components of Cash and cash equivalents at end of the period:		
Cash and cheques in hand	557,317	724,964
Bank Balances	635,035	23,600
Deposit Account - Others	875	714
Money Market Instruments	10,688,300	9,846,032
Total Cash and cash equivalents	**11,881,527**	**10,595,310**

Reconciliation of Cash & Cash Equivalents with Cash & Bank Balance (Form L-17):

Cash & Cash Equivalents	11,881,527	10,595,310
Less: Money market instruments	(10,688,300)	(9,846,033)
Cash & Bank Balances as per Sch 11	**1,193,227**	**749,277**

FORM L-24- VALUATION OF NET LIABILTIIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited   Date : September 30, 2013

(₹ in Lakhs)

Sr.No.	Particular	As at September 30, 2013	As at September 30, 2012
1	**Linked**		
a	Life	2,069,285	1,905,609
b	General Annuity	-	-
c	Pension	712,838	741,955
d	Health	-	-
2	**Non-Linked**		
a	Life	948,809	643,673
b	General Annuity	15,882	5,797
c	Pension	177,914	144,515
d	Health	410	137
	TOTAL	**3,925,137**	**3,441,685**

FORM L-25- (i) : Geographical Distribution Channel - Individual for the quarter ended September 30, 2013

Name of the Insurer: HDFC Standard Life Insurance Company Limited Date : September 30, 2013

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	362	362	0	13	9,824	8,892	33	1,198	10,186	9,254	34	1,211
2	Arunachal Pradesh	-	-	-	-	15	46	0	1	15	46	0	1
3	Assam	68	68	0	0	2,265	1,855	6	99	2,333	1,923	6	99
4	Bihar	169	169	0	1	1,921	1,422	5	94	2,090	1,591	5	95
5	Chattisgarh	286	286	0	14	1,663	1,487	4	186	1,949	1,773	5	200
6	Goa	16	16	0	0	1,109	905	5	96	1,125	921	5	96
7	Gujarat	284	284	0	8	12,725	11,299	50	1,385	13,009	11,583	50	1,394
8	Haryana	351	351	0	8	10,608	12,392	52	1,108	10,959	12,743	52	1,117
9	Himachal Pradesh	2	2	0	0	450	404	1	26	452	406	1	26
10	Jammu & Kashmir	24	24	0	0	1,737	1,463	6	99	1,761	1,487	6	100
11	Jharkhand	77	77	0	2	1,659	1,619	6	107	1,736	1,696	6	110
12	Karnataka	733	733	0	7	7,550	6,909	31	1,199	8,283	7,642	31	1,206
13	Kerala	34	34	0	2	6,037	5,281	23	400	6,071	5,315	23	402
14	Madhya Pradesh	715	715	0	8	4,834	4,764	16	548	5,549	5,479	16	556
15	Maharashtra	91,231	91,231	3	82	29,358	28,561	122	7,588	120,589	119,792	125	7,670
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0	0	121	119	0	4	122	120	0	4
18	Mirzoram	-	-	-	-	123	109	1	5	123	109	1	5
19	Nagaland	-	-	-	-	28	62	0	3	28	62	0	3
20	Orissa	55	55	0	1	4,142	3,579	12	212	4,197	3,634	12	213
21	Punjab	11	11	0	1	8,128	7,482	29	530	8,139	7,493	29	531
22	Rajasthan	217	217	0	5	5,851	5,179	13	664	6,068	5,396	13	669
23	Sikkim	1	1	0	0	351	304	2	19	352	305	2	19
24	Tamil Nadu	163	163	0	7	10,256	9,387	39	1,113	10,419	9,550	39	1,120
25	Tripura	11	11	0	0	935	831	2	44	946	842	2	45
26	Uttar Pradesh	870	870	1	13	13,562	12,822	42	1,214	14,432	13,692	43	1,227
27	UttraKhand	6	6	0	0	1,024	855	3	126	1,030	861	3	126
28	West Bengal	124	124	0	1	10,138	8,907	31	477	10,262	9,031	31	478
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	5	5	0	0	2,503	2,022	9	239	2,508	2,027	9	240
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	27	27	0	3	5,635	5,360	27	874	5,662	5,387	27	876
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	276	191	1	15	276	191	1	15
	TOTAL	95,843	95,843	6	178	154,828	144,508	570	19,675	250,671	240,351	576	19,853

FORM L-25- (i) : Geographical Distribution Channel - Individual for the half year ended September 30, 2013

Name of the Insurer: HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

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	486	486	1	21	16,175	14,695	51	1,967	16,661	15,181	51	1,987
2	Arunachal Pradesh	-	-	-	-	35	66	0	2	35	66	0	2
3	Assam	78	78	0	1	3,890	3,169	9	158	3,968	3,247	9	159
4	Bihar	184	184	0	1	3,089	2,208	7	139	3,273	2,392	7	140
5	Chattisgarh	309	309	0	15	2,774	2,255	7	272	3,083	2,564	7	286
6	Goa	17	17	0	0	1,795	1,440	7	132	1,812	1,457	7	132
7	Gujarat	388	388	1	15	21,114	18,785	75	2,180	21,502	19,173	76	2,194
8	Haryana	431	431	0	13	18,306	22,119	83	1,856	18,737	22,550	83	1,869
9	Himachal Pradesh	2	2	0	0	755	659	2	39	757	661	2	39
10	Jammu & Kashmir	39	39	0	1	3,041	2,658	11	150	3,080	2,697	11	150
11	Jharkhand	87	87	0	3	2,591	2,544	8	154	2,678	2,631	8	156
12	Karnataka	885	885	1	11	13,271	11,731	52	1,830	14,156	12,616	52	1,841
13	Kerala	68	68	0	4	10,267	9,222	38	606	10,335	9,290	38	609
14	Madhya Pradesh	851	851	1	12	8,137	7,816	24	837	8,988	8,667	25	850
15	Maharashtra	91,558	91,558	3	108	51,002	49,520	203	12,817	142,560	141,078	206	12,925
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0	0	218	192	1	10	219	193	1	10
18	Mirzoram	-	-	-	-	173	153	1	8	173	153	1	8
19	Nagaland	-	-	-	-	70	103	0	4	70	103	0	4
20	Orissa	83	83	0	2	7,089	6,136	19	338	7,172	6,219	19	340
21	Punjab	16	16	0	1	13,542	12,622	44	870	13,558	12,638	44	871
22	Rajasthan	265	265	0	7	9,731	8,207	19	1,082	9,996	8,472	19	1,089
23	Sikkim	1	1	0	0	617	542	3	31	618	543	3	31
24	Tamil Nadu	249	249	0	12	17,424	16,064	65	1,765	17,673	16,313	65	1,776
25	Tripura	16	16	0	1	1,583	1,402	4	73	1,599	1,418	4	73
26	Uttar Pradesh	1,038	1,038	1	19	21,430	20,602	62	1,949	22,468	21,640	64	1,968
27	UttraKhand	9	9	0	0	1,711	1,466	5	185	1,720	1,475	5	185
28	West Bengal	155	155	0	2	17,629	15,800	50	760	17,784	15,955	50	762
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	12	12	0	1	4,298	3,532	14	383	4,310	3,544	14	383
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	47	47	0	4	9,294	9,373	44	1,359	9,341	9,420	44	1,363
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	3	3	0	0	469	334	1	21	472	337	1	21
	TOTAL	**97,278**	**97,278**	**9**	**251**	**261,520**	**245,415**	**907**	**31,974**	**358,798**	**342,693**	**916**	**32,225**

FORM L-25- (ii) : **Geographical Distribution Channel - Group for the quarter ended September 30, 2013**

Name of the Insurer: HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

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	-	-	-	-	1	4,926	1	147	1	4,926	1	147
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	5	5	-	-	5	5
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	50	50	-	-	50	50
6	Goa	-	-	-	-	3	98	0	2	3	98	0	2
7	Gujarat	-	-	-	-	-	67	5	8	-	67	5	8
8	Haryana	-	-	-	-	13	25,061	15	684	13	25,061	15	684
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	2	1	2	-	2	1	2
12	Karnataka	-	-	-	-	15	6,416	27	529	15	6,416	27	529
13	Kerala	-	-	-	-	2	1,845	0	47	2	1,845	0	47
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	62	309,794	173	4,495	62	309,794	173	4,495
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	5,255	5	55	4	5,255	5	55
21	Punjab	-	-	-	-	2	884	4	4	2	884	4	4
22	Rajasthan	-	-	-	-	-	-	0	0	-	-	0	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	19	42,642	17	1,733	19	42,642	17	1,733
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	10	14,276	25	2,633	10	14,276	25	2,633
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	10	29,084	32	32	10	29,084	32	32
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	12	85,264	70	909	12	85,264	70	909
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					153	525,614	430	11,336	153	525,614	430	11,336

FORM L-25- (ii) : Geographical Distribution Channel - Group for the half year ended September 30, 2013

Name of the Insurer: HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

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	12,137	2	238	5	12,137	2	238
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	5	5	-	-	5	5
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	66	66	-	-	66	66
6	Goa	-	-	-	-	4	164	0	3	4	164	0	3
7	Gujarat	-	-	-	-	3	3,981	10	205	3	3,981	10	205
8	Haryana	-	-	-	-	19	35,276	28	945	19	35,276	28	945
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	20	1	4	-	20	1	4
12	Karnataka	-	-	-	-	23	12,040	44	1,156	23	12,040	44	1,156
13	Kerala	-	-	-	-	2	1,845	0	47	2	1,845	0	47
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	102	657,616	347	9,768	102	657,616	347	9,768
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	5,960	5	58	4	5,960	5	58
21	Punjab	-	-	-	-	2	881	4	4	2	881	4	4
22	Rajasthan	-	-	-	-	-	-	0	0	-	-	0	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	20	51,738	17	1,891	20	51,738	17	1,891
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	17	36,125	30	5,838	17	36,125	30	5,838
27	UttraKhand	-	-	-	-	-	186	0	1	-	186	0	1
28	West Bengal	-	-	-	-	15	51,892	35	44	15	51,892	35	44
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	2	4,524	4	101	2	4,524	4	101
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	21	98,034	77	1,325	21	98,034	77	1,325
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					**239**	**972,419**	**675**	**21,702**	**239**	**972,419**	**675**	**21,702**

FORM - 3A
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101 **PART - A**
Statement as on: September 30, 2013
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

Section I

₹ in Crores

Total Application as per Balance Sheet (A)		**42,662.17**
Add (B)		
Provisions	Sch-14	21.93
Current Liabilities	Sch-13	1,202.32
		1,224.25
Less (C)		
Debit Balance in P& L A/c		419.48
Deferred tax asset		
Loans	Sch-09	86.56
Adv & Other Assets	Sch-12	761.49
Cash & Bank Balance	Sch-11	119.32
Fixed Assets	Sch-10	351.87
Misc Exp. Not Written Off	Sch-15	-
		1,738.72
Funds available for Investments		**42,147.69**

Reconciliation of Funds available for Investments & Investment Assets	
Funds Available for Investments (As Above)	**42,147.69**
Add	
Investment Loan as per Sch-09	59.05
Less	
Other - Receivable	
(Net units (Creation/Redemption of Units) in Unit Administration System i.e Life Asia on 30th Sep 2013 * NAV of Respective Fund)	78.52
Value of Investments as per Form 3A	**42,128.22**

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	**42,147.69**
Balance Sheet Value of:	
A. Life Fund	10,663.79
B. Pention & General Annuity and Group Business	3,129.76
C. Unit Linked Funds	28,334.67
	42,128.22

FORM - 3A
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101 **PART - A**
Statement as on: September 30, 2013
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

Section II

₹ in Crores

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH Balance	SH FRSM+	PH UL-Non Unit Res	PH PAR	PH NON PAR	Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				(a)	(b)	(c)	(d)	(e)	(f) = [b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)
1	Central Govt. Sec		Not Less than 25%	148.44	282.04	702.74	3,812.64	9.13	4,806.55	47.82%	-	4,954.99	4,643.53
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	148.44	296.99	742.43	4,258.43	72.85	5,370.71	53.43%	-	5,519.15	5,167.39
3	**Investment subject to Exposure Norms**												
	a.	Housing & Infrastructure	Not Less than 15%										
		1. Approved Investments		59.72	66.79	142.35	1,959.44	3.60	2,172.17	21.61%	-12.56	2,219.33	2,132.20
		2. Other Investments		-	3.61	-	34.34	-	37.95	0.38%	-3.90	34.05	34.05
	b.	i) Approved Investments	Not exceeding 35%	536.19	148.71	107.87	1,782.71	191.54	2,230.83	22.19%	-136.85	2,630.17	2,599.70
		ii) Other Investments		31.29	7.44	-	186.50	45.67	239.60	2.38%	-9.79	261.10	265.53
TOTAL LIFE FUND			**100%**	**775.63**	**523.54**	**992.65**	**8,221.42**	**313.65**	**10,051.26**	**100.00%**	**-163.11**	**10,663.79**	**10,198.88**

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH PAR	PH NON PAR	Book Value	Actual %	FVC Amount	Total Fund	Market Value
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	430.44	278.70	709.13	22.44%	-	709.13	659.53
2	Central Govt Sec, State Govt Sec or Other Approved	Not Less than 40%	523.39	777.29	1,300.68	41.16%	-	1,300.68	1,228.10
3	Balance in Approved investment	Not Exceeding 60%	688.84	1,106.88	1,795.72	56.82%	-30.42	1,765.31	1,747.05
4	Other Investments[Note 1]		9.12	54.65	63.77	2.02%	-	63.77	63.75
TOTAL PENSION, GENERAL ANNUITY FUND		**100%**	**1,221.36**	**1,938.82**	**3,160.17**	**100.00%**	**-30.42**	**3,129.76**	**3,038.91**

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH PAR	PH NON PAR	Total Fund	Actual %
			(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	-	27,199.34	27,199.34	**95.99%**
2	Other Investments	Not More than 25%	-	1,135.33	1,135.33	**4.01%**
TOTAL LINKED INSURANCE FUND		**100%**	**-**	**28,334.67**	**28,334.67**	**100.00%**

Note 1 : Consequent to clarification provided in investment regulation vide IRDA Investment (5th Amendment) Regulation 2013, Life Gratuity Funds were reclassified in Pension & General Annuity and Group Business effective from 01st April 2013. This has resulted in disclosure in 'Other Investment' in Pension & General Annuity and Group Business. 'Other Investments' also includes one unlisted equity amounting to Rs 9.12 Crores, which was reclassified as 'Other Investment' during Q1. In view of IRDA's letter (IRDA/INV/LHD/LR/004/2013-14) we shall retain the 'Other Investment' in the same fund and shall make efforts to regularize the pattern of investment without affecting the interest of policyholders as soon as possible.

