



IRDAI PUBLIC DISCLOSURES
FOR THE YEAR ENDED MARCH 31, 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
(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 MARCH 31, 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	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
Premiums earned - net																	
(a) First year premium		2,343,201	27,123	2,370,324	6,997,012	-	90,641	-	-	128,426	7,216,079	8,154,001	128,674	-	-	8,282,675	17,869,078
(b) Renewal premium		17,430,003	742,587	18,172,590	4,701,113	-	758,257	-	-	186,895	5,646,065	26,428,906	2,699,425	-	-	29,128,331	52,946,986
(c) Single premium		606	-	606	12,277,090	2,552,692	979,515	3,916,922	9,170,884	165,020	29,062,123	723,096	147,577	2,340,162	175,019	3,385,854	32,448,583
Premium	L-4	19,773,810	769,710	20,543,520	23,975,215	2,552,692	1,828,413	3,916,922	9,170,884	480,141	41,924,267	35,306,003	2,975,676	2,340,162	175,019	40,796,860	103,264,647
(d) Reinsurance ceded		(10,175)	-	(10,175)	(652,342)	-	-	-	-	(75,566)	(727,908)	(51,604)	-	-	(51,604)	(789,687)	-
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		19,763,635	769,710	20,533,345	23,322,873	2,552,692	1,828,413	3,916,922	9,170,884	404,575	41,196,359	35,254,399	2,975,676	2,340,162	175,019	40,745,256	102,474,960
Income from investments																	
(a) Interest, dividends & rent - gross		4,641,605	403,563	5,045,168	2,097,901	435,423	636,967	432,291	1,062,894	13,920	4,679,396	3,643,191	689,944	694,964	138,987	5,167,086	14,891,650
(b) Profit on sale / redemption of investments		1,092,929	114,629	1,207,558	455,674	268	56,205	936	50,318	4,444	567,845	4,500,543	1,531,543	429,826	103,936	6,565,848	8,341,251
(c) (Loss on sale / redemption of investments)		(213,589)	(13,093)	(226,682)	(332,076)	-	(1,030)	-	(2)	-	(333,108)	(2,212,165)	(672,151)	(218,243)	(47,163)	(3,149,722)	(3,709,512)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	14,581,451	2,801,912	512,351	99,918	17,995,632	17,995,632
(e) Amortisation of (premium) / discount on investments		(131,514)	(6,882)	(138,396)	26,907	28,128	(1,878)	50,797	15,653	569	120,176	19,820	9,376	21,526	4,962	55,684	37,464
Sub Total		5,389,431	498,217	5,887,648	2,248,406	463,819	690,264	484,024	1,128,863	18,933	5,034,309	20,532,840	4,360,624	1,440,424	300,640	26,634,528	37,556,485
Other income																	
(a) Contribution from the Shareholders' Account		54,449	295	54,744	2,001,271	-	-	39,255	-	158,001	2,198,527	727,839	-	-	-	727,839	2,981,110
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	131,497	-	-	-	131,497	131,497
(c) Others		294,527	9,987	304,514	21,852	-	646	-	4,067	847	27,412	268,656	929	-	269,585	601,511	
TOTAL (A)		25,502,042	1,278,209	26,780,251	27,594,402	3,016,511	2,519,323	4,440,201	10,303,814	582,356	48,456,607	56,915,231	7,337,229	3,780,586	475,659	68,508,705	143,745,563
Commission																	
First year commission		580,051	1,260	581,311	987,678	-	6,173	-	-	9,369	1,003,220	1,180,449	4,142	-	-	1,184,591	2,769,122
Renewal commission		548,223	9,434	557,657	56,263	-	14,416	-	-	5,857	76,536	144,360	19,450	-	-	163,810	798,003
Single commission		-	-	-	294,486	205	-	-	-	64,098	4,396	4,698	219	191	-	5,108	368,293
Sub Total	L-5	1,128,274	10,694	1,138,968	1,338,427	205	20,589	-	64,098	19,622	1,442,941	1,329,507	23,811	191	-	1,353,509	3,935,418
Operating expenses related to insurance business	L-6	1,656,052	915	1,656,967	4,918,972	4,437	40,555	6,478	323,917	90,197	5,384,556	5,092,689	50,506	3,835	310	5,147,340	12,188,863
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,591,216	-	1,591,216	469,572	64	-	-	-	72,714	542,350	(237,879)	-	1,279	(236,600)	1,896,966	
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		14,716	(5,672)	9,044	-	-	-	-	-	-	-	-	-	-	-	9,044	
(b) Others - Provision for standard and non standard assets		(1,012)	44	(968)	347	-	50	-	323	18	738	112,297	29,635	19,000	3,500	164,432	
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	832,227	76,130	20,186	4,119	932,662	
TOTAL (B)		4,389,246	5,981	4,395,227	6,727,318	4,706	61,194	6,478	388,338	182,551	7,370,585	7,128,841	180,082	44,491	7,929	7,361,343	19,127,155
Benefits paid (net)	L-7	11,511,518	652,210	12,163,728	5,080,235	975,525	82,820	349,966	742,129	(43,163)	7,187,512	15,931,944	6,430,839	2,193,170	309,663	24,865,616	44,216,856
Interim bonuses paid		365,621	16,836	382,457	-	-	-	-	-	-	-	-	-	-	-	382,457	
Terminal bonuses paid		2,148,509	151,531	2,300,040	-	-	-	-	-	-	-	-	-	-	-	2,300,040	
Change in valuation of liability against life policies in force																	
(a) Gross		4,797,966	81,047	4,879,013	11,072,694	2,035,907	1,944,585	4,083,757	9,396,306	(35,994)	28,497,255	(187,242)	(110,989)	(20,320)	8,475	(310,076)	33,066,192
(b) Amount ceded in reinsurance		(38,182)	-	(38,182)	1,958,638	-	-	-	51,591	-	2,010,229	60	-	-	60	1,972,107	
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	34,942,551	573,849	1,536,602	140,860	37,193,862	
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	(226,999)	(242,315)	-	(469,314)	(469,314)	
TOTAL (C)		18,785,432	901,624	19,687,056	18,111,567	3,011,432	2,027,405	4,433,723	10,138,435	(27,566)	37,694,996	50,460,314	6,651,384	3,709,452	458,998	61,280,148	118,662,200
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		2,327,364	370,604	2,697,968	2,755,517	373	430,724	-	(222,959)	427,371	3,391,026	(673,924)	505,763	26,643	8,732	(132,786)	5,956,208
APPROPRIATIONS																	
Transfer to Shareholders' Account		1,396,268	104,934	1,501,202	2,755,517	373	430,724	-	(222,959)	427,371	3,391,026	(673,924)	505,763	26,643	8,732	(132,786)	4,759,442
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		931,096	265,670	1,196,766	-	-	-	-	-	-	-	-	-	-	-	-	1,196,766
TOTAL (D)		2,327,364	370,604	2,697,968	2,755,517	373	430,724	-	(222,959)	427,371	3,391,026	(673,924)	505,763	26,643	8,732	(132,786)	5,956,208
The total surplus as mentioned below :																	
(a) Interim bonuses paid		365,621	16,836	382,457	-	-	-	-	-	-	-	-	-	-	-	-	382,457
(b) Terminal bonuses paid		2,148,509	151,531	2,300,040	-	-	-	-	-	-	-	-	-	-	-	-	2,300,040
(c) Allocation of bonus to Policyholders'		7,146,900	621,217	7,768,117	-	-	-	-	-	-	-	-	-	-	-	-	7,768,117
(d) Surplus shown in the Revenue Account		2,327,364	370,604	2,697,968	2,755,517	373	430,724	-	(222,959)	427,371	3,391,026	(673,924)	505,763	26,643	8,732	(132,786)	5,956,208
(e) Total surplus : [(a)+(b)+(c)+(d)]		11,988,394	1,180,188	13,148,582	2,755,517	373	430,724	-	(222,959)	427,371	3,391,026	(673,924)	505,763	26,643	8,732	(132,786)	16,406,822

