



IRDAI PUBLIC DISCLOSURES
FOR THE QUARTER ENDED JUNE 30, 2019

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

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

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

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2019**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	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
Premiums earned - net																	
(a) First year premium		8,06,204	6,574	8,12,778	91,40,541	-	15,230	-	-	(2,889)	91,52,882	32,72,689	27,455	-	-	33,00,144	1,32,65,804
(b) Renewal premium		84,86,410	3,51,036	88,37,446	25,36,023	-	3,56,995	-	-	1,34,100	30,27,118	1,29,48,720	12,84,754	-	-	1,42,33,474	2,60,98,038
(c) Single premium		25	-	25	90,19,822	12,83,159	5,95,011	66,02,034	69,49,809	1,06,580	2,45,56,415	3,71,257	53,050	7,96,404	2,16,683	14,37,394	2,59,93,834
Premium	L-4	92,92,639	3,57,610	96,50,249	2,06,96,386	12,83,159	9,67,236	66,02,034	69,49,809	2,37,791	3,67,36,415	1,65,92,666	13,65,259	7,96,404	2,16,683	1,89,71,012	6,53,57,676
(d) Reinsurance ceded		(15,075)	-	(15,075)	(6,90,295)	-	-	-	-	-	(7,80,835)	(50,149)	-	-	-	(50,149)	(8,46,059)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		92,77,564	3,57,610	96,35,174	2,00,06,091	12,83,159	9,67,236	66,02,034	69,49,809	1,47,251	3,59,55,580	1,65,42,517	13,65,259	7,96,404	2,16,683	1,89,20,863	6,45,11,617
Income from investments																	
(a) Interest, dividends & rent - gross		46,29,433	4,26,230	50,55,663	23,72,399	4,91,283	6,72,036	5,91,158	12,74,142	13,167	54,14,185	38,50,230	7,62,906	7,36,938	1,41,080	54,91,154	1,59,61,002
(b) Profit on sale/redemption of investments		21,54,225	3,63,506	25,17,731	3,64,077	4,942	25,078	14,225	1,14,276	1,184	5,23,782	56,34,834	20,31,209	5,44,189	1,06,802	83,17,034	1,13,58,547
(c) Loss on sale/redemption of investments		(10,859)	-	(10,859)	(14,627)	(200)	(60)	-	(5,313)	(29)	(20,229)	(11,45,606)	(4,91,674)	(76,302)	(16,315)	(17,29,897)	(17,60,985)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	(45,02,698)	(8,04,269)	2,28,215	36,951	(50,41,801)	(50,41,801)
(e) Amortisation of (premium) / discount on investments		(1,25,426)	(7,851)	(1,33,277)	(12,446)	30,163	(5,209)	55,018	16,076	392	83,994	15,295	7,468	19,297	4,219	46,279	(3,004)
Sub Total		66,47,373	7,81,885	74,29,258	27,09,403	5,26,188	6,91,845	6,60,401	13,99,181	14,714	60,01,732	38,52,055	15,05,640	14,52,337	2,72,737	70,82,769	2,05,13,759
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	93,629	-	-	-	93,629	93,629
(c) Others		1,58,789	4,505	1,63,294	59,883	-	764	-	1,238	630	62,515	2,712	120	-	-	2,832	2,28,641
TOTAL (A)		1,60,83,726	11,44,000	1,72,27,726	2,27,75,377	18,09,347	16,59,845	72,62,435	83,50,228	1,62,595	4,20,19,827	2,04,90,913	28,71,019	22,48,741	4,89,420	2,61,00,093	8,53,47,646
Commission																	
First year commission		2,22,166	253	2,22,419	18,40,118	-	822	-	20	(6,981)	18,33,979	5,26,077	2,026	-	-	5,28,103	25,84,501
Renewal commission		2,19,715	4,500	2,24,215	29,169	-	6,954	-	3,423	-	39,546	62,809	8,713	-	-	71,522	3,35,283
Single commission		-	-	-	2,49,224	39	-	-	47,457	2,168	2,98,888	3,569	27	5	-	3,601	3,02,489
Sub Total	L-5	4,41,881	4,753	4,46,634	21,19,511	39	7,776	-	47,477	(1,390)	21,72,413	5,92,455	10,766	5	-	6,03,226	32,22,273
Operating expenses related to insurance business	L-6	12,77,743	11,990	12,89,733	53,85,440	897	12,197	4,609	2,42,954	34,607	56,80,704	18,02,327	34,618	556	151	18,37,652	88,08,089
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		51,137	-	51,137	1,16,188	943	-	-	-	7,807	1,24,938	(1,20,185)	-	(7,513)	-	(1,27,698)	48,377
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		5,76,893	1,00,435	6,77,328	-	-	-	-	-	-	-	-	-	-	-	-	6,77,328
(b) Others - Provision for standard and non standard assets		205	8	213	230	8	-	-	153	3	394	1,10,941	29,455	19,000	3,500	1,62,896	1,63,503
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	7,57,364	66,825	20,786	4,223	8,49,198	8,49,198
TOTAL (B)		23,47,859	1,17,186	24,65,045	76,20,369	1,879	19,981	4,609	2,90,584	41,027	79,78,449	31,42,902	1,41,664	32,834	7,874	33,25,274	1,37,68,768
Benefits paid (net)	L-7	71,97,696	3,23,729	75,21,425	39,94,400	2,80,167	5,72,149	10,54,991	6,87,430	27,151	66,16,288	1,50,37,401	43,10,038	11,27,827	5,38,684	2,10,13,950	3,51,51,663
Interim bonuses paid		1,53,716	9,095	1,62,811	-	-	-	-	-	-	-	-	-	-	-	-	1,62,811
Terminal bonuses paid		12,55,372	47,722	13,03,094	-	-	-	-	-	-	-	-	-	-	-	-	13,03,094
Change in valuation of liability against life policies in force																	
(a) Gross		48,01,641	5,46,817	53,48,458	1,15,27,542	15,21,770	5,70,761	61,78,941	73,30,635	56,781	2,71,86,430	1,74,058	(3,019)	4,714	(11,047)	1,64,706	3,26,99,594
(b) Amount ceded in reinsurance		2,577	-	2,577	(10,48,737)	-	-	-	-	(8,174)	(10,56,911)	15	-	-	-	15	(10,54,319)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	(35,87,667)	(21,87,740)	9,84,338	(58,879)	(48,49,948)	(48,49,948)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	41,40,160	2,61,079	-	-	44,01,239	44,01,239
TOTAL (C)		1,34,11,002	9,27,363	1,43,38,365	1,44,73,205	18,01,937	11,42,910	72,33,932	80,18,065	75,758	3,27,45,807	1,57,63,967	23,80,358	21,16,879	4,68,758	2,07,29,962	6,78,14,134
SURPLUS / (DEFICIT) (D) = (A)-(B)+(C)		3,24,865	99,451	4,24,316	6,81,803	5,531	4,96,954	23,894	41,579	45,810	12,95,571	15,84,044	3,48,997	99,028	12,788	20,44,857	37,64,744
APPROPRIATIONS																	
Transfer to Shareholders' Account		1,56,565	6,313	1,62,878	6,81,803	5,531	4,96,954	23,894	41,579	45,810	12,95,571	15,84,044	3,48,997	99,028	12,788	20,44,857	35,03,306
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		1,68,300	93,138	2,61,438	-	-	-	-	-	-	-	-	-	-	-	-	2,61,438
TOTAL (D)		3,24,865	99,451	4,24,316	6,81,803	5,531	4,96,954	23,894	41,579	45,810	12,95,571	15,84,044	3,48,997	99,028	12,788	20,44,857	37,64,744
The total surplus as mentioned below :																	
(a) Interim bonuses paid		1,53,716	9,095	1,62,811	-	-	-	-	-	-	-	-	-	-	-	-	1,62,811
(b) Terminal bonuses paid		12,55,372	47,722	13,03,094	-	-	-	-	-	-	-	-	-	-	-	-	13,03,094
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue account		3,24,865	99,451	4,24,316	6,81,803	5,531	4,96,954	23,894	41,579	45,810	12,95,571	15,84,044	3,48,997	99,028	12,788	20,44,857	37,64,744
(e) Total Surplus :[(a)+(b)+(c)+(d)]		17,33,953	1,56,268	18,90,221	6,81,803	5,531	4,96,954	23,894	41,579	45,810	12,95,571	15,84,044	3,48,997	99,028	12,788	20,44,857	52,30,649

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

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2018

(₹ '000)																
Particulars	Participating Funds			Non Participating Funds							Unit Linked Funds				Total Policyholder Fund (A + B + C)	
	Schedule	Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension
Premiums earned - net																
(a) First year premium		21,57,227	31,794	21,89,021	13,49,832	-	97,175	-	-	1,10,768	15,57,775	42,94,040	83,450	-	-	43,77,490
(b) Renewal premium		82,36,288	3,16,718	85,53,006	22,38,311	-	3,56,605	-	-	1,04,851	26,99,767	1,10,08,548	15,39,284	-	-	1,25,47,832
(c) Single premium		167	-	167	86,88,413	23,08,708	10,60,122	9,97,540	40,89,480	1,35,178	1,72,79,441	5,17,089	90,226	4,93,486	2,71,732	13,72,533
Premium	L-4	1,03,93,682	3,48,512	1,07,42,194	1,22,76,556	23,08,708	15,13,902	9,97,540	40,89,480	3,50,797	2,15,36,983	1,58,19,677	17,12,960	4,93,486	2,71,732	1,82,97,855
(d) Reinsurance ceded		(9,665)	-	(9,665)	(4,59,804)	-	-	-	-	(43,314)	(5,03,118)	(51,406)	-	-	-	(51,406)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,03,84,017	3,48,512	1,07,32,529	1,18,16,752	23,08,708	15,13,902	9,97,540	40,89,480	3,07,483	2,10,33,865	1,57,68,271	17,12,960	4,93,486	2,71,732	1,82,46,449
Income from investments																
(a) Interest, dividends & rent - gross		43,03,926	3,85,419	46,89,345	15,61,652	3,30,945	5,01,670	3,72,429	5,08,158	9,439	32,84,293	37,95,383	8,27,521	6,91,535	1,46,203	54,60,642
(b) Profit on sale/redemption of investments		62,010	1,607	63,617	1,19,443	11,235	4,482	803	28,457	609	1,65,029	70,15,477	18,83,089	2,82,098	1,07,061	92,87,725
(c) Loss on sale/redemption of investments		(15,881)	-	(15,881)	(41,175)	-	-	(661)	-	-	(41,836)	(11,08,159)	(2,76,076)	(2,81,132)	(66,365)	(17,31,732)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	(27,80,831)	4,60,650	(5,82,200)	(1,39,790)	(30,42,171)
(e) Amortisation of (premium) / discount on investments		(1,70,095)	(10,449)	(1,80,544)	394	(1,311)	(12,652)	(6,904)	10,607	147	(9,719)	24,385	2,404	10,105	1,758	38,652
Sub Total		41,79,960	3,76,577	45,56,537	16,40,314	3,40,869	4,93,500	3,65,667	5,47,222	10,195	33,97,767	69,46,255	28,97,588	1,20,406	48,867	1,00,13,116
Other income																
(a) Contribution from the Shareholders' Account		-	-	-	-	8,626	-	94,247	-	32,356	1,35,229	-	-	-	-	1,35,229
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	1,01,337	-	-	-	1,01,337
(c) Others		1,27,211	2,640	1,29,851	12,695	-	887	-	2,515	958	17,055	2,10,508	449	-	-	2,10,957
TOTAL (A)		1,46,91,188	7,27,729	1,54,18,917	1,34,69,761	26,58,203	20,08,289	14,57,454	46,39,217	3,50,992	2,45,83,916	2,30,26,371	46,10,997	6,13,892	3,20,599	2,85,71,859
Commission																
First year commission		5,19,849	1,137	5,20,986	1,16,076	-	6,909	-	16,430	8,665	1,48,080	7,45,028	4,211	-	-	7,49,239
Renewal commission		2,43,817	4,191	2,48,008	14,092	50	6,705	-	4,525	25,372	25,372	56,219	10,576	-	-	66,795
Single commission		-	-	-	1,97,391	750	-	-	20,569	12	2,18,722	4,593	105	-	-	4,698
Sub Total	L-5	7,63,666	5,328	7,68,994	3,27,559	800	13,614	-	36,999	13,202	3,92,174	8,05,840	14,892	-	-	8,20,732
Operating expenses related to insurance business	L-6	24,51,342	19,571	24,70,913	24,06,390	3,256	29,544	1,402	1,30,949	2,01,826	27,73,367	19,74,408	26,052	694	382	20,01,536
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(30,150)	-	(30,150)	2,40,395	-	-	-	-	-	2,40,395	17,144	-	7,108	-	24,252
Provisions (other than taxation)																
(a) For diminution in the value of investments (net)		1,01,306	-	1,01,306	-	-	-	-	-	-	-	-	-	-	-	1,01,306
(b) Others - Provision for standard and non standard assets		1,090	(19)	1,071	(94)	-	(19)	-	(29)	(7)	(149)	(616)	(107)	-	(723)	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	6,93,391	72,666	19,015	4,239	7,89,311
TOTAL (B)		32,87,254	24,880	33,12,134	29,74,250	4,056	43,139	1,402	1,67,919	2,15,021	34,05,787	34,90,167	1,13,503	26,817	4,621	36,35,108
Benefits paid (net)	L-7	28,77,845	2,49,049	31,26,894	31,51,075	14,34,188	4,87,150	4,77,715	3,23,154	44,375	59,17,657	1,36,57,155	40,31,873	15,63,563	5,73,941	1,98,26,532
Interim bonuses paid		64,066	2,498	66,564	-	-	-	-	-	-	-	-	-	-	-	66,564
Terminal bonuses paid		4,61,379	25,496	4,86,875	-	-	-	-	-	-	-	-	-	-	-	4,86,875
Change in valuation of liability against life policies in force																
(a) Gross		79,66,227	2,71,075	82,37,302	79,40,068	12,19,959	13,66,815	9,78,337	39,50,899	1,19,805	1,55,75,883	(8,670)	22,245	4,508	(10,937)	7,146
(b) Amount ceded in reinsurance		325	-	325	(20,06,303)	-	-	-	-	(28,209)	(20,34,512)	(33)	-	-	-	(33)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	23,09,422	(1,71,306)	(10,64,571)	(2,59,305)	8,14,240
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	25,40,502	2,67,763	-	-	28,08,265
TOTAL (C)		1,13,69,842	5,48,118	1,19,17,960	90,84,840	26,54,147	18,53,965	14,56,052	42,74,053	1,35,971	1,94,59,028	1,84,98,376	41,50,575	5,03,500	3,03,699	2,34,56,150
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		34,092	1,54,731	1,88,823	14,10,671	-	1,11,185	-	1,97,245	-	17,19,101	10,37,828	3,46,919	83,575	12,279	14,80,601
APPROPRIATIONS																
Transfer to Shareholders' Account		-	-	-	14,10,671	-	1,11,185	-	1,97,245	-	17,19,101	10,37,828	3,46,919	83,575	12,279	14,80,601
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		34,092	1,54,731	1,88,823	-	-	-	-	-	-	-	-	-	-	-	1,88,823
TOTAL (E)		34,092	1,54,731	1,88,823	14,10,671	-	1,11,185	-	1,97,245	-	17,19,101	10,37,828	3,46,919	83,575	12,279	14,80,601
The total surplus as mentioned below :																
(a) Interim bonuses paid		64,066	2,498	66,564	-	-	-	-	-	-	-	-	-	-	-	66,564
(b) Terminal bonuses paid		4,61,379	25,496	4,86,875	-	-	-	-	-	-	-	-	-	-	-	4,86,875
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		34,092	1,54,731	1,88,823	14,10,671	-	1,11,185	-	1,97,245	-	17,19,101	10,37,828	3,46,919	83,575	12,279	33,88,525
(e) Total surplus :[(a)+(b)+(c)+(d)]		5,59,537	1,82,725	7,42,262	14,10,671	-	1,11,185	-	1,97,245	-	17,19,101	10,37,828	3,46,919	83,575	12,279	39,41,964

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

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2019

(₹ '000)

Particulars	Schedule	For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
Amounts transferred from the Policyholders' Account (Technical account)		35,03,306	31,99,702
Income from investments			
(a) Interest, dividends & rent – gross		8,40,769	6,73,523
(b) Profit on sale/redemption of investments		1,80,593	1,42,238
(c) (Loss on sale/ redemption of investments)		(8,084)	(491)
(d) Amortisation of (premium) / discount on investments		(25,600)	(27,197)
Other income		-	93,169
TOTAL (A)		44,90,984	40,80,944
Expenses other than those directly related to the insurance business	L-6A	20,248	24,298
Bad debts written off		-	-
Provisions (other than taxation)			
(a) For diminution in the value of investments (net)		1,01,919	3,310
(b) Provision for doubtful debts		-	-
(c) Others - Provision for standard and non standard assets		-	-
Contribution to the Policyholders' Account		-	1,35,229
TOTAL (B)		1,22,167	1,62,837
Profit before tax		43,68,817	39,18,107
Provision for taxation		1,22,643	1,16,392
Profit after tax		42,46,174	38,01,715
APPROPRIATIONS			
(a) Balance at the beginning of the period/year		3,27,40,263	2,39,36,526
(b) Interim dividends paid during the period/year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
Profit carried forward to the Balance Sheet		3,69,86,437	2,77,38,241
Earnings Per Share - Basic (₹)		2.10	1.89
Earnings Per Share - Diluted (₹)		2.10	1.88
Nominal value per equity share (₹)		10.00	10.00

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

BALANCE SHEET AS AT JUNE 30, 2019

(₹ '000)

Particulars	Schedule	As at June 30, 2019	As at June 30, 2018
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	2,01,74,891	2,01,25,177
Share application money received pending allotment of shares		380	3,798
Reserves and surplus	L-10	4,06,68,676	3,09,28,332
Credit / (Debit) fair value change account		(26,452)	1,44,029
Sub-Total		6,08,17,495	5,12,01,336
BORROWINGS			
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		1,02,95,735	83,15,675
Policy liabilities		56,79,92,406	44,49,78,830
Provision for linked liabilities		51,46,82,237	46,95,05,386
Add: Fair value change		8,56,80,342	7,72,90,761
Provision for linked liabilities		60,03,62,579	54,67,96,147
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		3,28,62,986	2,85,85,115
ii) Others		99,872	95,174
Total provision for linked & discontinued Policyholders' liabilities		63,33,25,437	57,54,76,436
Sub-Total		1,21,16,13,578	1,02,87,70,941
Funds for Future Appropriations		1,12,91,514	97,80,785
TOTAL		1,28,37,22,587	1,08,97,53,062
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	5,17,83,380	4,12,95,742
- Policyholders'	L-13	61,07,06,131	47,95,64,401
Assets held to cover linked liabilities	L-14	63,33,25,437	57,54,76,436
LOANS	L-15	11,58,425	2,12,804
FIXED ASSETS	L-16	34,12,135	33,34,816
CURRENT ASSETS			
Cash and bank balances	L-17	20,43,629	33,21,785
Advances and other assets	L-18	2,74,82,829	2,34,33,962
Sub-Total (A)		2,95,26,458	2,67,55,747
CURRENT LIABILITIES			
PROVISIONS	L-19	4,55,99,971	3,64,20,028
	L-20	5,89,408	4,66,856
Sub-Total (B)		4,61,89,379	3,68,86,884
NET CURRENT ASSETS (C) = (A - B)		(1,66,62,921)	(1,01,31,137)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,28,37,22,587	1,08,97,53,062