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly ₹ in Crores
Statement as on: September 30, 2013

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd10	ULGF00720/06/07SovereignF101	ULGF00211/08/03SecureMgtF10	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF10	ULGF00511/08/03GrowthFund10	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101
Opening Balance (Market Value)	23.83	16.83	3.72	49.17	138.00	91.60	0.01	82.13	53.26
Add: Inflow during the Quarter	0.01	0.00	0.00	7.51	0.03	30.81	0.00	56.62	29.13
Increase / (Decrease) Value of I	0.46	0.10	-0.25	-1.74	-5.35	-3.53	0.00	1.71	0.45
Less: Outflow during the Quarter	1.17	1.07	0.00	1.31	12.41	1.56	0.00	45.48	19.81
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**23.13**	**15.86**	**3.47**	**53.63**	**120.27**	**117.33**	**0.01**	**94.97**	**63.04**

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd10		ULGF00720/06/07SovereignF101		ULGF00211/08/03SecureMgtF10		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF10		ULGF00511/08/03GrowthFund10		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	5.49	34.61%	3.35	96.55%	20.09	37.46%	35.08	29.17%	25.62	21.83%	-	0.00%	-	0.00%	8.48	13.45%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	0.73	4.60%	-	0.00%	-	0.00%	1.11	0.92%	-	0.00%	-	0.00%	-	0.00%	1.60	2.53%
Corporate Bonds	-	0.00%	2.63	16.62%	-	0.00%	23.84	44.45%	37.30	31.01%	24.46	20.85%	-	0.00%	-	0.00%	23.17	36.75%
Infrastructure Bonds	-	0.00%	6.24	39.33%	-	0.00%	5.80	10.82%	13.45	11.19%	16.16	13.78%	-	0.00%	-	0.00%	26.13	41.45%
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	25.71	21.38%	41.22	35.13%	0.01	94.05%	-	0.00%	-	0.00%
Money Market Investments	23.13	99.98%	0.11	0.68%	0.02	0.59%	2.38	4.44%	3.39	2.82%	3.03	2.58%	-	0.00%	94.99	100.01%	0.89	1.42%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**23.13**	**99.98%**	**15.20**	**95.83%**	**3.37**	**97.13%**	**52.11**	**97.17%**	**116.05**	**96.49%**	**110.49**	**94.17%**	**0.01**	**94.05%**	**94.99**	**100.01%**	**60.27**	**95.61%**
Current Assets:																		
Accrued Interest	0.00	0.00%	0.65	4.13%	0.09	2.60%	1.52	2.83%	2.70	2.24%	2.06	1.76%	-0.00	0.00%	0.00	0.00%	2.77	4.40%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.03	0.02%	0.07	0.06%	0.00	0.14%	-	0.00%	-	0.00%
Bank Balance	0.01	0.04%	0.01	0.06%	0.01	0.29%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.00	1.78%	0.01	0.01%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.02	-0.01%	-0.02	-0.01%	-0.00	-0.01%	-0.01	-0.02%	-0.01	-0.02%
Other Current Liabilities (for Investn	-0.00	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.00	-0.01%
Sub Total (B)	**0.00**	**0.02%**	**0.66**	**4.17%**	**0.10**	**2.87%**	**1.52**	**2.83%**	**2.71**	**2.25%**	**2.12**	**1.80%**	**0.00**	**1.90%**	**-0.01**	**-0.01%**	**2.77**	**4.39%**
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.48	2.11%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.51	1.26%	2.24	1.91%	0.00	4.05%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**1.51**	**1.26%**	**4.72**	**4.02%**	**0.00**	**4.05%**	**-**	**0.00%**	**-**	**0.00%**
Total (A + B + C)	**23.13**	**100.00%**	**15.86**	**100.00%**	**3.47**	**100.00%**	**53.63**	**100.00%**	**120.27**	**100.00%**	**117.33**	**100.00%**	**0.01**	**100.00%**	**94.97**	**100.00%**	**63.04**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly ₹ in Crores
Statement as on: September 30, 2013

PARTICULARS	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd10	ULGF02325/02/12SecureMgtF10
Opening Balance (Market Value)	1.80	221.61	139.20	576.01	830.89	3,271.00	46.41	109.38	241.56
Add: Inflow during the Quarter	0.00	51.15	10.61	25.27	31.02	131.70	2.20	2.48	7.08
Increase / (Decrease) Value of I	-0.13	-9.08	-6.09	-24.64	-30.84	-137.01	0.92	0.88	-8.73
Less: Outflow during the Quarter	0.00	53.46	12.72	35.26	57.33	246.50	2.27	2.95	5.51
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**1.67**	**210.22**	**131.01**	**541.37**	**773.74**	**3019.20**	**47.26**	**109.79**	**234.40**

INVESTMENT OF UNIT FUND	ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	1.60	96.03%	72.81	34.64%	37.69	28.77%	105.99	19.58%	82.36	10.64%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	3.81	1.81%	0.06	0.05%	5.10	0.94%	-	0.00%
Corporate Bonds	-	0.00%	45.14	21.47%	19.71	15.04%	59.75	11.04%	49.15	6.35%
Infrastructure Bonds	-	0.00%	60.26	28.66%	26.48	20.21%	76.21	14.08%	6.54	0.85%
Equity	-	0.00%	-	0.00%	26.17	19.98%	233.45	43.12%	551.83	71.32%
Money Market Investments	0.02	0.95%	10.00	4.76%	1.83	1.40%	8.24	1.52%	2.36	0.31%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	12.00	5.71%	10.00	7.63%	18.00	3.32%	35.00	4.52%
Sub Total (A)	**1.62**	**96.98%**	**204.03**	**97.05%**	**121.94**	**93.08%**	**506.73**	**93.60%**	**727.24**	**93.99%**
Current Assets:										
Accrued Interest	0.04	2.45%	6.23	2.96%	2.74	2.09%	10.13	1.87%	8.88	1.15%
Dividend Recievable	-	0.00%	-	0.00%	0.03	0.03%	0.41	0.08%	1.03	0.13%
Bank Balance	0.01	0.60%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	-0.00	0.00%	-	0.00%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	-0.02%	-0.03	-0.02%	-0.02	-0.02%	-0.08	-0.02%	-0.12	-0.02%
Other Current Liabilities (for Investn	-0.00	-0.01%	-0.02	-0.01%	-0.01	-0.01%	-0.05	-0.01%	-0.07	-0.01%
Sub Total (B)	**0.05**	**3.02%**	**6.19**	**2.95%**	**2.75**	**2.10%**	**10.42**	**1.92%**	**9.74**	**1.26%**
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	4.63	3.53%	9.34	1.73%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	1.68	1.28%	14.88	2.75%	36.76	4.75%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**-**	**0.00%**	**-**	**0.00%**	**6.31**	**4.82%**	**24.22**	**4.47%**	**36.76**	**4.75%**
Total (A + B + C)	**1.67**	**100.00%**	**210.22**	**100.00%**	**131.01**	**100.00%**	**541.37**	**100.00%**	**773.74**	**100.00%**
Fund Carried Forward (as per LB 2)										

INVESTMENT OF UNIT FUND	ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd10		ULGF02325/02/12SecureMgtF10	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	-	0.00%	-	0.00%	17.55	15.99%	80.47	34.33%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.78	0.71%	2.94	1.25%
Corporate Bonds	-	0.00%	-	0.00%	33.40	30.42%	79.28	33.82%
Infrastructure Bonds	-	0.00%	-	0.00%	49.76	45.32%	58.58	24.99%
Equity	2,801.72	92.80%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	16.71	0.55%	47.26	100.00%	3.74	3.40%	6.51	2.78%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**2,818.43**	**93.35%**	**47.26**	**100.00%**	**105.23**	**95.84%**	**227.78**	**97.17%**
Current Assets:								
Accrued Interest	0.00	0.00%	0.00	0.00%	4.58	4.17%	6.67	2.84%
Dividend Recievable	5.74	0.19%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.00%	0.01	0.02%	0.01	0.01%	0.01	0.00%
Receivable for Sale of Investments	4.37	0.14%	-0.00	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	2.22	0.07%	-	0.00%	-	0.00%	0.00	0.00%
Less: Current Liabilities								
Payable for Investments	-2.99	-0.10%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.47	-0.02%	-0.01	-0.02%	-0.02	-0.02%	-0.04	-0.02%
Other Current Liabilities (for Investn	-0.25	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.02	-0.01%
Sub Total (B)	**8.64**	**0.29%**	**-0.00**	**0.00%**	**4.56**	**4.16%**	**6.62**	**2.83%**
Other Investments (<=25%)								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	192.13	6.36%	-	0.00%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**192.13**	**6.36%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**
Total (A + B + C)	**3,019.20**	**100.00%**	**47.26**	**100.00%**	**109.79**	**100.00%**	**234.40**	**100.00%**
Fund Carried Forward (as per LB 2)								

Date : October 25, 2013

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly
Statement as on: September 30, 2013

₹ in Crores

PARTICULARS		ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF10	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101
	Opening Balance (Market Value)	536.26	97.53	36.86	38.64	0.09	177.71	98.44	429.40	399.53
Add:	Inflow during the Quarter	8.70	2.63	36.18	25.60	0.00	32.60	8.26	12.58	13.71
	Increase / (Decrease) Value of I	-24.33	-4.05	0.78	0.32	-0.01	-7.26	-4.67	-18.92	-14.84
Less:	Outflow during the Quarter	15.27	5.01	28.36	23.04	0.00	43.32	9.08	21.76	28.06
TOTAL INVESTIBLE FUNDS (MKT VALUE)		**505.35**	**91.10**	**45.46**	**41.52**	**0.08**	**159.72**	**92.96**	**401.29**	**370.34**

INVESTMENT OF UNIT FUND	ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF10		ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	141.92	28.08%	16.70	18.33%	-	0.00%	6.19	14.91%	0.08	97.46%	55.97	35.04%	25.54	27.47%	79.39	19.78%	41.79	11.28%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	2.32	0.46%	0.60	0.66%	-	0.00%	0.91	2.19%	-	0.00%	3.70	2.32%	0.35	0.37%	2.67	0.67%	-	0.00%
Corporate Bonds	85.89	17.00%	15.43	16.94%	-	0.00%	12.33	29.69%	-	0.00%	32.68	20.46%	18.62	20.03%	49.27	12.28%	24.48	6.61%
Infrastructure Bonds	105.01	20.78%	12.46	13.68%	-	0.00%	19.28	46.43%	-	0.00%	49.37	30.91%	20.45	22.00%	54.59	13.60%	3.37	0.91%
Equity	112.49	22.26%	38.65	42.42%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	22.06	23.73%	172.46	42.98%	266.41	71.94%
Money Market Investments	10.73	2.12%	1.83	2.01%	45.46	100.00%	1.03	2.49%	-	0.00%	3.22	2.02%	2.42	2.60%	11.22	2.80%	0.13	0.03%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	20.00	3.96%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.00	6.26%	-	0.00%	13.00	3.24%	12.00	3.24%
Sub Total (A)	**478.36**	**94.66%**	**85.68**	**94.05%**	**45.46**	**100.00%**	**39.74**	**95.70%**	**0.08**	**97.46%**	**154.95**	**97.01%**	**89.44**	**96.21%**	**382.61**	**95.34%**	**348.17**	**94.01%**
Current Assets:																		
Accrued Interest	11.33	2.24%	1.49	1.64%	0.00	0.00%	1.78	4.30%	0.00	2.51%	4.80	3.00%	2.18	2.35%	7.30	1.82%	2.85	0.77%
Dividend Recievable	0.10	0.02%	0.07	0.08%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.02	0.02%	0.30	0.07%	0.52	0.14%
Bank Balance	0.01	0.00%	0.01	0.01%	0.01	0.02%	0.01	0.02%	0.00	0.05%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-0.00	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-0.00	0.00%	0.00	0.00%
Fund Mgmt Charges Payable	-0.08	-0.02%	-0.01	-0.02%	-0.01	-0.02%	-0.01	-0.02%	-0.00	-0.02%	-0.02	-0.02%	-0.01	-0.02%	-0.06	-0.02%	-0.06	-0.02%
Other Current Liabilities (for Investm	-0.04	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.03	-0.01%	-0.03	-0.01%
Sub Total (B)	**11.33**	**2.24%**	**1.55**	**1.70%**	**-0.00**	**0.00%**	**1.78**	**4.30%**	**0.00**	**2.54%**	**4.77**	**2.99%**	**2.19**	**2.36%**	**7.51**	**1.87%**	**3.29**	**0.89%**
Other Investments (<=25%)																		
Corporate Bonds	9.01	1.78%	1.49	1.63%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	6.65	1.32%	2.39	2.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.33	1.43%	11.17	2.78%	18.88	5.10%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**15.67**	**3.10%**	**3.87**	**4.25%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**1.33**	**1.43%**	**11.17**	**2.78%**	**18.88**	**5.10%**
Total (A + B + C)	**505.35**	**100.00%**	**91.10**	**100.00%**	**45.46**	**100.00%**	**41.52**	**100.00%**	**0.08**	**100.00%**	**159.72**	**100.00%**	**92.96**	**100.00%**	**401.29**	**100.00%**	**370.34**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly
Statement as on: September 30, 2013

₹ in Crores

PARTICULARS		ULIF01202/01/04GrowthFund	ULGF02918/02/12LiquidFund	ULGF03518/02/12StableMgFd	ULGF03018/02/12SecureMgtF	ULGF03118/02/12DefensiveF	ULGF03218/02/12BalancedM	ULGF03318/02/12GrowthFun	ULGF01420/06/07SovereignF	ULGF00928/03/05SecureMgtF
	Opening Balance (Market Value)	1,735.96	15.59	58.34	67.08	101.84	99.13	1.31	6.54	19.15
Add:	Inflow during the Quarter	75.22	0.43	1.93	1.07	4.66	3.38	0.02	0.00	0.02
	Increase / (Decrease) Value of I	-71.73	0.30	0.46	-2.39	-4.68	-4.02	-0.05	-0.43	-0.80
Less:	Outflow during the Quarter	149.55	0.75	1.48	0.71	1.19	1.26	0.00	0.00	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)		1589.90	15.58	59.25	65.05	100.64	97.23	1.28	6.11	18.37

INVESTMENT OF UNIT FUND	ULIF01202/01/04GrowthFund		ULGF02918/02/12LiquidFund		ULGF03518/02/12StableMgFd		ULGF03018/02/12SecureMgtF		ULGF03118/02/12DefensiveF		ULGF03218/02/12BalancedM		ULGF03318/02/12GrowthFun		ULGF01420/06/07SovereignF		ULGF00928/03/05SecureMgtF	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	-	0.00%	10.91	18.42%	22.50	34.58%	28.80	28.62%	19.10	19.64%	-	0.00%	5.89	96.39%	7.02	38.23%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.44	0.75%	0.59	0.91%	0.29	0.29%	0.51	0.52%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	-	0.00%	19.54	32.99%	23.52	36.15%	25.46	25.30%	16.90	17.38%	-	0.00%	-	0.00%	7.64	41.62%
Infrastructure Bonds	-	0.00%	-	0.00%	25.00	42.19%	14.55	22.37%	18.16	18.05%	14.15	14.55%	-	0.00%	-	0.00%	2.25	12.27%
Equity	1,475.97	92.83%	-	0.00%	-	0.00%	-	0.00%	21.16	21.02%	39.94	41.08%	1.17	91.32%	-	0.00%	-	0.00%
Money Market Investments	7.26	0.46%	15.57	99.94%	0.84	1.42%	1.91	2.93%	3.46	3.44%	2.62	2.69%	0.04	2.87%	0.06	0.92%	0.63	3.42%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**1,483.23**	**93.29%**	**15.57**	**99.94%**	**56.74**	**95.77%**	**63.06**	**96.93%**	**97.33**	**96.71%**	**93.21**	**95.86%**	**1.20**	**94.19%**	**5.95**	**97.31%**	**17.55**	**95.54%**
Current Assets:																		
Accrued Interest	0.00	0.00%	-0.00	0.00%	2.51	4.24%	2.00	3.07%	2.14	2.12%	1.58	1.62%	0.00	0.00%	0.16	2.55%	0.81	4.43%
Dividend Recievable	3.04	0.19%	-	0.00%	-	0.00%	-	0.00%	0.02	0.02%	0.07	0.07%	0.00	0.12%	-	0.00%	-	0.00%
Bank Balance	0.01	0.00%	0.01	0.08%	0.01	0.02%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.79%	0.01	0.16%	0.01	0.05%
Receivable for Sale of Investments	2.28	0.14%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	1.17	0.07%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-1.57	-0.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.25	-0.02%	-0.00	-0.02%	-0.01	-0.02%	-0.01	-0.02%	-0.02	-0.02%	-0.02	-0.02%	-0.00	-0.02%	-0.00	-0.01%	-0.00	-0.01%
Other Current Liabilities (for Investn	-0.13	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.00	-0.01%
Sub Total (B)	**4.55**	**0.29%**	**0.01**	**0.06%**	**2.51**	**4.23%**	**1.99**	**3.07%**	**2.14**	**2.13%**	**1.63**	**1.68%**	**0.01**	**0.88%**	**0.16**	**2.69%**	**0.82**	**4.46%**
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	102.12	6.42%	-	0.00%	-	0.00%	-	0.00%	1.17	1.16%	2.39	2.46%	0.06	4.93%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**102.12**	**6.42%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**1.17**	**1.16%**	**2.39**	**2.46%**	**0.06**	**4.93%**	**-**	**0.00%**	**-**	**0.00%**
Total (A + B + C)	**1,589.90**	**100.00%**	**15.58**	**100.00%**	**59.25**	**100.00%**	**65.05**	**100.00%**	**100.64**	**100.00%**	**97.23**	**100.00%**	**1.28**	**100.00%**	**6.11**	**100.00%**	**18.37**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly ₹ in Crores
Statement as on: September 30, 2013