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 YEAR ENDED MARCH 31, 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		8,562,437	118,461	8,680,898	13,527,048	-	366,114	-	-	443,628	14,336,790	27,189,781	373,614	-	-	27,563,395	50,581,083
(b) Renewal premium		47,576,136	2,070,299	49,646,435	13,236,991	-	2,383,079	-	-	573,078	16,193,148	68,028,520	8,277,620	-	-	76,306,140	142,145,723
(c) Single premium		2,402	-	2,402	39,359,631	9,864,208	4,245,422	9,925,767	25,920,448	468,463	89,783,939	2,817,717	442,603	5,318,943	767,831	9,347,094	99,133,435
Premium	L-4	56,140,975	2,188,760	58,329,735	66,123,670	9,864,208	6,994,615	9,925,767	25,920,448	1,485,169	120,313,877	98,036,018	9,093,837	5,318,943	767,831	113,216,629	291,860,241
(d) Reinsurance ceded		(39,513)	-	(39,513)	(2,176,145)	-	-	-	-	(238,316)	(2,414,461)	(166,188)	-	-	-	(166,188)	(2,620,162)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		56,101,462	2,188,760	58,290,222	63,947,525	9,864,208	6,994,615	9,925,767	25,920,448	1,246,853	117,899,416	97,869,830	9,093,837	5,318,943	767,831	113,050,441	289,240,079
Income from investments																	
(a) Interest, dividends & rent - gross		17,822,013	1,576,271	19,398,284	7,206,768	1,561,711	2,275,922	1,612,432	3,143,375	46,891	15,847,099	15,117,156	3,054,344	2,801,049	573,743	21,546,292	56,791,675
(b) Profit on sale/redemption of investments		2,027,943	144,027	2,171,970	842,125	12,817	131,705	10,107	130,216	5,543	1,132,513	21,824,797	6,198,986	1,184,748	339,314	29,547,845	32,852,328
(c) Loss on sale/redemption of investments		(320,983)	(16,846)	(337,829)	(426,133)	(480)	(29,649)	(3,870)	(15,853)	(1)	(475,986)	(5,971,639)	(1,563,073)	(952,472)	(202,053)	(8,689,237)	(9,503,502)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	7,715,425	1,906,573	711,150	56,062	10,389,210	10,389,210
(e) Amortisation of (premium) / discount on investments		(577,178)	(32,441)	(609,619)	68,256	38,374	(33,534)	44,407	52,821	1,815	172,139	92,250	20,745	57,484	11,716	182,195	(255,285)
Sub Total		18,951,795	1,671,011	20,622,806	7,691,016	1,612,422	2,344,444	1,663,076	3,310,559	54,248	16,675,765	38,777,989	9,617,575	3,801,959	778,782	52,976,305	90,274,876
Other income																	
(a) Contribution from the Shareholders' Account		54,449	295	54,744	2,001,271	-	-	147,647	-	158,001	2,306,919	727,839	-	-	-	727,839	3,089,502
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	522,534	-	-	-	522,534	522,534
(c) Others		634,721	18,948	653,669	60,391	-	3,088	-	11,837	3,321	78,637	493,511	2,265	-	-	495,776	1,228,082
TOTAL (A)		75,742,427	3,879,014	79,621,441	73,700,203	11,476,630	9,342,147	11,736,490	29,242,844	1,462,423	136,960,737	138,391,703	18,713,677	9,120,902	1,546,613	167,772,895	384,355,073
Commission																	
First year commission		2,108,311	5,047	2,113,358	1,625,994	-	25,735	-	-	30,378	1,682,107	4,029,056	14,835	-	-	4,043,891	7,839,356
Renewal commission		1,472,909	27,568	1,500,477	140,522	-	45,334	-	-	20,504	2,063,660	370,452	59,893	-	-	430,345	2,137,182
Single commission		-	-	-	968,894	1,816	-	-	198,769	6,607	1,176,086	23,515	456	200	-	24,171	1,200,257
Sub Total	L-5	3,581,220	32,615	3,613,835	2,735,410	1,816	71,069	-	198,769	57,489	3,064,553	4,423,023	75,184	200	-	4,498,407	11,176,795
Operating expenses related to insurance business	L-6	9,802,273	64,562	9,866,835	13,106,265	15,370	126,793	15,452	848,894	580,847	14,693,621	13,436,062	129,734	8,285	1,195	13,575,276	38,135,732
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,477,046	-	1,477,046	1,253,709	3,736	-	-	-	99,804	1,357,249	(587,255)	-	20,845	-	(666,410)	2,267,885
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		724,655	16,014	740,669	-	-	-	-	-	-	-	-	-	-	-	-	740,669
(b) Others - Provision for standard and non standard assets		635	25	660	253	-	31	-	293	11	588	111,685	29,528	19,000	3,500	163,713	164,961
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	3,005,806	297,468	78,294	16,600	3,398,168	3,398,168
TOTAL (B)		15,585,829	113,216	15,699,045	17,095,637	20,922	197,893	15,452	1,047,956	738,151	19,116,011	20,389,321	531,914	126,624	21,295	21,069,154	55,884,210
Benefits paid (net)	L-7	25,236,464	1,477,146	26,713,610	15,250,247	3,191,175	709,251	3,400,825	1,914,048	21,763	24,487,309	56,065,956	19,699,983	5,829,337	1,350,196	82,945,472	134,146,391
Interim bonuses paid		581,391	32,295	613,686	-	-	-	-	-	-	-	-	-	-	-	-	613,686
Terminal bonuses paid		4,838,118	290,890	5,129,008	-	-	-	-	-	-	-	-	-	-	-	-	5,129,008
Change in valuation of liability against life policies in force																	
(a) Gross		27,389,810	1,177,745	28,567,555	38,313,232	8,242,612	7,821,110	8,320,213	26,220,020	124,523	89,041,710	(59,504)	(31,440)	3,183	(403)	(88,164)	117,521,101
(b) Amount ceded in reinsurance		(40,779)	-	(40,779)	(4,315,845)	-	-	-	-	(8,354)	(4,324,199)	(1,711)	-	-	-	(1,711)	(4,366,689)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	59,212,780	(3,030,327)	2,924,839	123,328	59,230,620	59,230,620
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	2,784,861	(95,266)	-	-	2,689,595	2,689,595
TOTAL (C)		58,005,004	2,978,076	60,983,080	49,247,634	11,433,787	8,530,361	11,721,038	28,134,068	137,932	109,204,820	118,002,382	16,542,950	8,757,359	1,473,121	144,775,812	314,963,712
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		2,151,594	787,722	2,939,316	7,356,932	21,921	613,893	-	60,820	586,340	8,639,906	-	1,638,813	236,919	52,197	1,927,929	13,507,151
APPROPRIATIONS																	
Transfer to Shareholders' Account		1,396,268	104,934	1,501,202	7,356,932	21,921	613,893	-	60,820	586,340	8,639,906	-	1,638,813	236,919	52,197	1,927,929	12,069,037
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		755,326	682,788	1,438,114	-	-	-	-	-	-	-	-	-	-	-	-	1,438,114
TOTAL (D)		2,151,594	787,722	2,939,316	7,356,932	21,921	613,893	-	60,820	586,340	8,639,906	-	1,638,813	236,919	52,197	1,927,929	13,507,151
The total surplus as mentioned below :																	
(a) Interim bonuses paid		581,391	32,295	613,686	-	-	-	-	-	-	-	-	-	-	-	-	613,686
(b) Terminal bonuses paid		4,838,118	290,890	5,129,008	-	-	-	-	-	-	-	-	-	-	-	-	5,129,008
(c) Allocation of bonus to Policyholders		7,146,900	621,217	7,768,117	-	-	-	-	-	-	-	-	-	-	-	-	7,768,117
(d) Surplus shown in the Revenue account		2,151,594	787,722	2,939,316	7,356,932	21,921	613,893	-	60,820	586,340	8,639,906	-	1,638,813	236,919	52,197	1,927,929	13,507,151
(e) Total Surplus : [(a)+(b)+(c)+(d)]		14,718,003	1,732,124	16,450,127	7,356,932	21,921	613,893	-	60,820	586,340	8,639,906	-	1,638,813	236,919	52,197	1,927,929	27,017,962

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 MARCH 31, 2018

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	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																	
(a) First year premium		5,176,236	97,885	5,274,121	2,066,792	-	356,005	-	-	141,644	2,564,441	9,287,469	229,988	-	-	9,517,457	17,356,019
(b) Renewal premium		16,407,303	713,249	17,120,552	4,020,145	-	746,025	-	-	174,245	4,940,415	21,419,034	3,241,726	-	-	24,660,760	46,721,727
(c) Single premium		349	-	349	9,422,568	2,807,969	1,134,742	2,181,012	6,484,390	75,468	22,106,149	1,041,421	30,891	2,091,237	216,619	3,380,168	25,486,666
Premium	L-4	21,583,888	811,134	22,395,022	15,509,505	2,807,969	2,236,772	2,181,012	6,484,390	391,357	29,611,005	31,747,924	3,502,605	2,091,237	216,619	37,558,385	89,564,412
(d) Reinsurance ceded		(9,805)	(9,805)	-	(455,586)	-	-	-	-	(46,864)	(502,450)	(52,002)	-	-	-	(52,002)	(564,257)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		21,574,083	811,134	22,385,217	15,053,919	2,807,969	2,236,772	2,181,012	6,484,390	344,493	29,108,555	31,695,922	3,502,605	2,091,237	216,619	37,506,383	89,000,155
Income from investments																	
(a) Interest, dividends & rent - gross		3,984,625	368,137	4,352,762	1,439,613	281,861	529,065	335,247	388,018	7,250	2,981,054	3,508,460	769,671	661,962	143,148	5,083,241	12,417,057
(b) Profit on sale / redemption of investments		379,497	692	380,189	56,154	372	20,039	-	15,507	379	92,451	7,684,805	1,590,913	109,412	26,750	9,411,880	9,884,520
(c) (Loss on sale / redemption of investments)		(7,993)	-	(7,993)	(5,125)	-	(1,946)	-	(2)	-	(7,073)	(1,049,313)	(227,555)	(203,185)	(46,224)	(1,526,277)	(1,541,343)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(24,778,322)	(4,478,197)	(574,172)	(138,918)	(29,969,609)	(29,969,609)
(e) Amortisation of (premium) / discount on investments		(169,136)	(10,872)	(180,008)	(2,526)	(2,293)	(14,737)	(7,946)	11,993	(106)	(15,615)	22,728	4,869	7,943	1,571	37,111	(158,512)
Sub Total		4,186,993	357,957	4,544,950	1,488,116	279,940	532,421	327,301	415,516	7,523	3,050,817	(14,611,642)	(2,340,299)	1,960	(13,673)	(16,963,654)	(9,367,887)
Other income																	
(a) Contribution from the Shareholders' Account		-	35,167	35,167	1,349,953	10,137	-	20,023	-	125,504	1,505,617	-	-	-	-	1,685,996	3,253,442
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	91,762	-	-	-	91,762	91,762
(c) Others		47,633	1,381	49,014	6,162	(31)	1,386	-	2,391	1,018	10,926	20,107	1,209	8	21,324	81,264	81,264
TOTAL (A)		25,808,709	1,205,639	27,014,348	17,898,150	3,098,015	2,770,579	2,528,336	6,902,297	478,538	33,675,915	17,196,149	1,163,515	2,093,205	202,946	20,655,815	81,346,078
Commission																	
First year commission		1,272,677	5,225	1,277,902	237,712	-	26,173	-	12,107	13,552	289,544	1,672,549	13,447	-	-	1,685,996	3,253,442
Renewal commission		412,810	9,218	422,028	14,332	-	13,663	-	-	5,104	33,099	107,494	25,535	-	-	133,029	588,156
Single commission		6	-	6	180,296	750	-	-	53,293	3	234,342	10,769	(115)	105	-	10,759	245,107
Sub Total	L-5	1,685,493	14,443	1,699,936	432,340	750	39,836	-	65,400	18,659	556,985	1,790,812	38,867	105	-	1,829,784	4,086,705
Operating expenses related to insurance business	L-6	4,020,870	40,949	4,061,819	3,818,167	4,013	35,377	2,844	103,468	202,892	4,166,561	2,728,829	38,224	2,581	244	2,769,878	10,998,258
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,154,779	-	1,154,779	355,339	(2,365)	-	-	-	27,194	380,168	(145,639)	-	(1,169)	-	(146,808)	1,388,139
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		175,339	26,338	201,677	-	-	-	-	-	-	-	-	-	-	-	-	201,677
(b) Others - Provision for standard and non standard assets		1,083	-	1,083	(3)	-	(1)	-	-	-	(4)	10	(1)	-	9	1,088	1,088
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	761,499	83,437	18,660	4,157	867,753	867,753
TOTAL (B)		7,037,564	81,730	7,119,294	4,605,843	2,398	75,212	2,844	168,868	248,545	5,103,710	5,135,511	160,527	20,177	4,401	5,320,616	17,543,620
Benefits paid (net)	L-7	2,584,982	558,753	3,143,735	2,521,969	359,614	3,529,148	472,761	353,242	(42,821)	7,193,913	23,968,972	7,604,423	818,240	596,486	32,988,121	43,325,769
Interim bonuses paid		105,535	11,045	116,580	-	-	-	-	-	-	-	-	-	-	-	-	116,580
Terminal bonuses paid		574,927	93,187	668,114	-	-	-	-	-	-	-	-	-	-	-	-	668,114
Change in valuation of liability against life policies in force																	
(a) Gross		15,067,753	(93,100)	14,974,653	6,563,499	2,750,038	(1,058,017)	2,052,731	6,318,616	136,442	16,763,309	(380,405)	21,881	(21,932)	7,622	(372,834)	31,365,128
(b) Amount ceded in reinsurance		(38,048)	-	(38,048)	2,099,749	-	-	-	-	(26,793)	2,072,956	(509)	-	-	-	(509)	2,034,399
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	(7,523,987)	(5,850,994)	1,251,138	(415,158)	(12,539,001)	(12,539,001)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	(3,994,672)	(1,141,376)	-	-	(5,136,048)	(5,136,048)
TOTAL (C)		18,295,149	569,885	18,865,034	11,185,217	3,109,652	2,471,131	2,525,492	6,671,858	66,828	26,030,178	12,069,399	633,934	2,047,446	188,950	14,939,729	59,834,941
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		475,996	554,024	1,030,020	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,967,517
APPROPRIATIONS																	
Transfer to Shareholders' Account		941,451	86,214	1,027,665	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,965,162
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		(465,455)	467,810	2,355	-	-	-	-	-	-	-	-	-	-	-	-	2,355
TOTAL (D)		475,996	554,024	1,030,020	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,967,517
The total surplus as mentioned below :																	
(a) Interim bonuses paid		105,535	11,045	116,580	-	-	-	-	-	-	-	-	-	-	-	-	116,580
(b) Terminal bonuses paid		574,927	93,187	668,114	-	-	-	-	-	-	-	-	-	-	-	-	668,114
(c) Allocation of bonus to Policyholders'		6,493,285	590,258	7,083,543	-	-	-	-	-	-	-	-	-	-	-	-	7,083,543
(d) Surplus shown in the Revenue Account		475,996	554,024	1,030,020	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,967,517
(e) Total surplus : [(a)+(b)+(c)+(d)]		7,649,743	1,248,514	8,898,257	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	11,835,754