CONTINGENT LIABILITIES

(₹ '000)

Particulars		As at June 30, 2019	As at June 30, 2018
1) Partly paid-up investments		1,41,73,536	1,04,48,536
2) Claims, other than against policies, not acknowledged as debts by the Company		1,523	7,240
3) Underwriting commitments outstanding		-	-
4) Guarantees given by or on behalf of the Company [#]		3,437	3,432
5) Statutory demands/ liabilities in dispute, not provided for		9,66,503	10,19,206
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others:			
Claims, under policies, not acknowledged as debts (net of reinsurance)		3,47,668	-
TOTAL		1,54,92,667	1,14,78,414

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

FORM L-4-PREMIUM SCHEDULE

		(₹ '000)	
Particulars		For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
1	First year premiums	1,32,65,804	81,24,286
2	Renewal premiums	2,60,98,038	2,38,00,605
3	Single premiums	2,59,93,834	1,86,52,141
Total Premiums		6,53,57,676	5,05,77,032
Premium income from business written:			
	In India	6,53,57,676	5,05,77,032
	Outside India	-	-
Total Premiums		6,53,57,676	5,05,77,032

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

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

Particulars	For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
Commission paid		
Direct - First year premiums	25,84,501	14,18,305
- Renewal premiums	3,35,283	3,40,175
- Single premiums	3,02,489	2,23,420
Add : Commission on re-insurance accepted	-	-
Less: Commission on re-insurance ceded	-	-
Net Commission	32,22,273	19,81,900
Break up of the commission expenses (gross) incurred to procure business :		
Agents	6,48,266	2,83,455
Brokers	2,45,959	1,19,317
Corporate agency	23,07,569	15,74,871
Others - Common Service Centres	-	-
- Insurance Marketing Firm	2,417	480
- Micro Finance	756	3,777
- Web Aggregators	17,306	-
Total	32,22,273	19,81,900

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

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

Particulars		For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
1	Employees' remuneration & welfare benefits	39,39,802	32,49,373
2	Travel, conveyance and vehicle running expenses	70,750	57,567
3	Training expenses	2,07,252	95,521
4	Rents, rates & taxes	2,06,840	1,97,807
5	Repairs	13,035	18,091
6	Printing & stationery	28,405	26,127
7	Communication expenses	56,425	64,918
8	Legal & professional charges	4,59,026	3,68,012
9	Medical fees	38,299	35,452
10	Auditors' fees, expenses etc		
	a) as auditor	2,400	2,400
	b) as adviser or in any other capacity, in respect of		
	(i) Taxation matters	50	125
	(ii) Insurance matters	-	-
	(iii) Management services; and	-	-
	c) in any other capacity	1,422	1,253
11	Advertisement and publicity	19,90,363	14,84,625
12	Interest & bank charges	32,425	21,116
13	Others		
	(a) Information technology expenses	2,83,140	2,60,987
	(b) General Office & other expenses	1,90,049	2,07,319
	(c) Stamp Duty	2,64,204	1,90,746
	(d) Business development expenses	9,13,010	8,36,301
14	Depreciation on fixed assets		
	(i) Depreciation on fixed assets owned by Policyholders	94,296	1,07,284
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,514	11,514
15	Goods and Services Tax/Service tax	5,382	9,278
TOTAL		88,08,089	72,45,816

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹ '000)

Particulars		For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
1	Employees' remuneration & welfare benefits	(5,262)	4,138
2	Travel, conveyance and vehicle running expenses	-	-
3	Training expenses	-	-
4	Rents, rates & taxes	-	-
5	Repairs	-	-
6	Printing & stationery	-	-
7	Communication expenses	-	-
8	Legal & professional charges	-	-
9	Medical fees	-	-
10	Auditors' fees, expenses etc		
	a) as auditor	-	-
	b) as adviser or in any other capacity, in respect of		
	(i) Taxation matters	-	-
	(ii) Insurance matters	-	-
	(iii) Management services; and	-	-
	c) in any other capacity	-	-
11	Advertisement and publicity	-	-
12	Interest & bank charges	-	-
13	Others		
	(a) Corporate social responsibility expenses	10,276	5,850
	(b) Directors' fees	2,680	3,080
	(c) Directors' Commission	1,750	1,750
	(d) Other general expenses	10,804	9,480
14	Depreciation on fixed assets		
	(a) Depreciation on fixed assets owned by Shareholders	11,514	11,514
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,514)	(11,514)
15	Goods and Services Tax/Service tax	-	-
TOTAL		20,248	24,298

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

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
1. Insurance claims		
(a) Claims by death	51,91,251	29,14,048
(b) Claims by maturity	66,75,571	31,35,397
(c) Annuities / pensions payment	5,66,254	2,80,672
(d) Other benefits		
(i) Money back payment	69,891	27,254
(ii) Vesting of pension policy	5,73,031	5,77,866
(iii) Surrenders	1,50,25,781	1,51,22,057
(iv) Health	75,927	1,04,087
(v) Discontinuance/ Lapse Termination	39,06,422	14,07,442
(vi) Withdrawals	37,04,146	56,17,227
(vii) Waiver of Premium	37,259	33,910
(viii) Interest on unclaimed amount of Policyholders	97,816	1,03,972
Sub Total (A)	3,59,23,349	2,93,23,932
2. Amount ceded in reinsurance:		
(a) Claims by death	(6,82,574)	(4,44,369)
(b) Claims by maturity	-	-
(c) Annuities / pensions payment	-	-
(d) Other benefits		
(i) Health	(89,112)	(8,480)
Sub Total (B)	(7,71,686)	(4,52,849)
3. Amount accepted in reinsurance:		
(a) Claims by death	-	-
(b) Claims by maturity	-	-
(c) Annuities / pensions payment	-	-
(d) Other benefits		
(i) Health	-	-
Sub Total (C)	-	-
TOTAL (A+B+C)	3,51,51,663	2,88,71,083
Benefits Paid to Claimants:		
In India	3,51,51,663	2,88,71,083
Outside India	-	-
Total	3,51,51,663	2,88,71,083

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

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

	Particulars	As at June 30, 2019	As at June 30, 2018
1	Authorised capital Equity Shares of ₹ 10 each	3,00,00,000	3,00,00,000
2	Issued capital Equity Shares of ₹ 10 each	2,01,74,891	2,01,25,177
3	Subscribed capital Equity Shares of ₹ 10 each	2,01,74,891	2,01,25,177
4	Called-up capital Equity Shares of ₹10 each	2,01,74,891	2,01,25,177
	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	2,01,74,891	2,01,25,177

Note:

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

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

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

	As at June 30, 2019		As at June 30, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,03,85,14,075	51.48%	1,03,85,14,075	51.60%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	46,44,11,893	23.02%	58,96,26,265	29.30%
Others	51,45,63,181	25.50%	38,43,77,357	19.10%
Total	2,01,74,89,149	100.00%	2,01,25,17,697	100.00%

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

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

Particulars	As at		As at	
	June 30, 2019		June 30, 2018	
1 Capital reserve		-		-
2 Capital redemption reserve		-		-
3 Share premium				
Opening balance	31,27,498		31,27,498	
Add: Additions during the year	5,54,741		62,593	
Less: Adjustments during the year	-	36,82,239	-	31,90,091
4 Revaluation reserve		-		-
Opening balance	-		-	
Add: Additions during the year	-		-	
Less: Adjustments during the year	-	-	-	-
5 General reserves		-		-
Less: Debit balance in Profit and Loss Account, if any		-		-
Less: Amount utilized for buy-back		-		-
6 Catastrophe reserve		-		-
7 Other reserves		-		-
8 Balance of profit in Profit and Loss Account		3,69,86,437		2,77,38,241
TOTAL		4,06,68,676		3,09,28,332

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

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at June 30, 2019	As at June 30, 2018
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	TOTAL	-	-

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

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

		(₹ '000)	
Particulars	As at June 30, 2019	As at June 30, 2018	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	55,95,278	2,11,47,989	
2 Other Approved Securities	1,23,90,587	-	
3 Other Investments			
(a) Shares			
(aa) Equity	57,22,605	41,12,365	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	39,18,320	19,57,642	
(e) Subsidiaries	23,67,091	12,14,023	
(f) Fixed Deposit	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	1,07,74,289	74,82,351	
5 Other than Approved Investments	79,82,389	7,35,683	
Sub Total (A)	4,87,50,559	3,66,50,053	
SHORT TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	1,41,474	5,55,969	
2 Other Approved Securities	-	-	
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	-	22,50,478	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	1,00,015	10,00,000	
(e) Other Securities			
(aa) Commercial Paper	-	-	
(bb) Certificate of Deposit	-	-	
(cc) Fixed Deposit	24,10,000	5,10,000	
(dd) CBLO/Repo Investments	2,81,157	79,525	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	1,00,175	2,49,717	
5 Other than Approved Investments	-	-	
Sub Total (B)	30,32,821	46,45,689	
TOTAL (A+B)	5,17,83,380	4,12,95,742	

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at June 30, 2019	As at June 30, 2018
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	3,81,64,408	3,42,28,951
	b) Market Value of above investment	3,90,07,364	3,38,03,657
2	Investment in holding company at cost	2,50,000	2,50,000
3	Investment in subsidiaries company at cost	23,67,091	12,14,023
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	3,50,000	4,50,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	60,000	60,000
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	NIL	61,203
6	Investment made out of catastrophe reserve	NIL	NIL

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

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at June 30, 2019	As at June 30, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	21,79,47,471	20,74,78,928
2	Other Approved Securities	7,96,88,565	2,41,56,573
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,55,57,298	5,61,47,525
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,74,62,770	4,69,14,553
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	39,80,076	22,82,968
	(cc) Infrastructure Investment Fund	6,36,119	7,70,726
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	5,68,208	-
4	Investments in Infrastructure and Social Sector	10,16,66,798	8,16,77,360
5	Other than Approved Investments	92,44,369	69,99,966
Sub Total (A)		54,67,51,674	42,64,28,599
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	1,65,87,142	1,31,15,606
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,38,02,838	1,31,58,923
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,35,73,103	98,07,515
	(e) Other Securities		
	(aa) Commercial Paper	19,35,151	-
	(bb) Certificate of Deposit	21,80,044	-
	(cc) Fixed Deposit	10,00,000	-
	(dd) Deep Discount Bonds	11,16,808	3,82,593
	(ee) CBLO/Repo Investments	93,21,023	71,19,476
	(f) Subsidiaries	-	-
	(g) Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	39,22,919	90,27,821
5	Other than Approved Investments	5,15,429	5,23,868
Sub Total (B)		6,39,54,457	5,31,35,802
TOTAL		61,07,06,131	47,95,64,401

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at June 30, 2019	As at June 30, 2018
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	52,36,24,578	40,66,46,023
	b) Market Value of above investment	54,07,81,828	39,37,43,031
2	Investment in holding company at cost	51,04,631	38,00,624
3	Investment in subsidiaries company at cost	NIL	NIL
4	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	5,01,590	2,93,210
	b) Market Value of above investment	5,17,987	2,91,523
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	NIL	4,49,724
6	Investment made out of catastrophe reserve	NIL	NIL

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

		(₹ '000)	
Particulars		As at June 30, 2019	As at June 30, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	4,68,87,894	4,43,96,920
2	Other Approved Securities	40,08,655	17,44,903
3	Other Investments		
	(a) Shares		
	(aa) Equity	32,90,78,940	30,51,74,843
	(bb) Preference	18,099	26,466
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,83,12,049	5,24,56,152
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	10,88,538	5,28,533
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,90,09,768	6,22,49,612
5	Other than Approved Investments	4,77,68,863	3,20,94,078
Sub Total (A)		55,61,72,806	49,86,71,507
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	2,82,85,230	2,56,62,416
2	Other Approved Securities	1,08,526	33,586
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	52,23,359	54,98,713
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Commercial Paper	2,90,618	15,05,895
	(cc) Certificate of Deposit	-	-
	(dd) Deep Discount Bonds	1,33,892	3,01,604
	(ee) Repo Investments	3,58,40,299	3,61,40,186
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,99,281	8,85,339
5	Other than Approved Investments	4,48,297	99,883
Sub Total (B)		7,14,29,502	7,01,27,622
OTHER ASSETS (NET)			
1	Interest Accrued and Dividend Receivable	63,27,945	59,75,171
2	Others (Net)	3,95,923	4,93,518
3	Other - Receivable	4,19,012	4,19,650
4	Investment Sold Awaiting Settlement	12,64,747	11,99,793
5	Investment Purchased Awaiting Settlement	(26,84,498)	(14,10,825)
Sub Total (C)		57,23,129	66,77,307
TOTAL (A+B+C)		63,33,25,437	57,54,76,436

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at June 30, 2019	As at June 30, 2018
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	22,63,97,902	21,89,92,497
	b) Market Value of above investment	22,79,93,613	21,42,67,663
2	Investment in holding company at cost	1,02,63,516	70,49,178
3	Investment in subsidiaries company at cost	NIL	NIL
4	The value of equity shares lent by the Company under securities lending and borrowing scheme (SLB) and outstanding	5,97,875	31,09,771
5	Investment made out of catastrophe reserve	NIL	NIL

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

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at June 30, 2019	As at June 30, 2018	
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	4	22	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	11,58,421	2,09,945	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	-	2,837	
TOTAL	11,58,425	2,12,804	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	-	-	
(e) Loans against policies	11,58,421	2,09,945	
(f) Loans to employees	4	22	
(g) Others - HDFC Standard Life Employees' Stock Option Trust	-	2,837	
TOTAL	11,58,425	2,12,804	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	11,58,425	2,12,804	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	11,58,425	2,12,804	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	3,46,998	22,568	
(b) Long term	8,11,427	1,90,236	
TOTAL	11,58,425	2,12,804	

Note-

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 347,002 thousands (Previous year ₹ 22,568 thousands)
- 2) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet.
Long term loans are the loans other than short-term loans.
- 3) Loans considered doubtful and the amount of provision created against such loans is ₹ Nil (Previous year ₹ Nil)

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

FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block			Depreciation				Net Block		
		As at April 01, 2018	Additions	Deductions	As at June 30, 2019	As at April 01, 2018	For the year ended	On Sales / Adjustments	As at June 30, 2019	As at June 30, 2019	As at June 30, 2018
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	19,96,677	6,379	-	20,03,056	15,66,553	49,968	-	16,16,521	3,86,535	4,78,566
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	15,594	1,342	-	16,936	14,055	702	-	14,757	2,179	2,505
5	Buildings	28,66,745	-	-	28,66,745	4,00,683	11,515	-	4,12,198	24,54,547	25,00,605
6	Furniture & Fittings	6,96,015	3,085	(5,182)	6,93,918	6,45,172	7,346	(5,180)	6,47,338	46,580	48,501
7	Information Technology Equipments	9,62,105	26,531	(11,324)	9,77,312	8,57,823	15,432	(11,293)	8,61,962	1,15,350	1,06,157
8	Vehicles	1,67,354	10,012	(7,334)	1,70,032	82,310	9,685	(6,639)	85,356	84,676	65,747
9	Office Equipments	6,15,817	8,538	(7,645)	6,16,710	5,22,631	11,162	(7,617)	5,26,176	90,534	85,915
	TOTAL	73,20,307	55,887	(31,485)	73,44,709	40,89,227	1,05,810	(30,729)	41,64,308	31,80,401	32,87,996
10	Capital Work in progress	1,01,894	1,85,727	(55,887)	2,31,734	-	-	-	-	2,31,734	46,820
	Grand Total	74,22,201	2,41,614	(87,372)	75,76,443	40,89,227	1,05,810	(30,729)	41,64,308	34,12,135	33,34,816
	Previous Year	72,10,526	85,351	(75,102)	72,20,775	37,96,489	1,18,800	(29,330)	38,85,959	33,34,816	

Notes :

*All software are other than those generated internally.

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

FORM L-17-CASH AND BANK BALANCES SCHEDULE

		(₹ '000)	
Particulars		As at June 30, 2019	As at June 30, 2018
1	Cash (including cheques on hand, drafts and stamps)*	3,11,648	4,13,508
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	3,525	8,43,086
	(b) Current accounts	17,28,456	20,65,191
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		20,43,629	33,21,785
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	20,39,365	33,20,458
2	Outside India	4,264	1,327
TOTAL		20,43,629	33,21,785

Note :

* Cheques on hand amount to ₹ 311,648 thousands (Previous Year : ₹ 413,508 thousands)

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

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹ '000)	
Particulars	As at June 30, 2019	As at June 30, 2018	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	4,25,924	5,39,599	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	40,13,168	33,91,998	
6 Others			
(a) Capital advances	33,291	42,945	
(b) Security deposits	3,92,486	3,91,055	
Less: Provision for Security deposit	<u>(13,100)</u>	<u>(11,815)</u>	
(c) Advances to employees	3,606	6,223	
(d) Other advances	3,10,099	1,42,483	
(e) Investment application - pending allotment	41,514	69,337	
TOTAL (A)	52,06,988	45,71,825	
OTHER ASSETS			
1 Income accrued on investments	1,27,93,087	94,03,375	
2 Outstanding Premiums	7,98,509	10,40,804	
3 Agents' Balances	51,073	44,630	
Less: Provision for Agents' debit balances	<u>(51,073)</u>	<u>(44,630)</u>	
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	4,96,578	1,50,158	
6 Due from subsidiaries/ holding Company	17,839	-	
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-	
8 Others			
(a) Fund Management Charges receivable from UL scheme (Including Goods and Services Tax/Service Tax)	82,259	52,003	
(b) Goods and Services Tax/Service Tax & Unutilised credits	475	2,946	
(c) Service Tax Deposits	16,060	9,900	
(d) Investment sold awaiting settlement	22,09,420	8,86,886	
(e) Other Assets	63,607	23,768	
(f) Assets held for unclaimed amount of policyholders	54,16,748	68,95,808	
(g) Income on unclaimed amount of policyholders	3,81,259	3,96,489	
TOTAL (B)	2,22,75,841	1,88,62,137	
TOTAL (A+B)	2,74,82,829	2,34,33,962	

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

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at June 30, 2019	As at June 30, 2018	
1 Agents' balances	12,88,039	7,64,015	
2 Balances due to other insurance companies (including reinsurers)	2,26,363	1,84,197	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	3,24,747	3,52,102	
5 Unallocated premium	50,90,450	32,16,207	
6 Sundry creditors	1,45,03,039	1,08,74,958	
7 Due to Subsidiaries/ Holding Company	8,46,867	1,64,337	
8 Claims outstanding	5,79,407	7,45,797	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	3,71,559	2,12,832	
(b) Goods and Services Tax/Service Tax Liability	3,23,900	1,35,082	
(c) Investments purchased to be settled	56,03,113	24,42,987	
(d) Proposal Deposits refund	3,87,231	4,69,490	
(e) Others-payable (Payable to unit linked schemes)	3,83,825	5,04,539	
(f) Payable to Policyholders	98,72,084	90,59,375	
(g) Unclaimed dividend payable	1,340	1,813	
12 Unclaimed amount of policyholders	54,16,748	68,95,808	
13 Income on unclaimed fund	3,81,259	3,96,489	
TOTAL	4,55,99,971	3,64,20,028	

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

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at June 30, 2019	As at June 30, 2018
1	For taxation (less payments and taxes deducted at source)	1,54,938	1,66,994
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Employee benefits	4,34,470	2,99,862
TOTAL		5,89,408	4,66,856

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

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

(₹ '000)

	Particulars	As at June 30, 2019	As at June 30, 2018
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