PARTICULARS	ULGF01028/03/05DefensiveF	ULGF01128/03/05BalancedM	ULIF01520/02/08LiquidFdII10	ULIF01620/02/08StableMFII10	ULIF01720/02/08SecureMFII1	ULIF01820/02/08DefnsvFdII10	ULIF01920/02/08BalncdMFII1	ULIF02020/02/08EquityMFII10	ULIF02120/02/08GrwthFndII1
Opening Balance (Market Value)	41.00	24.21	40.59	67.90	290.60	121.00	555.44	621.67	3,267.00
Add: Inflow during the Quarter	0.03	0.01	52.31	18.80	76.96	12.60	48.39	47.89	247.66
Increase / (Decrease) Value of I	-1.93	-1.16	0.92	0.57	-12.06	-5.26	-23.93	-26.22	-139.56
Less: Outflow during the Quarter	0.00	0.11	36.74	14.38	60.40	9.48	29.43	33.69	218.04
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**39.10**	**22.96**	**57.07**	**72.89**	**295.11**	**118.86**	**550.47**	**609.65**	**3157.06**

INVESTMENT OF UNIT FUND	ULGF01028/03/05DefensiveF		ULGF01128/03/05BalancedM		ULIF01520/02/08LiquidFdII10		ULIF01620/02/08StableMFII10		ULIF01720/02/08SecureMFII1		ULIF01820/02/08DefnsvFdII10		ULIF01920/02/08BalncdMFII1		ULIF02020/02/08EquityMFII10		ULIF02120/02/08GrwthFndII1	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	11.82	30.22%	6.61	28.80%	-	0.00%	2.08	2.86%	107.57	36.45%	34.05	28.65%	101.53	18.44%	63.34	10.39%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	1.59	2.18%	2.80	0.95%	0.47	0.40%	0.62	0.11%	-	0.00%	-	0.00%
Corporate Bonds	9.80	25.07%	2.88	12.54%	-	0.00%	26.09	35.79%	86.74	29.39%	33.75	28.40%	99.46	18.07%	37.39	6.13%	-	0.00%
Infrastructure Bonds	5.92	15.13%	2.06	8.99%	-	0.00%	36.84	50.54%	69.06	23.40%	11.58	9.74%	67.05	12.18%	6.63	1.09%	-	0.00%
Equity	8.34	21.33%	9.66	42.08%	-	0.00%	-	0.00%	-	0.00%	23.28	19.58%	229.31	41.66%	430.70	70.65%	2,923.80	92.61%
Money Market Investments	1.86	4.76%	0.79	3.44%	57.08	100.02%	3.01	4.13%	17.33	5.87%	7.31	6.15%	21.76	3.95%	1.79	0.29%	36.32	1.15%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	35.00	5.74%	-	0.00%
Sub Total (A)	**37.73**	**96.51%**	**22.01**	**95.86%**	**57.08**	**100.02%**	**69.62**	**95.51%**	**283.50**	**96.07%**	**110.43**	**92.91%**	**519.74**	**94.42%**	**574.85**	**94.29%**	**2,960.12**	**93.76%**
Current Assets:																		
Accrued Interest	0.88	2.24%	0.35	1.52%	0.00	0.00%	3.29	4.52%	8.99	3.05%	3.07	2.59%	9.00	1.63%	6.80	1.12%	0.01	0.00%
Dividend Recievable	0.01	0.02%	0.02	0.07%	-	0.00%	-	0.00%	-	0.00%	0.02	0.02%	0.40	0.07%	0.74	0.12%	5.64	0.18%
Bank Balance	0.01	0.03%	0.01	0.04%	0.01	0.02%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	2.72	0.92%	4.02	3.39%	7.24	1.32%	-	0.00%	2.19	0.07%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	2.30	0.07%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-2.93	-0.09%
Fund Mgmt Charges Payable	-0.01	-0.01%	-0.00	-0.01%	-0.01	-0.02%	-0.02	-0.02%	-0.07	-0.02%	-0.03	-0.02%	-0.13	-0.02%	-0.15	-0.02%	-0.77	-0.02%
Other Current Liabilities (for Investn	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.04	-0.01%	-0.02	-0.01%	-0.07	-0.01%	-0.08	-0.01%	-0.40	-0.01%
Sub Total (B)	**0.89**	**2.27%**	**0.37**	**1.62%**	**-0.01**	**-0.02%**	**3.27**	**4.49%**	**11.61**	**3.93%**	**7.09**	**5.96%**	**16.45**	**2.99%**	**7.33**	**1.20%**	**6.05**	**0.19%**
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.48	1.22%	0.58	2.53%	-	0.00%	-	0.00%	-	0.00%	1.34	1.13%	14.28	2.59%	27.48	4.51%	190.88	6.05%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**0.48**	**1.22%**	**0.58**	**2.53%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**1.34**	**1.13%**	**14.28**	**2.59%**	**27.48**	**4.51%**	**190.88**	**6.05%**
Total (A + B + C)	**39.10**	**100.00%**	**22.96**	**100.00%**	**57.07**	**100.00%**	**72.89**	**100.00%**	**295.11**	**100.00%**	**118.86**	**100.00%**	**550.47**	**100.00%**	**609.65**	**100.00%**	**3,157.06**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly ₹ in Crores
Statement as on: September 30, 2013

PARTICULARS	ULGF01805/04/10CapGuaFnd	ULGF02005/04/11CapGuaFd3	ULGF02105/04/11CapGuaFd5	ULGF03620/02/12LiquidFdII1	ULGF03720/02/12StableMFII1	ULGF03820/02/12SecureMFII	ULGF03920/02/12DefnsvFdII1	ULGF04020/02/12BalncdMFII	ULIF02208/10/08LiquidFdII10
Opening Balance (Market Value)	3.06	1.43	15.64	67.80	35.18	143.61	170.30	11.55	35.46
Add: Inflow during the Quarter	0.00	0.00	0.00	1.06	0.50	1.01	9.81	0.36	41.99
Increase / (Decrease) Value of I	-0.01	0.01	-0.12	1.22	0.32	-5.12	-7.74	-0.48	0.82
Less: Outflow during the Quarter	0.00	0.00	0.00	1.58	0.82	3.54	5.00	0.20	24.28
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**3.04**	**1.43**	**15.52**	**68.50**	**35.19**	**135.95**	**167.36**	**11.23**	**53.98**

INVESTMENT OF UNIT FUND	ULGF01805/04/10CapGuaFnd		ULGF02005/04/11CapGuaFd3		ULGF02105/04/11CapGuaFd5		ULGF03620/02/12LiquidFdII1		ULGF03720/02/12StableMFII1		ULGF03820/02/12SecureMFII		ULGF03920/02/12DefnsvFdII1		ULGF04020/02/12BalncdMFII		ULIF02208/10/08LiquidFdII10	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	1.16	81.04%	11.67	75.22%	-	0.00%	-	0.00%	50.29	36.99%	44.39	26.52%	2.61	23.28%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	2.06	67.55%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.41	1.04%	0.64	0.38%	0.02	0.13%	-	0.00%
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13.42	38.14%	46.25	34.02%	45.24	27.03%	1.82	16.21%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	18.93	53.80%	29.35	21.59%	22.95	13.71%	1.39	12.36%	-	0.00%
Equity	0.81	26.66%	0.25	17.25%	3.25	20.92%	-	0.00%	-	0.00%	-	0.00%	33.49	20.01%	4.74	42.22%	-	0.00%
Money Market Investments	0.15	4.81%	-	0.00%	0.06	0.40%	68.52	100.02%	1.25	3.57%	5.06	3.72%	14.14	8.45%	0.18	1.56%	53.99	100.02%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**3.02**	**99.02%**	**1.41**	**98.29%**	**14.98**	**96.54%**	**68.52**	**100.02%**	**33.61**	**95.51%**	**132.36**	**97.36%**	**160.86**	**96.11%**	**10.75**	**95.78%**	**53.99**	**100.02%**
Current Assets:																		
Accrued Interest	0.00	0.12%	0.01	0.57%	0.43	2.74%	0.00	0.00%	1.58	4.50%	3.63	2.67%	3.93	2.35%	0.19	1.72%	0.00	0.00%
Dividend Recievable	0.00	0.03%	0.00	0.02%	0.00	0.02%	-	0.00%	-	0.00%	-	0.00%	0.03	0.02%	0.01	0.10%	-	0.00%
Bank Balance	0.00	0.00%	0.01	0.58%	0.00	0.01%	0.01	0.01%	0.01	0.03%	0.01	0.01%	0.01	0.01%	0.01	0.09%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.80	0.48%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	-0.02%	-0.00	-0.02%	-0.00	-0.02%	-0.02	-0.02%	-0.01	-0.02%	-0.03	-0.02%	-0.04	-0.02%	-0.00	-0.02%	-0.01	-0.02%
Other Current Liabilities (for Investn	-0.00	-0.02%	-0.00	-0.02%	-0.00	-0.02%	-0.01	-0.01%	-0.00	-0.01%	-0.02	-0.01%	-0.02	-0.01%	-0.00	-0.01%	-0.01	-0.01%
Sub Total (B)	**0.00**	**0.11%**	**0.02**	**1.12%**	**0.42**	**2.73%**	**-0.02**	**-0.02%**	**1.58**	**4.49%**	**3.59**	**2.64%**	**4.72**	**2.82%**	**0.21**	**1.87%**	**-0.01**	**-0.02%**
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.03	0.87%	0.01	0.59%	0.11	0.73%	-	0.00%	-	0.00%	-	0.00%	1.79	1.07%	0.26	2.35%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**0.03**	**0.87%**	**0.01**	**0.59%**	**0.11**	**0.73%**	**-**	**0.00%**	**-**	**0.00%**	**-**	**0.00%**	**1.79**	**1.07%**	**0.26**	**2.35%**	**-**	**0.00%**
Total (A + B + C)	**3.04**	**100.00%**	**1.43**	**100.00%**	**15.52**	**100.00%**	**68.50**	**100.00%**	**35.19**	**100.00%**	**135.95**	**100.00%**	**167.36**	**100.00%**	**11.23**	**100.00%**	**53.98**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly
Statement as on: September 30, 2013 ₹ in Crores

PARTICULARS	ULIF02308/10/08StableMFII10	ULIF02408/10/08SecureMFII1	ULIF02508/10/08DefnsvFdII10	ULIF02608/10/08BalncdMFII1	ULIF02708/10/08EquityMFII10	ULIF02808/10/08GrwthFndII1	ULGF01905/04/10CapGuaFnd	ULGF04311/02/12LiquidFdII1	ULGF04811/02/12StableMFII1
Opening Balance (Market Value)	57.09	273.49	102.00	390.59	430.18	2,088.49	0.31	2.42	18.39
Add: Inflow during the Quarter	21.56	74.97	11.73	41.41	39.54	222.81	0.00	0.08	0.77
Increase / (Decrease) Value of I	0.61	-11.36	-4.45	-17.55	-17.79	-87.90	0.00	0.05	0.18
Less: Outflow during the Quarter	13.83	62.47	7.40	23.93	23.32	149.61	0.00	0.01	0.29
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**65.42**	**274.63**	**101.88**	**390.52**	**428.61**	**2073.79**	**0.31**	**2.53**	**19.05**

INVESTMENT OF UNIT FUND	ULIF02308/10/08StableMFII10		ULIF02408/10/08SecureMFII1		ULIF02508/10/08DefnsvFdII10		ULIF02608/10/08BalncdMFII1		ULIF02708/10/08EquityMFII10		ULIF02808/10/08GrwthFndII1		ULGF01905/04/10CapGuaFnd		ULGF04311/02/12LiquidFdII1		ULGF04811/02/12StableMFII1	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	98.55	35.88%	29.52	28.97%	71.95	18.42%	47.16	11.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	0.98	1.50%	2.67	0.97%	0.36	0.35%	1.01	0.26%	-	0.00%	-	0.00%	0.23	73.62%	-	0.00%	0.19	0.98%
Corporate Bonds	27.69	42.32%	79.83	29.07%	31.89	31.30%	70.15	17.96%	30.58	7.13%	-	0.00%	-	0.00%	-	0.00%	7.00	36.74%
Infrastructure Bonds	32.86	50.23%	65.23	23.75%	10.73	10.54%	41.60	10.65%	0.87	0.20%	-	0.00%	-	0.00%	-	0.00%	9.78	51.36%
Equity	-	0.00%	-	0.00%	20.23	19.85%	162.61	41.64%	304.14	70.96%	1,916.62	92.42%	0.07	22.93%	-	0.00%	-	0.00%
Money Market Investments	1.10	1.68%	17.64	6.42%	5.44	5.34%	18.39	4.71%	0.03	0.01%	31.13	1.50%	-	0.00%	2.51	99.32%	1.25	6.58%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	22.00	5.13%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**62.63**	**95.73%**	**263.93**	**96.10%**	**98.16**	**96.35%**	**365.70**	**93.64%**	**404.79**	**94.44%**	**1,947.75**	**93.92%**	**0.30**	**96.55%**	**2.51**	**99.32%**	**18.22**	**95.67%**
Current Assets:																		
Accrued Interest	2.81	4.29%	8.28	3.01%	2.62	2.57%	6.64	1.70%	3.79	0.88%	0.01	0.00%	0.00	0.13%	-0.00	0.00%	0.82	4.32%
Dividend Recievable	-	0.00%	-	0.00%	0.02	0.02%	0.28	0.07%	0.53	0.12%	3.63	0.17%	0.00	0.01%	-	0.00%	-	0.00%
Bank Balance	0.01	0.02%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	2.87%	0.02	0.72%	0.01	0.05%
Receivable for Sale of Investments	-	0.00%	2.52	0.92%	-	0.00%	7.85	2.01%	-	0.00%	1.44	0.07%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	1.51	0.07%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-1.92	-0.09%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.02	-0.02%	-0.07	-0.02%	-0.02	-0.02%	-0.09	-0.02%	-0.10	-0.02%	-0.50	-0.02%	-0.00	-0.02%	-0.00	-0.02%	-0.00	-0.02%
Other Current Liabilities (for Investn	-0.01	-0.01%	-0.04	-0.01%	-0.01	-0.01%	-0.05	-0.01%	-0.06	-0.01%	-0.27	-0.01%	-0.00	-0.02%	-0.00	-0.01%	-0.00	-0.01%
Sub Total (B)	**2.79**	**4.27%**	**10.70**	**3.90%**	**2.61**	**2.56%**	**14.63**	**3.75%**	**4.16**	**0.97%**	**3.91**	**0.19%**	**0.01**	**2.97%**	**0.02**	**0.68%**	**0.83**	**4.33%**
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	1.11	1.09%	10.18	2.61%	19.66	4.59%	122.12	5.89%	0.00	0.48%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**-**	**0.00%**	**-**	**0.00%**	**1.11**	**1.09%**	**10.18**	**2.61%**	**19.66**	**4.59%**	**122.12**	**5.89%**	**0.00**	**0.48%**	**-**	**0.00%**	**-**	**0.00%**
Total (A + B + C)	**65.42**	**100.00%**	**274.63**	**100.00%**	**101.88**	**100.00%**	**390.52**	**100.00%**	**428.61**	**100.00%**	**2,073.79**	**100.00%**	**0.31**	**100.00%**	**2.53**	**100.00%**	**19.05**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited **PART - B**
Registration Number: 101