**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 YEAR ENDED MARCH 31, 2018

(₹ '000)																	
Policyholders' Account (Technical Account)																	
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		13,069,370	315,082	13,384,452	5,337,132	-	1,052,919	-	-	411,326	6,801,377	26,250,479	948,256	-	-	27,198,735	47,384,564
(b) Renewal premium		43,315,947	1,996,648	45,312,595	10,485,289	-	2,024,310	-	-	584,194	13,093,793	54,400,265	9,301,387	-	-	63,741,652	122,148,040
(c) Single premium		488	-	488	28,320,892	5,119,714	3,490,541	6,701,848	10,655,391	83,950	54,372,336	2,441,383	69,502	8,119,966	1,107,854	11,738,705	66,111,529
Premium	L-4	56,385,805	2,311,730	58,697,535	44,143,313	5,119,714	6,567,770	6,701,848	10,655,391	1,079,470	74,267,506	83,132,127	10,319,145	8,119,966	1,107,854	102,679,092	235,644,133
(d) Reinsurance ceded		(35,352)	-	(35,352)	(1,550,363)	-	-	-	-	(164,473)	(1,714,836)	(184,280)	-	-	-	(184,280)	(1,934,468)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		56,350,453	2,311,730	58,662,183	42,592,950	5,119,714	6,567,770	6,701,848	10,655,391	914,997	72,552,670	82,947,847	10,319,145	8,119,966	1,107,854	102,494,812	233,709,665
Income from investments																	
(a) Interest, dividends & rent - gross		14,909,288	1,422,260	16,331,548	5,160,054	1,014,802	1,932,479	1,144,978	1,260,353	29,422	10,542,088	14,329,290	3,014,505	2,554,506	581,975	20,480,276	47,353,912
(b) Profit on sale/redemption of investments		5,512,455	19,791	5,532,246	141,670	8,169	39,568	8,580	523,902	1,615	723,504	26,491,251	6,535,115	861,676	309,352	34,197,394	40,453,144
(c) Loss on sale/redemption of investments		(344,928)	(1)	(344,929)	(5,353)	(15)	(1,949)	-	(7)	-	(7,324)	(2,487,313)	(540,990)	(387,579)	(89,661)	(3,505,543)	(3,857,796)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	3,145,034	(88,361)	(367,427)	(131,252)	2,557,994	2,557,994
(e) Amortisation of (premium) / discount on investments		(611,599)	(41,042)	(652,641)	657	(2,350)	(48,584)	(19,033)	14,786	(583)	(55,107)	93,759	30,326	18,540	4,188	146,813	(560,935)
Sub Total		19,465,216	1,401,008	20,866,224	5,297,028	1,020,606	1,921,514	1,134,525	1,799,034	30,454	11,203,161	41,572,021	8,950,595	2,679,716	674,602	53,876,934	85,946,319
Other income																	
(a) Contribution from the Shareholders' Account		-	35,167	35,167	1,349,953	10,137	-	45,721	-	125,504	1,531,315	-	-	-	-	-	1,566,482
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	407,930	-	-	-	407,930	407,930
(c) Others		236,154	7,449	243,603	32,519	(26)	6,258	-	6,982	3,010	48,743	409,277	8,665	(31)	-	417,911	710,257
TOTAL (A)		76,051,823	3,755,354	79,807,177	49,272,450	6,150,431	8,495,542	7,882,094	12,461,407	1,073,965	85,335,889	125,337,075	19,278,405	10,799,651	1,782,456	157,197,587	322,340,653
Commission																	
First year commission		3,221,587	17,570	3,239,157	594,774	-	77,847	-	12,107	34,466	719,194	4,693,570	50,378	-	-	4,743,948	8,702,299
Renewal commission		1,069,286	26,305	1,095,591	42,845	-	37,242	-	-	22,916	103,003	279,213	71,852	-	-	351,065	1,549,659
Single commission		8	-	8	375,296	657	-	-	-	6	468,715	27,718	121	785	-	28,624	497,347
Sub Total	L-5	4,290,881	43,875	4,334,756	1,012,915	657	115,089	-	104,863	57,388	1,290,912	5,000,501	122,351	785	-	5,123,637	10,749,305
Operating expenses related to insurance business	L-6	11,014,387	115,982	11,130,369	9,270,525	7,686	162,544	9,968	271,936	540,942	10,263,801	10,009,117	176,198	12,105	1,649	10,199,069	31,593,039
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,192,252	-	1,192,252	1,007,864	-	-	-	-	45,195	1,053,059	(504,096)	-	14,259	-	(489,837)	1,755,474
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		42,166	6,883	49,049	-	-	-	-	-	-	-	-	-	-	-	-	49,049
(b) Others - Provision for standard and non standard assets		(57,566)	(18)	(57,584)	(93)	-	(19)	-	(28)	(7)	(147)	(531)	(105)	-	(636)	(58,367)	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	2,585,867	298,211	68,929	16,242	2,969,249	2,969,249
TOTAL (B)		16,482,120	166,722	16,648,842	11,291,211	8,343	277,614	9,968	376,771	643,518	12,607,425	17,090,858	596,655	96,078	17,891	17,801,482	47,057,749
Benefits paid (net)	L-7	10,307,230	1,225,325	11,532,555	7,060,256	811,259	3,597,510	1,096,760	1,052,428	27,355	13,645,568	79,457,594	18,105,230	4,517,651	1,690,179	103,770,654	128,948,777
Interim bonuses paid		214,107	17,236	231,343	-	-	-	-	-	-	-	-	-	-	-	-	231,343
Terminal bonuses paid		1,765,668	168,434	1,934,102	-	-	-	-	-	-	-	-	-	-	-	-	1,934,102
Change in valuation of liability against life policies in force																	
(a) Gross		46,207,758	1,344,586	47,552,344	28,604,231	5,330,829	4,125,487	6,775,366	10,831,028	229,703	55,896,644	(341,793)	63,822	1,380	1,436	(275,155)	103,173,833
(b) Amount ceded in reinsurance		(43,808)	-	(43,808)	(3,664,731)	-	-	-	-	(94,831)	(3,759,562)	2,930	-	-	-	2,930	(3,800,440)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	32,876,317	(946,403)	5,997,524	(10,140)	37,917,298	37,917,298
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	(4,107,733)	39,557	-	-	(4,068,176)	(4,068,176)
TOTAL (C)		58,450,955	2,755,581	61,206,536	31,999,756	6,142,088	7,722,997	7,872,126	11,883,456	162,227	65,782,650	107,887,315	17,262,206	10,516,555	1,681,475	137,347,551	264,336,737
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,118,748	833,051	1,951,799	5,981,483	-	494,931	-	201,180	268,220	6,945,814	358,902	1,419,544	187,018	83,090	2,048,554	10,946,167
APPROPRIATIONS																	
Transfer to Shareholders' Account		941,451	86,214	1,027,665	5,981,483	-	494,931	-	201,180	268,220	6,945,814	358,902	1,419,544	187,018	83,090	2,048,554	10,022,033
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		177,297	746,837	924,134	-	-	-	-	-	-	-	-	-	-	-	-	924,134
TOTAL (E)		1,118,748	833,051	1,951,799	5,981,483	-	494,931	-	201,180	268,220	6,945,814	358,902	1,419,544	187,018	83,090	2,048,554	10,946,167
The total surplus as mentioned below :																	
(a) Interim bonuses paid		214,107	17,236	231,343	-	-	-	-	-	-	-	-	-	-	-	-	231,343
(b) Terminal bonuses paid		1,765,668	168,434	1,934,102	-	-	-	-	-	-	-	-	-	-	-	-	1,934,102
(c) Allocation of bonus to Policyholders		6,493,285	590,258	7,083,543	-	-	-	-	-	-	-	-	-	-	-	-	7,083,543
(d) Surplus shown in the Revenue Account		1,118,748	833,051	1,951,799	5,981,483	-	494,931	-	201,180	268,220	6,945,814	358,902	1,419,544	187,018	83,090	2,048,554	10,946,167
(e) Total surplus [(a)+(b)+(c)+(d)]		9,591,808	1,608,979	11,200,787	5,981,483	-	494,931	-	201,180	268,220	6,945,814	358,902	1,419,544	187,018	83,090	2,048,554	20,195,155

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 YEAR ENDED MARCH 31, 2019

(₹ '000)