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

Date : June 30, 2019

Sr.No.	Particulars	For the quarter ended June 30, 2019	Upto the period ended June 30, 2019	For the quarter ended June 30, 2018	Upto the period ended June 30, 2018
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-62.63%	-62.63%	6.89%	6.89%
	Participating - Individual & Group Pension	-79.32%	-79.32%	-46.93%	-46.93%
	Non Participating - Individual & Group Life	80.91%	80.91%	68.67%	68.67%
	Non Participating - Group Life Variable	-44.42%	-44.42%	108.22%	108.22%
	Non Participating - Individual & Group Pension	-47.27%	-47.27%	614.83%	614.83%
	Non Participating - Group Pension Variable	561.83%	561.83%	38.91%	38.91%
	Non Participating - Annuity	69.94%	69.94%	456.48%	456.48%
	Non Participating - Individual & Group Health	-57.84%	-57.84%	207.75%	207.75%
	Unit Linked - Individual Life	-24.26%	-24.26%	16.63%	16.63%
	Unit Linked - Individual Pension	-53.65%	-53.65%	17.84%	17.84%
	Unit Linked - Group Life	61.38%	61.38%	-56.45%	-56.45%
	Unit Linked - Group Pension	-20.26%	-20.26%	-2.78%	-2.78%
2	Net Retention Ratio	98.71%	98.71%	98.88%	98.88%
3	Expense of Management to Gross Direct Premium Ratio	18.41%	18.41%	18.24%	18.24%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.93%	4.93%	3.92%	3.92%
5	Ratio of policy holder's liabilities to shareholder's funds	2010.78%	2010.78%	2028.37%	2028.37%
6	Growth rate of shareholders' fund	7.53%	7.53%	7.81%	7.81%
7	Ratio of surplus to policyholders' liability	0.31%	0.31%	0.33%	0.33%
8	Change in net worth (` Lakhs)	42,610	42,610	37,095	37,095
9	Profit after tax/Total Income	4.92%	4.92%	5.48%	5.48%
10	(Total real estate + loans)/(Cash + invested assets)	0.32%	0.32%	0.25%	0.25%
11	Total investments/(Capital + Surplus)	21.32	21.32	21.48	21.48
12	Total affiliated investments/(Capital+ Surplus)	0.30	0.30	0.24	0.24
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	1.80%	1.80%	1.92%	1.92%
	Policyholders' Funds				
	Non Linked				
	Participating	2.48%	2.48%	1.66%	1.66%
	Non Participating	2.20%	2.20%	1.95%	1.95%
	Linked				
	Non Participating	1.74%	1.74%	2.17%	2.17%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	2.78%	2.78%	-0.67%	-0.67%
	Policyholders' Funds				
	Non Linked				
	Participating	4.19%	4.19%	-0.05%	-0.05%
	Non Participating	4.81%	4.81%	-1.11%	-1.11%
	Linked				
	Non Participating	0.69%	0.69%	1.33%	1.33%
14	Conservation Ratio				
	Participating - Individual & Group Life	81.65%	81.65%	89.91%	89.91%
	Participating - Individual & Group Pension	100.72%	100.72%	82.02%	82.02%
	Non Participating - Individual & Group Life	70.68%	70.68%	82.68%	82.68%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	78.67%	78.67%	93.72%	93.72%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Annuity	NA	NA	NA	NA
	Non Participating - Individual & Group Health	62.19%	62.19%	53.10%	53.10%
	Unit Linked - Individual Life	84.62%	84.62%	85.74%	85.74%
	Unit Linked - Individual Pension	79.17%	79.17%	81.07%	81.07%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio (Original Premium Basis) (Refer note 1.2,3 & 4)				
	13th month	88.75%	88.14%	85.04%	87.02%
	25th month	77.61%	80.02%	77.79%	77.88%
	37th month	71.35%	71.85%	71.24%	71.96%
	49th month	67.27%	68.39%	63.56%	63.18%
	61st month	55.50%	53.90%	49.46%	50.13%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1.2,3 & 4)				
	13th month	70.81%	71.50%	68.01%	68.80%
	25th month	60.16%	61.12%	60.32%	60.96%
	37th month	54.29%	55.50%	58.66%	60.89%
	49th month	53.25%	56.94%	53.35%	54.68%
	61st month	46.51%	47.59%	44.52%	46.30%

FORM L-22-ANALYTICAL RATIOS
**Name of the Insurer: HDFC Life Insurance Company Limited
(Formerly HDFC Standard Life Insurance Company Limited)**
Date : June 30, 2019

Sr.No.	Particulars	For the quarter ended June 30, 2019	Upto the period ended June 30, 2019	For the quarter ended June 30, 2018	Upto the period ended June 30, 2018
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	NIL
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	0.08%	0.08%	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	NIL
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	0.03%	0.03%	NIL	NIL

Equity Holding Pattern for Life Insurers

1	No. of shares	2,01,74,89,149	2,01,74,89,149	2,01,25,17,697	2,01,25,17,697
2	Percentage of shareholding (Indian / Foreign)				
	Indian	64.68%	65.06%	61.77%	61.67%
	Foreign	35.32%	34.94%	38.23%	38.33%
3	%of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	2.10	2.10	1.89	1.89
4 (b)	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	2.10	2.10	1.88	1.88
5 (a)	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	2.10	2.10	1.89	1.89
5 (b)	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	2.10	2.10	1.88	1.88
6	Book value per share (₹)	30.15	30.15	25.44	25.44

- Note : 1. The persistency ratios are calculated in accordance with the IRDAI circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month.
2. The persistency ratios for the quarter ended June 30, 2019 have been calculated for the policies issued in the March to May period of the relevant years. Eg.: the 13th month persistency for the current quarter is calculated for the policies issued from March 2018 to May 2018.
3. The persistency ratios for the year ended June 30, 2019 have been calculated for the policies issued in the June to May period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from June 2017 to May 2018.
4. Group business, where persistency is measurable, has been included in the calculations. Rural business policies issued from FY 2018-19 onwards are included in persistency ratio calculations
5. Ratios for the previous year's quarter & previous year have been reclassified / regrouped wherever necessary.

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

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2019 (₹ '000)

		For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	6,71,01,547	5,29,07,669
	Other receipts:		
2	GST / Service tax recovery	77,563	47,378
3	Fees & charges	1,27,231	52,639
4	Miscellaneous income	51,304	3,87,331
3	Payments to the re-insurers, net of commissions and claims/ benefits	(90,668)	88,478
4	Payments of claims/benefits	(3,83,17,878)	(3,16,16,437)
5	Payments of commission and brokerage	(32,02,874)	(31,33,151)
6	Payments of other operating expenses	(1,02,49,614)	(1,12,39,182)
7	Deposits, advances and staff loans	3,45,234	1,17,616
8	Income taxes paid (net)	(3,26,945)	(6,44,613)
9	Goods and Services tax/Service Tax paid	(16,89,205)	(1,10,736)
10	Cash flows before extraordinary items	1,38,25,695	68,56,992
11	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	1,38,25,695	68,56,992
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(1,44,380)	(59,251)
2	Proceeds from sale of fixed assets	2,867	1,174
3	Purchases of investments	(24,11,01,783)	(13,52,05,575)
4	Loans disbursed	-	-
5	Loan against policies	(3,62,517)	(32,584)
6	Sale of investments	21,36,06,284	10,89,44,036
7	Repayments received	3	7,171
8	Rents/Interests/ dividends received	1,61,37,813	1,51,26,798
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(1,520)	(1,060)
	Net cash flow from investing activities	(1,18,63,233)	(1,12,19,291)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	1,079	7,777
2	Share Application money pending allotment	(3,549)	(5,076)
3	Share premium	13,691	62,593
4	Interest/dividends paid	-	-
	Net cash flow from financing activities	11,221	65,294
D	Net increase / (decrease) in cash and cash equivalents:	19,73,683	(42,97,005)
E	Cash and cash equivalents at the beginning of the year	6,14,87,252	6,80,08,209
F	Cash and cash equivalents at the end of the year	6,34,60,935	6,37,11,204

Components of cash and cash equivalents at end of the year:			
(i)	Cash and cheques in hand	3,11,648	4,13,508
(ii)	Bank balances*	17,28,456	20,65,191
(iii)	Fixed Deposit (less than 3 months)	-	-
(iv)	Money market instruments	6,14,20,831	6,12,32,505
	Total cash and cash equivalents	6,34,60,935	6,37,11,204

Reconciliation of cash & cash equivalents with cash & bank balance (Form L-17):

(i)	Cash & cash equivalents	6,34,60,935	6,37,11,204
(ii)	Add: Deposit account - Others	3,525	8,43,086
(iii)	Less: Fixed deposits (less than 3 months)	-	-
(iv)	Less: Money market instruments	(6,14,20,831)	(6,12,32,505)
	Cash & Bank Balances as per Form L-17	20,43,629	33,21,785

*Note : Bank Balances includes unclaimed dividend Rs.1,340 thousands (previous year Rs.1,813 thousands)

The above Receipts and payments account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct method" in accordance with Accounting Standard 3, "Cash Flow Statements".

FORM L-24- VALUATION OF NET LIABILITIES

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

Date : June 30, 2019
(₹ Lakhs)

Sr.No.	Particulars	As at June 30, 2019	As at June 30, 2018
1	Linked		
a	Life	54,46,138	48,18,149
b	General annuity	-	-
c	Pension	9,21,296	9,70,118
d	Health	-	-
2	Non-Linked		
a	Life	41,91,592	34,78,857
b	General annuity	5,71,794	2,75,796
c	Pension	8,76,417	6,56,423
d	Health	5,942	5,210
	TOTAL	1,20,13,178	1,02,04,553

FORM L-25- (i) : Geographical Distribution Channel - Individual for the quarter ended June 30, 2019

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

Date : June 30, 2019

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	913	929	3.52	173.10	4,426	4,490	29.99	1,022.39	5,339	5,419	33.51	1,195.49
2	Arunachal Pradesh	25	27	0.11	2.34	96	99	0.70	18.48	121	126	0.81	20.82
3	Assam	774	785	3.28	64.05	3,088	3,126	15.18	349.57	3,862	3,911	18.45	413.61
4	Bihar	2,010	2,069	9.03	198.28	3,527	3,627	22.32	477.13	5,537	5,696	31.36	675.41
5	Chattisgarh	731	748	3.62	78.72	1,810	1,905	15.39	400.72	2,541	2,653	19.01	479.44
6	Goa	148	148	1.26	22.58	622	624	5.68	111.71	770	772	6.94	134.29
7	Gujarat	2,586	2,599	13.80	267.23	12,976	13,152	145.67	2,600.14	15,562	15,751	159.47	2,867.37
8	Haryana	3,260	3,306	13.60	331.92	8,042	8,199	72.57	1,884.94	11,302	11,505	86.17	2,216.86
9	Himachal Pradesh	1,009	1,019	6.33	121.47	892	904	5.86	121.55	1,901	1,923	12.19	243.02
10	Jammu & Kashmir	331	342	1.54	32.57	1,190	1,198	8.54	151.55	1,521	1,540	10.07	184.12
11	Jharkhand	685	706	4.28	64.60	2,548	2,879	44.95	335.74	3,233	3,585	49.23	400.34
12	Karnataka	1,325	1,335	4.14	156.75	9,237	9,428	99.10	3,755.56	10,562	10,763	103.24	3,912.31
13	Kerala	1,198	1,204	7.47	154.87	4,130	4,160	35.56	687.15	5,328	5,364	43.03	842.02
14	Madhya Pradesh	1,417	1,432	5.17	136.91	5,219	5,337	31.64	1,106.51	6,636	6,769	36.81	1,243.42
15	Maharashtra	4,391	4,448	20.50	719.38	33,753	34,352	528.48	12,547.99	38,144	38,800	548.98	13,267.37
16	Manipur	263	264	1.11	22.08	625	626	2.95	62.76	888	890	4.06	84.84
17	Meghalaya	82	82	0.45	5.85	264	265	1.99	28.03	346	347	2.44	33.88
18	Mirzoram	9	9	0.02	0.55	158	161	1.80	17.05	167	170	1.82	17.60
19	Nagaland	31	31	0.14	2.54	185	186	0.71	14.20	216	217	0.85	16.74
20	Orissa	2,117	2,140	9.84	190.40	3,477	3,571	33.82	470.03	5,594	5,711	43.67	660.43
21	Punjab	4,445	4,465	27.78	315.22	6,925	6,973	52.76	1,089.11	11,370	11,438	80.54	1,404.32
22	Rajasthan	1,675	1,705	5.94	219.69	5,279	5,385	29.13	1,318.43	6,954	7,090	35.07	1,538.12
23	Sikkim	53	53	0.73	8.83	209	210	1.95	21.31	262	263	2.69	30.14
24	Tamil Nadu	1,091	1,095	5.70	149.46	10,993	11,075	100.10	2,179.95	12,084	12,170	105.80	2,329.42
25	Telangana	537	541	2.61	76.20	6,148	6,245	103.60	1,809.19	6,685	6,786	106.21	1,885.39
26	Tripura	64	66	0.26	5.08	250	254	1.35	26.05	314	320	1.61	31.13
27	Uttar Pradesh	5,599	5,693	27.79	528.33	14,575	14,874	111.09	2,836.37	20,174	20,567	138.88	3,364.70
28	Uttarakhand	474	486	2.18	68.58	1,602	1,649	18.85	309.17	2,076	2,135	21.03	377.75
29	West Bengal	2,227	2,258	9.45	191.43	9,767	10,132	118.97	1,525.00	11,994	12,390	128.42	1,716.42
30	Andaman & Nicobar Islands	3	3	0.00	0.03	33	33	0.18	3.94	36	36	0.19	3.98
31	Chandigarh	4	4	0.01	1.11	762	769	8.94	136.97	766	773	8.95	138.08
32	Dadra & Nagarhaveli	44	45	0.18	2.83	179	181	1.12	27.99	223	226	1.29	30.82
33	Daman & Diu	24	24	0.11	2.02	187	187	1.27	24.84	211	211	1.39	26.86
34	Delhi	-	-	(0.00)	-	10,361	10,577	111.36	2,660.86	10,361	10,577	111.35	2,660.86
35	Lakshadweep	-	-	-	-	1	1	(0.00)	0.03	1	1	(0.00)	0.03
36	Puducherry	8	8	0.03	0.55	229	230	2.00	32.32	237	238	2.03	32.88
TOTAL		39,553	40,069	191.98	4,315.56	1,63,765	1,67,064	1,765.58	40,164.74	2,03,318	2,07,133	1,957.56	44,480.30

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

FORM L-25- (ii) : Geographical Distribution Channel - Group for the quarter ended June 30, 2019

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

Date : June 30, 2019

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	1	2,724	0.30	116.32	1	2,724	0.30	116.32
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	59,559	9.02	134.59	-	59,559	9.02	134.59
4	Bihar	-	-	-	-	-	4,346	0.01	43.16	-	4,346	0.01	43.16
5	Chattisgarh	-	-	-	-	-	1	0.00	0.35	-	1	0.00	0.35
6	Goa	-	-	-	-	-	123	0.18	4.33	-	123	0.18	4.33
7	Gujarat	-	-	-	-	7	12,165	10.69	701.84	7	12,165	10.69	701.84
8	Haryana	-	-	-	-	12	13,68,986	91.76	16,354.43	12	13,68,986	91.76	16,354.43
9	Himachal Pradesh	-	-	-	-	-	19	3.00	3.71	-	19	3.00	3.71
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	3	16,916	0.17	58.51	3	16,916	0.17	58.51
12	Karnataka	-	-	-	-	9	11,19,797	245.68	8,775.34	9	11,19,797	245.68	8,775.34
13	Kerala	-	-	-	-	-	4,25,504	29.22	1,606.11	-	4,25,504	29.22	1,606.11
14	Madhya Pradesh	-	-	-	-	-	529	0.03	51.87	-	529	0.03	51.87
15	Maharashtra	-	-	-	-	37	38,74,402	937.04	54,829.14	37	38,74,402	937.04	54,829.14
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	1,80,421	6.13	854.79	1	1,80,421	6.13	854.79
21	Punjab	-	-	-	-	2	5,221	0.56	34.04	2	5,221	0.56	34.04
22	Rajasthan	-	-	-	-	1	1,07,232	4.79	571.09	1	1,07,232	4.79	571.09
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	3,92,451	65.78	4,303.49	3	3,92,451	65.78	4,303.49
25	Telangana	-	-	-	-	3	28,02,358	63.22	7,254.14	3	28,02,358	63.22	7,254.14
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	5	9,59,094	56.34	26,294.77	5	9,59,094	56.34	26,294.77
28	UttaraKhand	-	-	-	-	2	26,331	80.64	19.60	2	26,331	80.64	19.60
29	West Bengal	-	-	-	-	4	13,22,921	38.15	7,848.09	4	13,22,921	38.15	7,848.09
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	(1.20)	-	-	-	(1.20)
32	Dadra & Nagar haveli	-	-	-	-	-	152	0.01	9.50	-	152	0.01	9.50
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	9	71,471	346.18	5,350.87	9	71,471	346.18	5,350.87
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	99	1,27,52,723	1,988.90	1,35,218.89	99	1,27,52,723	1,988.90	1,35,218.89

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

(₹ Crores)

No	Particulars	Schedule	Amount	Particulars	Amount	Amount
1	Investments (Shareholders)	L-12	5,178.34	Reconciliation of Investment Assets		
	Investments (Policyholders)	L-13	61,070.61			
	Investments (Linked Liabilities)	L-14	63,332.54	Balance Sheet Value of:		
2	Loans	L-15	115.84	A. Life Fund	40,589.42	
3	Fixed Assets	L-16	341.21	Less : Investment Loan as per L-15	-	40,589.42
4	Current Assets			B. Pension & General Annuity and Group Business		25,659.53
	a. Cash & Bank Balance	L-17	204.36	C. Unit Linked Funds		63,332.54
	b. Advances & Other Assets	L-18	2,748.28			
5	Current Liabilities					
	a. Current Liabilities	L-19	(4,560.00)			
	b. Provisions	L-20	(58.94)			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		1,28,372.26			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	115.84			
2	Fixed Assets (if any)	L-16	341.21			
3	Cash & Bank Balance (if any)	L-17	204.36			
4	Advances & Other Assets (if any)	L-18	2,748.28			
5	Current Liabilities	L-19	(4,560.00)			
6	Provisions	L-20	(58.94)			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
		TOTAL (B)	(1,209.24)			
	Investment Assets	(A-B)	1,29,581.49	(A+B+C)		1,29,581.49

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section II

₹ Crores

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(f+h)	Market Value (j)		
			Balance	FRSM+	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)						(e)	
1	Central Govt. Sec	Not Less than 25%	-	573.68	555.06	11,149.28	3,181.69	15,459.71	38.98%	-	15,459.71	16,089.86	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	1,812.73	591.19	13,952.79	4,030.84	20,387.56	51.40%	-	20,387.56	21,247.94	
3	Investment subject to Exposure Norms												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	-	1,165.67	48.67	5,974.01	658.12	7,846.47	19.78%	22.02	7,868.49	7,931.21	
	2. Other Investments		-	3.75	-	12.00	-	15.74	0.04%	(1.10)	14.64	14.71	
	b. i) Approved Investments	Not exceeding 35%	236.71	1,187.24	687.57	6,539.84	1,221.18	9,872.54	24.29%	700.74	10,573.28	10,684.79	
	ii) Other Investments		-	795.77	-	983.88	-	1,779.66	4.49%	(34.20)	1,745.46	1,747.62	
TOTAL LIFE FUND			100%	236.71	4,965.17	1,327.43	27,462.52	5,910.14	39,901.97	100.00%	687.45	40,589.42	41,626.27