Periodicty of Submission: Quarterly ₹ in Crores
Statement as on: September 30, 2013

PARTICULARS	ULGF04411/02/12SecureMFII	ULGF04511/02/12DefnsvFdII1	ULGF04611/02/12BalncdMFII	ULIF02904/08/08MoneyPlusF	ULIF03004/08/08BondOprtFd	ULIF03204/08/08Large-	ULIF03104/08/08Mid-	ULIF03304/08/08ManagerFnd	ULIF03501/01/10BlueChipFd1
Opening Balance (Market Value)	87.60	77.67	7.90	25.43	71.16	73.36	48.39	737.56	813.64
Add: Inflow during the Quarter	0.24	3.20	1.14	15.62	12.13	11.55	6.15	11.02	95.27
Increase / (Decrease) Value of I	-3.19	-3.51	-0.34	0.06	-3.40	-2.23	-2.51	-35.96	-26.97
Less: Outflow during the Quarter	0.11	7.49	0.65	9.85	11.72	13.81	6.84	18.54	43.52
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**84.54**	**69.87**	**8.05**	**31.26**	**68.17**	**68.87**	**45.19**	**694.08**	**838.42**

INVESTMENT OF UNIT FUND	ULGF04411/02/12SecureMFII		ULGF04511/02/12DefnsvFdII1		ULGF04611/02/12BalncdMFII		ULIF02904/08/08MoneyPlusF		ULIF03004/08/08BondOprtFd		ULIF03204/08/08Large-		ULIF03104/08/08Mid-		ULIF03304/08/08ManagerFnd		ULIF03501/01/10BlueChipFd1	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	31.04	36.71%	18.97	27.15%	1.77	22.03%	12.26	39.20%	39.62	58.12%	-	0.00%	-	0.00%	127.54	18.38%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	0.82	0.97%	0.43	0.62%	0.03	0.34%	17.39	55.61%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	28.24	33.40%	16.67	23.86%	1.22	15.12%	0.20	0.64%	17.30	25.38%	-	0.00%	-	0.00%	61.66	8.88%	-	0.00%
Infrastructure Bonds	18.40	21.77%	9.46	13.54%	1.20	14.87%	-	0.00%	1.02	1.49%	-	0.00%	-	0.00%	104.50	15.06%	-	0.00%
Equity	-	0.00%	15.97	22.86%	3.25	40.39%	-	0.00%	-	0.00%	65.87	95.64%	37.31	82.55%	332.85	47.96%	757.10	90.30%
Money Market Investments	3.82	4.52%	5.98	8.56%	0.23	2.87%	1.00	3.19%	3.01	4.42%	0.44	0.65%	1.46	3.24%	29.03	4.18%	35.76	4.26%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.00	7.33%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**82.32**	**97.37%**	**67.48**	**96.59%**	**7.70**	**95.62%**	**30.84**	**98.65%**	**65.95**	**96.74%**	**66.31**	**96.28%**	**38.77**	**85.79%**	**655.59**	**94.45%**	**792.85**	**94.56%**
Current Assets:																		
Accrued Interest	2.24	2.65%	1.44	2.05%	0.15	1.82%	0.43	1.37%	2.25	3.30%	0.00	0.00%	0.00	0.00%	9.70	1.40%	0.01	0.00%
Dividend Recievable	-	0.00%	0.02	0.03%	0.01	0.07%	-	0.00%	-	0.00%	0.09	0.13%	0.04	0.10%	0.52	0.08%	1.27	0.15%
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.12%	0.01	0.03%	0.01	0.02%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.17	0.37%	-	0.00%	0.86	0.10%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	1.30	0.16%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.60	-0.09%	-2.02	-0.24%
Fund Mgmt Charges Payable	-0.02	-0.02%	-0.02	-0.02%	-0.00	-0.02%	-0.01	-0.03%	-0.02	-0.03%	-0.02	-0.03%	-0.02	-0.03%	-0.23	-0.03%	-0.22	-0.03%
Other Current Liabilities (for Investm	-0.01	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-0.01	-0.02%	-0.01	-0.02%	-0.01	-0.02%	-0.01	-0.02%	-0.12	-0.02%	-0.11	-0.01%
Sub Total (B)	**2.22**	**2.63%**	**1.44**	**2.06%**	**0.16**	**1.98%**	**0.42**	**1.35%**	**2.22**	**3.26%**	**0.06**	**0.09%**	**0.20**	**0.44%**	**9.28**	**1.34%**	**1.10**	**0.13%**
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	0.94	1.35%	0.19	2.40%	-	0.00%	-	0.00%	2.50	3.63%	6.22	13.77%	29.21	4.21%	44.48	5.30%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**-**	**0.00%**	**0.94**	**1.35%**	**0.19**	**2.40%**	**-**	**0.00%**	**-**	**0.00%**	**2.50**	**3.63%**	**6.22**	**13.77%**	**29.21**	**4.21%**	**44.48**	**5.30%**
Total (A + B + C)	**84.54**	**100.00%**	**69.87**	**100.00%**	**8.05**	**100.00%**	**31.26**	**100.00%**	**68.17**	**100.00%**	**68.87**	**100.00%**	**45.19**	**100.00%**	**694.08**	**100.00%**	**838.42**	**100.00%**
Fund Carried Forward (as per LB 2)																		

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

PART - B

Periodicty of Submission: Quarterly
Statement as on: September 30, 2013

₹ in Crores

PARTICULARS	ULIF03401/01/10IncomeFund1	ULIF03601/01/10OpprtntyFd1	ULIF03701/01/10VantageFnd1	ULIF03901/09/10BalancedFd1	ULIF04126/10/10CaptlGuaFd1	ULIF03801/09/10ShortTrmFd1	ULIF04001/09/10HighestNAV1	ULIF04224/01/11PenGuaFnd1	ULIF05110/03/11DiscontdPF1	ULIF04818/06/12PenSuPls121	Total of All Funds
Opening Balance (Market Value)	245.22	1,282.54	305.21	547.67	13.29	64.12	4,507.05	127.58	750.59	250.95	**28,729.13**
Add: Inflow during the Quarter	80.85	133.42	13.69	97.90	0.07	47.99	432.43	0.00	110.11	43.89	**2,701.51**
Increase / (Decrease) Value (	-10.27	-95.00	-17.43	-24.14	-0.27	0.66	-198.45	-5.42	14.56	-10.58	**-1,161.48**
Less: Outflow during the Quarter	38.24	59.25	10.69	26.17	0.05	30.68	107.32	0.11	0.98	2.27	**1,934.49**
TOTAL INVESTIBLE FUNDS (MKT VALUE)	**277.57**	**1261.71**	**290.79**	**595.26**	**13.04**	**82.10**	**4633.71**	**122.05**	**874.27**	**282.00**	**28334.67**

INVESTMENT OF UNIT FUND	ULIF03401/01/10IncomeFund1		ULIF03601/01/10OpprtntyFd1		ULIF03701/01/10VantageFnd1		ULIF03901/09/10BalancedFd1		ULIF04126/10/10CaptlGuaFd1	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	106.45	38.35%	-	0.00%	39.24	13.49%	86.29	14.50%	0.76	5.83%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	0.49	0.18%	-	0.00%	0.31	0.11%	-	0.00%	-	0.00%
Corporate Bonds	80.98	29.18%	-	0.00%	35.58	12.24%	77.64	13.04%	-	0.00%
Infrastructure Bonds	67.15	24.19%	-	0.00%	27.29	9.39%	66.15	11.11%	-	0.00%
Equity	-	0.00%	1,045.62	82.87%	164.81	56.68%	306.67	51.52%	11.46	87.89%
Money Market Investments	14.91	5.37%	47.58	3.77%	3.75	1.29%	33.36	5.60%	0.30	2.33%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	**269.99**	**97.27%**	**1,093.19**	**86.64%**	**270.98**	**93.19%**	**570.10**	**95.77%**	**12.52**	**96.04%**
Current Assets:										
Accrued Interest	7.68	2.77%	0.01	0.00%	3.26	1.12%	7.60	1.28%	0.02	0.15%
Dividend Recievable	-	0.00%	1.35	0.11%	0.28	0.10%	0.51	0.09%	0.02	0.13%
Bank Balance	0.01	0.00%	0.01	0.00%	0.02	0.01%	0.01	0.00%	0.01	0.08%
Receivable for Sale of Investments	-	0.00%	13.78	1.09%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments	-0.00	0.00%	15.47	1.23%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities										
Payable for Investments	0.00	0.00%	-18.66	-1.48%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.07	-0.03%	-0.33	-0.03%	-0.08	-0.03%	-0.15	-0.03%	-0.00	-0.03%
Other Current Liabilities (for Inves	-0.04	-0.01%	-0.17	-0.01%	-0.04	-0.01%	-0.08	-0.01%	-0.00	-0.02%
Sub Total (B)	**7.58**	**2.73%**	**11.46**	**0.91%**	**3.44**	**1.18%**	**7.89**	**1.32%**	**0.04**	**0.31%**
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	157.06	12.45%	16.36	5.63%	17.27	2.90%	0.48	3.65%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	**-**	**0.00%**	**157.06**	**12.45%**	**16.36**	**5.63%**	**17.27**	**2.90%**	**0.48**	**3.65%**
Total (A + B + C)	**277.57**	**100.00%**	**1,261.71**	**100.00%**	**290.79**	**100.00%**	**595.26**	**100.00%**	**13.04**	**100.00%**
Fund Carried Forward (as per LB 2)										

INVESTMENT OF UNIT FUND	ULIF03801/09/10ShortTrmFd1		ULIF04001/09/10HighestNAV1		ULIF04224/01/11PenGuaFnd1		ULIF05110/03/11DiscontdPF1		ULIF04818/06/12PenSuPls121		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	-	0.00%	1,713.87	36.99%	-	0.00%	526.45	60.22%	63.95	22.68%	**4,410.92**	**15.57%**
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**-**	**0.00%**
Other Approved Securities	2.21	2.69%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**65.22**	**0.23%**
Corporate Bonds	37.52	45.70%	652.39	14.08%	44.68	36.61%	-	0.00%	65.33	23.17%	**2,498.99**	**8.82%**
Infrastructure Bonds	29.82	36.32%	840.55	18.14%	62.76	51.43%	-	0.00%	19.24	6.82%	**2,364.63**	**8.35%**
Equity	-	0.00%	1,062.94	22.94%	7.52	6.16%	-	0.00%	110.12	39.05%	**15,823.19**	**55.84%**
Money Market Investments	9.59	11.68%	202.40	4.37%	2.46	2.02%	347.94	39.80%	13.74	4.87%	**1,457.88**	**5.15%**
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**-**	**0.00%**
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**192.00**	**0.68%**
Sub Total (A)	**79.13**	**96.39%**	**4,472.15**	**96.51%**	**117.42**	**96.21%**	**874.39**	**100.01%**	**272.38**	**96.59%**	**26,812.83**	**94.63%**
Current Assets:												
Accrued Interest	2.99	3.64%	119.29	2.57%	4.40	3.61%	0.02	0.00%	5.16	1.83%	**323.79**	**1.14%**
Dividend Recievable	-	0.00%	1.47	0.03%	0.01	0.01%	-	0.00%	0.15	0.05%	**28.52**	**0.10%**
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.00	0.00%	0.01	0.00%	**0.84**	**0.00%**
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**50.24**	**0.18%**
Other Current Assets (for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**23.97**	**0.08%**
Less: Current Liabilities												
Payable for Investments	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	**-30.69**	**-0.11%**
Fund Mgmt Charges Payable	-0.02	-0.03%	-1.20	-0.03%	-0.03	-0.03%	-0.08	-0.01%	-0.07	-0.03%	**-6.15**	**-0.02%**
Other Current Liabilities (for Inves	-0.01	-0.01%	-1.30	-0.03%	-0.03	-0.03%	-0.05	-0.01%	-0.07	-0.03%	**-3.99**	**-0.01%**
Sub Total (B)	**2.97**	**3.61%**	**118.27**	**2.55%**	**4.36**	**3.57%**	**-0.12**	**-0.01%**	**5.19**	**1.84%**	**386.52**	**1.36%**
Other Investments (<=25%)												
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**26.95**	**0.10%**
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**-**	**0.00%**
Equity	-	0.00%	43.29	0.93%	0.27	0.22%	-	0.00%	4.43	1.57%	**1,108.37**	**3.91%**
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**-**	**0.00%**
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**-**	**0.00%**
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	**-**	**0.00%**
Sub Total (C)	**-**	**0.00%**	**43.29**	**0.93%**	**0.27**	**0.22%**	**-**	**0.00%**	**4.43**	**1.57%**	**1,135.33**	**4.01%**
Total (A + B + C)	**82.10**	**100.00%**	**4,633.71**	**100.00%**	**122.05**	**100.00%**	**874.27**	**100.00%**	**282.00**	**100.00%**	**28,334.67**	**100.00%**
Fund Carried Forward (as per LB 2)												

Date : October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM - 3A
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to FORM 3A (Part B)
Statement for the period: September 30, 2013
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