Particulars	Schedule	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
Amounts transferred from the Policyholders' Account (Technical account)		4,759,442	12,069,037	3,965,162	10,022,033
Income from investments					
(a) Interest, dividends & rent – gross		856,549	3,049,025	616,468	2,250,492
(b) Profit on sale/redemption of investments		919,404	1,169,792	380,007	967,032
(c) (Loss on sale/ redemption of investments)		(21,871)	(28,457)	-	(337,766)
(d) Amortisation of (premium) / discount on investments		(26,132)	(106,468)	(23,001)	(77,164)
Other income		117,630	210,799	-	130,180
TOTAL (A)		6,605,022	16,363,728	4,938,636	12,954,807
Expenses other than those directly related to the insurance business	L-6A	180,060	278,059	6,297	125,411
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		(8,951)	97,281	2,628	(4,064)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		-	-	(605)	(468)
Contribution to the Policyholders' Account		2,981,110	3,089,502	1,540,784	1,566,482
TOTAL (B)		3,152,219	3,464,842	1,549,104	1,687,361
Profit before tax		3,452,803	12,898,886	3,389,532	11,267,446
Provision for taxation		(187,293)	130,947	(78,899)	177,412
Profit after tax		3,640,096	12,767,939	3,468,431	11,090,034
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		33,064,369	23,936,526	20,468,095	16,134,918
(b) Interim dividends paid during the period/year		(3,288,293)	(3,288,293)	-	(2,732,204)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		(675,909)	(675,909)	-	(556,222)
Profit carried forward to the Balance Sheet		32,740,263	32,740,263	23,936,526	23,936,526
Earnings Per Share - Basic (₹)		1.81	6.34	1.73	5.53
Earnings Per Share - Diluted (₹)		1.80	6.32	1.72	5.50
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT MARCH 31, 2019

(₹ '000)

Particulars	Schedule	As at March 31, 2019	As at MARCH 31, 2018
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	20,173,812	20,117,400
Share application money received pending allotment of shares		3,929	8,874
Reserves and surplus	L-10	36,408,811	27,064,024
Credit / (Debit) fair value change account		(30,106)	301,565
Sub-Total		56,556,446	47,491,863
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		11,121,255	6,220,204
Policy liabilities		536,347,131	423,192,719
Provision for linked liabilities		514,490,384	465,648,975
Add: Fair value change		90,722,143	80,332,932
Provision for linked liabilities		605,212,527	545,981,907
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		28,457,468	25,758,834
ii) Others		104,151	113,190
Total provision for linked & discontinued Policyholders' liabilities		633,774,146	571,853,931
Sub-Total		1,181,242,532	1,001,266,854
Funds for Future Appropriations		11,030,076	9,591,962
TOTAL		1,248,829,054	1,058,350,679
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	50,497,887	40,703,311
- Policyholders'	L-13	571,244,594	453,471,355
Assets held to cover linked liabilities	L-14	633,774,146	571,853,931
LOANS	L-15	795,911	187,391
FIXED ASSETS	L-16	3,332,974	3,414,037
CURRENT ASSETS			
Cash and bank balances	L-17	12,398,186	11,084,746
Advances and other assets	L-18	27,964,269	24,099,813
Sub-Total (A)		40,362,455	35,184,559
CURRENT LIABILITIES			
PROVISIONS	L-19	50,594,007	46,027,194
	L-20	584,906	436,711
Sub-Total (B)		51,178,913	46,463,905
NET CURRENT ASSETS (C) = (A - B)		(10,816,458)	(11,279,346)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,248,829,054	1,058,350,679

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at March 31, 2019	As at MARCH 31, 2018
1) Partly paid-up investments	13,973,536	7,248,536
2) Claims, other than against policies, not acknowledged as debts by the Company	1,215	7,734
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company [#]	3,443	3,384
5) Statutory demands/ liabilities in dispute, not provided for	966,503	1,015,960
6) Reinsurance obligations to the extent not provided for in accounts	-	-
7) Others:		
Claims, under policies, not acknowledged as debts (net of reinsurance)	354,033	-
TOTAL	15,298,730	8,275,614

Note :

[#]Excludes guarantee given to National Stock Exchange in relation to Initial Public Offer of the Company amounting to ₹ 839,500 thousands as all related obligations have been accounted for.

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1	First year premiums	17,869,078	50,581,083	17,356,019	47,384,564
2	Renewal premiums	52,946,986	142,145,723	46,721,727	122,148,040
3	Single premiums	32,448,583	99,133,435	25,486,666	66,111,529
	Total Premiums	103,264,647	291,860,241	89,564,412	235,644,133
	Premium income from business written:				
	In India	103,264,647	291,860,241	89,564,412	235,644,133
	Outside India	-	-	-	-
	Total Premiums	103,264,647	291,860,241	89,564,412	235,644,133

FORM L-5 - COMMISSION SCHEDULE

Particulars	(₹ '000)			
	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
Commission paid				
Direct - First year premiums	2,769,122	7,839,356	3,253,442	8,702,299
- Renewal premiums	798,003	2,137,182	588,156	1,549,659
- Single premiums	368,293	1,200,257	245,107	497,347
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	3,935,418	11,176,795	4,086,705	10,749,305
Break up of the commission expenses (gross) incurred to procure business :				
Agents	768,013	1,864,526	567,832	1,452,950
Brokers	183,194	597,484	160,661	536,221
Corporate agency	2,978,027	8,699,274	3,351,267	8,745,622
Others - Common Service Centres	-	-	-	3
- Insurance Marketing Firm	1,047	3,165	1,450	4,056
- Micro Finance	875	4,347	5,495	10,453
- Web Aggregators	4,262	7,999	-	-
Total	3,935,418	11,176,795	4,086,705	10,749,305

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

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1	Employees' remuneration & welfare benefits	3,776,438	14,082,233	3,985,117	12,917,701
2	Travel, conveyance and vehicle running expenses	90,109	300,900	73,628	243,857
3	Training expenses	254,027	873,488	250,435	649,108
4	Rents, rates & taxes	195,751	790,054	224,462	790,829
5	Repairs	23,537	76,186	21,016	52,278
6	Printing & stationery	54,197	128,955	32,409	100,065
7	Communication expenses	83,017	289,198	86,401	262,576
8	Legal & professional charges	420,331	1,805,502	444,326	1,267,865
9	Medical fees	69,471	210,104	57,863	197,931
10	Auditors' fees, expenses etc				
	a) as auditor	4,200	11,400	3,800	9,800
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	(39)	150	121	484
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	880	3,456	(1,013)	3,911
11	Advertisement and publicity	3,553,118	9,836,533	2,593,580	7,159,761
12	Interest & bank charges	49,616	134,412	39,231	107,567
13	Others				
	(a) Information technology expenses	304,474	1,126,869	268,002	867,744
	(b) General Office & other expenses	221,794	584,480	191,148	699,952
	(c) Stamp Duty	368,586	1,036,102	264,823	823,526
	(d) Business development expenses	2,594,948	6,365,530	2,318,893	4,914,023
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	97,616	405,980	104,975	398,445
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,514	46,057	11,514	46,057
15	Goods and Services Tax/Service tax	15,278	28,143	27,527	79,559
	TOTAL	12,188,863	38,135,732	10,998,258	31,593,039

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1	Employees' remuneration & welfare benefits	29,619	48,196	52,255	103,082
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	-	(32,862)	(128,010)	(147,576)
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	-	-	252	(3,857)
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	4,490	4,490	-	-
13	Others				
	(a) Corporate social responsibility expenses	131,305	191,760	54,817	98,009
	(b) Directors' fees	7,920	19,140	4,620	15,090
	(c) Directors' Commission	1,750	8,000	1,500	6,000
	(d) Other general expenses	4,976	39,335	20,863	54,663
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	11,514	46,057	11,514	46,057
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,514)	(46,057)	(11,514)	(46,057)
15	Goods and Services Tax/Service tax	-	-	-	-
	TOTAL	180,060	278,059	6,297	125,411

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

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1. Insurance claims				
(a) Claims by death	5,312,181	15,326,340	3,368,195	10,366,284
(b) Claims by maturity	11,502,508	26,559,724	5,337,626	17,587,477
(c) Annuities / pensions payment	619,718	1,632,085	296,991	836,882
(d) Other benefits				
(i) Money back payment	130,217	374,890	23,163	657,433
(ii) Vesting of pension policy	1,630,086	4,124,988	1,435,626	3,049,968
(iii) Surrenders	18,122,882	60,094,044	19,780,596	69,622,499
(iv) Health	7,698	233,243	28,390	212,686
(v) Discontinuance/ Lapse Termination	4,052,231	10,689,917	7,724,617	14,338,704
(vi) Withdrawals	3,486,363	16,817,175	5,806,726	13,612,867
(vii) Waiver of Premium	62,625	177,493	58,297	173,206
(viii) Interest on unclaimed amount of Policyholders	131,991	513,231	96,098	459,443
Sub Total (A)	45,058,500	136,543,130	43,956,325	130,917,449
2. Amount ceded in reinsurance:				
(a) Claims by death	(726,119)	(2,166,229)	(536,171)	(1,745,406)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(115,525)	(230,510)	(94,385)	(223,266)
Sub Total (B)	(841,644)	(2,396,739)	(630,556)	(1,968,672)
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)	44,216,856	134,146,391	43,325,769	128,948,777
Benefits Paid to Claimants:				
In India	44,216,856	134,146,391	43,325,769	128,948,777
Outside India	-	-	-	-
Total	44,216,856	134,146,391	43,325,769	128,948,777

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)

		As at March 31, 2019	As at MARCH 31, 2018
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	20,173,812	20,117,400
3	Subscribed capital Equity Shares of ₹ 10 each	20,173,812	20,117,400
4	Called-up capital Equity Shares of ₹ 10 each	20,173,812	20,117,400
	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		20,173,812	20,117,400

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 March 31, 2019		As at MARCH 31, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,038,514,075	51.48%	1,038,514,075	51.62%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	497,444,274	24.66%	589,626,265	29.31%
Others	481,422,808	23.86%	383,599,703	19.07%
Total	2,017,381,157	100.00%	2,011,740,043	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	
		March 31, 2019	MARCH 31, 2018
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium		
	Opening balance	3,127,498	1,944,058
	Add: Additions during the year	541,050	1,183,440
	Less: Adjustments during the year	-	-
		3,668,548	3,127,498
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	32,740,263	23,936,526
	Opening Balance	-	-
	Add: Additions during the period	-	-
	TOTAL	36,408,811	27,064,024

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

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2019	As at MARCH 31, 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 March 31, 2019	As at MARCH 31, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	7,858,855	20,962,845
2	Other Approved Securities	11,538,229	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,490,062	4,489,590
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,071,126	1,958,096
	(e) Subsidiaries	2,367,091	1,214,023
	(f) Fixed Deposit	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,642,067	7,502,688
5	Other than Approved Investments	1,992,937	730,002
Sub Total (A)		42,960,367	36,857,244
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	-	349,886
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	2,002,190
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,101,744	-
	(e) Other Securities		
	(aa) Commercial Paper	-	-
	(bb) Certificate of Deposit	-	-
	(cc) Fixed Deposit	2,410,000	510,000
	(dd) CBLO/Repo Investments	2,674,994	983,991
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	350,782	-
5	Other than Approved Investments	-	-
Sub Total (B)		7,537,520	3,846,067
TOTAL (A+B)		50,497,887	40,703,311