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value (c)=(a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)	
			PAR	NON PAR						
			(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	616.30	7,951.13	8,567.42	33.59%	-	8,567.42	9,030.62	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,431.13	11,416.36	12,847.49	50.37%	-	12,847.49	13,450.45	
3	Balance in Approved investment	Not Exceeding 60%	982.25	11,662.99	12,645.24	49.58%	152.68	12,797.92	12,957.94	
4	Other Investments		14.12	-	14.12	0.06%	-	14.12	14.31	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	2,427.51	23,079.34	25,506.85	100.00%	152.68	25,659.53	26,422.70

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund (c)=(a+b)	Actual % (d)	
			PAR	NON PAR			
			(a)	(b)			
1	Approved Investments	Not Less than 75%	-	58,510.83	58,510.83	92.39%	
2	Other Investments	Not More than 25%	-	4,821.72	4,821.72	7.61%	
TOTAL LINKED INSURANCE FUND			100%	-	63,332.54	63,332.54	100.00%

Notes:

- (+) FRSM refers to 'Funds representing Solvency Margin
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

CERTIFICATION:

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

Prasun Gajri
Chief Investment Officer

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

PART - B

† Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
Opening Balance (Market Value)	12.70	15.71	105.10	260.74	480.85	51.13	30.21	2.89	119.67
Add: Inflow during the Quarter	0.11	0.00	5.98	8.72	1.24	22.94	12.26	0.00	15.97
Increase / (Decrease) Value of Inv	0.18	0.26	3.58	6.89	8.26	0.72	0.53	0.14	4.00
Less: Outflow during the Quarter	0.98	0.16	4.97	10.18	12.38	26.08	10.69	0.01	23.51
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.00	15.81	109.69	266.16	477.97	48.70	32.31	3.02	116.12

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		
	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	7.41	61.71%	-	0.00%	40.80	37.19%	75.15	28.24%	70.61	14.77%	31.48	64.63%	-	0.00%	2.90	95.84%	47.04	40.51%	
State Government Securities	-	0.00%	1.60	10.13%	0.51	0.47%	2.46	0.92%	1.29	0.27%	-	0.00%	6.70	20.75%	-	0.00%	0.58	0.50%	
Other Approved Securities	-	0.00%	-	0.00%	1.08	0.98%	-	0.00%	1.93	0.40%	-	0.00%	-	0.00%	-	0.00%	1.78	1.53%	
Corporate Bonds	-	0.00%	6.66	42.11%	33.35	30.40%	76.04	28.57%	103.19	21.59%	-	0.00%	11.49	35.57%	-	0.00%	29.52	25.42%	
Infrastructure Bonds	-	0.00%	6.63	41.91%	26.17	23.86%	34.21	12.85%	45.83	9.59%	-	0.00%	12.86	39.80%	-	0.00%	23.47	20.21%	
Equity	-	0.00%	-	0.00%	-	0.00%	56.82	21.35%	204.84	42.86%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	4.59	38.21%	0.28	1.79%	3.94	3.59%	13.05	4.90%	12.85	2.69%	18.20	37.38%	0.14	0.44%	0.06	1.84%	3.84	3.31%	
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)	11.99	99.92%	15.17	95.94%	105.85	96.50%	257.72	96.83%	440.54	92.17%	49.68	102.00%	31.20	96.56%	2.95	97.68%	106.24	91.49%	
Current Assets:																			
Accrued Interest	0.00	0.01%	0.63	4.01%	3.38	3.09%	6.31	2.37%	7.53	1.58%	0.00	0.00%	1.12	3.45%	0.07	2.16%	3.28	2.82%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.14	0.05%	0.53	0.11%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.08%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.02%	0.01	0.03%	0.01	0.17%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.61	0.23%	0.20	0.04%	-	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%	0.03	0.05%	0.03	0.08%	-	0.00%	0.53	0.46%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	7.52	2.82%	9.89	2.07%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.03	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	
Other Current Liabilities (for Investment)	0.00	0.00%	0.00	0.00%	0.21	0.19%	0.74	0.28%	0.05	0.01%	1.01	2.08%	0.04	0.13%	0.00	0.00%	0.02	0.02%	
Sub Total (B)	0.01	0.08%	0.64	4.06%	3.18	2.89%	(1.20)	-0.45%	(1.69)	-0.35%	(0.98)	-2.00%	1.11	3.44%	0.07	2.32%	3.79	3.26%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	0.67	0.61%	6.81	2.56%	1.90	0.40%	-	0.00%	-	0.00%	-	0.00%	6.10	5.25%	
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%	2.82	1.06%	10.83	2.27%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	26.38	5.52%	-	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%	0.67	0.61%	9.64	3.62%	39.12	8.18%	-	0.00%	-	0.00%	-	0.00%	6.10	5.25%	
Total (A + B + C)	12.00	100.00%	15.81	100.00%	109.69	100.00%	266.16	100.00%	477.97	100.00%	48.70	100.00%	32.31	100.00%	3.02	100.00%	116.12	100.00%	
Fund Carried Forward (as per LB2)																			

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

₹ Crores

PARTICULARS	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgFd101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101	
	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
Opening Balance (Market Value)	97.19		413.63		618.09		2,487.41		25.79		61.80		577.68		903.16		191.11	
Add: Inflow during the Quarter	5.24		15.87		60.90		13.95		1.83		0.38		3.26		14.16		6.58	
Increase / (Decrease) Value of Inv (Net)	2.69		7.32		1.02		22.77		0.37		1.01		19.73		26.70		3.79	
Less: Outflow during the Quarter	7.61		24.17		21.46		90.20		2.88		1.21		22.22		14.17		2.12	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	97.50		410.73		613.51		2,480.88		25.11		61.98		578.45		929.85		199.36	
INVESTMENT OF UNIT FUND	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgFd101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101	
	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	26.12	26.78%	68.18	16.60%	-	0.00%	-	0.00%	15.63	62.26%	3.14	5.07%	209.76	36.26%	261.36	28.11%	30.42	15.26%
State Government Securities	1.08	1.10%	1.51	0.37%	-	0.00%	-	0.00%	-	0.00%	2.70	4.36%	2.82	0.49%	12.87	1.38%	0.51	0.26%
Other Approved Securities	-	0.00%	2.04	0.50%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.31	0.92%	8.94	0.96%	0.99	0.50%
Corporate Bonds	30.38	31.16%	86.31	21.01%	4.00	0.65%	-	0.00%	-	0.00%	24.10	38.89%	178.95	30.94%	274.75	29.55%	37.99	19.06%
Infrastructure Bonds	11.49	11.79%	27.32	6.65%	14.91	2.43%	-	0.00%	-	0.00%	29.45	47.51%	141.95	24.54%	102.60	11.03%	15.98	8.01%
Equity	22.80	23.38%	175.17	42.65%	490.58	79.96%	2,023.45	81.56%	-	0.00%	-	0.00%	-	0.00%	209.81	22.56%	96.40	48.36%
Money Market Investments	4.76	4.88%	19.84	4.83%	6.05	0.99%	105.86	4.27%	9.47	37.73%	0.27	0.44%	20.91	3.61%	45.33	4.88%	9.77	4.90%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	96.62	99.09%	380.37	92.61%	515.53	84.03%	2,129.32	85.83%	25.10	99.98%	59.66	96.27%	559.70	96.76%	915.66	98.47%	192.07	96.34%
Current Assets:																		
Accrued Interest	1.98	2.03%	5.39	1.31%	0.63	0.10%	0.05	0.00%	0.00	0.01%	2.33	3.76%	16.31	2.82%	20.01	2.15%	2.64	1.32%
Dividend Receivable	0.06	0.07%	0.45	0.11%	1.21	0.20%	5.42	0.22%	-	0.00%	-	0.00%	-	0.00%	0.56	0.06%	0.26	0.13%
Bank Balance	0.01	0.01%	0.01	0.00%	4.28	0.70%	0.11	0.00%	0.01	0.04%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.01%
Receivable for Sale of Investments	0.35	0.36%	0.24	0.06%	5.93	0.97%	7.40	0.30%	-	0.00%	-	0.00%	-	0.00%	3.23	0.35%	0.61	0.31%
Other Current Assets (for Investments)	0.07	0.07%	0.06	0.01%	0.30	0.05%	7.53	0.30%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities																		
Payable for Investments	2.75	2.82%	8.51	2.07%	-	0.00%	8.06	0.32%	-	0.00%	-	0.00%	-	0.00%	26.23	2.82%	4.13	2.07%
Fund Mgmt Charges Payable	0.01	0.01%	0.03	0.01%	0.04	0.01%	0.16	0.01%	0.00	0.01%	0.00	0.01%	0.04	0.01%	0.06	0.01%	0.01	0.01%
Other Current Liabilities (for Investments)	0.01	0.01%	0.22	0.05%	0.16	0.03%	3.10	0.12%	0.01	0.02%	0.02	0.04%	0.08	0.01%	0.11	0.01%	0.06	0.03%
Sub Total (B)	-0.29	-0.29%	-2.60	-0.63%	12.15	1.98%	9.20	0.37%	0.00	0.02%	2.31	3.73%	16.21	2.80%	-2.60	-0.28%	-0.67	-0.34%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	1.03	0.25%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.54	0.44%	0.50	0.05%	0.65	0.33%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	1.17	1.20%	9.31	2.27%	25.79	4.20%	96.44	3.89%	-	0.00%	-	0.00%	-	0.00%	16.29	1.75%	7.32	3.67%
Mutual funds	-	0.00%	22.62	5.51%	60.04	9.79%	245.92	9.91%	-	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)	1.17	1.20%	32.96	8.02%	85.83	13.99%	342.36	13.80%	-	0.00%	-	0.00%	2.54	0.44%	16.79	1.81%	7.97	4.00%
Total (A + B + C)	97.50	100.00%	410.73	100.00%	613.51	100.00%	2,480.88	100.00%	25.11	100.00%	61.98	100.00%	578.45	100.00%	929.85	100.00%	199.36	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

PART - B

₹ Crores

PARTICULARS	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101
Opening Balance (Market Value)	25.57	15.37	0.00	58.49	48.70	268.69	258.89	1,136.54	6.48
Add: Inflow during the Quarter	27.50	13.45	0.00	6.98	2.37	6.38	20.80	37.78	0.17
Increase / (Decrease) Value of Inv [Net]	0.34	0.29	0.00	1.96	1.43	4.14	0.55	10.04	0.09
Less: Outflow during the Quarter	28.92	11.10	-	10.29	3.30	11.80	27.96	65.99	0.57
TOTAL INVESTIBLE FUNDS (MKT VALUE)	24.50	17.82	0.00	57.14	49.20	267.41	252.29	1,118.37	6.17

INVESTMENT OF UNIT FUND	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		ULGF02918/02/12LiquidFund101		
	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	14.40	58.78%	0.20	1.14%	0.00	92.73%	23.62	41.34%	15.53	31.55%	38.75	14.49%	-	0.00%	-	0.00%	3.83	62.10%	
State Government Securities	-	0.00%	5.30	29.76%	0.00	1.89%	0.28	0.48%	0.66	1.35%	0.72	0.27%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.00	1.81%	1.08	1.89%	-	0.00%	1.93	0.72%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	6.45	36.20%	-	0.00%	15.16	26.53%	10.35	21.04%	43.23	16.16%	8.31	3.29%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	6.73	37.76%	-	0.00%	10.57	18.49%	8.82	17.93%	27.52	10.29%	0.30	0.12%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.58	23.54%	134.57	50.32%	202.47	80.26%	919.05	82.18%	-	0.00%	
Money Market Investments	8.80	35.91%	0.00	0.03%	-	0.00%	1.75	3.06%	2.44	4.95%	13.09	4.89%	1.21	0.48%	37.70	3.37%	2.35	38.13%	
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)	23.20	94.68%	18.69	104.88%	0.00	96.43%	52.45	91.79%	49.38	100.37%	259.80	97.15%	212.29	84.15%	956.75	85.55%	6.18	100.23%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.62	3.49%	0.00	1.58%	1.63	2.85%	0.86	1.75%	4.04	1.51%	0.27	0.11%	0.02	0.00%	0.00	0.01%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.03	0.07%	0.37	0.14%	0.50	0.20%	2.46	0.22%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.06%	0.00	2.00%	0.01	0.02%	0.01	0.02%	0.01	0.00%	1.21	0.48%	0.06	0.01%	0.01	0.16%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.07	0.15%	1.16	0.43%	2.66	1.06%	4.13	0.37%	-	0.00%	
Other Current Assets (for Investments)	1.38	5.64%	0.00	0.00%	0.00	0.00%	0.10	0.17%	0.01	0.03%	0.04	0.01%	0.04	0.02%	3.31	0.30%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.39	2.83%	5.55	2.08%	-	0.00%	3.74	0.33%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.02	0.01%	0.02	0.01%	0.07	0.01%	0.00	0.01%	
Other Current Liabilities (for Investments)	0.09	0.37%	1.50	8.42%	0.00	0.00%	0.26	0.45%	0.36	0.73%	0.42	0.16%	0.22	0.09%	0.84	0.08%	0.02	0.39%	
Sub Total (B)	1.30	5.32%	-0.87	-4.88%	0.00	3.57%	1.47	2.58%	-0.76	-1.55%	-0.38	-0.14%	4.46	1.77%	5.32	0.48%	-0.01	-0.23%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	3.22	5.63%	-	0.00%	0.75	0.28%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.58	1.19%	7.23	2.71%	10.56	4.19%	44.19	3.95%	-	0.00%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	24.98	9.90%	112.12	10.02%	-	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%	3.22	5.63%	0.58	1.19%	7.98	2.99%	35.54	14.09%	156.31	13.98%	-	0.00%	
Total (A + B + C)	24.50	100.00%	17.82	100.00%	0.00	100.00%	57.14	100.00%	49.20	100.00%	267.41	100.00%	252.29	100.00%	1,118.37	100.00%	6.17	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

PART - B

₹ Crores

PARTICULARS	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF10	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund10	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	71.86	72.57	155.02	197.99	0.45	0.09	2.40	8.08	48.79
Add: Inflow during the Quarter	1.60	0.82	2.85	4.22	-	-	0.01	0.08	16.51
Increase / (Decrease) Value of Inv (N)	1.18	2.51	4.74	3.93	-0.01	0.00	0.05	0.15	0.63
Less: Outflow during the Quarter	2.85	1.05	3.20	3.75	-0.00	0.00	0.00	0.00	19.38
TOTAL INVESTIBLE FUNDS (MKT VALUE)	71.79	74.85	159.41	202.38	0.44	0.09	2.46	8.31	46.55

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF10		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund10		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdl101		
	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%	30.33	40.52%	47.15	29.58%	34.25	16.92%	-	0.00%	0.09	94.37%	1.05	42.65%	2.43	29.21%	29.45	63.26%	
State Government Securities	7.40	10.31%	0.35	0.47%	1.58	0.99%	0.53	0.26%	-	0.00%	-	0.00%	0.61	24.71%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.89	1.19%	-	0.00%	0.73	0.36%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	31.12	43.35%	19.04	25.44%	31.72	19.90%	39.79	19.66%	-	0.00%	-	0.00%	0.10	4.16%	0.60	7.27%	-	0.00%	
Infrastructure Bonds	30.42	42.38%	20.12	26.88%	30.56	19.17%	11.69	5.78%	-	0.00%	-	0.00%	0.03	1.30%	1.08	13.02%	-	0.00%	
Equity	-	0.00%	-	0.00%	36.55	22.93%	98.67	48.75%	0.39	87.98%	-	0.00%	0.55	22.48%	3.39	40.86%	-	0.00%	
Money Market Investments	0.10	0.14%	2.38	3.18%	7.69	4.82%	9.79	4.84%	0.01	1.15%	0.00	2.54%	0.03	1.13%	0.10	1.19%	17.14	36.83%	
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)	69.05	96.18%	73.11	97.68%	155.24	97.38%	195.44	96.57%	0.40	89.13%	0.09	96.91%	2.37	96.44%	7.60	91.54%	46.59	100.09%	
Current Assets:																			
Accrued Interest	2.96	4.12%	2.01	2.69%	2.97	1.86%	2.52	1.24%	0.00	0.00%	0.00	2.56%	0.04	1.68%	0.05	0.65%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	0.10	0.06%	0.27	0.13%	0.00	0.16%	-	0.11%	0.00	0.06%	0.01	0.11%	-	0.00%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	2.26%	0.00	0.55%	0.01	0.41%	0.01	0.12%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.18	0.11%	0.76	0.37%	0.00	0.64%	-	0.00%	0.01	0.27%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.04	0.08%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	4.50	2.82%	4.19	2.07%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	
Other Current Liabilities (for Investments)	0.22	0.31%	0.28	0.37%	0.23	0.15%	0.35	0.17%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.00%	0.09	0.19%	
Sub Total (B)	2.74	3.82%	1.74	2.32%	-1.48	-0.93%	-1.00	-0.50%	0.01	3.05%	0.00	3.09%	0.06	2.40%	0.07	0.88%	-0.04	-0.09%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	2.85	1.79%	0.35	0.17%	-	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%	2.80	1.76%	7.60	3.75%	0.03	7.82%	-	0.00%	0.03	1.16%	0.17	2.04%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.46	5.55%	-	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%	5.66	3.55%	7.95	3.93%	0.03	7.82%	-	0.00%	0.03	1.16%	0.63	7.59%	-	0.00%	
Total (A + B + C)	71.79	100.00%	74.85	100.00%	159.41	100.00%	202.38	100.00%	0.44	100.00%	0.09	100.00%	2.46	100.00%	8.31	100.00%	46.55	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

₹ Crores

PARTICULARS	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdl101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFdl101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101
Opening Balance (Market Value)	50.40	183.89	107.35	547.23	707.36	3,261.32	68.88	42.71	856.34
Add: Inflow during the Quarter	12.90	12.20	7.24	15.64	20.35	69.63	7.06	0.77	4.15
Increase / (Decrease) Value of Inv (Net)	0.82	6.11	2.98	8.30	0.21	24.79	0.85	0.66	28.25
Less: Outflow during the Quarter	11.82	20.89	11.03	30.69	37.30	153.26	9.89	3.91	24.56
TOTAL INVESTIBLE FUNDS (MKT VALUE)	52.30	181.32	106.54	540.47	690.63	3,202.47	66.90	40.23	864.18