PART - C

₹ in Crores

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULIF00102/01/04LiquidFund101	January 2, 2004	Non Par	94.97	41.0262	41.0262	40.2399	39.4555	38.6956	37.8891	8.28%	8.52%	41.0262
2	Secure Managed Fund	ULIF00202/01/04SecureMgtF101	January 2, 2004	Non Par	210.22	37.2423	37.2423	38.8161	37.4696	36.6415	35.7391	4.21%	7.18%	39.3898
3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par	131.01	46.5986	46.5986	48.7244	47.4536	47.4297	45.9458	1.42%	4.38%	50.0452
4	Balanced Managed Fund	ULIF00402/01/04BalancedMF101	January 2, 2004	Non Par	541.37	57.9971	57.9971	60.6060	59.3923	60.9257	58.6404	-1.10%	1.71%	63.1923
5	Equity Managed Fund	ULIF00616/01/06EquityMgFd101	January 17, 2006	Non Par	773.74	69.1048	69.1048	71.8073	71.2072	75.5351	71.9671	-3.98%	-1.93%	77.1217
6	Growth Fund	ULIF00502/01/04GrowthFund101	January 2, 2004	Non Par	3,019.20	76.5730	76.5730	80.0026	79.6203	86.2860	81.7310	-6.31%	-4.94%	93.1240
7	Liquid Fund	ULIF00802/01/04LiquidFund101	January 2, 2004	Non Par	45.46	41.3487	41.3487	40.5503	39.7631	39.0002	38.1912	8.27%	8.52%	41.3487
8	Secure Managed Fund	ULIF00902/01/04SecureMgtF101	January 2, 2004	Non Par	159.72	36.6481	36.6481	38.2133	36.8916	36.0679	35.1748	4.19%	7.17%	38.7784
9	Defensive Managed Fund	ULIF01002/01/04DefensiveF101	January 2, 2004	Non Par	92.96	42.1191	42.1191	44.2085	42.9588	43.0921	41.6760	1.06%	4.27%	45.5260
10	Balanced Managed Fund	ULIF01102/01/04BalancedMF101	January 2, 2004	Non Par	401.29	55.6751	55.6751	58.2604	57.1081	58.5621	56.3575	-1.21%	1.63%	60.7617
11	Equity Managed Fund	ULIF01316/01/06EquityMgFd101	January 17, 2006	Non Par	370.34	65.9461	65.9461	68.5287	67.9412	72.2046	68.5566	-3.81%	-1.71%	73.6980
12	Growth Fund	ULIF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,589.90	73.5404	73.5404	76.8158	76.4467	82.8160	78.4073	-6.21%	-4.91%	89.3839
13	Liquid Fund	ULGF00111/08/03LiquidFund101	July 23, 2003	Non Par	23.13	41.6867	41.6867	40.8739	40.0600	39.2643	38.4430	8.44%	8.47%	41.6867
14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	53.63	37.3453	37.3453	38.5439	37.2066	36.4186	35.6149	4.86%	6.62%	39.1436
15	Defensive Managed Fund	ULGF00311/08/03DefensiveF101	July 23, 2003	Non Par	120.27	52.3199	52.3199	54.5913	53.2607	53.4510	51.7743	1.05%	3.68%	55.9747
16	Balanced Managed Fund	ULGF00411/08/03BalancedMF101	July 23, 2003	Non Par	117.33	73.4654	73.4654	76.6495	74.8390	76.6764	73.7991	-0.45%	0.82%	79.8865
17	Growth Fund	ULGF00511/08/03GrowthFund101	July 23, 2003	Non Par	0.01	191.5970	191.5970	197.5744	190.9880	200.6174	188.1433	1.84%	0.41%	211.0406
18	Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005	Non Par	18.37	76.1214	76.1214	79.4429	76.8246	75.2072	73.5353	3.52%	1.13%	80.4405
19	Defensive Managed Fund	ULGF01028/03/05DefensiveF101	March 28, 2005	Non Par	39.10	42.5655	42.5655	44.6726	43.4580	43.5622	42.2507	0.75%	3.92%	45.7989
20	Balanced Managed Fund	ULGF01128/03/05BalancedMF101	March 28, 2005	Non Par	22.96	51.7483	51.7483	54.3525	53.1014	54.5066	52.5089	-1.45%	1.69%	56.4471
21	Stable Managed Fund	ULIF00720/06/07StableMgFd101	June 20, 2007	Non Par	63.04	39.9491	39.9491	39.6510	38.8528	38.1402	37.4214	6.75%	7.52%	39.9491
22	Stable Managed Fund	ULIF01420/06/07StableMgFd101	June 20, 2007	Non Par	41.52	39.9934	39.9934	39.6954	38.8852	38.1735	37.4465	6.80%	7.51%	39.9934
23	Stable Managed Fund	ULGF00620/06/07StableMgFd101	June 20, 2007	Non Par	15.86	38.6459	38.6459	38.3823	37.6194	36.9273	36.2619	6.57%	6.92%	38.6459
24	Sovereign Fund	ULGF01620/06/07SovereignF101	June 20, 2007	Non Par	1.67	31.4700	31.4700	33.8961	32.1391	31.4893	30.4495	3.35%	5.61%	34.7914
25	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.08	31.4842	31.4842	33.7347	31.9994	31.3955	30.4307	3.46%	5.96%	34.6064
26	Sovereign Fund	ULGF00720/06/07SovereignF101	June 20, 2007	Non Par	3.47	31.2112	31.2112	33.4438	31.6637	31.0673	30.0117	4.00%	5.53%	34.3823
27	Sovereign Fund	ULGF01420/06/07SovereignF101	June 20, 2007	Non Par	6.11	31.2356	31.2356	33.4157	31.6276	31.0722	30.1469	3.61%	6.15%	34.3612
28	Liquid Fund II	ULIF01520/02/08LiquidFdII101	February 20, 2008	Non Par	57.07	15.6398	15.6398	15.3619	15.0780	14.8037	14.5146	7.75%	8.02%	15.6398
29	Secure Managed Fund II	ULIF01720/02/08SecureMFII101	February 20, 2008	Non Par	295.11	14.9511	14.9511	15.5914	15.0683	14.7377	14.3876	3.92%	7.30%	15.8326
30	Defensive Managed Fund II	ULIF01820/02/08DefnsvFdII101	February 20, 2008	Non Par	118.86	14.0371	14.0371	14.6690	14.2666	14.2455	13.8235	1.55%	4.46%	15.0857
31	Balanced Managed Fund II	ULIF01920/02/08BalncdMFII101	February 20, 2008	Non Par	550.47	12.0180	12.0180	12.5578	12.3206	12.6462	12.1982	-1.48%	1.77%	13.0953
32	Equity Managed Fund II	ULIF02020/02/08EquityMFII101	February 20, 2008	Non Par	609.65	10.6518	10.6518	11.1257	11.0406	11.7120	11.1829	-4.75%	-2.34%	11.9489
33	Growth Fund II	ULIF02120/02/08GrwthFndII101	February 20, 2008	Non Par	3,157.06	8.9037	8.9037	9.3078	9.2789	10.0626	9.5426	-6.70%	-5.07%	10.8773
34	Stable Managed Fund II	ULIF01620/02/08StableMFII101	February 20, 2008	Non Par	72.89	15.0499	15.0499	14.9317	14.6387	14.3900	14.1224	6.57%	7.46%	15.0499
35	Money Plus Fund	ULIF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	31.26	13.5629	13.5629	13.5538	13.3360	13.1339	12.9675	4.59%	5.30%	13.5705
36	Bond Opportunities Fund	ULIF03004/08/08BondOprtFd101	August 4, 2008	Non Par	68.17	13.7028	13.7028	14.3882	13.9199	13.7301	13.4248	2.07%	4.77%	14.6168
37	Mid-cap Fund	ULIF03104/08/08Mid-capFnd101	August 4, 2008	Non Par	45.19	15.4597	15.4597	16.3371	17.3739	20.2205	19.1960	-19.46%	-9.00%	22.0083
38	Large-cap Fund	ULIF03204/08/08Large-CapF101	August 4, 2008	Non Par	68.87	13.7580	13.7580	14.2056	13.8384	14.5471	13.9257	-1.20%	-3.45%	15.9620
39	Manager's Fund	ULIF03304/08/08ManagerFnd101	August 4, 2008	Non Par	694.08	14.5293	14.5293	15.2758	15.2628	16.0906	15.5507	-6.57%	-1.67%	16.3705
40	Balanced Managed Fund II	ULIF02608/10/08BalncdMFII101	October 8, 2008	Non Par	390.52	16.0995	16.0995	16.8480	16.5250	16.9667	16.3633	-1.61%	1.70%	17.5640
41	Defensive Managed Fund II	ULIF02508/10/08DefnsvFdII101	October 8, 2008	Non Par	101.88	15.3508	15.3508	16.0490	15.5837	15.5484	15.0884	1.74%	4.60%	16.4937
42	Equity Managed Fund II	ULIF02708/10/08EquityMFII101	October 8, 2008	Non Par	428.61	15.7285	15.7285	16.4070	16.2922	17.2885	16.5034	-4.70%	-2.32%	17.6468
43	Growth Fund II	ULIF02808/10/08GrwthFndII101	October 8, 2008	Non Par	2,073.79	16.9528	16.9528	17.7139	17.6587	19.1639	18.1756	-6.73%	-5.22%	20.8283
44	Liquid Fund II	ULIF02208/10/08LiquidFdII101	October 8, 2008	Non Par	53.98	14.7980	14.7980	14.5288	14.2635	14.0070	13.7349	7.74%	7.95%	14.7980
45	Secure Managed Fund II	ULIF02408/10/08SecureMFII101	October 8, 2008	Non Par	274.63	14.7681	14.7681	15.4039	14.8865	14.5590	14.2141	3.90%	7.32%	15.6424
46	Stable Managed Fund II	ULIF02308/10/08StableMFII101	October 8, 2008	Non Par	65.42	14.4049	14.4049	14.2745	13.9955	13.7537	13.5007	6.70%	7.56%	14.4049
47	Income Fund	ULIF03401/01/10IncomeFund101	January 5, 2010	Non Par	277.57	12.9833	12.9833	13.5367	13.0754	12.7705	12.4723	4.10%	7.46%	13.7352
48	Blue Chip Fund	ULIF03501/01/10BlueChipFd101	January 5, 2010	Non Par	838.42	9.8822	9.8822	10.2240	10.2039	11.0805	10.5219	-6.08%	-3.52%	11.5479
49	Opportunities Fund	ULIF03601/01/10OpprtntyFd101	January 5, 2010	Non Par	1,261.71	9.5280	9.5280	10.2879	10.8263	12.4236	11.6410	-18.15%	-9.31%	13.4363
50	Vantage Fund	ULIF03701/01/10VantageFnd101	January 5, 2010	Non Par	290.79	10.9678	10.9678	11.6351	11.7448	12.5624	11.9784	-8.44%	-0.78%	12.8358
51	HDFC Capital Guarantee Fund -	ULGF01805/04/10CapGuaFnd210	April 6, 2010	Non Par	3.04	11.9515	11.9515	11.9975	11.7416	11.6715	11.4289	4.57%	4.32%	12.1792
52	HDFC Capital Guarantee Fund -	ULGF01905/04/10CapGuaFnd210	April 6, 2010	Non Par	0.31	12.3212	12.3212	12.1270	11.9434	11.7019	11.4613	7.50%	5.38%	12.3687
53	Highest NAV Guarantee Fund	ULIF04001/09/10HighestNAV101	September 8, 2010	Non Par	4,633.71	10.2949	10.2949	10.7644	10.4603	10.3940	10.1677	1.25%	0.86%	10.9828
54	Short Term Fund	ULIF03801/09/10ShortTrmFd101	September 14, 2010	Non Par	82.10	12.5174	12.5174	12.4291	12.1865	11.9774	11.7512	6.52%	7.72%	12.5174
55	Balanced Fund	ULIF03901/09/10BalancedFd101	September 8, 2010	Non Par	595.26	10.4900	10.4900	10.9670	10.8215	11.2398	10.7748	-2.64%	1.09%	11.5222
56	Capital Guarantee Fund	ULIF04126/10/10CaptlGuaFd101	November 2, 2010	Non Par	13.04	10.3693	10.3693	10.5824	10.2866	10.7077	10.3712	-0.02%	NA	11.0701
57	Pension Guarantee Fund 1	ULIF04224/01/11PenGuaFnd1101	February 1, 2011	Non Par	122.05	11.5801	11.5801	12.0937	11.6840	11.5173	11.3045	2.44%	NA	12.3417
58	Capital Guarantee Fund 3A	ULGF02005/04/11CapGuaFd3A10	April 6, 2011	Non Par	1.43	11.4095	11.4095	11.3630	11.1390	11.0729	10.8861	4.81%	NA	11.5024
59	Capital Guarantee Fund 5A	ULGF02105/04/11CapGuaFd5A10	April 6, 2011	Non Par	15.52	11.3040	11.3040	11.3894	11.1310	11.0790	10.8487	4.20%	NA	11.5358
60	Liquid Fund II @	ULGF04311/02/12LiquidFdII101	February 11, 2012	Non Par	2.53	14.7996	14.7996	14.5287	14.2653	14.0085	13.7433	7.69%	7.95%	14.7996
61	Stable Managed Fund II @	ULGF04811/02/12StableMFII101	February 11, 2012	Non Par	19.05	14.4084	14.4084	14.2712	13.9937	13.7543	13.4976	6.75%	7.57%	14.4084
62	Secure Managed Fund II @	ULGF04411/02/12SecureMFII101	February 11, 2012	Non Par	84.54	14.8874	14.8874	15.4493	14.8557	14.5483	14.2132	4.74%	7.61%	15.6834

FORM - 3A
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to FORM 3A (Part B)
Statement for the period: September 30, 2013
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

PART - C

₹ in Crores

63	Defensive Managed Fund II @	ULGF04511/02/12DefnsvFdII101	February 11, 2012	Non Par	69.87	15.1484	15.1484	15.8696	15.4595	15.4956	15.0369	0.74%	4.14%	16.3666
64	Balanced Managed Fund II @	ULGF04611/02/12BalncdMFII101	February 11, 2012	Non Par	8.05	16.1012	16.1012	16.8432	16.5254	16.8926	16.2988	-1.21%	1.70%	17.5138
65	Balanced Managed Fund @	ULGF03218/02/12BalancedMF101	February 18, 2012	Non Par	97.23	56.0823	56.0823	58.4626	57.2007	58.5554	56.3610	-0.49%	1.88%	60.8312
66	Defensive Managed Fund @	ULGF03118/02/12DefensiveF101	February 18, 2012	Non Par	100.64	42.0169	42.0169	44.0380	42.7296	42.8472	41.4928	1.26%	4.19%	45.2665
67	Growth Fund @	ULGF03318/02/12GrowthFund101	February 18, 2012	Non Par	1.28	73.4958	73.4958	76.6990	76.2524	82.2955	78.1473	-5.95%	-4.93%	89.3839
68	Liquid Fund @	ULGF02918/02/12LiquidFund101	February 18, 2012	Non Par	15.58	41.5301	41.5301	40.7280	39.8641	39.0892	38.1466	8.87%	8.68%	41.5301
69	Secure Managed Fund @	ULGF03018/02/12SecureMgtF101	February 18, 2012	Non Par	65.05	37.0017	37.0017	38.3649	36.8922	36.0931	35.2205	5.06%	7.51%	38.9010
70	Stable managed Fund @	ULGF03518/02/12StableMgFd101	February 18, 2012	Non Par	59.25	39.9964	39.9964	39.6915	38.8814	38.1526	37.4369	6.84%	7.52%	39.9964
71	Balanced Managed Fund II @	ULGF04020/02/12BalncdMFII101	February 20, 2012	Non Par	11.23	11.9190	11.9190	12.4308	12.2110	12.5622	12.1238	-1.69%	1.49%	12.9533
72	Defensive Managed Fund II @	ULGF03920/02/12DefnsvFdII101	February 20, 2012	Non Par	167.36	13.9655	13.9655	14.6288	14.2211	14.2540	13.8188	1.06%	4.29%	15.0336
73	Liquid Fund II @	ULGF03620/02/12LiquidFdII101	February 20, 2012	Non Par	68.50	15.6417	15.6417	15.3638	15.0803	14.8058	14.5116	7.79%	8.03%	15.6417
74	Secure Managed Fund II @	ULGF03820/02/12SecureMFII101	February 20, 2012	Non Par	135.95	15.0827	15.0827	15.6425	15.0502	14.7381	14.3982	4.75%	7.61%	15.8745
75	Stable Managed Fund II @	ULGF03720/02/12StableMFII101	February 20, 2012	Non Par	35.19	15.0535	15.0535	14.9156	14.6299	14.3766	14.1102	6.69%	7.47%	15.0535
76	Balanced Managed Fund @	ULGF02525/02/12BalancedMF101	February 25, 2012	Non Par	91.10	58.4549	58.4549	60.9964	59.7323	61.2020	59.0130	-0.95%	1.97%	63.5319
77	Defensive Managed Fund @	ULGF02425/02/12DefensiveF101	February 25, 2012	Non Par	505.35	46.4265	46.4265	48.6301	47.2223	47.3318	45.8348	1.29%	4.25%	50.0058
78	Liquid Fund @	ULGF02225/02/12LiquidFund101	February 25, 2012	Non Par	47.26	41.2327	41.2327	40.4392	39.5952	38.7931	37.9291	8.71%	8.71%	41.2327
79	Secure Managed Fund @	ULGF02325/02/12SecureMgtF101	February 25, 2012	Non Par	234.40	37.5818	37.5818	38.9881	37.4469	36.6262	35.7508	5.12%	7.51%	39.5225
80	Stable Managed Fund @	ULGF02825/02/12StableMgFd101	February 25, 2012	Non Par	109.79	40.0018	40.0018	39.6856	38.8757	38.1591	37.4421	6.84%	7.57%	40.0018
81	Discontinued Policy Fund	ULIF05110/03/11DiscontdPF101	March 10, 2011	Non Par	874.27	12.1799	12.1799	11.9627	11.7417	11.5145	11.2873	7.91%	NA	12.1799
82	Pension Super Plus 2012	ULIF04818/06/12PenSuPls12101	December 6, 2012	Non Par	282.00	9.8370	9.8370	10.2558	9.9416	10.0400	NA	NA	NA	10.5495
	Total :				**28,334.67**									

@ The funds were split into Group funds from the common fund. Pre Split NAVs of the common Funds are used for calculation of 3 Year Rolling CAGR and to determine Highest NAV since inception.
@ Launch date is the date of split of common funds into Group funds.