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2019	As at MARCH 31, 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	42,096,516	33,454,615
	b) Market Value of above investment	42,336,365	33,918,039
2	Investment in holding company at cost	250,000	250,000
3	Investment in subsidiaries company at cost	2,367,091	1,214,023
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	350,000	450,000
	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	42,083
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 March 31, 2019	As at MARCH 31, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	220,294,508	191,057,915
2	Other Approved Securities	70,953,456	23,476,143
3	Other Investments		
	(a) Shares		
	(aa) Equity	61,396,107	52,530,143
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	60,325,894	44,176,808
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	4,707,034	2,229,855
	(cc) Infrastructure Investment Fund	643,327	799,070
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	464,640	-
4	Investments in Infrastructure and Social Sector	97,138,038	80,048,465
5	Other than Approved Investments	6,607,887	6,712,994
Sub Total (A)		522,530,891	401,031,393
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	8,490,568	6,118,226
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	4,252,295	7,456,651
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	11,129,301	9,561,038
	(e) Other Securities		
	(aa) Commercial Paper	284,129	987,160
	(bb) Certificate of Deposit	2,129,781	-
	(cc) Fixed Deposit	2,000,000	2,200,000
	(dd) Deep Discount Bonds	275,010	374,768
	(ee) CBLO/Repo Investments	11,097,862	17,016,077
	(f) Subsidiaries	-	-
	(g) Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,338,785	8,491,667
5	Other than Approved Investments	715,972	234,375
Sub Total (B)		48,713,703	52,439,962
TOTAL		571,244,594	453,471,355

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2019	As at MARCH 31, 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	500,708,484	389,769,397
	b) Market Value of above investment	503,798,449	388,620,454
2	Investment in holding company at cost	4,853,833	3,900,624
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	501,907	255,897
	b) Market Value of above investment	503,292	257,092
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	25,743	344,770
6	Investment made out of catastrophe reserve	NIL	NIL

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

		(₹ '000)	
Particulars	As at March 31, 2019	As at MARCH 31, 2018	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	53,042,753	61,340,899	
2 Other Approved Securities	2,891,171	1,894,303	
3 Other Investments			
(a) Shares			
(aa) Equity	336,638,246	298,284,834	
(bb) Preference	18,953	25,954	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	55,677,050	53,975,283	
(e) Other Securities			
(aa) Fixed Deposit	-	-	
(bb) Deep Discount Bonds	1,189,640	702,918	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	69,430,380	65,522,247	
5 Other than Approved Investments	42,746,174	34,321,138	
Sub Total (A)	561,634,367	516,067,576	
SHORT TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	23,633,328	16,337,603	
2 Other Approved Securities	108,710	-	
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	5,560,060	2,978,770	
(e) Other Securities			
(aa) Fixed Deposit	-	-	
(bb) Commercial Paper	1,230,527	1,763,157	
(cc) Certificate of Deposit	245,128	988,980	
(dd) Deep Discount Bonds	158,710	134,080	
(ee) Repo Investments	28,741,574	24,629,767	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	1,174,116	1,001,570	
5 Other than Approved Investments	564,500	-	
Sub Total (B)	61,416,653	47,833,927	
OTHER ASSETS (NET)			
1 Interest Accrued and Dividend Receivable	5,798,988	5,883,699	
2 Others (Net)	948,330	(43,371)	
3 Other - Receivable	5,199,846	2,855,959	
4 Investment Sold Awaiting Settlement	3,093,494	3,058,772	
5 Investment Purchased Awaiting Settlement	(4,317,532)	(3,802,631)	
Sub Total (C)	10,723,126	7,952,428	
TOTAL (A+B+C)	633,774,146	571,853,931	

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2019	As at MARCH 31, 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	222,646,638	213,848,872
	b) Market Value of above investment	223,499,934	212,991,796
2	Investment in holding company at cost	10,628,893	7,052,656
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	371,755	1,918,789
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 March 31, 2019	As at MARCH 31, 2018
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	7	22	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	795,904	177,361	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	-	10,008	
TOTAL	795,911	187,391	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	-	-	
(e) Loans against policies	795,904	177,361	
(f) Loans to employees	7	22	
(g) Others - HDFC Standard Life Employees' Stock Option Trust	-	10,008	
TOTAL	795,911	187,391	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	795,911	187,391	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	795,911	187,391	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	227,650	11,741	
(b) Long term	568,261	175,650	
TOTAL	795,911	187,391	

Note-

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 227,650 thousands (Previous year ₹11,741 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 March 31, 2019	As at April 01, 2018	For the year ended	On Sales / Adjustments	As at March 31, 2019	As at March 31, 2019	As at MARCH 31, 2018
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	1,863,112	133,565	-	1,996,677	1,340,951	225,602	-	1,566,553	430,124	522,161
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	15,447	147	-	15,594	12,550	1,505	-	14,055	1,539	2,897
5	Buildings	2,866,745	-	-	2,866,745	354,626	46,057	-	400,683	2,466,062	2,512,119
6	Furniture & Fittings	698,042	27,902	(29,929)	696,015	645,979	28,624	(29,431)	645,172	50,843	52,063
7	Information Technology Equipments	954,675	61,105	(53,675)	962,105	844,993	66,486	(53,656)	857,823	104,282	109,682
8	Vehicles	155,880	55,410	(43,936)	167,354	80,653	39,645	(37,988)	82,310	85,044	75,227
9	Office Equipments	603,874	50,372	(38,429)	615,817	516,737	44,120	(38,226)	522,631	93,186	87,137
	TOTAL	7,157,775	328,501	(165,969)	7,320,307	3,796,489	452,039	(159,301)	4,089,227	3,231,080	3,361,286
10	Capital Work in progress	52,751	377,644	(328,501)	101,894	-	-	-	-	101,894	52,751
	Grand Total	7,210,526	706,145	(494,470)	7,422,201	3,796,489	452,039	(159,301)	4,089,227	3,332,974	3,414,037
	Previous Year	6,955,834	779,960	(525,268)	7,210,526	3,426,676	444,499	(74,686)	3,796,489	3,414,037	

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 March 31, 2019	As at MARCH 31, 2018	
1 Cash (including cheques on hand, drafts and stamps)*	1,946,862	1,514,051	
2 Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of Balance Sheet)	880,723	839,600	
(bb) Others	3,514	3,435	
(b) Current accounts	9,567,087	8,727,660	
(c) Others	-	-	
3 Money at call and short notice			
(a) With banks	-	-	
(b) With other institutions	-	-	
4 Others	-	-	
TOTAL	12,398,186	11,084,746	
Balances with non-scheduled banks included in 2 and 3 above	-	-	
CASH & BANK BALANCES			
1 In India	12,394,637	11,082,327	
2 Outside India	3,549	2,419	
TOTAL	12,398,186	11,084,746	

Note :

* Cheques on hand amount to ₹ 1,946,862 thousands (Previous Year : ₹ 1,514,051 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 March 31, 2019	As at MARCH 31, 2018	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	549,693	446,442	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,857,243	3,047,386	
6 Others			
(a) Capital advances	75,200	9,892	
(b) Security deposits	426,280	373,438	
Less: Provision for Security deposit	<u>(11,974)</u>	<u>(12,012)</u>	
(c) Advances to employees	4,066	5,497	
(d) Other advances	578,044	311,692	
(e) Investment application - pending allotment	14,514	-	
TOTAL (A)	5,493,066	4,182,335	
OTHER ASSETS			
1 Income accrued on investments	13,534,972	10,695,365	
2 Outstanding Premiums	1,332,593	1,609,312	
3 Agents' Balances	54,667	44,520	
Less: Provision for Agents' debit balances	<u>(54,667)</u>	<u>(44,520)</u>	
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	513,326	319,541	
6 Due from subsidiaries/ holding Company	4,875	-	
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)	83,513	98,674	
(b) Goods and Services Tax/Service Tax & Unutilised credits	511	164,457	
(c) Service Tax Deposits	16,060	9,900	
(d) Investment sold awaiting settlement	1,596,644	389,785	
(e) Other Assets	44,743	37,471	
(f) Assets held for unclaimed amount of policyholders	5,004,719	6,253,113	
(g) Income on unclaimed amount of policyholders	339,247	339,860	
TOTAL (B)	22,471,203	19,917,478	
TOTAL (A+B)	27,964,269	24,099,813	

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

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2019	As at MARCH 31, 2018	
1 Agents' balances	1,259,343	1,896,028	
2 Balances due to other insurance companies (including reinsurers)	117,761	146,093	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	189,266	157,827	
5 Unallocated premium	6,086,543	3,325,110	
6 Sundry creditors	15,093,319	11,783,908	
7 Due to Subsidiaries/ Holding Company	583,669	290,189	
8 Claims outstanding	214,596	312,108	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	236,021	368,906	
(b) Goods and Services Tax/Service Tax Liability	508,377	670,086	
(c) Investments purchased to be settled	4,587,263	5,008,251	
(d) Proposal Deposits refund	482,262	544,675	
(e) Others-payable (Payable to unit linked schemes)	4,267,891	2,995,601	
(f) Payable to Policyholders	11,621,927	11,933,739	
(g) Unclaimed dividend payable	1,803	1,700	
12 Unclaimed amount of policyholders	5,004,719	6,253,113	
13 Income on unclaimed fund	339,247	339,860	
TOTAL	50,594,007	46,027,194	

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

FORM L-20-PROVISIONS SCHEDULE

		(₹ '000)	
Particulars		As at March 31, 2019	As at MARCH 31, 2018
1	For taxation (less payments and taxes deducted at source)	154,938	116,106
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Employee benefits	429,968	320,605
TOTAL		584,906	436,711

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 March 31, 2019	As at MARCH 31, 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 : March 31, 2019