INVESTMENT OF UNIT FUND	ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdl101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFdl101		ULGF03620/02/12LiquidFdl101		ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		
	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	9.23	17.65%	57.23	31.56%	27.86	26.15%	76.24	14.11%	-	0.00%	-	0.00%	42.07	62.88%	10.26	25.50%	253.08	29.29%	
State Government Securities	8.71	16.65%	0.89	0.49%	1.16	1.09%	1.47	0.27%	-	0.00%	-	0.00%	-	0.00%	1.80	4.48%	4.18	0.48%	
Other Approved Securities	-	0.00%	2.38	1.31%	-	0.00%	3.27	0.61%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	6.36	0.74%	
Corporate Bonds	21.65	41.40%	51.26	28.27%	28.70	26.94%	130.82	24.20%	11.87	1.72%	-	0.00%	-	0.00%	19.40	48.22%	312.74	36.19%	
Infrastructure Bonds	10.91	20.86%	39.39	21.72%	13.62	12.79%	25.38	4.70%	4.13	0.60%	-	0.00%	-	0.00%	7.02	17.46%	181.18	20.97%	
Equity	-	0.00%	-	0.00%	24.88	23.36%	227.35	42.06%	553.41	80.13%	2,620.74	81.83%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	0.06	0.12%	22.20	12.24%	9.48	8.90%	31.05	5.74%	14.35	2.08%	122.61	3.83%	24.98	37.34%	0.37	0.91%	76.34	8.83%	
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)	50.56	96.67%	173.35	95.61%	105.71	99.22%	495.58	91.69%	583.77	84.53%	2,743.35	85.66%	67.05	100.22%	38.85	96.57%	833.88	96.49%	
Current Assets:																			
Accrued Interest	1.61	3.08%	5.43	2.99%	1.95	1.83%	7.10	1.31%	0.48	0.07%	-0.00	0.00%	0.00	0.01%	1.38	3.42%	25.24	2.92%	
Dividend Receivable	-	0.00%	-	0.00%	0.07	0.07%	0.61	0.11%	1.37	0.20%	7.04	0.22%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.23	0.04%	0.45	0.07%	0.15	0.00%	0.01	0.02%	0.01	0.02%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.69	0.64%	5.68	1.05%	7.43	1.08%	9.90	0.31%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.25	0.47%	0.07	0.04%	0.03	0.03%	0.10	0.02%	0.19	0.03%	10.04	0.31%	-	0.00%	0.00	0.00%	0.09	0.01%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	3.01	2.82%	11.20	2.07%	-	0.00%	10.61	0.33%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.01	0.01%	0.02	0.01%	0.01	0.01%	0.06	0.01%	0.07	0.01%	0.33	0.01%	0.01	0.01%	0.00	0.01%	0.09	0.01%	
Other Current Liabilities (for Investments)	0.12	0.23%	0.08	0.04%	0.18	0.16%	0.49	0.09%	0.41	0.06%	3.48	0.11%	0.15	0.23%	0.00	0.00%	0.03	0.00%	
Sub Total (B)	1.74	3.33%	5.42	2.99%	-0.45	-0.42%	1.97	0.36%	9.43	1.37%	12.71	0.40%	-0.15	-0.22%	1.38	3.43%	25.22	2.92%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	2.54	1.40%	-	0.00%	0.83	0.15%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.08	0.59%	
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%	1.28	1.20%	12.29	2.27%	29.27	4.24%	125.23	3.91%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	29.80	5.51%	68.17	9.87%	321.18	10.03%	-	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%	2.54	1.40%	1.28	1.20%	42.92	7.94%	97.43	14.11%	446.41	13.94%	-	0.00%	-	0.00%	5.08	0.59%	
Total (A + B + C)	52.30	100.00%	181.32	100.00%	106.54	100.00%	540.47	100.00%	690.63	100.00%	3,202.47	100.00%	66.90	100.00%	40.23	100.00%	864.18	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

PART - B

₹ Crores

PARTICULARS	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndI101
Opening Balance (Market Value)	895.18	155.05	31.74	25.84	106.63	56.66	292.05	377.22	1,741.86
Add: Inflow during the Quarter	31.62	3.56	12.95	4.17	12.78	2.18	7.14	11.97	42.51
Increase / (Decrease) Value of Inv (Net)	24.74	3.35	0.44	0.41	3.42	1.60	5.23	0.32	13.43
Less: Outflow during the Quarter	8.57	1.50	15.79	5.59	23.21	5.90	27.78	31.14	126.80
TOTAL INVESTIBLE FUNDS (MKT VALUE)	942.97	160.46	29.34	24.83	99.63	54.54	276.64	358.38	1,671.01

INVESTMENT OF UNIT FUND	ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdlI101		ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFndI101		
	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	260.04	27.58%	26.42	16.46%	17.80	60.67%	8.21	33.05%	31.23	31.35%	13.79	25.27%	41.02	14.83%	-	0.00%	-	0.00%	
State Government Securities	9.16	0.97%	0.41	0.26%	-	0.00%	1.90	7.66%	0.51	0.51%	0.74	1.36%	0.78	0.28%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.31	0.19%	-	0.00%	-	0.00%	1.65	1.65%	-	0.00%	2.12	0.77%	-	0.00%	-	0.00%	
Corporate Bonds	279.50	29.64%	28.92	18.02%	-	0.00%	7.77	31.30%	28.16	28.26%	14.69	26.93%	46.58	16.84%	6.21	1.73%	-	0.00%	
Infrastructure Bonds	101.78	10.79%	11.59	7.22%	-	0.00%	6.02	24.24%	21.29	21.37%	7.30	13.38%	16.98	6.14%	0.91	0.25%	-	0.00%	
Equity	204.55	21.69%	77.63	48.38%	-	0.00%	-	0.00%	-	0.00%	13.05	23.92%	138.41	50.03%	287.43	80.20%	1,394.12	83.43%	
Money Market Investments	49.95	5.30%	10.01	6.24%	11.52	39.28%	0.43	1.74%	8.66	8.70%	4.68	8.57%	17.54	6.34%	7.08	1.98%	32.39	1.94%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	904.97	95.97%	155.29	96.78%	29.32	99.95%	24.33	97.98%	91.50	91.84%	54.24	99.45%	263.43	95.23%	301.63	84.17%	1,426.51	85.37%	
Current Assets:																			
Accrued Interest	19.81	2.10%	1.94	1.21%	0.00	0.01%	0.70	2.83%	3.02	3.03%	1.05	1.92%	2.80	1.01%	0.31	0.09%	0.02	0.00%	
Dividend Receivable	0.56	0.06%	0.21	0.13%	-	0.00%	-	0.00%	-	0.00%	0.04	0.07%	0.39	0.14%	0.73	0.20%	3.69	0.22%	
Bank Balance	0.01	0.00%	0.01	0.01%	0.01	0.04%	0.01	0.04%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.09	0.01%	
Receivable for Sale of Investments	8.13	0.86%	0.39	0.24%	-	0.00%	-	0.00%	-	0.00%	0.08	0.15%	8.54	3.09%	4.28	1.20%	5.26	0.31%	
Other Current Assets (for Investments)	0.83	0.09%	0.01	0.01%	0.01	0.02%	0.00	0.01%	0.03	0.03%	0.02	0.04%	0.26	0.09%	0.30	0.09%	5.62	0.34%	
Less: Current Liabilities																			
Payable for Investments	26.57	2.82%	3.31	2.06%	-	0.00%	-	0.00%	-	0.00%	1.54	2.82%	6.11	2.21%	-	0.00%	6.03	0.36%	
Fund Mgmt Charges Payable	0.10	0.01%	0.02	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.03	0.01%	0.04	0.01%	0.17	0.01%	
Other Current Liabilities (for Investments)	0.03	0.00%	0.00	0.00%	0.00	0.00%	0.21	0.85%	0.17	0.17%	0.04	0.07%	0.26	0.10%	0.21	0.06%	2.55	0.15%	
Sub Total (B)	2.64	0.28%	-0.78	-0.48%	0.02	0.05%	0.50	2.02%	2.88	2.89%	-0.39	-0.71%	5.59	2.02%	5.40	1.51%	5.92	0.35%	
Other Investments (<=25%)																			
Corporate Bonds	19.71	2.09%	-	0.00%	-	0.00%	-	0.00%	5.25	5.27%	-	0.00%	0.15	0.05%	-	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	15.64	1.66%	5.94	3.70%	-	0.00%	-	0.00%	-	0.00%	0.69	1.26%	7.47	2.70%	15.21	4.24%	68.36	4.09%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	36.14	10.08%	170.22	10.19%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	35.35	3.75%	5.94	3.70%	-	0.00%	-	0.00%	5.25	5.27%	0.69	1.26%	7.62	2.75%	51.35	14.33%	238.58	14.28%	
Total (A + B + C)	942.97	100.00%	160.46	100.00%	29.34	100.00%	24.83	100.00%	99.63	100.00%	54.54	100.00%	276.64	100.00%	358.38	100.00%	1,671.01	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

₹ Crores

PARTICULARS	ULGF04311/02/12LiquidFdl101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdl101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
Opening Balance (Market Value)	13.65	21.68	141.24	242.06	5.03	14.58	30.54	57.41	55.98
Add: Inflow during the Quarter	1.24	0.53	2.29	12.21	0.51	6.59	2.49	7.19	4.73
Increase / (Decrease) Value of Inv [Net]	0.18	0.34	3.45	7.29	0.11	0.19	0.98	0.36	-3.28
Less: Outflow during the Quarter	0.35	0.17	38.96	5.26	0.26	9.31	6.79	9.47	9.65
TOTAL INVESTIBLE FUNDS (MKT VALUE)	14.72	22.39	108.02	256.29	5.39	12.04	27.22	55.49	47.77

INVESTMENT OF UNIT FUND	ULGF04311/02/12LiquidFdl101		ULGF04811/02/12StableMFI101		ULGF04411/02/12SecureMFI101		ULGF04511/02/12DefnsvFdl101		ULGF04611/02/12BalncdMFI101		ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprrtFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		
	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	9.46	64.27%	5.15	23.01%	35.02	32.42%	62.49	24.38%	0.99	18.32%	11.85	98.42%	14.36	52.77%	0.00	0.00%	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	0.68	0.63%	2.24	0.88%	-	0.00%	-	0.00%	1.47	5.38%	0.00	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.97	0.90%	-	0.00%	0.04	0.77%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	9.10	40.65%	36.17	33.49%	73.81	28.80%	0.61	11.27%	-	0.00%	4.26	15.67%	0.00	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	7.14	31.91%	22.07	20.43%	30.21	11.79%	0.87	16.19%	-	0.00%	4.14	15.23%	0.00	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	58.35	22.77%	2.57	47.61%	-	0.00%	-	0.00%	52.61	94.80%	46.59	97.52%	
Money Market Investments	5.25	35.66%	-	0.00%	9.18	8.50%	22.61	8.82%	0.13	2.44%	0.08	0.63%	3.71	13.63%	0.85	1.53%	0.01	0.02%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Sub Total (A)	14.71	99.92%	21.40	95.56%	104.10	96.37%	249.71	97.43%	5.21	96.60%	11.92	99.04%	27.95	102.68%	53.46	96.33%	46.60	97.54%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.99	4.43%	2.99	2.77%	5.46	2.13%	0.06	1.06%	0.17	1.45%	0.78	2.85%	0.00	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.15	0.06%	0.01	0.13%	-	0.00%	-	0.00%	0.13	0.24%	0.05	0.10%	
Bank Balance	0.01	0.07%	0.00	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.19%	0.01	0.08%	0.01	0.04%	0.01	0.02%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.29	0.11%	0.01	0.24%	-	0.00%	-	0.00%	1.39	2.50%	-	0.00%	
Other Current Assets (for Investments)	0.00	0.01%	-	0.00%	0.00	0.00%	0.15	0.06%	0.00	0.00%	-	0.00%	-	0.00%	0.07	0.13%	0.07	0.15%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	7.21	2.81%	0.10	1.89%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.03	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.02%	0.01	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.08	0.08%	0.03	0.01%	0.00	0.00%	0.07	0.56%	1.51	5.56%	1.60	2.88%	1.56	3.26%	
Sub Total (B)	0.01	0.08%	0.99	4.44%	2.91	2.69%	-1.20	-0.47%	-0.02	-0.29%	0.12	0.96%	-0.73	-2.68%	0.00	-0.01%	-1.44	-3.01%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	1.02	0.94%	3.80	1.48%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	3.98	1.55%	0.20	3.68%	-	0.00%	-	0.00%	2.04	3.67%	2.61	5.46%	
Mutual funds	-	0.00%	-	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%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	1.02	0.94%	7.78	3.04%	0.20	3.68%	-	0.00%	-	0.00%	2.04	3.67%	2.61	5.46%	
Total (A + B + C)	14.72	100.00%	22.39	100.00%	108.02	100.00%	256.29	100.00%	5.39	100.00%	12.04	100.00%	27.22	100.00%	55.49	100.00%	47.77	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

PART - B

₹ Crores

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	415.43	5,335.08	2,580.97	14,905.69	224.38	7,141.28	10.41	131.83	6,554.86
Add: Inflow during the Quarter	2.49	313.49	192.52	1,084.98	1.29	321.58	-	7.36	3.17
Increase / (Decrease) Value of Inv [Net]	-1.57	85.63	76.47	-268.34	1.46	71.74	-0.05	0.61	66.94
Less: Outflow during the Quarter	40.95	332.59	332.54	797.09	10.96	492.20	0.43	16.01	252.84
TOTAL INVESTIBLE FUNDS (MKT VALUE)	375.40	5,401.62	2,517.42	14,925.24	216.17	7,042.40	9.93	123.79	6,372.13

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprntyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptiGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		
	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	41.42	11.03%	-	0.00%	684.89	27.21%	-	0.00%	18.33	8.48%	768.49	10.91%	1.07	10.81%	6.30	5.09%	544.33	8.54%	
State Government Securities	2.12	0.57%	-	0.00%	114.85	4.56%	-	0.00%	0.92	0.42%	17.33	0.25%	-	0.00%	8.12	6.56%	6.40	0.10%	
Other Approved Securities	1.85	0.49%	-	0.00%	-	0.00%	-	0.00%	0.37	0.17%	22.40	0.32%	-	0.00%	-	0.00%	5.15	0.08%	
Corporate Bonds	50.35	13.41%	-	0.00%	898.31	35.68%	-	0.00%	9.81	4.54%	760.23	10.80%	-	0.00%	63.84	51.57%	1,653.89	25.95%	
Infrastructure Bonds	28.94	7.71%	-	0.00%	546.86	21.72%	-	0.00%	38.54	17.83%	415.16	5.90%	-	0.00%	38.65	31.22%	1,632.92	25.63%	
Equity	230.69	61.45%	4,163.53	77.08%	-	0.00%	12,157.41	81.46%	133.62	61.81%	4,126.52	58.60%	7.85	79.02%	-	0.00%	2,142.76	33.63%	
Money Market Investments	0.20	0.05%	441.87	8.18%	152.60	6.06%	1,600.08	10.72%	3.40	1.57%	190.46	2.70%	0.12	1.21%	0.69	0.56%	40.06	0.63%	
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)	355.57	94.72%	4,605.40	85.26%	2,397.51	95.24%	13,757.49	92.18%	205.00	94.83%	6,300.59	89.47%	9.04	91.04%	117.60	95.00%	6,025.50	94.56%	
Current Assets:																			
Accrued Interest	4.63	1.23%	-	0.00%	77.04	3.06%	0.05	0.00%	2.10	0.97%	55.59	0.79%	0.01	0.14%	4.95	4.00%	138.52	2.17%	
Dividend Receivable	0.41	0.11%	9.71	0.18%	-	0.00%	7.96	0.05%	0.36	0.16%	10.45	0.15%	0.02	0.18%	-	0.00%	6.03	0.09%	
Bank Balance	0.23	0.06%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	4.28	0.06%	0.01	0.10%	0.01	0.01%	12.05	0.19%	
Receivable for Sale of Investments	0.59	0.16%	12.01	0.22%	-	0.00%	20.54	0.14%	0.70	0.32%	11.55	0.16%	0.04	0.44%	-	0.00%	0.09	0.00%	
Other Current Assets (for Investments)	0.00	0.00%	14.15	0.26%	7.40	0.29%	62.00	0.42%	0.00	0.00%	14.39	0.20%	0.00	0.00%	0.16	0.13%	0.06	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	1.65	0.03%	-	0.00%	4.29	0.03%	-	0.00%	96.51	1.37%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.05	0.01%	0.59	0.01%	0.28	0.01%	1.65	0.01%	0.02	0.01%	0.77	0.01%	0.00	0.01%	0.01	0.01%	0.71	0.01%	
Other Current Liabilities (for Investments)	6.76	1.80%	2.49	0.05%	4.28	0.17%	7.67	0.05%	0.24	0.11%	4.93	0.07%	0.00	0.02%	0.17	0.13%	6.26	0.10%	
Sub Total (B)	-0.95	-0.25%	31.16	0.58%	79.90	3.17%	76.96	0.52%	2.91	1.35%	-5.97	-0.08%	0.08	0.83%	4.94	3.99%	149.79	2.35%	
Other Investments (<=25%)																			
Corporate Bonds	12.55	3.34%	-	0.00%	40.02	1.59%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.25	1.01%	4.71	0.07%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	19.83	0.31%	
Equity	8.22	2.19%	222.28	4.12%	-	0.00%	1,090.79	7.31%	7.21	3.34%	222.27	3.16%	0.81	8.12%	-	0.00%	172.31	2.70%	
Mutual funds	-	0.00%	542.78	10.05%	-	0.00%	-	0.00%	1.05	0.48%	525.51	7.46%	-	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)	20.77	5.53%	765.06	14.16%	40.02	1.59%	1,090.79	7.31%	8.26	3.82%	747.78	10.62%	0.81	8.12%	1.25	1.01%	196.84	3.09%	
Total (A + B + C)	375.40	100.00%	5,401.62	100.00%	2,517.42	100.00%	14,925.24	100.00%	216.17	100.00%	7,042.40	100.00%	9.93	100.00%	123.79	100.00%	6,372.13	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

₹ Crores

PARTICULARS	ULIF04224/01/11 PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101									
Opening Balance (Market Value)	69.48	2,486.75	369.41	2,844.09	171.37	64.36	255.05	55.61	181.14									
Add: Inflow during the Quarter	-	533.02	53.69	65.57	27.58	23.38	59.81	38.15	546.49									
Increase / (Decrease) Value of Inv [Net]	-1.09	43.62	6.05	45.28	1.80	2.37	2.74	0.88	1.55									
Less: Outflow during the Quarter	1.97	162.63	33.62	226.03	17.41	17.41	18.42	40.02	546.17									
TOTAL INVESTIBLE FUNDS (MKT VALUE)	66.41	2,900.76	395.52	2,728.91	187.95	72.70	299.18	54.62	183.02									
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	1.03	1.55%	2,637.35	90.92%	367.91	93.02%	85.45	3.13%	-	0.00%	24.49	33.68%	-	0.00%	10.05	18.40%	-	0.00%
State Government Securities	-	0.00%	0.25	0.01%	-	0.00%	53.93	1.98%	-	0.00%	3.27	4.50%	-	0.00%	9.61	17.59%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	19.41	29.23%	-	0.00%	-	0.00%	514.55	18.86%	2.61	1.39%	16.01	22.02%	3.58	1.20%	21.28	38.96%	-	0.00%
Infrastructure Bonds	19.94	30.03%	-	0.00%	-	0.00%	542.23	19.87%	0.71	0.38%	19.15	26.34%	11.26	3.76%	11.52	21.09%	-	0.00%
Equity	14.00	21.08%	-	0.00%	-	0.00%	1,360.46	49.85%	148.59	79.06%	-	0.00%	228.42	76.35%	-	0.00%	147.21	80.44%
Money Market Investments	0.54	0.81%	239.05	8.24%	25.85	6.53%	4.97	0.18%	8.23	4.38%	5.91	8.13%	17.82	5.95%	0.15	0.28%	7.58	4.14%
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)	54.92	82.70%	2,876.65	99.17%	393.75	99.55%	2,561.60	93.87%	160.14	85.21%	68.82	94.67%	261.07	87.26%	52.61	96.32%	154.79	84.58%
Current Assets:																		
Accrued Interest	2.13	3.21%	39.09	1.35%	4.72	1.19%	41.46	1.52%	0.14	0.07%	1.78	2.45%	0.65	0.22%	1.82	3.33%	0.00	0.00%
Dividend Receivable	0.03	0.05%	-	0.00%	-	0.00%	3.13	0.11%	0.38	0.20%	-	0.00%	0.54	0.18%	-	0.00%	0.39	0.21%
Bank Balance	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Receivable for Sale of Investments	0.09	0.13%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.04	0.57%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	-	0.00%	3.14	0.11%	1.34	0.71%	0.51	0.70%	2.63	0.88%	0.23	0.42%	8.36	4.57%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.59	1.20%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.01	0.01%	0.12	0.00%	0.02	0.00%	0.30	0.01%	0.02	0.01%	0.01	0.01%	0.03	0.01%	0.01	0.01%	0.02	0.01%
Other Current Liabilities (for Investments)	0.01	0.02%	14.87	0.51%	2.95	0.74%	2.75	0.10%	0.18	0.09%	0.10	0.14%	0.31	0.10%	0.04	0.07%	7.84	4.28%
Sub Total (B)	2.24	3.38%	24.11	0.83%	1.77	0.45%	44.69	1.64%	1.67	0.89%	2.18	3.00%	-0.11	-0.04%	2.01	3.68%	1.94	1.06%
Other Investments (<=25%)																		
Corporate Bonds	1.54	2.32%	-	0.00%	-	0.00%	0.95	0.03%	-	0.00%	1.69	2.33%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	6.28	9.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	1.42	2.14%	-	0.00%	-	0.00%	121.67	4.46%	7.90	4.20%	-	0.00%	10.67	3.57%	-	0.00%	7.94	4.34%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	18.23	9.70%	-	0.00%	27.56	9.21%	-	0.00%	18.35	10.02%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	9.24	13.92%	-	0.00%	-	0.00%	122.63	4.49%	26.13	13.90%	1.69	2.33%	38.22	12.78%	0.00	0.00%	26.29	14.36%
Total (A + B + C)	66.41	100.00%	2,900.76	100.00%	395.52	100.00%	2,728.91	100.00%	187.95	100.00%	72.70	100.00%	299.18	100.00%	54.62	100.00%	183.02	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2019