CERTIFICATION

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

DATE : October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

(₹ in Lakhs)

Details regarding debt securities- Non-ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at September 30, 2013	As % of total for this class	As at September 30, 2012	As % of total for this class	As at September 30, 2013	As % of total for this class	As at September 30, 2012	As % of total for this class
Break down by credit rating								
AAA rated	1,145,315	89.71%	856,639	91.94%	1,140,352	89.70%	853,387	91.96%
AA or better	62,391	4.89%	39,446	4.23%	62,015	4.88%	38,913	4.19%
Rated below AA but above A	9,431	0.74%	8,865	0.95%	9,436	0.74%	8,865	0.96%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	59,507	4.66%	26,808	2.88%	59,507	4.68%	26,808	2.89%
Total	**1,276,644**	**100%**	**931,757**	**100%**	**1,271,309**	**100%**	**927,973**	**100%**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	270,199	21.16%	192,971	20.71%	267,660	21.05%	190,897	20.57%
More than 1 year and upto 3years	83,764	6.56%	53,667	5.76%	83,969	6.60%	53,672	5.78%
More than 3years and up to 7years	247,509	19.39%	186,117	19.97%	244,463	19.23%	185,639	20.00%
More than 7 years and up to 10 years	262,717	20.58%	239,666	25.72%	263,577	20.73%	238,982	25.75%
More than 10 years and up to 15 years	155,936	12.21%	117,182	12.58%	154,859	12.18%	116,511	12.56%
More than 15 years and up to 20 years	91,292	7.15%	50,113	5.38%	91,553	7.20%	50,267	5.42%
Above 20 years	165,226	12.94%	92,042	9.88%	165,228	13.00%	92,006	9.91%
Total	**1,276,644**	**100%**	**931,757**	**100%**	**1,271,309**	**100%**	**927,973**	**100%**
Breakdown by type of the issurer								
a. Central Government	666,801	52.23%	525,450	56.39%	662,618	52.12%	522,661	56.32%
b. State Government	55,959	4.38%	29,159	3.13%	55,996	4.40%	29,165	3.14%
c.Corporate Securities	553,884	43.39%	377,148	40.48%	552,695	43.47%	376,148	40.53%
Total	**1,276,644**	**100%**	**931,757**	**100%**	**1,271,309**	**100%**	**927,973**	**100%**

Note

1. In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered 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.

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

(₹ in Lakhs)

Details regarding debt securities- ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at September 30, 2013	As % of total for this class	As at September 30, 2012	As % of total for this class	As at September 30, 2013	As % of total for this class	As at September 30, 2012	As % of total for this class
Break down by credit rating								
AAA rated	1,032,914	93.76%	794,851	93.73%	1,063,063	93.90%	782,313	93.76%
AA or better	49,544	4.50%	37,928	4.47%	49,819	4.40%	36,821	4.41%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	19,200	1.74%	15,200	1.79%	19,200	1.70%	15,200	1.82%
Total	**1,101,659**	**100%**	**847,979**	**100%**	**1,132,082**	**100%**	**834,334**	**100%**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	248,159	22.53%	216,335	25.51%	244,767	21.62%	212,626	25.48%
More than 1 year and upto 3years	159,551	14.48%	168,290	19.85%	159,101	14.05%	166,594	19.97%
More than 3years and up to 7years	193,982	17.61%	127,412	15.03%	197,139	17.41%	123,743	14.83%
More than 7 years and up to 10 years	341,982	31.04%	235,361	27.76%	356,988	31.53%	231,934	27.80%
More than 10 years and up to 15 years	99,197	9.00%	30,218	3.56%	108,978	9.63%	29,885	3.58%
More than 15 years and up to 20 years	26,801	2.43%	33,007	3.89%	29,487	2.60%	32,670	3.92%
Above 20 years	31,985	2.90%	37,357	4.41%	35,622	3.15%	36,882	4.42%
Total	**1,101,659**	**100%**	**847,979**	**100%**	**1,132,082**	**100%**	**834,334**	**100%**
Breakdown by type of the issurer								
a. Central Government	509,699	46.27%	270,345	31.88%	536,378	47.38%	268,583	32.19%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c.Corporate Securities	591,959	53.73%	577,634	68.12%	595,704	52.62%	565,751	67.81%
Total	**1,101,659**	**100%**	**847,979**	**100%**	**1,132,082**	**100%**	**834,334**	**100%**

Note

1. In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered 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.

FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2013

(₹ '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2013	For the half year ended September 30, 2013	For the quarter ended September 30, 2012	For the half year ended September 30, 2012
1	**HDFC Limited**	Holding Company	Investment Income	(107,206)	(215,658)	(102,281)	(371,248)
			Commission Expense	189	409	268	495
			Reimbursements-Paid/(Received)	70	178	28	28
			Purchase of Investments	1,196,934	2,350,970	640,708	761,602
			Sale of Investments	(1,783,098)	(3,620,541)	(361,737)	(471,398)
2	**HDFC Pension Management Company Limited**	Wholly Owned Subsidiary	Reimbursements-Paid/(Received)	(1,872)	(1,883)	(2)	(7)
			Subscription to Share Capital	-	274,200	-	-
3	**HDFC Asset Management Company Limited**	Fellow Subsidiary	Premium Income	(88)	(792)	(9)	(849)
4	**HDFC Ergo General Insurance Company Limited**	Fellow Subsidiary	Premium Income	(194)	(661)	(100)	(457)
			Insurance Claim Received	(20)	(65)	(81)	(196)
			Insurance Premium Expense	21,882	44,114	113	113
			Insurance claim Paid	1,500	1,500	-	-
5	**HDFC Sales Private Limited**	Fellow Subsidiary	Commission Expense	16,441	27,191	19,659	26,217
			Web Branding Expense	49,488	96,000	-	-
6	**Mr. Amitabh Chaudhry**	Key Management Personal	Premium Income	(67)	(67)	(67)	(67)
			Managerial Remuneration	17,980	32,595	6,960	26,067
			Reimbursements-Paid/(Received)	20	51	17	29
7	**Mrs. Vibha Padalkar**	Key Management Personal	Premium Income	-	(73)	(72)	(72)
			Managerial Remuneration	7,080	15,656	1,774	1,774
			Reimbursements-Paid/(Received)	-	-	151	151
8	**Mr. Paresh Parasnis (Relieved from July 31, 2012)**	Key Management Personal	Premium Income	-	-	-	(24)
			Managerial Remuneration	-	-	2,465	10,037
9	**Ashutosh Parasnis (Relative of Mr.Paresh Parasnis)**	Relative of Key Management Person	Premium Income	-	-	(60)	(120)
10	**HDFC Bank Limited**	Associate of holding Company	Premium Income	(495,930)	(668,172)	(116,899)	(387,674)
			Invesment Income	(13,969)	(99,591)	(40,871)	(44,918)
			Commission Expense	761,201	1,198,538	1,146,907	1,693,013
			Custodian Fees Paid	7,074	14,365	6,627	12,354
			Bank Charges Paid	17,153	29,433	10,515	20,903
			Insurance Claim Paid	39,013	67,975	15,761	41,998
			Purchase of Investments	1,601,964	2,596,626	1,321,492	3,539,141
			Sale of Investments	(116)	(1,755,835)	(1,355,920)	(1,440,667)

* Transaction amounts are on accrual basis.

FORM L-31 LNL - 6 : BOARD OF DIRECTORS & KEY PERSONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited **Date : September 30, 2013**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chaiman & 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. David Nish	Director	
9	Mr. A K T Chari	Independent Director	
10	Dr S A Dave	Independent Director	
11	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
12	Mr. Gerald E. Grimstone	Alternate to David Nish	
13	Mr. Amitabh Chaudhry	Managing Director & CEO	
14	Ms.Vibha Padalkar	Executive Director & Chief Financial Officer	
15	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
16	Mr. Rajendra Ghag	Senior Executive Vice President - HR, L&D & Administration	
17	Mr. Khushru Sidhwa	Senior Vice President - Audit, Risk Management & Compliance	
18	Mr Srinivasan Parthasarathy	Appointed Actuary	
19	Mr Manish Ghiya	Company Secretary & Head- Compliance & Legal	
20	Mr. Sanjay Tripathy	Executive Vice President - Marketing and Direct Channels	
21	Mr. Subrat Mohanty	Executive Vice President - Head of Strategy, Customer Relation, BS&T & Health	

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 September 30, 2013

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:		4,030,978
	Deduct:		
02	Mathematical Reserves		3,925,137
03	Other Liabilities		87,640
04	**Excess in Policyholders' funds**		18,201
05	Available Assets in Shareholders Fund:		174,356
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	**Excess in Shareholders' funds**		174,356
08	Total ASM (04)+(07)		192,556
09	Total RSM		87,967
10	**Solvency Ratio (ASM/RSM)**		219%

Certification:

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

Place: Mumbai

Date: October 18, 2013

Srinivasan Parthasarathy

Notes

1. 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.
2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.
3. 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.
4. Item Nos. 01 to 09 are in Rupees Lakhs.

FORM 7
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

Statement as on: September 30, 2013

Name of Fund: **Shareholders Non Solvency Margin Fund**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ in Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		T0TAL	
		YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	109.72	45.14	38.84	40.00	419.35	198.96	567.91	284.10
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	0.16	0.16	-	-	0.16	0.16
7	Net Investment Assets (1-4)	109.72	45.14	38.84	40.00	419.35	198.96	567.91	284.10
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: **October 25, 2013**

Prasun Gajri
Chief Investment Officer

FORM 7
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

Statement as on: September 30, 2013

Name of Fund: **Life Fund**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ in Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		T0TAL	
		YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	3,146.05	2,756.42	20.21	10.00	501.40	826.66	3,667.65	3,593.08
2	Gross NPA	10.00	-	-	-	-	-	10.00	-
3	% of Gross NPA on Investment Assets (2/1)	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.00%
4	Provision made on NPA	1.00	-	-	-	-	-	1.00	-
5	Provision as a % of NPA (4/2)	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%
6	Provision on Standard Assets	-	-	0.08	0.04	-	-	0.08	0.04
7	Net Investment Assets (1-4)	3,145.05	2,756.42	20.21	10.00	501.40	826.66	3,666.65	3,593.08
8	Net NPA (2-4)	9.00	-	-	-	-	-	9.00	-
9	% of Net NPA to Net Investment Assets (8/7)	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM 7
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

Statement as on: September 30, 2013

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ in Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		T0TAL	
		YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	1,217.15	981.88	-	-	491.90	459.22	1,709.06	1,441.10
2	Gross NPA	10.00	-	-	-	-	-	10.00	-
3	% of Gross NPA on Investment Assets (2/1)	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.00%
4	Provision made on NPA	1.00	-		-		-	1.00	-
5	Provision as a % of NPA (4/2)	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,216.15	981.88	0.00	0.00	491.90	459.22	1,708.06	1,441.10
8	Net NPA (2-4)	9.00	-	-	-	-	-	9.00	-
9	% of Net NPA to Net Investment Assets (8/7)	0.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM 7
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

Statement as on: September 30, 2013

Name of Fund: **Unit Linked Funds**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ in Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		T0TAL	
		YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)	YTD (As on 30 Sep 2013)	Prev. FY (As on 31 Mar 2013)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,863.61	4,824.55	-	-	1,676.84	1,987.68	6,540.45	6,812.23
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,863.61	4,824.55	-	-	1,676.84	1,987.68	6,540.45	6,812.23
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: **October 25, 2013**

Prasun Gajri
Chief Investment Officer

FORM - 1
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Statement as on: September 30,2013
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund: **Shareholders Non Solvency Margin Fund**

₹ in Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A04	Treasury Bills	CTRB	146.25	1.90	1.30%	1.30%	146.25	1.90	1.30%	1.30%	-	-	0.00%	0.00%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	10.00	0.25	2.48%	2.48%	10.66	0.54	5.05%	5.05%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	28.50	0.66	2.32%	2.32%	23.66	0.84	3.55%	3.55%	10.00	0.49	4.94%	4.94%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	25.03	0.14	0.54%	0.54%	25.03	0.37	1.48%	1.48%	-	-	0.00%	0.00%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	28.00	-	0.00%	0.00%	24.59	-	0.00%	0.00%	0.15	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	27.99	0.68	2.44%	2.44%	26.67	1.30	4.86%	4.86%	25.00	1.26	5.06%	5.06%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	39.21	1.15	2.93%	2.93%	39.53	2.36	5.96%	5.96%	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	52.83	1.20	2.28%	2.28%	37.87	1.74	4.58%	4.58%	-	0.12	0.61%	0.61%
E18	Deposits - CDs with Scheduled Banks	EDCD	271.71	6.45	2.37%	2.37%	155.14	7.41	4.78%	4.78%	70.94	2.61	4.39%	4.39%
E19	Deposits - Repo / Reverse Repo	ECMR	31.97	0.72	2.25%	2.25%	27.50	1.14	4.13%	4.13%	16.48	0.65	3.88%	3.88%
E22	CCIL - CBLO	ECBO	68.80	0.33	0.48%	0.48%	87.06	0.85	0.97%	0.97%	-	0.12	1.41%	1.41%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	180.22	2.63	1.46%	1.46%	158.52	4.94	3.12%	3.12%	150.04	5.60	3.43%	3.43%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	77.90	1.09	1.40%	1.40%	54.26	1.77	3.26%	3.26%	50.01	1.15	3.05%	3.05%
F03	Equity Shares (incl Co-op Societies)	OESH	27.05	-	0.00%	0.00%	27.05	-	0.00%	0.00%	24.05	3.36	13.96%	13.96%
F17	Securitised Assets	OPSA	4.24	-	0.00%	0.00%	4.24	-	0.00%	0.00%	4.27	-	0.00%	0.00%
	TOTAL		**1,019.70**	**17.20**			**848.03**	**25.14**			**350.94**	**15.36**		

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

Date: **October 25, 2013**

Prasun Gajri
Chief Investment Officer

FORM - 1
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Statement as on: September 30,2013 Name of the Fund: **Life Fund**
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