Sr.No.	Particulars	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-54.72%	-34.47%	5.14%	9.51%
	Participating - Individual & Group Pension	-72.29%	-62.40%	-42.46%	-41.17%
	Non Participating - Individual & Group Life	67.76%	57.13%	53.30%	52.96%
	Non Participating - Group Life Variable	-9.09%	92.67%	29.27%	0.74%
	Non Participating - Individual & Group Pension	-28.21%	1.50%	0.62%	-24.08%
	Non Participating - Group Pension Variable	79.59%	48.10%	-6.82%	8.97%
	Non Participating - Annuity	41.43%	143.26%	385.34%	207.86%
	Non Participating - Individual & Group Health	35.16%	84.16%	94.90%	20.30%
	Unit Linked - Individual Life	-14.06%	4.59%	13.23%	50.02%
	Unit Linked - Individual Pension	5.89%	-19.80%	-63.35%	-61.00%
	Unit Linked - Group Life	11.90%	-34.50%	-17.89%	9.26%
	Unit Linked - Group Pension	-19.20%	-30.69%	-58.11%	-25.07%
2	Net Retention Ratio	99.24%	99.10%	99.37%	99.18%
3	Expense of Management to Gross Direct Premium Ratio	15.61%	16.90%	16.84%	17.97%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.81%	3.83%	4.56%	4.56%
5	Ratio of policy holder's liabilities to shareholder's funds	2088.45%	2088.45%	2115.39%	2115.39%
6	Growth rate of shareholders' fund	19.09%	19.09%	23.72%	23.72%
7	Ratio of surplus to policyholders' liability	0.50%	1.14%	0.39%	1.09%
8	Change in net worth (₹ Lakhs)	90,646	90,646	91,051	91,051
9	Profit after tax/Total Income	2.55%	3.31%	4.29%	3.43%
10	(Total real estate + loans)/(Cash & invested assets)	0.29%	0.29%	0.25%	0.25%
11	Total investments/(Capital + Surplus)	22.20	22.20	22.60	22.60
12	Total affiliated investments/(Capital+ Surplus)	0.32	0.32	0.26	0.26
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	3.41%	9.12%	2.59%	8.16%
	Policyholders' Funds				
	Non Linked				
	Participating	1.99%	7.42%	1.72%	8.94%
	Non Participating	2.12%	8.41%	1.92%	8.44%
	Linked				
	Non Participating	1.14%	6.61%	2.24%	9.36%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	2.77%	7.51%	-0.06%	5.77%
	Policyholders' Funds				
	Non Linked				
	Participating	2.96%	9.50%	0.37%	5.74%
	Non Participating	2.75%	9.59%	1.67%	5.75%
	Linked				
	Non Participating	4.00%	7.50%	-3.29%	8.47%
14	Conservation Ratio				
	Participating - Individual & Group Life	80.76%	84.38%	90.70%	89.96%
	Participating - Individual & Group Pension	91.55%	89.56%	86.84%	93.21%
	Non Participating - Individual & Group Life	77.23%	83.66%	84.73%	85.13%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	68.81%	77.44%	88.69%	92.26%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Annuity	NA	NA	NA	NA
	Non Participating - Individual & Group Health	59.10%	57.57%	68.23%	74.79%
	Unit Linked - Individual Life	86.07%	84.31%	80.06%	79.52%
	Unit Linked - Individual Pension	77.75%	80.76%	82.59%	86.34%
	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	87.15%	87.24%	85.51%	87.10%
	25th month	78.92%	80.47%	76.93%	77.44%
	37th month	71.20%	72.00%	71.95%	70.93%
	49th month	68.81%	67.67%	63.19%	62.16%
	61st month	53.68%	52.25%	47.59%	50.98%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1, 2, 3 & 4)				
	13th month	72.13%	71.00%	68.37%	68.64%
	25th month	61.16%	61.39%	61.18%	61.28%
	37th month	56.07%	56.29%	62.03%	60.47%
	49th month	58.87%	57.27%	55.66%	54.96%
	61st month	47.51%	47.18%	45.36%	47.39%

FORM L-22-ANALYTICAL RATIOS
**Name of the Insurer: HDFC Life Insurance Company Limited
(Formerly HDFC Standard Life Insurance Company Limited)**
Date : March 31, 2019

Sr.No.	Particulars	For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 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	0.1%	0.1%	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	0.05%	0.05%	NIL	NIL

Equity Holding Pattern for Life Insurers

1	No. of shares	2,017,381,157	2,017,381,157	2,011,740,043	2,011,740,043
2	Percentage of shareholding (Indian / Foreign)				
	Indian	64.68%	64.68%	61.77%	61.77%
	Foreign	35.32%	35.32%	38.23%	38.23%
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) (₹)	1.81	6.34	1.73	5.53
4 (b)	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.80	6.32	1.72	5.50
5 (a)	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.81	6.34	1.73	5.53
5 (b)	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.80	6.32	1.72	5.50
6	Book value per share (₹)	28.03	28.03	23.61	23.61

- 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 March 31, 2019 have been calculated for the policies issued in the December to February period of the relevant years. Eg.: the 13th month persistency for the current quarter is calculated for the policies issued from December 2017 to February 2018.
 3. The persistency ratios for the year ended March 31, 2019 have been calculated for the policies issued in the March to February period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from March 2017 to February 2018.
 4. Group business, where persistency is measurable, has been included in the calculations. Products exclusively sold in the rural area are excluded, on grounds of materiality.
 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 YEAR ENDED MARCH 31, 2019

(₹ '000)

	Particulars	For the year ended March 31, 2019	For the year ended March 31, 2018
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	303,798,830	243,719,854
	Other receipts:		
2	GST / Service tax recovery	185,598	160,583
3	Fees & charges	374,918	9,441
4	Miscellaneous income	1,090,064	1,448,085
3	Payments to the re-insurers, net of commissions and claims/ benefits	(673,861)	(408,088)
4	Payments of claims/benefits	(143,933,828)	(126,423,033)
5	Payments of commission and brokerage	(11,820,320)	(11,376,943)
6	Payments of other operating expenses	(40,972,252)	(32,424,407)
7	Deposits, advances and staff loans	(383,109)	105,367
8	Income taxes paid (net)	(3,169,857)	(2,477,228)
9	Goods and Services tax/Service Tax paid	(5,789,569)	(4,927,298)
10	Cash flows before extraordinary items	98,706,614	67,406,333
11	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	98,706,614	67,406,333
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(445,316)	(338,771)
2	Proceeds from sale of fixed assets	17,174	10,687
3	Purchases of investments	(3,783,561,360)	(606,284,343)
4	Loans disbursed	-	-
5	Loan against policies	(618,543)	(72,388)
6	Sale of investments	3,626,497,519	514,823,025
7	Repayments received	10,023	363,513
8	Rents/Interests/ dividends received	56,247,069	47,280,644
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(2,452)	(9,238)
	Net cash flow from investing activities	(101,855,886)	(44,226,871)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	56,412	132,647
2	Share Application money pending allotment	(4,945)	8,874
3	Share premium	541,050	1,183,440
4	Interest/dividends paid	(3,964,202)	(3,288,426)
	Net cash flow from financing activities	(3,371,685)	(1,963,465)
D	Net increase / (decrease) in cash and cash equivalents:	(6,520,957)	21,215,997
E	Cash and cash equivalents at the beginning of the year	68,008,209	46,792,212
F	Cash and cash equivalents at the end of the year	61,487,252	68,008,209

Components of cash and cash equivalents at end of the year:			
(i)	Cash and cheques in hand	1,946,862	1,514,051
(ii)	Bank balances*	9,567,087	8,727,660
(iii)	Fixed Deposit (less than 3 months)	1,050,000	2,200,000
(iv)	Money market instruments	48,923,303	55,566,498
	Total cash and cash equivalents	61,487,252	68,008,209

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

(i)	Cash & cash equivalents	61,487,252	68,008,209
(ii)	Add: Deposit account - Others	884,237	843,035
(iii)	Less: Fixed deposits (less than 3 months)	(1,050,000)	(2,200,000)
(iv)	Less: Money market instruments	(48,923,303)	(55,566,498)
	Cash & Bank Balances as per Form L-17	12,398,186	11,084,746

*Note : Bank Balances includes unclaimed dividend Rs.1803 thousands (previous year Rs.1700 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 : March 31, 2019

(₹ Lakhs)

Sr.No.	Particulars	As at March 31, 2019	As at MARCH 31, 2018
1	Linked		
a	Life	5,428,982	4,780,337
b	General annuity	-	-
c	Pension	941,292	971,633
d	Health	-	-
2	Non-Linked		
a	Life	4,023,544	3,327,654
b	General annuity	498,487	236,287
c	Pension	803,451	630,261
d	Health	5,456	4,294
	TOTAL	11,701,213	9,950,467

FORM L-25- (i) : Geographical Distribution Channel - Individual for the quarter ended March 31, 2019