PART - B

₹ Crores

PARTICULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	ULIF06618/01/18DiscvryFnd101	ULIF06723/03/18EqtyAdvtFd101	Total of All Funds
Opening Balance (Market Value)	542.54	41.78	64.33	9.37	1.68	63,377.41
Add: Inflow during the Quarter	1,688.11	125.32	200.56	2.14	2.97	5,941.19
Increase / (Decrease) Value of Inv (Net)	17.37	0.25	1.86	-0.09	0.09	433.06
Less: Outflow during the Quarter	1,664.92	125.60	198.14	0.41	0.34	6,419.12
TOTAL INVESTIBLE FUNDS (MKT VALUE)	583.10	41.76	68.61	11.01	4.39	63,332.54

INVESTMENT OF UNIT FUND	ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		ULIF06618/01/18DiscvryFnd101		ULIF06723/03/18EqtyAdvtFd101		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	151.98	26.06%	-	0.00%	29.39	42.84%	-	0.00%	0.00%	0.00%	7,517.31	11.87%
State Government Securities	30.81	5.28%	-	0.00%	0.31	0.45%	-	0.00%	0.00%	0.00%	336.08	0.53%
Other Approved Securities	2.06	0.35%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	75.64	0.12%
Corporate Bonds	233.05	39.97%	-	0.00%	14.04	20.46%	-	0.00%	0.00%	0.00%	6,475.78	10.23%
Infrastructure Bonds	102.48	17.57%	-	0.00%	16.50	24.05%	-	0.00%	0.00%	0.00%	4,577.49	7.23%
Equity	-	0.00%	33.95	81.29%	-	0.00%	9.21	83.64%	216.46%	49.27%	35,295.17	55.73%
Money Market Investments	42.17	7.23%	1.46	3.50%	6.14	8.95%	0.82	7.40%	156.94%	35.72%	3,661.04	5.78%
Mutual funds	-	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%
Sub Total (A)	562.55	96.47%	35.41	84.79%	66.38	96.75%	10.03	91.04%	373.39%	84.99%	57,938.51	91.48%
Current Assets:												
Accrued Interest	16.28	2.79%	0.00	0.00%	1.95	2.84%	0.00	0.00%	0.08%	0.02%	565.88	0.89%
Dividend Receivable	-	0.00%	0.09	0.21%	-	0.00%	0.01	0.08%	0.55%	0.13%	66.92	0.11%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.03%	0.13%	23.80	0.04%
Receivable for Sale of Investments	-	0.00%	0.12	0.30%	-	0.00%	0.11	1.01%	0.00%	0.00%	126.47	0.20%
Other Current Assets (for Investments)	29.30	5.02%	2.30	5.50%	3.62	5.28%	0.16	1.50%	20.37%	4.64%	181.58	0.29%
Less: Current Liabilities												
Payable for Investments	-	0.00%	0.18	0.43%	-	0.00%	0.07	0.63%	0.00%	0.00%	268.45	0.42%
Fund Mgmt Charges Payable	0.06	0.01%	0.00	0.01%	0.01	0.01%	0.00	0.01%	0.05%	0.01%	6.29	0.01%
Other Current Liabilities (for Investments)	26.40	4.53%	2.07	4.95%	3.33	4.85%	0.00	0.04%	0.58%	0.13%	117.60	0.19%
Sub Total (B)	19.11	3.28%	0.25	0.61%	2.23	3.25%	0.21	1.91%	20.39%	4.64%	572.31	0.90%
Other Investments (<=25%)												
Corporate Bonds	1.45	0.25%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	129.91	0.21%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	26.11	0.04%
Equity	-	0.00%	1.96	4.69%	-	0.00%	0.78	7.05%	15.82%	3.60%	2,409.78	3.80%
Mutual funds	-	0.00%	4.14	9.91%	-	0.00%	-	0.00%	29.72%	6.77%	2,255.92	3.56%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	-	0.00%
Sub Total (C)	1.45	0.25%	6.10	14.60%	-	0.00%	0.78	7.05%	45.54%	10.37%	4,821.72	7.61%
Total (A + B + C)	583.10	100.00%	41.76	100.00%	68.61	100.00%	11.01	100.00%	4.39	100.00%	63,332.54	100.00%
Fund Carried Forward (as per LB2)												

Notes:

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

Prasun Gajri
Chief Investment Officer

FORM L-29-Details regarding debt securities

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

Date : June 30, 2019

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at June 30, 2019	As % of total for this class	As at June 30, 2018	As % of total for this class	As at June 30, 2019	As % of total for this class	As at June 30, 2018	As % of total for this class
Break down by credit rating								
AAA rated *	52,88,653.79	95.43%	41,78,947.08	96.29%	52,84,523.49	95.42%	41,88,981.70	96.32%
AA or better	2,09,065.63	3.77%	1,42,384.84	3.28%	2,09,090.05	3.78%	1,41,599.13	3.26%
Rated below AA but above A (A or better)	10,199.59	0.18%	13,303.87	0.31%	10,196.57	0.18%	13,304.63	0.31%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	34,100.00	0.62%	5,100.00	0.12%	34,100.00	0.62%	5,100.00	0.12%
Total	55,42,019.01	100.00%	43,39,735.79	100.00%	55,37,910.11	100.00%	43,48,985.46	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,31,790.07	9.60%	4,23,587.03	9.76%	5,28,284.36	9.54%	4,21,697.05	9.70%
More than 1 year and upto 3 years	6,92,406.99	12.49%	4,36,201.70	10.05%	6,90,961.23	12.48%	4,37,777.59	10.07%
More than 3 years and up to 7 years	8,13,976.43	14.69%	10,17,804.83	23.45%	8,16,787.23	14.75%	10,23,168.95	23.53%
More than 7 years and up to 10 years	11,17,855.01	20.17%	7,77,988.09	17.93%	11,19,438.27	20.21%	7,81,092.07	17.96%
More than 10 years and up to 15 years	11,91,372.97	21.50%	8,79,010.26	20.25%	11,93,631.70	21.55%	8,78,869.97	20.21%
More than 15 years and up to 20 years	2,74,207.44	4.95%	2,78,805.92	6.42%	2,72,460.41	4.92%	2,79,257.39	6.42%
Above 20 years	9,20,410.10	16.61%	5,26,337.98	12.13%	9,16,346.92	16.55%	5,27,122.45	12.12%
Total	55,42,019.01	100.00%	43,39,735.79	100.00%	55,37,910.11	100.00%	43,48,985.46	100.00%
Breakdown by type of the issuer								
a. Central Government @	25,20,276.58	45.48%	25,61,860.43	59.03%	25,16,200.65	45.44%	25,70,966.13	59.12%
b. State Government	8,99,250.40	16.23%	1,74,680.22	4.03%	9,01,166.97	16.27%	1,75,562.62	4.04%
c. Corporate Securities	21,22,492.03	38.30%	16,03,195.14	36.94%	21,20,542.49	38.29%	16,02,456.71	36.85%
Total	55,42,019.01	100.00%	43,39,735.79	100.00%	55,37,910.11	100.00%	43,48,985.46	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, TREPS and AAA equivalent rated instruments.
- \$ Includes Fixed Deposit, Loan asset and debt instruments rated B and below.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and TREPS investments guaranteed by Clearing Corporation of India Ltd.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-29-Details regarding debt securities

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

Date : June 30, 2019

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at June 30, 2019	As % of total for this class	As at June 30, 2018	As % of total for this class	As at June 30, 2019	As % of total for this class	As at June 30, 2018	As % of total for this class
Break down by credit rating								
AAA rated *	21,67,556.55	95.07%	20,27,798.96	94.64%	21,41,558.43	94.81%	20,68,398.71	94.63%
AA or better	96,778.05	4.24%	1,07,430.13	5.01%	96,999.64	4.29%	1,10,611.31	5.06%
Rated below AA but above A (A or better)	13,976.54	0.61%	7,447.54	0.35%	13,624.76	0.60%	6,732.48	0.31%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	1,625.00	0.07%	-	0.00%	6,594.44	0.29%	-	0.00%
Total	22,79,936.13	100.00%	21,42,676.63	100.00%	22,58,777.27	100.00%	21,85,742.49	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	7,14,295.02	31.33%	7,01,276.21	32.73%	7,12,063.61	31.52%	7,01,457.90	32.09%
More than 1 year and upto 3 years	4,73,984.74	20.79%	4,23,577.07	19.77%	4,72,060.62	20.90%	4,27,025.57	19.54%
More than 3 years and up to 7 years	4,34,786.11	19.07%	5,76,187.81	26.89%	4,34,896.31	19.25%	5,94,204.33	27.19%
More than 7 years and up to 10 years	3,76,219.33	16.50%	2,66,225.75	12.42%	3,67,235.51	16.26%	2,79,168.81	12.77%
More than 10 years and up to 15 years	1,02,807.59	4.51%	1,57,458.31	7.35%	1,00,302.20	4.44%	1,64,669.35	7.53%
More than 15 years and up to 20 years	1,07,595.50	4.72%	7,772.56	0.36%	1,05,360.87	4.66%	8,429.00	0.39%
Above 20 years	70,247.85	3.08%	10,178.90	0.48%	66,858.15	2.96%	10,787.54	0.49%
Total	22,79,936.13	100.00%	21,42,676.63	100.00%	22,58,777.27	100.00%	21,85,742.49	100.00%
Breakdown by type of the issuer								
a. Central Government @	11,17,697.86	49.02%	10,69,113.03	49.90%	11,03,916.07	48.87%	10,83,309.39	49.56%
b. State Government	33,608.18	1.47%	10,667.08	0.50%	32,478.99	1.44%	10,889.92	0.50%
c. Corporate Securities	11,28,630.09	49.50%	10,62,896.51	49.61%	11,22,382.22	49.69%	10,91,543.18	49.94%
Total	22,79,936.13	100.00%	21,42,676.63	100.00%	22,58,777.27	100.00%	21,85,742.49	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, TREPS and AAA equivalent rated instruments.
- \$ Includes Fixed Deposit , Loan asset and debt instruments rated B and below.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and TREPS investments guaranteed by Clearing Corporation of India Ltd.
- In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- 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 Life Insurance Company Limited
(Formerly HDFC Standard Life Insurance Company Limited)

Date : June 30, 2019

A. The transactions between the Company and its related parties are as given below:

(₹ '000)

Sr. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*	
				For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Charges for hiring training infrastructure Name Usage Fees	(3,30,664) 118 - - 2,50,076	(2,23,400) 456 (1,00,000) 1,203 1,51,731
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,480)	(1,235)
3	HDFC International Life and Re Company Limited	Wholly Owned Subsidiary	Reimbursement for Expenses Incurred	-	467
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Reinsurance Premium	60,231	-
			Reinsurance Claims	(16,684)	-
5	Gruh Finance Limited	Fellow Subsidiary	Premium income	(4,993)	(4,093)
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Group Term Insurance Premium	(3)	-
7	HDFC Sales Private Limited	Fellow Subsidiary	Premium income	(999)	(485)
			Insurance claim received	(355)	(47)
			Insurance premium expenses	57	305
			General Insurance Premium Advance	-	666
8	HDFC Credila Financial Services Pvt.	Fellow Subsidiary	Commission expense	1,35,986	1,00,774
9	HDFC Capital Advisors Limited	Fellow Subsidiary	Commission expense	747	-
10	Key Management Personnel		Premium income	(2)	(5)
			Premium income	(11,088)	(79)
			Dividend paid	-	-
			Managerial remuneration	19,367	29,148

B. Other group companies with material transactions #

(₹ '000)

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*	
				For the quarter ended June 30, 2019	For the quarter ended June 30, 2018
1	HDFC Bank Limited	Associate of holding Company	Premium income	(16,064)	(13,302)
			Investment income	(2,38,704)	(2,44,939)
			Commission expense	19,20,867	12,41,417
			Custodian fees paid	-	-
			Bank charges paid	46,665	22,269
			Insurance claim paid	225	1,203
			Purchase of investments	51,297	5,00,815
			Sale of investments	(18,17,403)	-
			The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life's Insurance products such as pamphlets, standees, posters, Wall Branding/ window glazing	10,08,497	5,59,654

* Transaction amounts are on accrual basis.

Not a related party as per Accounting Standard (AS) 18 on "Related Party Disclosures"

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

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

Date : June 30, 2019

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman, Non Executive Director	
2	Sir Gerry Grimstone	Non Executive Director	
3	Mr. Keki M. Mistry	Non Executive Director	
4	Mr. Norman K. Skeoch	Non Executive Director	
5	Ms.Renu Sud Karnad	Non Executive Director	
6	Dr. JJ Irani	Independent Director	
	Mr. VK Viswanathan	Independent Director	
7			Re-appointed for second term of five years wef April 25, 2019
	Mr. Prasad Chandran	Independent Director	
8			Re-appointed for second term of five years wef April 25, 2019
9	Mr. Sumit Bose	Independent Director	
10	Mr. Ranjan Mathai	Independent Director	
11	Mr. Ketan Dalal	Independent Director	
12	Ms. Bharti Gupta Ramola	Independent Director	
	Mr. James Aird	Alternate to Norman Keith Skeoch	
13			
14	Mr. Rushan Abadan	Alternate to Sir Gerry Grimstone	
15	Ms.Vibha Padalkar	Managing Director & Chief Executive Officer	Vacated office on April 25, 2019
16	Mr. Suresh Badami	Executive Director	
17	Mr. Niraj Shah	Chief Financial Officer	
18	Mr. Prasun Gajri	Chief Investment Officer	
19	Mr. Parvez Mulla	Chief Operating Officer	
20	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
	Mr. Amit Punchhi	Senior Executive Vice President & Chief International Officer	
21			Ceased to be a KMP with effect from June, 2019
	Mr. Rajendra Ghag	Chief Value Officer & Senior Executive Vice President - Administration, Business & Service Excellence and Corporate Social Responsibility	Ceased to be a KMP with effect from June, 2019
22			
	Mr. Vibhash Naik	Executive Vice President - Human Resources, Learning & Development and Administration	Appointed as KMP with effect from April 1, 2019
23			
24	Mr. Pankaj Gupta	Senior Executive Vice President (Sales) & Chief Marketing Officer	
25	Mr. Sanjay Vij	Senior Executive Vice President (Bancassurance) & Chief Values Officer	
26	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
27	Mr. Narendra Gangan	Executive Vice President, Company Secretary & Head - Compliance & Legal	

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2016
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As on June 30, 2019

Form Code: K

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

Registration Number: 11-128245

Classification: Total Business

Item	Description	Adjusted Value (₹ lakhs)	
(1)	(2)		
01	Available assets in Policyholders' fund:		1,21,23,092
	Deduct:		
02	Mathematical reserves		(1,20,13,178)
03	Other liabilities		-
04	Excess in Policyholders' funds		1,09,913
05	Available assets in Shareholders' fund:		5,60,034
	Deduct:		
06	Other liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		5,60,034
08	Total ASM (04)+(07)		6,69,947
09	Total RSM		3,46,564
10	Solvency Ratio (ASM/RSM)		193%

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: 22-Jul-2019

 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, 2016.