₹ in Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	3,852.60	77.57	2.01%	2.01%	3,764.45	156.73	4.16%	4.16%	2,961.96	108.85	3.96%	3.96%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	12.26	0.24	1.93%	1.93%	12.29	0.47	3.85%	3.85%	12.47	0.47	3.78%	3.78%
A04	Treasury Bills	CTRB	663.86	12.88	1.94%	1.94%	679.89	25.09	3.69%	3.69%	873.70	28.65	4.13%	4.13%
B02	State Government Bonds	SGGB	69.81	1.12	1.60%	1.60%	75.56	3.35	4.44%	4.44%	163.39	5.51	4.11%	4.11%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	501.03	10.54	2.10%	2.10%	500.63	21.08	4.21%	4.21%	458.74	21.32	4.26%	4.26%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	113.69	2.74	2.41%	2.41%	114.02	5.49	4.81%	4.81%	-	-	0.00%	0.00%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	28.64	0.62	2.16%	2.16%	32.89	1.57	4.76%	4.76%	-	1.58	2.87%	2.87%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	75.97	1.07	1.41%	1.41%	72.56	2.13	2.94%	2.94%	51.18	3.41	7.23%	7.23%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2.87	-	0.00%	0.00%	2.86	0.07	2.37%	2.37%	-	-1.87	-8.80%	-8.80%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	101.76	4.97	4.90%	4.90%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,829.03	40.34	2.21%	2.21%	1,826.65	83.64	4.58%	4.58%	1,398.34	61.79	4.46%	4.46%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	68.72	1.48	2.15%	2.15%	68.12	3.01	4.42%	4.42%	77.55	3.65	4.57%	4.57%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	34.25	0.06	0.16%	0.16%	33.43	0.26	0.78%	0.78%	-	-	0.00%	0.00%
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	34.98	0.19	0.53%	0.53%	34.93	0.82	2.34%	2.34%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	134.71	0.54	0.40%	0.40%	158.95	6.56	4.13%	4.13%	158.89	0.82	0.66%	0.66%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	454.57	26.24	5.77%	5.77%	374.68	48.35	12.90%	12.90%	370.91	62.01	16.11%	16.11%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	58.56	-	0.00%	0.00%	48.15	2.92	6.07%	6.07%	-	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	867.54	20.04	2.31%	2.31%	830.70	38.60	4.65%	4.65%	849.08	31.92	4.59%	4.59%
E13	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	41.37	-	0.00%	0.00%	41.37	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	11.86	0.35	2.97%	2.97%	10.92	0.65	5.99%	5.99%	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	228.95	4.82	2.11%	2.11%	226.11	9.46	4.18%	4.18%	228.08	12.34	5.41%	5.41%
E18	Deposits - CDs with Scheduled Banks	EDCD	23.84	0.54	2.25%	2.25%	23.58	1.07	4.52%	4.52%	32.30	0.67	5.50%	5.50%
E19	Deposits - Repo / Reverse Repo	ECMR	123.96	2.88	2.32%	2.32%	178.99	7.10	3.97%	3.97%	177.12	7.14	5.80%	5.80%
E22	CCIL - CBLO	ECBO	204.05	3.43	1.68%	1.68%	217.08	6.47	2.98%	2.98%	198.77	5.43	2.78%	2.78%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77.69	1.80	2.32%	2.32%	77.71	3.58	4.61%	4.61%	79.82	3.68	4.61%	4.61%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4.71	0.12	2.51%	2.51%	4.71	0.24	4.99%	4.99%	8.32	0.42	5.01%	5.01%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	23.62	0.09	0.38%	0.38%	87.21	1.16	1.33%	1.33%	70.02	3.19	2.44%	2.44%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	20.05	-	0.00%	0.00%	20.04	0.04	0.19%	0.19%	-	0.56	1.60%	1.60%
											-	-		
F03	Equity Shares (incl Co-op Societies)	OESH	79.67	0.26	0.33%	0.33%	78.40	0.26	0.34%	0.34%	32.09	-1.38	-6.48%	-6.48%
F04	Equity Shares (PSUs & Unlisted)	OEPU	1.89	-0.68	-36.03%	-36.03%	2.68	-0.53	-19.66%	-19.66%	8.80	0.47	6.87%	6.87%
F06	Debentures	OLDB	104.33	1.44	1.38%	1.38%	84.99	3.47	4.08%	4.08%	88.65	3.73	5.99%	5.99%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFA	14.40	0.04	0.28%	0.28%	14.43	0.13	0.87%	0.87%	16.83	0.10	0.59%	0.59%
F17	Securitised Assets	OPSA	36.40	0.54	1.48%	1.48%	36.43	1.45	3.98%	3.98%	82.26	4.00	5.12%	5.12%
	TOTAL		**9,758.52**	**211.29**			**9,735.42**	**434.68**			**8,542.39**	**373.44**		

CERTIFICATION

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

Date: **October 25, 2013**

Prasun Gajri
Chief Investment Officer

FORM - 1
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Statement as on: September 30,2013
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund: **Pention & General Annuity and Group Business**

₹ in Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	624.23	12.81	2.05%	2.05%	605.03	25.62	4.23%	4.23%	400.38	17.78	4.23%	4.23%
A04	Treasury Bills	CTRB	48.86	0.68	1.40%	1.40%	45.49	0.77	1.68%	1.68%	25.26	0.93	3.61%	3.61%
B02	State Government Bonds	SGGB	479.50	10.48	2.19%	2.19%	450.90	19.66	4.36%	4.36%	128.20	4.10	4.11%	4.11%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	94.60	2.03	2.15%	2.15%	94.53	4.06	4.30%	4.30%	94.05	4.10	4.31%	4.31%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	79.35	1.98	2.50%	2.50%	57.41	2.82	4.91%	4.91%	-	-	0.00%	0.00%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	67.74	1.69	2.49%	2.49%	66.25	3.28	4.95%	4.95%	-	-	0.00%	0.00%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	14.59	0.21	1.42%	1.42%	14.06	0.34	2.43%	2.43%	10.75	0.60	5.72%	5.72%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.56	-	0.00%	0.00%	0.55	0.01	2.37%	2.37%	-	-0.45	-10.56%	-10.56%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	19.71	0.99	5.07%	5.07%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	388.73	8.89	2.29%	2.29%	385.27	18.31	4.75%	4.75%	325.30	15.50	4.78%	4.78%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	26.04	0.68	2.63%	2.63%	26.04	1.36	5.22%	5.22%	1.01	0.20	5.83%	5.83%
E01	PSU - Equity shares - Quoted	EAEQ	24.51	0.04	0.15%	0.15%	28.37	1.71	6.02%	6.02%	29.55	-0.14	-0.57%	-0.57%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	70.24	3.03	4.31%	4.31%	59.66	5.47	9.17%	9.17%	75.31	11.19	14.03%	14.03%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	8.51	-	0.00%	0.00%	7.26	0.52	7.17%	7.17%	-	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	540.19	13.35	2.47%	2.47%	504.15	25.47	5.05%	5.05%	258.79	10.54	4.62%	4.62%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	269.15	7.10	2.64%	2.64%	265.08	13.77	5.19%	5.19%	40.00	2.17	5.43%	5.43%
E18	Deposits - CDs with Scheduled Banks	EDCD	73.24	1.38	1.89%	1.89%	73.78	3.08	4.17%	4.17%	47.72	2.72	5.13%	5.13%
E19	Deposits - Repo / Reverse Repo	ECMR	59.39	1.34	2.26%	2.26%	55.46	2.27	4.10%	4.10%	24.56	0.99	5.71%	5.71%
E22	CCIL - CBLO	ECBO	40.29	0.46	1.15%	1.15%	43.21	0.74	1.71%	1.71%	-	0.34	2.89%	2.89%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.54	2.35%	2.35%	22.90	1.07	4.68%	4.68%	20.90	0.97	4.65%	4.65%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.33	0.38	2.50%	2.50%	15.33	0.76	4.98%	4.98%	6.72	0.34	5.01%	5.01%
F03	Equity Shares (incl Co-op Societies) [Note 1]	OESH	9.12	0.15	1.69%	1.69%	9.12	0.15	1.69%	1.69%	-	-	0.00%	0.00%
F06	Debentures [Note 1]	OLDB	10.00	-1.35	-13.53%	-13.53%	17.21	-0.52	-3.05%	-3.05%	-	-	0.00%	0.00%
F17	Securitised Assets [Note 1]	OPSA	45.65	0.81	1.76%	1.76%	45.65	2.12	4.65%	4.65%	-	-	0.00%	0.00%
	TOTAL		**3,012.71**	**66.69**			**2,892.72**	**132.84**			**1,508.20**	**72.87**		

Note 1: Consequent to clarification provided in investment regulation vide IRDA Investment (5th Amendment) Regulation 2013, Life Gratuity Funds were reclassified in Pension & General Annuity and Group Business effective from 01st April 2013. This has resulted in disclosure in 'Other Investment' in Pension & General Annuity and Group Business. 'Other Investments' also includes one unlisted equity amounting to Rs 9.12 Crores, which was reclassified as 'Other Investment' during Q1. In view of IRDA's letter (IRDA/INV/LHD/LR/004/2013-14) we shall retain the 'Other Investment' in the same fund and shall make efforts to regularize the pattern of investment without affecting the interest of policyholders as soon as possible.

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

Date: **October 25, 2013**

Prasun Gajri
Chief Investment Officer

FORM - 1
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Statement as on: September 30,2013
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund: **Unit Linked Fund**

₹ in Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	3,820.09	-289.95	-7.59%	-7.59%	3,864.84	-133.96	-3.47%	-3.47%	2,180.94	110.90	5.99%	5.99%
A04	Treasury Bills	CTRB	354.45	6.95	1.96%	1.96%	277.06	10.52	3.80%	3.80%	92.69	4.37	4.27%	4.27%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	66.57	-3.70	-5.55%	-5.55%	68.25	-0.59	-0.87%	-0.87%	131.46	6.38	4.94%	4.94%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	455.73	-11.53	-2.53%	-2.53%	475.55	5.55	1.17%	1.17%	-	-	0.00%	0.00%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	596.46	-9.16	-1.54%	-1.54%	594.41	8.79	1.48%	1.48%	118.42	5.83	5.34%	5.34%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	960.30	-28.53	-2.97%	-2.97%	1,097.00	-62.21	-5.67%	-5.67%	1,109.32	64.45	5.94%	5.94%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	398.54	-12.30	-3.09%	-3.09%	416.52	-13.16	-3.16%	-3.16%	202.95	-30.77	-8.51%	-8.51%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	53.36	5.68	14.20%	14.20%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	478.88	31.85	6.94%	6.94%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,871.31	-42.54	-2.27%	-2.27%	1,925.19	24.90	1.29%	1.29%	2,214.52	129.95	6.83%	6.83%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	519.34	-7.58	-1.46%	-1.46%	530.30	8.47	1.60%	1.60%	419.98	21.43	6.00%	6.00%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	571.26	38.47	6.73%	6.73%	574.12	22.59	3.94%	3.94%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	2,294.44	-528.24	-23.02%	-23.02%	2,758.18	-726.57	-26.34%	-26.34%	3,004.29	-65.32	-2.39%	-2.39%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	11,402.47	-48.03	-0.42%	-0.42%	11,220.27	284.01	2.53%	2.53%	11,934.98	1,268.49	11.70%	11.70%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	776.39	-95.17	-12.26%	-12.26%	765.94	-40.12	-5.24%	-5.24%	-	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	1,197.42	-14.95	-1.25%	-1.25%	1,155.45	18.67	1.62%	1.62%	1,088.94	73.02	6.91%	6.91%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	78.82	-0.85	-1.08%	-1.08%	77.95	1.52	1.95%	1.95%	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	192.00	4.97	2.59%	2.59%	212.66	10.60	4.98%	4.98%	152.00	9.95	5.49%	5.49%
E18	Deposits - CDs with Scheduled Banks	EDCD	926.04	17.97	1.94%	1.94%	1,015.83	42.97	4.23%	4.23%	1,145.79	59.12	5.13%	5.13%
E19	Deposits - Repo / Reverse Repo	ECMR	559.56	12.58	2.25%	2.25%	551.56	22.49	4.08%	4.08%	297.48	15.60	4.30%	4.30%
E22	CCIL - CBLO	ECBO	173.71	0.48	0.27%	0.27%	168.30	0.68	0.40%	0.40%	-	2.69	1.65%	1.65%
E23	Commercial Papers	ECCP	61.49	1.34	2.18%	2.18%	61.49	1.34	2.18%	2.18%	13.92	0.76	5.53%	5.53%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	49.54	-1.44	-2.90%	-2.90%	50.83	0.33	0.65%	0.65%	50.90	4.00	7.99%	7.99%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.05	-0.03	-0.68%	-0.68%	5.15	0.11	2.17%	2.17%	5.19	0.15	2.92%	2.92%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	386.52	-	0.00%	0.00%	386.52	-	0.00%	0.00%	356.10	-	0.00%	0.00%
											-	-		
F03	Equity Shares (incl Co-op Societies)	OESH	484.85	-10.23	-2.11%	-2.11%	452.07	-36.51	-8.08%	-8.08%	843.19	-17.04	-3.10%	-3.10%
F04	Equity Shares (PSUs & Unlisted)	OEPU	79.72	-43.97	-55.16%	-55.16%	110.14	-81.86	-74.32%	-74.32%	358.20	-35.31	-9.89%	-9.89%
F17	Securitised Assets	OPSA	26.62	-0.03	-0.13%	-0.13%	29.22	0.76	2.62%	2.62%	56.27	1.56	2.80%	2.80%
	TOTAL		28,308.68	-1,065.47			28,844.78	-630.68			26,309.79	1,667.73		

CERTIFICATION

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM - 2
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

PART - A

Statement as on: September 30, 2013
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund: Shareholders Non Solvency Margin Fund

₹ in Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	***During the Quarter***								
B.	***As on Date***				NIL				

CERTIFICATION

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM - 2
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

PART - A

Statement as on: September 30, 2013
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund: **Life Fund**

₹ in Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	***During the Quarter***								
	-	-	-	-	-	-	-	-	
B.	***As on Date***								
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	8.40	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	7.10	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	9.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM - 2
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

PART - A

Statement as on: September 30, 2013
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

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

₹ in Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	***During the Quarter***								
	-	-	-	-	-	-	-	-	
B.	***As on Date***								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	1.60	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	2.90	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	9.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	

CERTIFICATION

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

FORM - 2
(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101

PART - A

Statement as on: September 30, 2013
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund: Unit Linked Funds

₹ in Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	***During the Quarter***								
B.	***As on Date***				NIL				