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

Date : March 31, 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	1,818	1,827	6.94	276.50	7,656	7,697	46.86	1,417.25	9,474	9,524	53.79	1,693.76
2	Arunachal Pradesh	47	47	0.19	5.80	115	115	0.58	18.17	162	162	0.76	23.97
3	Assam	1,227	1,234	4.90	70.01	4,786	4,816	23.01	458.37	6,013	6,050	27.92	528.38
4	Bihar	3,245	3,278	12.95	316.03	5,122	5,169	29.43	667.20	8,367	8,447	42.38	983.22
5	Chattisgarh	1,255	1,262	5.07	115.96	2,929	2,968	16.73	533.24	4,184	4,230	21.81	649.20
6	Goa	243	245	1.99	45.04	940	949	7.24	167.63	1,183	1,194	9.23	212.67
7	Gujarat	3,977	3,985	16.77	358.53	17,446	17,650	171.41	3,349.69	21,423	21,635	188.18	3,708.22
8	Haryana	4,936	4,963	20.63	471.16	12,371	12,491	114.98	2,591.90	17,307	17,454	135.60	3,063.06
9	Himachal Pradesh	1,403	1,421	6.60	151.59	1,067	1,078	6.05	142.27	2,470	2,499	12.64	293.86
10	Jammu & Kashmir	466	472	1.96	42.43	1,675	1,680	8.48	198.55	2,141	2,152	10.45	240.98
11	Jharkhand	1,260	1,269	5.66	107.72	3,763	3,794	23.47	544.04	5,023	5,063	29.13	651.76
12	Karnataka	2,922	2,933	12.40	303.88	16,028	16,143	160.48	4,817.46	18,950	19,076	172.88	5,121.34
13	Kerala	2,140	2,141	11.36	238.87	7,420	7,439	53.46	1,005.04	9,560	9,580	64.81	1,243.90
14	Madhya Pradesh	3,032	3,044	9.55	249.35	9,153	9,215	43.50	1,657.72	12,185	12,259	53.05	1,907.07
15	Maharashtra	6,760	6,798	27.73	1,100.12	51,933	52,461	717.09	17,168.74	58,693	59,259	744.82	18,268.86
16	Manipur	324	324	1.08	17.46	790	791	3.07	80.91	1,114	1,115	4.15	98.37
17	Meghalaya	177	178	1.23	10.34	505	506	3.22	38.92	682	684	4.45	49.26
18	Mirzoram	12	12	0.04	0.46	239	241	1.70	26.88	251	253	1.74	27.34
19	Nagaland	38	39	0.27	2.34	277	277	1.28	23.94	315	316	1.55	26.28
20	Orissa	3,517	3,538	14.68	292.43	5,671	5,715	36.58	705.24	9,188	9,253	51.26	997.67
21	Punjab	6,374	6,386	32.29	439.04	9,937	9,994	55.75	1,498.60	16,311	16,380	88.04	1,937.64
22	Rajasthan	3,587	3,616	11.63	488.12	10,184	10,278	50.98	2,159.37	13,771	13,894	62.62	2,647.49
23	Sikkim	114	115	0.72	7.50	320	325	3.32	30.03	434	440	4.03	37.53
24	Tamil Nadu	2,025	2,028	9.22	234.88	18,580	18,650	167.09	3,069.12	20,605	20,678	176.31	3,304.00
25	Telangana	1,092	1,101	5.11	161.13	11,094	11,182	98.07	2,818.73	12,186	12,283	103.18	2,979.87
26	Tripura	150	151	0.32	15.24	442	445	1.56	44.59	592	596	1.87	59.83
27	Uttar Pradesh	10,109	10,170	43.92	939.34	23,928	24,113	161.10	4,270.98	34,037	34,283	205.01	5,210.32
28	Uttarakhand	894	901	3.94	119.12	2,415	2,457	20.73	450.03	3,309	3,358	24.66	569.15
29	West Bengal	3,789	3,808	13.77	248.38	14,991	15,182	141.41	1,874.86	18,780	18,990	155.18	2,123.25
30	Andaman & Nicobar Islands	6	6	0.05	0.49	46	46	0.28	4.36	52	52	0.34	4.85
31	Chandigarh	17	17	0.12	1.45	1,154	1,161	10.13	175.73	1,171	1,178	10.26	177.17
32	Dadra & Nagarhaveli	53	53	0.19	2.01	273	275	2.26	41.98	326	328	2.45	43.99
33	Daman & Diu	28	28	0.11	3.92	251	254	1.46	28.31	279	282	1.57	32.23
34	Delhi	79	79	0.63	14.00	19,409	19,590	198.01	3,870.13	19,488	19,669	198.63	3,884.13
35	Lakshadweep	-	-	0.00	-	3	3	0.01	0.04	3	3	0.01	0.04
36	Puducherry	7	7	0.03	0.75	359	360	2.38	37.59	366	367	2.41	38.34
	TOTAL	67,123	67,476	284.04	6,851.38	263,272	265,510	2,383.13	55,987.64	330,395	332,986	2,667.17	62,839.01

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- (i) : Geographical Distribution Channel - Individual for the year ended March 31, 2019

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

Date : March 31, 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	4,281	4,291	16.32	654.15	20,340	20,408	125.83	3,950.29	24,621	24,699	142.15	4,604.45
2	Arunachal Pradesh	93	93	0.39	9.06	298	298	1.57	43.18	391	391	1.96	52.24
3	Assam	3,053	3,062	11.01	187.32	12,850	12,902	64.88	1,252.08	15,903	15,964	75.89	1,439.40
4	Bihar	8,117	8,158	34.75	744.79	13,480	13,541	74.80	1,719.19	21,597	21,699	109.55	2,463.98
5	Chattisgarh	3,302	3,312	13.47	292.14	7,525	7,588	42.86	1,407.87	10,827	10,900	56.34	1,700.00
6	Goa	666	668	4.72	83.36	3,024	3,041	25.42	484.16	3,690	3,709	30.14	567.51
7	Gujarat	11,823	11,838	49.01	1,023.12	53,641	54,105	506.39	9,667.18	65,464	65,943	555.40	10,690.30
8	Haryana	12,905	12,933	52.03	1,185.63	32,558	32,724	298.20	6,965.11	45,463	45,657	350.23	8,150.75
9	Himachal Pradesh	4,403	4,426	23.57	429.33	3,582	3,597	19.16	419.52	7,985	8,023	42.74	848.85
10	Jammu & Kashmir	1,431	1,438	5.61	114.02	5,481	5,492	33.68	642.76	6,912	6,930	39.29	756.78
11	Jharkhand	3,306	3,317	14.56	264.79	9,263	9,305	54.99	1,350.78	12,569	12,622	69.55	1,615.57
12	Karnataka	6,608	6,624	26.87	747.44	40,044	40,270	423.49	13,067.18	46,652	46,894	450.36	13,814.62
13	Kerala	5,986	5,990	33.47	588.69	21,274	21,329	170.11	2,647.31	27,260	27,319	203.58	3,236.00
14	Madhya Pradesh	7,923	7,938	25.23	601.31	25,653	25,749	123.21	4,368.15	33,576	33,687	148.44	4,969.46
15	Maharashtra	36,770	36,825	123.64	4,789.94	212,757	213,929	2,251.12	66,363.67	249,527	250,754	2,374.76	71,153.60
16	Manipur	972	972	3.30	47.80	2,335	2,337	9.44	166.43	3,307	3,309	12.74	214.23
17	Meghalaya	451	452	2.77	31.24	1,291	1,294	7.60	116.02	1,742	1,746	10.37	147.26
18	Mizoram	31	31	0.10	1.75	653	657	4.90	67.52	684	688	5.00	69.27
19	Nagaland	96	97	0.46	4.99	734	734	2.94	58.82	830	831	3.40	63.81
20	Orissa	9,537	9,561	42.01	752.20	16,026	16,096	112.29	1,938.79	25,563	25,657	154.31	2,690.99
21	Punjab	20,410	20,428	101.47	1,323.99	31,586	31,664	199.03	4,112.70	51,996	52,092	300.50	5,436.69
22	Rajasthan	8,950	8,983	29.84	1,095.08	27,079	27,217	147.27	5,698.09	36,029	36,200	177.11	6,793.17
23	Sikkim	251	252	2.66	17.70	864	869	8.63	78.32	1,115	1,121	11.29	96.02
24	Tamil Nadu	4,890	4,894	22.94	522.73	52,229	52,407	469.36	8,613.06	57,119	57,301	492.30	9,135.79
25	Telangana	2,757	2,768	10.92	403.14	28,503	28,679	258.84	7,231.69	31,260	31,447	269.76	7,634.83
26	Tripura	338	341	1.37	33.77	1,075	1,082	3.82	103.21	1,413	1,423	5.19	136.98
27	Uttar Pradesh	25,651	25,726	106.92	2,378.18	61,640	61,908	391.82	10,971.03	87,291	87,634	498.74	13,349.21
28	UttaraKhand	2,487	2,498	11.88	299.54	6,643	6,725	59.08	1,168.50	9,130	9,223	70.97	1,468.04
29	West Bengal	10,580	10,618	40.97	646.28	41,112	41,432	356.83	5,181.95	51,692	52,050	397.79	5,828.23
30	Andaman & Nicobar Islands	11	11	0.11	0.80	105	105	0.73	10.10	116	116	0.84	10.90
31	Chandigarh	567	567	2.29	32.12	4,442	4,454	37.16	680.81	5,009	5,021	39.45	712.93
32	Dadra & Nagar haveli	150	150	0.53	7.04	761	763	5.03	123.10	911	913	5.56	130.14
33	Daman & Diu	62	62	0.27	7.34	712	715	4.45	75.74	774	777	4.72	83.08
34	Delhi	1,236	1,236	5.08	77.45	54,166	54,447	520.70	10,659.59	55,402	55,683	525.78	10,737.04
35	Lakshadweep	2	2	0.01	0.07	9	9	0.03	0.47	11	11	0.03	0.54
36	Puducherry	40	40	0.18	2.06	1,129	1,132	8.47	130.70	1,169	1,172	8.65	132.76
TOTAL		200,136	200,602	820.74	19,400.35	794,864	799,004	6,824.16	171,535.05	995,000	999,606	7,644.90	190,935.40

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 March 31, 2019

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

Date : March 31, 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	-	-	-	-	2	658	12.10	25.13	2	658	12.10	25.13
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	56,516	4.48	228.43	-	56,516	4.48	228.43
4	Bihar	-	-	-	-	-	3	0.00	0.02	-	3	0.00	0.02
5	Chattisgarh	-	-	-	-	-	-	0.85	-	-	-	0.85	-
6	Goa	-	-	-	-	-	2	0.27	0.05	-	2	0.27	0.05
7	Gujarat	-	-	-	-	12	6,177	22.98	578.62	12	6,177	22.98	578.62
8	Haryana	-	-	-	-	13	1,930,442	145.10	5,894.28	13	1,930,442	145.10	5,894.28
9	Himachal Pradesh	-	-	-	-	-	-	1.00	-	-	-	1.00	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	5.62	-	-	-	5.62	-
12	Karnataka	-	-	-	-	25	953,858	339.85	4,306.12	25	953,858	339.85	4,306.12
13	Kerala	-	-	-	-	8	660,309	36.92	2,671.57	8	660,309	36.92	2,671.57
14	Madhya Pradesh	-	-	-	-	2	383	0.04	142.67	2	383	0.04	142.67
15	Maharashtra	-	-	-	-	44	4,587,176	1,284.10	68,898.44	44	4,587,176	1,284.10	68,898.44
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	10	260,549	16.54	870.56	10	260,549	16.54	870.56
21	Punjab	-	-	-	-	-	3,620	0.22	17.99	-	3,620	0.22	17.99
22	Rajasthan	-	-	-	-	6	661,678	25.61	3,197.39	6	661,678	25.61	3,197.39
23	Sikkim	-	-	-	-	-	-	-	0.56	-	-	-	0.56
24	Tamil Nadu	-	-	-	-	10	638,008	110.21	7,401.79	10	638,008	110.21	7,401.79
25	Telangana	-	-	-	-	9	2,965,762	65.43	9,193.88	9	2,965,762	65.43	9,193.88
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	10	663,841	43.54	13,361.00	10	663,841	43.54	13,361.00
28	UttaraKhand	-	-	-	-	-	-	-	2.59	-	-	-	2.59
29	West Bengal	-	-	-	-	8	2,777,646	90.51	14,687.67	8	2,777,646	90.51	14,687.67
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	3.53	-	-	-	3.53
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	18	84,836	159.22	4,556.26	18	84,836	159.22	4,556.26
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	177	16,251,464	2,364.57	136,038.54	177	16,251,464	2,364.57	136,038.54

FORM L-25- (ii) : Geographical Distribution Channel - Group for the year ended March 31, 2019