2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

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

Registration Number: **101**

Statement as on: **June 30, 2019**

Name of Fund: **Life Fund**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investments Assets (As per Form 5)	10,065.12	9,741.38	-	-	860.23	1,226.10	28,976.61	26,704.00	39,901.97	37,671.48
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,065.12	9,741.38	-	-	860.23	1,226.10	28,976.61	26,704.00	39,901.97	37,671.48
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹'Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investments Assets (As per Form 5)	10,333.29	9,373.84	-	-	926.49	1,280.90	14,247.07	12,847.45	25,506.85	23,502.19
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,333.29	9,373.84	-	-	926.49	1,280.90	14,247.07	12,847.45	25,506.85	23,502.19
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs**FORM 7**

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Name of Fund: **Unit Linked Funds****DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investments Assets (As per Form 5)	11,209.29	11,335.71	-	-	3,661.00	3,047.00	48,462.21	48,995.02	63,332.54	63,377.41
2	Gross NPA	48.75	49	-	-	-	-	-	-	48.75	49
3	% of Gross NPA on Investment Assets (2/1)	0.43%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%
4	Provision made on NPA	32.50	16	-	-	-	-	-	-	32.50	16
5	Provision as a % of NPA (4/2)	66.67%	33.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	66.67%	33.33%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	11,176.79	11,319.46	-	-	3,661.00	3,047.00	48,462.21	48,995.02	63,300.04	63,361.16
8	Net NPA (2-4)	16.25	33	-	-	-	-	-	-	16.25	33
9	% of Net NPA to Net Investment Assets (8/7)	0.15%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Name of the Fund: Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ 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 (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGBB	15,813.34	424.27	2.68%	2.68%	15,813.34	424.27	2.68%	2.68%	16,767.86	310.94	1.85%	1.85%			
A03	Deposit under Section 7 of Insurance Act, 1938	COSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
A04	Treasury Bills	CTRB	430.74	6.67	1.55%	1.55%	430.74	6.67	1.55%	1.55%	472.53	7.15	1.51%	1.51%			
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	4,424.67	89.71	2.03%	2.03%	4,424.67	89.71	2.03%	2.03%	16.54	0.42	2.57%	2.57%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	74.76	1.36	1.82%	1.82%	74.76	1.36	1.82%	1.82%	490.90	9.83	2.00%	2.00%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	142.63	3.77	2.64%	2.64%	142.63	3.77	2.64%	2.64%	244.98	5.55	2.27%	2.27%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	327.12	7.17	2.19%	2.19%	327.12	7.17	2.19%	2.19%	166.20	3.70	2.22%	2.22%			
	TAX FREE BONDS																
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.20	2.18%	2.18%	54.78	1.20	2.18%	2.18%	54.78	1.20	2.18%	2.18%			
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	113.93	1.44	1.26%	1.26%	113.93	1.44	1.26%	1.26%	96.35	0.01	0.01%	0.01%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	94.35	0.11	0.11%	0.11%	94.35	0.11	0.11%	0.11%	90.89	0.02	0.02%	0.02%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-aparately)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	6,887.31	134.75	1.96%	1.96%	6,887.31	134.75	1.96%	1.96%	5,661.96	108.70	1.92%	1.92%			
C28	Infrastructure - PSU - CPs	IPCP	44.42	0.79	1.77%	1.77%	44.42	0.79	1.77%	1.77%	226.03	3.94	1.74%	1.74%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.55	0.34	2.36%	2.36%	14.55	0.34	2.36%	2.36%	14.44	0.34	2.38%	2.38%			
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.09	2.09%	2.09%	100.00	2.09	2.09%	2.09%	100.00	2.09	2.09%	2.09%			
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	3.82	0.02	0.42%	0.42%	3.82	0.02	0.42%	0.42%	0.92	-	0.00%	0.00%			
C35	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	12.00	0.28	2.29%	2.29%	12.00	0.28	2.29%	2.29%	17.99	0.41	2.29%	2.29%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	232.82	1.24	0.53%	0.53%	232.82	1.24	0.53%	0.53%	269.91	0.35	0.13%	0.13%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	4,165.46	57.10	1.37%	1.37%	4,165.46	57.10	1.37%	1.37%	3,145.52	27.54	0.88%	0.88%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	203.20	2.70	1.33%	1.33%	203.20	2.70	1.33%	1.33%	203.19	2.36	1.16%	1.16%			
D09	Corporate Securities - Debentures	ECOS	2,311.78	49.30	2.13%	2.13%	2,311.78	49.30	2.13%	2.13%	2,555.95	56.53	2.21%	2.21%			
D08	Corporate Securities - Investment in Subsidiaries	ECIS	236.71	-	0.00%	0.00%	236.71	-	0.00%	0.00%	121.40	-	0.00%	0.00%			
	Corporate Securities - Derivative Instruments																
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	318.77	6.65	2.09%	2.09%	318.77	6.65	2.09%	2.09%	77.87	1.35	1.73%	1.73%			
D17	Deposits - CDs with Scheduled Banks	EDCD	179.52	3.41	1.90%	1.90%	179.52	3.41	1.90%	1.90%	20.04	0.07	0.36%	0.36%			
D18	Deposits - Repo / Reverse Repo	ECMR	317.02	4.59	1.45%	1.45%	317.02	4.59	1.45%	1.45%	51.29	0.75	1.47%	1.47%			
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	293.02	4.22	1.44%	1.44%			
D22	Commercial Papers	ECCP	35.01	0.18	0.52%	0.52%	35.01	0.18	0.52%	0.52%	41.88	0.54	1.29%	1.29%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	215.00	0.27	0.13%	0.13%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	37.00	0.83	2.25%	2.25%	37.00	0.83	2.25%	2.25%	37.00	0.83	2.25%	2.25%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	581.45	9.81	1.69%	1.69%	581.45	9.81	1.69%	1.69%	679.85	12.61	1.85%	1.85%			
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	62.50	0.99	1.58%	1.58%	62.50	0.99	1.58%	1.58%	355.91	5.76	1.62%	1.62%			
D40	Units of Real Estate Investment Trust (REITs)	ERIT	23.23	-	0.00%	0.00%	23.23	-	0.00%	0.00%	-	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	35.93	0.84	2.35%	2.35%	35.93	0.84	2.35%	2.35%	37.19	0.84	2.25%	2.25%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	541.27	-0.18	-0.03%	-0.03%	541.27	-0.18	-0.03%	-0.03%	424.28	-10.13	-2.39%	-2.39%			
E04	Equity Shares (PSUs & Unlisted)	OEPU	1.43	-0.01	-1.04%	-1.04%	1.43	-0.01	-1.04%	-1.04%	1.56	-0.49	-31.22%	-31.22%			
E06	Debentures	OLDB	50.00	1.26	2.53%	2.53%	50.00	1.26	2.53%	2.53%	65.00	1.65	2.54%	2.54%			
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category i)	OAFV	10.25	0.05	0.49%	0.49%	10.25	0.05	0.49%	0.49%	7.17	-	0.00%	0.00%			
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category iii)	OAFB	146.57	2.44	1.67%	1.67%	146.57	2.44	1.67%	1.67%	90.09	0.61	0.68%	0.68%			
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	0.10	0.33	317.62%	317.62%	0.10	0.33	317.62%	317.62%	1.70	0.23	13.34%	13.34%			
E17	Securitized Assets	OPSA	8.59	0.09	1.10%	1.10%	8.59	0.09	1.10%	1.10%	-	-	0.00%	0.00%			
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	130.00	3.90	3.00%	3.00%			
E10	Preference Shares	OPSH	35.82	0.79	2.21%	2.21%	35.82	0.79	2.21%	2.21%	40.06	0.84	2.10%	2.10%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	229.57	1.27	0.55%	0.55%	229.57	1.27	0.55%	0.55%	38.01	-	0.00%	0.00%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	150.39	0.11	0.07%	0.07%	150.39	0.11	0.07%	0.07%	-	-	0.00%	0.00%			
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	152.75	3.44	2.25%	2.25%	152.75	3.44	2.25%	2.25%	-	-	0.00%	0.00%			
	TOTAL		38,605.59	821.19	2.13%	2.13%	38,605.59	821.19	2.13%	2.13%	33,325.23	564.95	1.70%	1.70%			

Notes:

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
2. Gross Yield is based on daily simple average of Investments.
3. Net Yield disclosed is net of tax.
4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ 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 (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	6,962.31	182.83	2.63%	2.63%	6,962.31	182.83	2.63%	2.63%	5,623.79	108.36	1.93%	1.93%			
A04	Treasury Bills	CTRB	771.30	11.82	1.53%	1.53%	771.30	11.82	1.53%	1.53%	277.89	4.17	1.50%	1.50%			
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	4,030.64	82.50	2.05%	2.05%	4,030.64	82.50	2.05%	2.05%	1,734.26	33.76	1.95%	1.95%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	140.59	2.67	1.90%	1.90%	140.59	2.67	1.90%	1.90%	176.59	3.43	1.94%	1.94%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	377.79	7.86	2.08%	2.08%	377.79	7.86	2.08%	2.08%	169.46	3.19	1.88%	1.88%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	1,256.08	27.55	2.19%	2.19%	1,256.08	27.55	2.19%	2.19%	593.33	12.31	2.08%	2.08%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	-	0.00%	0.00%	11.83	-	0.00%	0.00%	11.83	-	0.01%	0.01%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.57	-	0.00%	0.00%	11.57	-	0.00%	0.00%	11.17	-	0.00%	0.00%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.21%	2.21%	0.90	0.02	2.21%	2.21%	0.90	0.02	2.21%	2.21%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,758.98	74.69	1.99%	1.99%	3,758.98	74.69	1.99%	1.99%	2,891.69	55.63	1.92%	1.92%			
C28	Infrastructure - PSU - CPs	ICP	116.08	2.06	1.77%	1.77%	116.08	2.06	1.77%	1.77%	310.30	5.41	1.74%	1.74%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	151.04	3.25	2.15%	2.15%	151.04	3.25	2.15%	2.15%	111.51	2.40	2.15%	2.15%			
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	19.53	0.24	1.23%	1.23%	19.53	0.24	1.23%	1.23%	32.16	0.06	0.20%	0.20%			
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	342.89	15.49	4.52%	4.52%	342.89	15.49	4.52%	4.52%	376.51	2.31	0.61%	0.61%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	0.42	1.32%	1.32%	31.92	0.42	1.32%	1.32%	31.92	0.37	1.15%	1.15%			
D09	Corporate Securities - Debentures	ECOS	4,107.64	88.33	2.15%	2.15%	4,107.64	88.33	2.15%	2.15%	2,204.50	46.18	2.09%	2.09%			
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	406.46	8.96	2.20%	2.20%	406.46	8.96	2.20%	2.20%	35.00	0.90	2.58%	2.58%			
	Corporate Securities - Derivative Instruments Note2	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	38.50	0.38	1.00%	1.00%	38.50	0.38	1.00%	1.00%	-	-	0.00%	0.00%			
D17	Deposits - CDs with Scheduled Banks	EDCD	34.75	0.69	2.00%	2.00%	34.75	0.69	2.00%	2.00%	27.51	0.10	0.36%	0.36%			
D18	Deposits - Repo / Reverse Repo	FCMR	252.59	3.70	1.46%	1.46%	252.59	3.70	1.46%	1.46%	135.67	2.01	1.48%	1.48%			
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	173.54	2.44	1.41%	1.41%			
D22	Commercial Papers	ECCP	55.88	1.120	2.00%	2.00%	55.88	1.120	2.00%	2.00%	57.49	0.74	1.29%	1.29%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	13.00	0.29	2.26%	2.26%	13.00	0.29	2.26%	2.26%	13.00	0.29	2.26%	2.26%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	700.86	12.24	1.75%	1.75%	700.86	12.24	1.75%	1.75%	526.47	9.58	1.82%	1.82%			
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	138.90	2.32	1.67%	1.67%	138.90	2.32	1.67%	1.67%	173.26	0.45	0.26%	0.26%			
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	150.59	3.21	2.13%	2.13%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	523.71	12.40	2.37%	2.37%	523.71	12.40	2.37%	2.37%	931.21	21.00	2.25%	2.25%			
D40	Units of Real Estate Investment Trust (REITs)	ERIT	23.23	-	0.00%	0.00%	23.23	-	0.00%	0.00%	-	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	55.27	1.32	2.39%	2.39%	55.27	1.32	2.39%	2.39%	57.22	1.31	2.28%	2.28%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	9.12	-	0.00%	0.00%	9.12	-	0.00%	0.00%	-	-	0.00%	0.00%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	5.00	0.08	1.58%	1.58%	5.00	0.08	1.58%	1.58%	10.00	0.10	0.95%	0.95%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	16.98	7.36	43.36%	43.36%	16.98	7.36	43.36%	43.36%	-	-	0.00%	0.00%			
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	150.41	3.10	2.06%	2.06%	150.41	3.10	2.06%	2.06%	-	-	0.00%	0.00%			
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	409.74	8.84	2.16%	2.16%	409.74	8.84	2.16%	2.16%	-	-	0.00%	0.00%			
	TOTAL		24,925.49	562.55	2.26%	2.26%	24,925.49	562.55	2.26%	2.26%	16,848.77	319.73	1.90%	1.90%			

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

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

3. Net Yield disclosed is net of tax.

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Name of the Fund Unit Linked Funds

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ 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 (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A CENTRAL GOVT. SECURITIES														
A01	Central Government Bonds	CGSB	6,852.42	275.81	4.03%	4.03%	6,852.42	275.81	4.03%	4.03%	6,545.77	-45.13	-0.69%	-0.69%
A04	Treasury Bills	CTRB	819.43	13.28	1.62%	1.62%	819.43	13.28	1.62%	1.62%	806.67	12.22	1.51%	1.51%
B CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES														
B02	State Government Bonds	SGGB	299.45	15.55	5.19%	5.19%	299.45	15.55	5.19%	5.19%	112.34	0.16	0.14%	0.14%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	74.66	2.54	3.40%	3.40%	74.66	2.54	3.40%	3.40%	72.00	-0.71	-0.99%	-0.99%
C (a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE														
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	1,033.92	30.31	2.93%	2.93%	1,033.92	30.31	2.93%	2.93%	684.04	-4.41	-0.65%	-0.65%
TAXABLE BONDS														
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,431.25	30.36	2.12%	2.12%	1,431.25	30.36	2.12%	2.12%	1,281.52	-0.98	-0.08%	-0.08%
(c) INFRASTRUCTURE INVESTMENTS														
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,194.63	31.32	2.62%	2.62%	1,194.63	31.32	2.62%	2.62%	1,015.66	-49.92	-4.92%	-4.92%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,055.50	68.27	6.47%	6.47%	1,055.50	68.27	6.47%	6.47%	909.31	-51.88	-5.71%	-5.71%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	8.50	0.33	3.93%	3.93%	8.50	0.33	3.93%	3.93%	9.82	-0.21	-2.16%	-2.16%
TAXABLE BONDS														
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	4,047.00	100.52	2.48%	2.48%	4,047.00	100.52	2.48%	2.48%	3,826.79	-35.34	-0.92%	-0.92%
C28	Infrastructure - PSU - CPs	IPCP	32.90	0.13	0.38%	0.38%	32.90	0.13	0.38%	0.38%	-	-	0.00%	0.00%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	803.71	23.17	2.88%	2.88%	803.71	23.17	2.88%	2.88%	820.23	-8.87	-1.08%	-1.08%
TAX FREE BONDS														
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
(d) INFRASTRUCTURE - OTHER INVESTMENTS														
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	47.97	-15.97	-33.29%	-33.29%	47.97	-15.97	-33.29%	-33.29%	80.76	-2.31	-2.87%	-2.87%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	26.14	0.50	1.90%	1.90%	26.14	0.50	1.90%	1.90%	26.01	-0.02	-0.09%	-0.09%
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D01	PSU - Equity shares - Quoted	EAEQ	1,475.16	54.83	3.72%	3.72%	1,475.16	54.83	3.72%	3.72%	1,783.57	-175.49	-9.84%	-9.84%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	28,524.54	-351.14	-1.23%	-1.23%	28,524.54	-351.14	-1.23%	-1.23%	25,790.24	1,143.54	4.43%	4.43%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EPPG	3,190.66	188.84	5.92%	5.92%	3,190.66	188.84	5.92%	5.92%	3,151.83	371.71	11.79%	11.79%
D07	Corporate Securities - Preference Shares	EPNQ	1.81	-0.09	-4.72%	-4.72%	1.81	-0.09	-4.72%	-4.72%	2.61	0.05	1.96%	1.96%
D09	Corporate Securities - Debentures	ECOS	3,502.71	90.70	2.59%	2.59%	3,502.71	90.70	2.59%	2.59%	3,691.12	-34.28	-0.93%	-0.93%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	140.17	7.65	5.46%	5.46%	140.17	7.65	5.46%	5.46%	50.94	-0.81	-1.58%	-1.58%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D17	Deposits - CDs with Scheduled Banks	EDCD	24.76	0.49	1.97%	1.97%	24.76	0.49	1.97%	1.97%	85.82	1.10	1.28%	1.28%
D18	Deposits - Repo / Reverse Repo	ECMR	3,065.24	44.69	1.46%	1.46%	3,065.24	44.69	1.46%	1.46%	1,222.09	18.02	1.47%	1.47%
D21	CCL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,024.30	29.32	1.45%	1.45%
D22	Commercial Papers	ECCP	90.28	1.69	1.88%	1.88%	90.28	1.69	1.88%	1.88%	143.35	2.62	1.83%	1.83%
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	35.31	0.65	1.83%	1.83%	35.31	0.65	1.83%	1.83%	35.51	0.15	0.42%	0.42%
D31	Net Current Assets (Only in respect of UUP Business)	ENCA	572.31	-	0.00%	0.00%	572.31	-	0.00%	0.00%	667.73	-	0.00%	0.00%
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E OTHER INVESTMENTS														
E03	Equity Shares (incl Co-op Societies)	OESH	943.00	32.78	3.48%	3.48%	943.00	32.78	3.48%	3.48%	1,344.10	-146.49	-10.90%	-10.90%
E06	Debentures	OLDB	41.90	0.87	2.09%	2.09%	41.90	0.87	2.09%	2.09%	38.38	0.43	1.12%	1.12%
E04	Equity Shares (PSUs & Unlisted)	OEPU	138.01	-16.66	-12.07%	-12.07%	138.01	-16.66	-12.07%	-12.07%	135.37	-17.97	-13.28%	-13.28%
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	2,157.40	9.94	0.46%	0.46%	2,157.40	9.94	0.46%	0.46%	1,248.21	92.76	7.43%	7.43%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	68.04	-14.40	-21.16%	-21.16%	68.04	-14.40	-21.16%	-21.16%	10.02	0.13	1.27%	1.27%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,222.37	44.58	3.65%	3.65%	1,222.37	44.58	3.65%	3.65%	509.24	-118.31	-23.23%	-23.23%
TOTAL			62,921.16	671.53	1.07%	1.07%	62,921.16	671.53	1.07%	1.07%	58,125.36	979.06	1.68%	1.68%

Notes:

- Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
- Gross Yield is based on daily simple average of Investments.
- Net Yield disclosed is net of tax.
- In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: June 30, 2019

Name of Fund : Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. During the Quarter									
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ORAD	15.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA-	May 06, 2019	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	105.89	Feb 27, 2019	ICRA Ltd	ICRA AA	ICRA A	May 06, 2019	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	40.00	May 28, 2013	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
B. As on Date									
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.84	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.84	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.56	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2020	ORAD	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ORAD	15.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA-	May 06, 2019	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	105.89	Feb 27, 2019	ICRA Ltd	ICRA AA	ICRA A	May 06, 2019	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	40.00	May 28, 2013	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

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

Registration Number: 101

Statement as on: June 30, 2019

Name of Fund : Pension & General Annuity and Group Business

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ORAD	5.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA-	May 06, 2019	
	7.57% Can Fin Homes Ltd NCD Mat 12-Apr-2020	HTDN	75.00	Jan 31, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	20.00	Apr 15, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.70% IDFC First Bank Limited NCD Mat 23-June-2025	ECOS	5.00	Jun 26, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.38% IDFC First Bank Limited NCD Mat 12-Sep-2024	ECOS	15.00	Sep 16, 2014	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.63% IDFC First Bank Limited NCD Mat 18-Feb-2020	ECOS	10.00	Jan 29, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.35% IDFC First Bank Limited Series 26 (option II) Mat 13-Apr-2020	ECOS	100.00	Apr 13, 2017	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
B.	<u>As on Date</u>								
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ECOS	50.15	Oct 01, 2018	CARE Ltd	CARE AA+	CARE AA	Mar 11, 2019	
	9.71% TATA Motors Ltd NCD Mat 01-Oct-2019	ECOS	25.00	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA	Mar 11, 2019	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ORAD	5.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA-	May 06, 2019	
	7.57% Can Fin Homes Ltd NCD Mat 12-Apr-2020	HTDN	75.00	Jan 31, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	20.00	Apr 15, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.70% IDFC First Bank Limited NCD Mat 23-June-2025	ECOS	5.00	Jun 26, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.38% IDFC First Bank Limited NCD Mat 12-Sep-2024	ECOS	15.00	Sep 16, 2014	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.63% IDFC First Bank Limited NCD Mat 18-Feb-2020	ECOS	10.00	Jan 29, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.35% IDFC First Bank Limited Series 26 (option II) Mat 13-Apr-2020	ECOS	100.00	Apr 13, 2017	Brickwork Ratings	BWR AAA	BWR AA+	May 29, 2019	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