CERTIFICATION

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

Date: October 25, 2013

Prasun Gajri
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2013

Sl. No		Particulars	For the quarter ended September 30, 2013				For the half year ended September 30, 2013				For the quarter ended September 30, 2012				For the half year ended September 30, 2012			
			Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)
1		First year Premum																
	i	Individual Single Premium- (ISP)																
		From 0-10000	465.30	95,877	96,056	19,102.17	744.01	97,342	97,353	25,388.50	48.57	26,253	26,244	7,427.15	131.37	27,371	27,325	44,066.10
		From 10,000-25,000	23.26	119	119	635.68	44.77	204	220	1,157.37	83.02	394	393	3,569.79	220.06	1,072	1,065	98,819.89
		From 25001-50,000	68.22	186	183	831.09	134.83	325	486	2,394.35	209.58	429	418	3,034.49	501.58	1,065	1,043	91,679.89
		From 50,001- 75,000	19.04	38	37	314.24	41.00	74	133	1,059.23	59.19	88	88	1,045.06	164.68	245	244	34,473.88
		From 75,000-100,000	42.05	53	52	146.68	85.38	100	108	318.70	173.97	166	162	700.01	369.47	348	339	17,132.55
		From 1,00,001 -1,25,000	5.20	5	5	12.13	8.61	8	11	55.00	28.00	20	20	247.90	53.28	38	38	5,572.83
		Above ₹ 1,25,000	620.48	93	89	887.71	1,023.50	183	174	1,888.55	1,762.00	272	259	2,000.01	2,523.29	447	422	37,432.07
	ii	Individual Single Premium (ISPA)- Annuity																
		From 0-50000	70.20	209	196	4.56	141.18	411	386	8.52	28.91	89	87	1.65	62.23	186	183	3.57
		From 50,001-100,000	309.70	352	348	20.28	718.42	808	801	45.44	200.60	229	225	13.99	525.44	592	581	36.76
		From 1,00,001-150,000	308.10	215	214	19.71	582.64	410	406	36.34	108.33	80	80	7.65	254.24	188	188	18.20
		From 150,001- 2,00,000	80.97	44	44	5.27	156.70	88	88	10.40	31.00	17	17	2.04	59.17	34	33	4.09
		From 2,00,,001-250,000	50.21	22	22	3.71	81.87	38	38	6.10	15.50	7	8	0.96	38.06	16	17	2.49
		From 2,50,001 -3,00,000	47.45	17	17	3.28	109.00	38	38	7.12	13.48	5	5	1.12	43.80	16	17	3.38
		Above ₹ 3,00,000	958.88	93	91	76.67	1,698.03	158	152	143.41	92.00	17	14	9.16	255.37	34	32	21.26
	iii	Group Single Premium (GSP)																
		From 0-10000	(27.04)	9	6,856	(17,329.05)	770.67	14	9,223	73,703.71	864.25	14	(828)	(47,859.02)	1,220.24	24	14,949	(130,639.38)
		From 10,000-25,000	306.53	6	1,569	15,499.33	481.20	9	2,359	26,000.75	241.39	11	5,091	11,460.82	479.17	20	9,135	21,140.55
		From 25001-50,000	189.58	18	18,275	11,456.18	329.82	24	18,935	19,919.57	147.22	10	2,042	19,846.01	352.89	15	32,723	30,876.25
		From 50,001- 75,000	90.41	11	3,564	13,884.15	152.24	16	5,280	20,149.70	63.79	10	1,954	16,815.51	169.45	16	3,941	33,407.15
		From 75,000-100,000	55.91	16	17,013	8,721.16	114.05	23	38,738	10,071.66	42.98	8	1,560	12,559.59	128.37	14	5,038	20,800.03
		From 1,00,001 -1,25,000	37.58	7	5,546	6,095.31	77.38	11	8,112	23,801.33	35.79	5	2,222	7,007.61	93.95	8	2,843	12,833.65
		Above ₹ 1,25,000	42,373.00	86	472,791	1,095,270.17	65,598.99	142	889,772	2,197,212.68	14,741.07	62	296,102	847,507.73	35,600.95	120	526,752	1,669,737.59
	iv	Group Single Premium- Annuity- GSPA																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v	Individual non Single Premium- INSP																
		From 0-10000	1,914.50	25,676	27,199	659,496.22	3,082.90	40,978	39,350	1,017,516.64	1,182.32	14,935	14,025	225,915.81	2,310.73	29,446	28,012	370,369.91
		From 10,000-25,000	12,372.92	68,702	62,673	733,051.13	20,465.35	117,507	111,725	1,230,054.78	13,720.74	79,862	73,788	444,747.78	23,549.24	140,055	130,754	703,239.80
		From 25001-50,000	16,430.53	39,260	35,426	259,166.89	26,503.85	67,408	61,804	442,323.67	23,645.18	58,692	53,563	313,122.12	38,165.33	95,740	88,222	455,216.96
		From 50,001- 75,000	3,035.35	5,148	4,670	58,277.69	5,231.31	9,004	8,229	98,323.06	3,522.09	6,671	6,111	58,233.43	5,803.22	10,924	10,173	89,416.12
		From 75,000-100,000	9,322.56	9,718	8,634	98,353.17	14,357.73	16,007	14,314	163,482.14	15,141.62	16,392	14,391	169,702.67	23,515.82	26,153	23,302	236,466.46
		From 1,00,001 -1,25,000	1,041.45	928	831	19,566.85	1,775.68	1,549	1,409	33,124.15	1,111.13	1,091	984	19,244.69	1,867.16	1,795	1,643	28,774.79
		Above ₹ 1,25,000	10,378.45	3,916	3,445	135,309.27	14,632.86	6,158	5,468	205,202.35	12,156.24	5,248	4,585	163,745.53	18,530.34	8,232	7,239	229,506.59
	vi	Individual non Single Premium- Annuity- INSPA																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii	Group Non Single Premium (GNSP)																
		From 0-10000	-	-	-	-	(0.15)	-	-	(0.74)	(0.61)	-	-	(3.07)	(3.78)	-	2	(19.02)
		From 10,000-25,000	-	-	-	-	-	-	-	-	0.24	-	1	1.21	2.14	-	10	10.68
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	0.29	-	-	1.47
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2013

Sl. No	Particulars	For the quarter ended September 30, 2013				For the half year ended September 30, 2013				For the quarter ended September 30, 2012				For the half year ended September 30, 2012			
		Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**Renewal Premium**																
	i Individual																
	From 0-10000	6,044.58	132,865	145,901	421,239.06	11,551.92	218,677	284,685	739,486.79	6,259.13	143,455	157,559	263,987.52	11,361.19	228,999	234,609	433,759.02
	From 10,000-25,000	38,060.28	297,518	418,860	1,118,066.86	68,497.15	473,742	810,189	1,510,942.89	35,461.88	301,286	432,045	870,215.06	60,181.16	461,828	464,348	976,371.96
	From 25001-50,000	54,032.19	155,752	220,771	885,557.25	90,563.11	243,799	415,020	1,102,919.00	42,463.32	131,231	191,312	675,392.00	68,121.85	198,406	198,708	773,361.23
	From 50,001- 75,000	9,640.42	31,431	61,944	372,173.49	17,401.88	42,038	120,983	298,802.29	7,903.02	27,087	53,608	300,772.62	13,731.04	35,291	35,335	220,942.31
	From 75,000-100,000	35,630.01	38,271	43,011	377,297.22	58,527.96	63,152	76,361	552,222.88	28,294.51	32,071	35,754	266,528.14	44,800.97	51,686	51,702	382,366.76
	From 1,00,001 -1,25,000	3,313.95	6,389	13,338	144,140.20	5,975.90	8,140	26,027	106,218.06	2,764.50	5,625	11,893	119,140.08	4,878.12	7,046	7,054	78,760.23
	Above ₹ 1,25,000	43,046.20	18,400	22,348	512,865.03	71,809.36	28,943	39,764	685,688.47	47,750.17	19,991	23,877	459,313.72	77,461.30	31,235	31,237	568,823.57
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	(0.49)	-	-	(2.49)	-	-	-	-	-	-	-	-
	From 10,000-25,000	0.34	-	-	1.73	0.90	-	-	4.47	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	0.50	-	-	2.49	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	0.50	-	-	2.52	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-37-BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (GROUP)

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : September 30, 2013

Sl No.	Channels	For the quarter ended September 30, 2013			For the half year ended September 30, 2013			For the quarter ended September 30, 2012			For the half year ended September 30, 2012		
		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)	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	0	0	-	-	-	-	2	5,330	3	3	5,348	3
	Corporate Agents-Banks	7	158,357	33	10	319,148	64	3	54,818	15	3	62,862	17
3	Corporate Agents -Others	1	8,619	2	1	14,303	4	-	3,919	1	-	6,898	1
4	Brokers	25	10,845	2	35	14,034	2	18	11,477	2	30	13,310	2
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	120	347,793	393	193	624,934	605	97	232,600	142	181	506,975	357
	Total(A)	**153**	**525,614**	**430**	**239**	**972,419**	**675**	**120**	**308,144**	**161**	**217**	**595,393**	**380**
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**153**	**525,614**	**430**	**239**	**972,419**	**675**	**120**	**308,144**	**161**	**217**	**595,393**	**380**

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : September 30, 2013

Sl. No.	Channels	For the quarter ended September 30, 2013		For the half year ended September 30, 2013		For the quarter ended September 30, 2012		For the half year ended September 30, 2012	
		No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)
1	Individual agents	128,525	102	154,318	172	60,248	121	92,463	221
2	Corporate Agents-Banks	88,236	365	137,569	542	109,896	512	180,944	793
3	Corporate Agents -Others	476	13	725	23	528	21	564	41
4	Brokers	14,459	42	29,364	80	16,323	43	28,078	74
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	18,948	55	36,795	99	23,962	37	41,948	61
	Total (A)	**250,644**	**576**	**358,771**	**916**	**210,957**	**733**	**343,997**	**1,189**
1	Referral (B)	27	0	27	0	-	-	-	-
	Grand Total (A+B)	**250,671**	**576**	**358,798**	**916**	**210,957**	**733**	**343,997**	**1,189**

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2013

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd. **Date : September 30, 2013**

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**	1,344	20,283	812	157	11	6	22,613	38
2	Survival Benefit	3,047	39	25	20	16	4	3,151	7
3	for Annuities / Pension	1	2,728	182	309	141	68	3,429	14
4	For Surrender	62	43,410	39	19	21	11	43,562	546
5	Other benefits	-	13,355	36	4	2	5	13,402	62
1	Death Claims $	-	1,708	206	80	-	-	1,994	63

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2013

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 #	-	-	-	-	-	-	7,969	134
1	Death Claims	-	600	13	-	-	-	613	6

$ Rural Death Claims are included in details of Individual Death Claims
# No. of Claims of Other Benefits for Group business are based on claims of individual member.
** Rural Maturity Claims are included in details of Individual Maturity Claims
The figures for individual and group insurance business are shown separately
*the ageing of claims, in case of the death claim is computed from the date of completion of all the documentation.

FOR L-40- : CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2013

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd. Date : September 30, 2013

Number 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	**349**	**11,120**	**1**	**1,985**	**607**	**46,709**
2	Claims reported during the period	2,177	24,134	3,150	3,094	44,069	35,151
3	Claims Settled during the period	(1,994)	(22,613)	(3,151)	(3,429)	(43,562)	(13,402)
4	Claims Repudiated during the period						
	(a) Less than 2years from the date of acceptance of risk	(96)	-	-	-	-	-
	(b) Greater than 2 year from the date of acceptance of risk	(1)	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	435	12,641	-	1,650	1,114	68,458
	Less than 3months	381	11,671	-	343	1,092	21,736
	3 months to 6 months	54	641	-	158	17	46,714
	6months to 1 year	-	211	-	782	5	5
	1year and above	-	118	-	367	-	3

FOR L-40- : CLAIMS DATA FOR LIFE - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2013

Number 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	654	-	-	-	-	7,969
3	Claims Settled during the period	(613)	-	-	-	-	(7,969)
4	Claims Repudiated during the period	-	-	-	-	-	-
	(a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	(b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	41	-	-	-	-	-
	Less than 3months	41	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

$ Rural Death Claims are included in details of Individual Death Claims.
# Number of Claims are based on claims of individual members.
** Rural Maturity Claims are included in details of Individual Maturity Claims

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : September 30, 2013

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING SEPTEMBER 30, 2013

Sl No.	Particulars	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
1	Complaints made by customers			Fully Accepted	Partial Accepted	Rejected		
a)	Death Claims	11	63	(5)	-	(62)	7	145
b)	Policy Servicing	68	885	(183)	-	(662)	108	1,894
c)	Proposal processing	136	661	(136)	-	(504)	157	1,468
d)	Survival Claims	67	680	(125)	-	(573)	49	1,651
e)	ULIP related	15	175	(7)	-	(152)	31	317
f)	Unfair Business practices	1,299	11,167	(1,994)	-	(9,217)	1,255	23,574
g)	Others	75	304	(42)	-	(200)	137	604
	Total Number of complaints:	**1,671**	**13,935**	**(2,492)**	**-**	**(11,370)**	**1,744**	**29,653**

2	Total Number of Policies during previous period	344,214
3	Total Number of Claims during previous period	155,312
4	Total Number of Policies during current period	359,037
5	Total Number of Claims during current period	253,876
6	Total Number of Policy Complaints (current period) per 10,000 policies (current year)	826
7	Total Number of Claim complaints (current Period) per 10,000 claims registered (current year)	71

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	1,123	-	1,123
(b)	7-15 days	562	-	562
(.c)	15-30 days	5	-	5
(d)	30-90 days	30	-	30
(e)	90 days & beyond	24	-	24
	Total Number of complaints:	**1,744**	**-**	**1,744**

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at September 30, 2013

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

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

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

The valuation basis is supplied to the actuarial software from an external assumptions spreadsheet file.

(1) Valuation Interest Rate Assumptions

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

(2) Mortality Assumptions

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

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	48.0%	120.0%	
(a.2) Non-participating policies	48.0%	198.0%	
(a.3) Annuities	48.0%	48.0%	Expressed as a % of LIC a(96-98)
(a.4) Unit linked	48.0%	102.0%	
(a.5) Health insurance	72.0%	102.0%	
(b) Group Business (unit linked)	132.0%	132.0%	

(3) Expense Assumptions

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

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

The future maintenance expenses are provisioned using servicing costs per policy, claim expenses and investment expenses.
The per policy costs vary by premium frequency and premium payment instructions.
The claim expense assumption is specified percentage of Sum at risk, subject to a minimum fixed amount.
The per policy costs and claim expenses are increased at an inflation rate of 7.5% per annum.
In addition, investment expense of 0.084% of the fund is also reserved for.

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

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

(b) Individual Business (Conventional)

(b.1) For the participating contracts, lapse assumptions are incorporated in the first 3 years of the policy. The lapse assumptions are based on best estimate assumptions with a 20% Margin for Adverse Deviation. No lapses/surrenders are assumed from the 4th policy year onwards.
(b.2) For the non-participating contracts no lapses/surrenders are assumed.

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at September 30, 2013

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 2% and 5%.
(a.2) Terminal bonuses are set at a policy level as the excess of projected asset share over guaranteed maturity benefits, subject to a minimum of zero.

(6) Policyholder's Reasonable Expectations

The Policyholder's Reasonable Expectations (PRE) is allowed for in the mathematical reserves by considering
- a) Benefit Illustrations provided to the customer at the time of sale
- b) Sales literature provided
- c) Terms and Conditions in the Policy document
- d) The Company's past practice and bonus history
- d) Practices followed by other players in the industry

Based on the above considerations, the mathematical reserves reflect PRE in the following manner:
- a) Reversionary bonus rates are set at a level consistent with the valuation basis
- b) The mathematical reserves are subject to a minimum of the guaranteed surrender value at a policy level.
- c) In product lines where the calculated gross premium reserve is less than the aggregate asset share, the asset share is held as the reserve.

(7) Taxation and Shareholder Transfers

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

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

(a.1) An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported.
(a.2) The reserve for IBNR claims is based on 2 months risk premium/charge for Participating and Unit Linked Business and is based on 1 month risk premium for Non Participating Business

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

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

(9.b) Annuities

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

(9.c) Unit Linked

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

(9.d) Health

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

(9.e) Group

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

Notes

1 For Unit linked funds offering Investment guarantees, the accumulated guarantee charges is held as additional reserves.

2 Changes to Maintenance and claim expense assumptions

The tables below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2013:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single
SI- ECS	304	384	543	712	N.A
Non SI- ECS	353	434	600	766	270
Paid up	270	270	270	270	N.A