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

Registration Number: 101

Statement as on: June 30, 2019

Name of Fund : Unit Linked Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

₹ Crores

No	Name of the Security	GOI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	8.00% Yes Bank Ltd NCD Mat 30-Sep-2026	ORAD	71.33	Sep 30, 2016	ICRA Ltd	ICRA AA+	ICRA AA-	May 06, 2019	
	7.68% Can Fin Homes Ltd NCD Mat 27-May-2020	HTDN	60.01	Mar 21, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	7.89% Can Fin Homes Ltd NCD Mat 18-May-2022	HTDN	14.98	May 22, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	4.92	Mar 31, 2017	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.49% IDFC First Bank Limited NCD Mat 11-Dec-2024	ECOS	99.91	Aug 02, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.50% IDFC First Bank Limited NCD Mat 04-Jul-2023	ECOS	70.09	May 19, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	30.13	Apr 15, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.67% IDFC First Bank Limited NCD Mat 03-Jan-2025	ECOS	35.22	Jan 07, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.70% IDFC First Bank Limited NCD Mat 20-May-2025	ECOS	20.17	May 29, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.75% IDFC First Bank Limited NCD Mat 28-Jul-2023	ECOS	40.40	Aug 11, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.89% IDFC First Bank Limited NCD Mat 02-Dec-2020	ECOS	25.23	May 14, 2013	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.17% IDFC First Bank Limited NCD Mat 14-Oct-2024	ECOS	154.28	Jan 21, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.36% IDFC First Bank Limited NCD Mat 21-Aug-2024	ECOS	15.54	Jun 26, 2018	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.40% IDFC First Bank Limited Series 26 (option II) Mat 03-May-2022	ECOS	70.76	May 03, 2017	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.10% IDFC First Bank Limited Mat 31-May-2021	ECOS	20.44	Oct 25, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.20% IDFC First Bank Limited Mat 22-Jan-2021	ECOS	5.10	Jun 22, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.20% IDFC First Bank Limited Mat 29-Jan-2021	ECOS	35.68	Jan 29, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.45	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	15.48	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.35	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.46	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.29	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	24.48	Oct 04, 2016	Brickwork Rating	BWR AA+	BWR AA	Oct 28, 2016	
	7.85% IL&FS LTD NCD Mat 30-Dec-22 (option-I)	ORAD	11.25	Dec 04, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	8.06% IL&FS LTD NCD Mat 06-June-22 (option-II)	ORAD	11.25	Jun 06, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.00% IL&FS Ltd NCD Mat 18-Sept-2019	ORAD	7.50	Apr 18, 2016	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.00% IL&FS Ltd NCD Mat 29-Dec-2024	ORAD	11.25	Oct 26, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.90% IL&FS Ltd NCD Mat 13-Feb-2021	ORAD	3.75	Feb 13, 2014	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.98% IL&FS Ltd NCD Mat 05-Dec-2021	ORAD	3.75	Dec 12, 2011	ICRA Ltd	ICRA AAA	ICRA D	Sep 18, 2018	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ECOS	25.46	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA	Mar 11, 2019	
	8.00% Yes Bank Ltd NCD Mat 30-Sep-2026	ORAD	71.33	Sep 30, 2016	ICRA Ltd	ICRA AA+	ICRA AA-	May 06, 2019	
	7.68% Can Fin Homes Ltd NCD Mat 27-May-2020	HTDN	60.01	Mar 21, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	7.89% Can Fin Homes Ltd NCD Mat 18-May-2022	HTDN	14.98	May 22, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	4.92	Mar 31, 2017	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.49% IDFC First Bank Limited NCD Mat 11-Dec-2024	ECOS	99.91	Aug 02, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.50% IDFC First Bank Limited NCD Mat 04-Jul-2023	ECOS	70.09	May 19, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	30.13	Apr 15, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.67% IDFC First Bank Limited NCD Mat 03-Jan-2025	ECOS	35.22	Jan 07, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.70% IDFC First Bank Limited NCD Mat 20-May-2025	ECOS	20.17	May 29, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.75% IDFC First Bank Limited NCD Mat 28-Jul-2023	ECOS	40.40	Aug 11, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.89% IDFC First Bank Limited NCD Mat 02-Dec-2020	ECOS	25.23	May 14, 2013	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.17% IDFC First Bank Limited NCD Mat 14-Oct-2024	ECOS	154.28	Jan 21, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.36% IDFC First Bank Limited NCD Mat 21-Aug-2024	ECOS	15.54	Jun 26, 2018	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.40% IDFC First Bank Limited Series 26 (option II) Mat 03-May-2022	ECOS	70.76	May 03, 2017	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.10% IDFC First Bank Limited Mat 31-May-2021	ECOS	20.44	Oct 25, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.20% IDFC First Bank Limited Mat 22-Jan-2021	ECOS	5.10	Jun 22, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.20% IDFC First Bank Limited Mat 29-Jan-2021	ECOS	35.68	Jan 29, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

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

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

Date : June 30, 2019

Particulars	For the quarter ended June 30, 2019				For the quarter ended June 30, 2018			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
1 First year Premium								
i Individual Single Premium- (ISP)								
From 0-10,000	45.27	846	846	2,088.71	19.86	15	15	40.65
From 10,000-25,000	80.46	684	684	2,026.27	26.67	78	78	53.76
From 25,001-50,000	101.81	249	249	572.68	199.66	465	465	552.88
From 50,001- 75,000	43.24	76	76	479.82	66.50	160	160	308.19
From 75,000-100,000	143.91	151	151	433.57	398.23	477	478	686.26
From 1,00,001 -1,25,000	21.40	19	19	259.39	39.06	122	123	183.29
Above ` 1,25,000	4,090.40	512	573	18,098.42	5,445.03	3,346	3,585	12,151.29
ii Individual Single Premium (ISPA)- Annuity								
From 0-50,000	76.19	215	222	5.30	112.87	243	244	5.99
From 50,001-100,000	405.12	511	549	28.53	554.73	571	578	30.43
From 1,00,001-150,000	692.89	554	581	48.70	974.12	622	636	51.82
From 150,001- 2,00,000	1,303.81	736	783	93.97	1,737.57	702	720	83.71
From 2,00,001-250,000	1,477.24	651	746	106.53	1,281.82	395	406	58.96
From 2,50,001 -3,00,000	1,669.14	600	708	122.69	1,286.81	277	289	51.66
Above ` 3,00,000	63,873.71	4,901	6,123	4,843.98	34,946.89	1,569	1,677	1,122.22
iii Group Single Premium (GSP)								
From 0-10,000	2.98	1	212	(16,046.95)	(1,235.65)	2	162	(12,883.39)
From 10,000-25,000	11.44	1	341	2,775.72	1.23	1	23	81.63
From 25,001-50,000	20.59	3	1,072	5,029.80	3.30	-	183	275.57
From 50,001- 75,000	29.21	-	562	8,387.96	2.56	-	878	266.26
From 75,000-100,000	33.88	-	899	6,099.10	4.07	2	388	754.92
From 1,00,001 -1,25,000	31.25	-	925	7,015.07	10.24	-	387	797.72
Above ` 1,25,000	1,87,516.68	28	74,39,141	65,41,898.07	1,40,644.58	59	71,51,887	66,08,360.20
iv Group Single Premium- Annuity- GSPA								
From 0-50,000	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-
From 150,001- 2,00,000	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-
From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-
Above ` 3,00,000	-	-	-	-	-	-	-	-
v Individual non Single Premium- INSP								
From 0-10,000	694.96	21,496	21,496	5,32,179.82	1,496.48	43,644	43,644	7,72,002.17
From 10,000-25,000	7,150.78	43,271	44,077	13,06,951.37	10,118.78	56,359	56,359	14,16,634.71
From 25,001-50,000	24,943.58	66,188	66,731	9,19,787.55	22,412.30	57,029	57,029	7,22,269.68
From 50,001- 75,000	8,131.86	15,534	16,069	3,28,448.84	6,759.54	11,388	11,388	2,15,177.91
From 75,000-100,000	22,440.42	23,945	24,024	3,47,121.57	14,985.62	16,026	16,026	2,06,407.63
From 1,00,001 -1,25,000	4,882.49	5,406	5,565	1,34,573.90	2,378.42	2,118	2,118	66,716.76
Above ` 1,25,000	53,487.16	16,773	16,861	8,49,758.30	18,301.64	6,927	6,927	3,40,338.92
vi Individual non Single Premium- Annuity- INSPA								
From 0-50,000	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-
From 150,001- 2,00,000	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-
From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-
Above ` 3,00,000	-	-	-	-	-	-	-	-

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

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

Date : June 30, 2019

Particulars	For the quarter ended June 30, 2019				For the quarter ended June 30, 2018			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
vii Group Non Single Premium (GNSP)								
From 0-10,000	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
Above ` 1,25,000	-	-	-	-	-	-	-	-
viii Group Non Single Premium- Annuity- GNSPA								
From 0-10,000	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
Above ` 1,25,000	-	-	-	-	-	-	-	-
ix Group Yearly Renewable Premium- - GYRP								
From 0-10,000	28.08	13	13,403	99,817.56	(1.86)	3	1,760	1,32,993.90
From 10,000-25,000	39.31	5	11,918	1,04,257.02	1.45	6	653	462.77
From 25,001-50,000	48.80	2	21,218	1,13,545.09	2.92	5	1,746	1,599.90
From 50,001- 75,000	30.00	3	8,714	55,424.53	6.73	9	1,654	6,410.55
From 75,000-100,000	48.71	5	10,554	57,505.82	2.78	2	835.00	2,743.55
From 1,00,001 -1,25,000	28.96	2	10,478	43,223.97	3.25	2	965.00	2,586.64
Above ` 1,25,000	11,020.04	36	52,33,286	64,92,956.48	4,776.05	41	28,96,264	18,44,928.41
2 Renewal Premium								
i Individual								
From 0-10,000	5,777.06	1,86,019	1,87,422	34,11,280.92	54,405.27	27,661	27,661	8,88,067.57
From 10,000-25,000	43,586.95	3,65,265	3,70,847	67,32,181.71	5,551.49	1,84,913	1,86,764	26,76,527.43
From 25,001-50,000	71,566.21	2,79,653	2,80,817	29,06,585.55	48,675.70	3,47,347	3,54,191	44,11,861.80
From 50,001- 75,000	19,119.17	67,076	67,114	9,21,755.23	64,488.34	2,44,046	2,45,348	18,44,400.76
From 75,000-100,000	47,902.82	68,177	68,180	8,01,551.14	15,618.58	53,421	53,456	5,73,344.20
From 1,00,001 -1,25,000	7,167.21	13,999	14,000	2,86,445.51	42,175.71	59,487	59,490	6,16,838.77
Above ` 1,25,000	63,972.69	33,039	33,039	12,71,386.04	5,867.73	11,259	11,260	1,88,926.56
ii Individual- Annuity								
From 0-10,000	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
Above ` 1,25,000	-	-	-	-	-	-	-	-
iii Group								
From 0-10,000	0.61	8	110	1,010.20	(37.46)	3	34,006	4,45,037.84
From 10,000-25,000	3.17	11	729	4,162.90	8.81	11	8,055	85,288.25
From 25,001-50,000	5.99	12	955	7,946.18	15.07	12	10,172	1,58,402.49
From 50,001- 75,000	8.21	8	903	11,198.14	14.77	12	5,178	61,184.24
From 75,000-100,000	11.87	8	1,467	86,015.57	18.67	5	5,916	92,728.24
From 1,00,001 -1,25,000	6.60	5	289	6,487.47	9.94	5	1,206	24,341.62
Above ` 1,25,000	1,615.99	108	1,85,672	23,78,258.68	1,193.45	80	1,65,101	19,27,722.76
iv Group- Annuity								
From 0-10,000	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
Above ` 1,25,000	-	-	-	-	-	-	-	-

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity will be disclosed separately as stated above.

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

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

Date : June 30, 2019

	Channels	For the quarter ended June 30, 2019			For the quarter ended June 30, 2018		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	2	1,564	0.19	4	497	15.02
2	Corporate agents-Banks	3	49,48,590	258.04	10	46,62,939	181.28
3	Corporate agents -Others	5	10,37,314	294.73	4	2,09,251	228.79
4	Brokers	33	5,58,888	46.50	20	5,73,338	47.41
5	Micro agents	1	34,514	0.94	-	1,02,590	2.85
6	Direct business	55	61,71,853	1,388.50	94	45,09,170	966.87
7	Common Service Centres(CSC)	-	-	-	-	-	-
	Total(A)	99	1,27,52,723	1,988.90	132	1,00,57,785	1,442.22
1	Referral (B)	-	-	-	-	-	-
	Grand Total (A+B)	99	1,27,52,723	1,988.90	132	1,00,57,785	1,442.22

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

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

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

Date : June 30, 2019

	Channels	For the quarter ended June 30, 2019		For the quarter ended June 30, 2018	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	32,296	256.60	25,821	182.22
2	Corporate agents-Banks	76,644	849.21	84,682	569.74
3	Corporate agents -Others	13,549	78.68	19,313	65.24
4	Brokers	14,031	101.62	9,124	56.38
5	Micro agents	-	-	-	-
6	Direct business	57,985	648.51	63,542	361.57
7	Common Service Centres(CSC)	-	-	-	-
8	Insurance Marketing Firm	43	1.07	51	0.25
9	Web Aggregators	8,770	21.86	-	-
	Total (A)	2,03,318	1,957.56	2,02,533	1,235.41
1	Referral (B)	-	-	-	0.02
	Grand Total (A+B)	2,03,318	1,957.56	2,02,533	1,235.43

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED JUNE 30, 2019

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

Date : June 30, 2019

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	3,272	50,182	2	-	-	-	53,456	888.29
2	Survival benefit	1,370	891	1	1	-	-	2,263	8.46
3	For Annuities / pension**	68,463	2,843	-	-	-	-	71,306	128.96
4	For surrender	-	36,477	55	7	5	5	36,549	1,223.31
5	Other benefits #	-	10,971	5,175	3,352	3,869	3,077	26,444	319.40
1	Death claims \$	-	3,204	106	-	-	-	3,310	149.35
2	Health claims ^	-	815	7	-	-	-	822	6.56

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED JUNE 30, 2019

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ 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	-	39,531	-	-	-	-	39,531	41.63
5	Other benefits ##	-	18,332	5	3	2	-	18,342	346.53
1	Death claims \$	-	52,531	2,377	471	51	151	55,581	304.31
2	Health claims	-	37	1	-	-	-	38	0.13

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

* Rural maturity claims are included in details of individual maturity claims

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

\$ Death Claim:

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

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

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

^ Delay in claims beyond 1 month were due to Investigation, Review and Legal cases.

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

**Form L39 has been revised for Individual claims settled for the quarter ended June 30, 2019 due to correction in the ageing of pension vesting claims under type of claims - 'For Annuities / pension'. The no. of claims paid for Annuities/ Pension under the bucket 'On or before maturity' has been revised to 68,463 claims from 69,236 claims previously reported. The no. of claims paid for Annuities/ Pension under the bucket '1 month' has been revised to 2,843 claims from 2,070 claims previously reported.

FOR L-40- : CLAIMS DATA FOR LIFE FOR THE QUARTER ENDED JUNE 30, 2019

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

Date : June 30, 2019

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits#
1	Claims O/S at the beginning of the period	559	122	40,610	3,210	6,493	2,579	74,549
2	Claims reported during the period ^{Note 1 a & b}	60,397	1,148	50,848	1,976	70,989	76,137	43,859
3	Claims settled during the period	(58,891)	(860)	(53,456)	(2,263)	(71,306)	(76,080)	(44,786)
4	Claims repudiated during the period	(133)	(38)	-	-	-	-	(9)
	(a) Less than 2 years from the date of acceptance of risk	(132)	(24)	-	-	-	-	(9)
	(b) Greater than 2 years from the date of acceptance of risk	(1)	(14)	-	-	-	-	-
5	Claims Rejected	(1)	(182)	-	-	-	-	(23)
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	1,931	190	38,002	2,923	6,176	2,636	73,590
	Less than 3 months	1,747	188	12,503	273	2,021	2,567	16,363
	3 months to 6 months	113	2	6,139	757	1,456	14	14,600
	6 months to 1 year	49	-	5,204	858	872	19	5,435
	1 year and above	22	-	14,156	1,035	1,827	36	37,192

1)^{\$} Death Claims:

- a) Claims which are intimated during the quarter are shown here.
- b) Claims for which all documentation have been completed are shown here.
- c) Rural death claims are included in details of Individual death claims.
- d) Micro Insurance claims are included in details of Individual death claims.

2)[^] Health Claim:

- a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal.
- b) Claims reported during the period include 49 claims reopened during the quarter, out of which 45 claims have been Settled, 1 claim have been Repudiated, 3 claims have been rejected and No claim are pending. Ageing is calculated from the date of receipt of last document.

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

4)[#] Other Benefits:

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

FORM L-41 GRIEVANCE DISPOSAL

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

Date : June 30, 2019

GRIEVANCE DISPOSAL FOR THE QUARTER ENDED JUNE 30, 2019

1	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 during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	-	23	13	-	10	-	23
b)	Policy servicing	1	30	19	-	10	2	30
c)	Proposal processing	-	27	15	-	11	1	27
d)	Survival claims	1	52	25	-	24	4	52
e)	ULIP related	-	2	2	-	-	-	2
f)	Unfair business practices	3	989	386	-	580	26	989
g)	Others	-	85	33	-	50	2	85
Total Number of complaints:		5	1,208	493	-	685	35	1,208

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

2	Total number of policies upto corresponding period of previous year	2,02,665
3	Total number of claims upto corresponding period of previous year	2,36,466
4	Total number of policies upto current period	2,03,417
5	Total number of claims upto current period	3,05,354
6	Total number of policy complaints (current period) per 10,000 policies (current year)	59
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	2

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	25	-	25
(b)	7-15 days	10	-	10
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		35	-	35

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

L-42- Valuation Basis (Life Insurance) as at June 30, 2019

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

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

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

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

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Maximum	Minimum
(a.1) Life - Participating policies	7.0%	5.8%
(a.2) Life - Non-participating policies	6.5%	5.9%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities - Non-participating policies	7.00%	7.00%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	6.5%	5.9%
(b) Group Business		
(b.1) Life - Non-participating policies (excludes one year term policies)*	6.5%	5.9%
(b.2) Unit Linked	5.2%	5.2%

(2) Mortality Assumptions

Valuation mortality rates expressed as a % of IALM 2012-14 (Male lives)

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	51%	254%	
(a.2) Non-participating policies	38%	1018%	
(a.3) Annuities	26%	36%	Expressed as a % of LIC Annuitants (1996-98)
(a.4) Unit linked	46%	127%	
(a.5) Health insurance	80%	80%	(Morbidity)
(b) Group Business (Non unit linked)	50%	412%	

(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.

The claim expense assumption is specified as fixed amount per claim.

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

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

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

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

(b) Individual Business (Conventional)

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

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

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

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 1.75% and 6%.

(a.2) Terminal bonuses are set at a policy level as the excess of projected asset share over guaranteed maturity benefits, subject to a minimum of zero.

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

L-42- Valuation Basis (Life Insurance) as at June 30, 2019

(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
- e) Practices followed by other players in the industry

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

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

(7) Taxation and Shareholder Transfers

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

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

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

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

- 1. Interest Change, please refer to notes below
- 2. Expenses No change
- 3. Inflation No change

(9.b) Annuities

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

(9.c) Unit Linked

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

(9.d) Health

- 1. Interest Change, please refer to notes below
- 2. Expenses No change
- 3. Inflation No change

(9.e) Group

- 1. Interest Change, please refer to notes below
- 2. Expenses No change
- 3. Inflation No change

Notes

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

2 Maintenance expense assumptions

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

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	687	765	917	1043	556

For group business, renewal expense of Rs. 15.72 per member is assumed.

3 Claim expense assumptions

Maturity / Surrender	₹ 126
Death	₹ 2,275

4 The valuation interest Rate for:
Individual Non-Participating premium paying policies to 6.5% for first five year and 5.9% for later years, paid up policies to 6.5%
Group Non-Participating single pay policies to 6.5% for first five year and 5.9% for later years

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