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

Date : March 31, 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	-	-	-	-	4	1,096	18.17	171.60	4	1,096	18.17	171.60
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	195,857	20.81	854.92	2	195,857	20.81	854.92
4	Bihar	-	-	-	-	10	23,827	1.57	232.63	10	23,827	1.57	232.63
5	Chattisgarh	-	-	-	-	2	333	87.82	99.50	2	333	87.82	99.50
6	Goa	-	-	-	-	4	3,136	7.62	162.44	4	3,136	7.62	162.44
7	Gujarat	-	-	-	-	30	30,323	174.72	2,489.50	30	30,323	174.72	2,489.50
8	Haryana	-	-	-	-	41	5,425,898	402.96	20,176.58	41	5,425,898	402.96	20,176.58
9	Himachal Pradesh	-	-	-	-	3	3,041	113.94	6.77	3	3,041	113.94	6.77
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	2,648	5.97	14.81	2	2,648	5.97	14.81
12	Karnataka	-	-	-	-	57	2,855,050	711.49	16,805.99	57	2,855,050	711.49	16,805.99
13	Kerala	-	-	-	-	22	1,396,534	81.77	5,937.75	22	1,396,534	81.77	5,937.75
14	Madhya Pradesh	-	-	-	-	5	2,240	5.09	243.05	5	2,240	5.09	243.05
15	Maharashtra	-	-	-	-	184	16,753,106	3,711.18	227,033.29	184	16,753,106	3,711.18	227,033.29
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	22	737,240	49.35	2,650.04	22	737,240	49.35	2,650.04
21	Punjab	-	-	-	-	5	50,715	14.28	229.70	5	50,715	14.28	229.70
22	Rajasthan	-	-	-	-	50	1,245,134	60.81	6,063.83	50	1,245,134	60.81	6,063.83
23	Sikkim	-	-	-	-	-	-	5.00	0.97	-	-	5.00	0.97
24	Tamil Nadu	-	-	-	-	23	2,372,686	430.85	21,816.69	23	2,372,686	430.85	21,816.69
25	Telangana	-	-	-	-	20	10,496,159	305.96	32,852.52	20	10,496,159	305.96	32,852.52
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	18	1,318,757	104.75	17,461.16	18	1,318,757	104.75	17,461.16
28	Uttarakhand	-	-	-	-	-	-	0.80	2.96	-	-	0.80	2.96
29	West Bengal	-	-	-	-	22	7,083,763	240.09	42,234.16	22	7,083,763	240.09	42,234.16
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	4	2,608	1.48	798.06	4	2,608	1.48	798.06
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	3.53	-	-	-	3.53
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	57	404,880	770.05	16,542.58	57	404,880	770.05	16,542.58
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	587	50,405,031	7,326.53	414,885.06	587	50,405,031	7,326.53	414,885.06

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: March 31, 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	5,049.79	Reconciliation of Investment Assets		
	Investments (Policyholders)	L-13	57,124.46	Total Investment Assets (as per Balance Sheet)		125,551.66
	Investments (Linked Liabilities)	L-14	63,377.41	Balance Sheet Value of:		
2	Loans	L-15	79.59	A. Life Fund	38,479.37	
3	Fixed Assets	L-16	333.30	Less : Investment Loan as per L-15	-	38,479.37
4	Current Assets			B. Pension & General Annuity and Group Business		23,694.88
	a. Cash & Bank Balance	L-17	1,239.82	C. Unit Linked Funds		63,377.41
	b. Advances & Other Assets	L-18	2,796.43			
5	Current Liabilities					
	a. Current Liabilities	L-19	5,059.40			
	b. Provisions	L-20	58.49			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		124,882.91			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	79.59			
2	Fixed Assets (if any)	L-16	333.30			
3	Cash & Bank Balance (if any)	L-17	1,239.82			
4	Advances & Other Assets (if any)	L-18	2,796.43			
5	Current Liabilities	L-19	5,059.40			
6	Provisions	L-20	58.49			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
	TOTAL (B)		(668.76)			
	Investment Assets	(A-B)	125,551.66	(A+B+C)		125,551.66

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: March 31, 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

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%	-	785.89	405.40	13,278.01	2,200.26	16,669.55	44.53%	-	16,669.55	16,708.85
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	1,939.71	441.56	15,576.87	3,044.72	21,002.86	56.11%	-	21,002.86	21,099.78
3 Investment subject to Exposure Norms												
	a. Housing & Infrastructure											
	1. Approved Investments	Not Less than 15%	-	1,278.31	48.65	5,855.32	677.35	7,859.63	21.00%	8.64	7,868.28	7,799.96
	2. Other Investments		-	3.75	-	11.99	-	15.74	0.04%	(0.04)	15.70	15.79
	b. i) Approved Investments	Not exceeding 35%	236.71	1,401.69	301.66	5,145.57	718.44	7,804.07	20.21%	881.61	8,685.68	8,728.40
	ii) Other Investments		-	203.00	10.00	776.18	-	989.18	2.64%	(82.32)	906.86	908.81
TOTAL LIFE FUND			100%	236.71	4,826.46	801.87	27,365.94	4,440.50	100.00%	807.89	38,479.37	38,552.73

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%	765.47	6,229.37	6,994.84	29.76%	-	6,994.84	7,105.12	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,409.39	9,501.31	10,910.70	46.42%	-	10,910.70	11,068.49	
3	Balance in Approved investment	Not Exceeding 60%	990.58	11,591.78	12,582.36	53.54%	192.69	12,775.05	12,876.89	
4	Other Investments		9.12	-	9.12	0.04%	-	9.12	9.12	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	2,409.09	21,093.10	23,502.19	100.00%	192.69	23,694.88	23,954.50

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%	-	59,046.35	59,046.35	93.17%	
2	Other Investments	Not More than 25%	-	4,331.07	4,331.07	6.83%	
TOTAL LINKED INSURANCE FUND			100%	-	63,377.41	63,377.41	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.

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: March 31, 2019

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)	12.20	16.04	100.07	252.24	470.18	49.57	29.63	2.84	118.20
Add: Inflow during the Quarter	0.80	0.02	8.55	7.06	2.47	18.31	3.75	0.01	10.77
Increase / (Decrease) Value of In	0.18	0.38	2.34	7.29	21.35	0.74	0.68	0.05	2.87
Less: Outflow during the Quarter	0.49	0.72	5.85	13.15	17.48	3.85	0.01	0.01	12.17
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.70	15.71	105.10	260.74	480.85	51.13	30.21	2.89	119.67

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																
Approved Investments (>=75%)																		
Central Govt Securities	9.66	76.08%	3.57	22.70%	33.33	31.71%	77.24	29.62%	73.35	15.25%	42.44	83.01%	5.71	18.90%	2.80	97.13%	41.08	34.33%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	1.47	0.57%	-	0.00%	-	0.00%	1.92	6.36%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	1.06	1.01%	-	0.00%	1.89	0.39%	-	0.00%	-	0.00%	-	0.00%	1.75	1.46%
Corporate Bonds	-	0.00%	7.37	46.91%	27.13	25.81%	72.45	27.79%	93.31	19.41%	-	0.00%	13.02	43.10%	-	0.00%	28.66	23.95%
Infrastructure Bonds	-	0.00%	4.11	26.13%	34.00	32.35%	39.24	15.05%	48.02	9.99%	-	0.00%	8.28	27.41%	-	0.00%	44.47	37.16%
Equity	-	0.00%	-	0.00%	-	0.00%	57.18	21.93%	224.08	46.60%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	3.19	25.11%	0.07	0.41%	2.79	2.66%	6.45	2.47%	2.01	0.42%	8.80	17.21%	0.21	0.70%	0.03	0.93%	0.20	0.17%
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)	12.85	101.19%	15.11	96.16%	98.31	93.54%	254.03	97.43%	442.68	92.06%	51.24	100.22%	29.14	96.46%	2.83	98.05%	116.16	97.07%
Current Assets:																		
Accrued Interest	0.00	0.00%	0.58	3.67%	3.05	2.90%	5.30	2.03%	6.54	1.36%	0.00	0.00%	1.14	3.79%	0.04	1.45%	3.45	2.88%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	0.02	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.09%	0.01	0.06%	0.02	0.01%	0.02	0.01%	0.01	0.00%	0.01	0.02%	0.01	0.03%	0.01	0.18%	0.01	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	0.02	0.12%	3.80	3.61%	0.12	0.04%	0.10	0.02%	0.30	0.60%	0.04	0.12%	0.01	0.43%	0.16	0.14%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.25	0.05%	-	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 Investme	0.16	1.28%	0.00	0.00%	0.07	0.06%	0.09	0.03%	1.01	0.21%	0.42	0.83%	0.12	0.40%	0.00	0.11%	0.11	0.09%
Sub Total (B)	(0.15)	-1.19%	0.60	3.84%	6.79	6.46%	5.34	2.05%	5.38	1.12%	(0.11)	-0.22%	1.07	3.54%	0.06	1.95%	3.51	2.93%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.50	0.19%	0.40	0.08%	-	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%	-	0.00%	0.87	0.33%	7.28	1.51%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	25.11	5.22%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	1.37	0.53%	32.79	6.83%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (A + B + C)	12.70	100.00%	15.71	100.00%	105.10	100.00%	260.74	100.00%	480.85	100.00%	51.13	100.00%	30.21	100.00%	2.89	100.00%	119.67	100.00%
Fund Carried Forward (as per LB2)	12.70		15.71		105.10		260.74		480.85		51.13		30.21		2.89		119.67	

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: March 31, 2019

PART - B

₹ Crores

PARTICULARS	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101
Opening Balance (Market Value)	99.20	403.92	589.12	2,394.09	26.57	59.29	432.24	1,010.89	211.08
Add: Inflow during the Quarter	5.10	12.37	14.60	55.98	75.68	1.64	206.31	49.59	3.59
Increase / (Decrease) Value of Inv (2.99	16.85	37.47	138.95	0.41	1.41	14.60	24.00	6.85
Less: Outflow during the Quarter	10.10	19.51	23.11	101.61	76.87	0.54	75.47	181.33	30.41
TOTAL INVESTIBLE FUNDS (MKT VALUE)	97.19	413.63	618.09	2,487.41	25.79	61.80	577.68	903.16	191.11

INVESTMENT OF UNIT FUND	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101		
	Actual Inv.	% Actual																	
Approved Investments (>=75%)																			
Central Govt Securities	35.37	36.39%	77.03	18.62%	3.51	0.57%	-	0.00%	20.61	79.94%	8.76	14.17%	186.74	32.33%	301.10	33.34%	31.21	16.33%	
State Government Securities	0.71	0.73%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	9.46	1.05%	-	0.00%	
Other Approved Securities	-	0.00%	2.01	0.48%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.22	0.90%	8.88	0.98%	0.98	0.51%	
Corporate Bonds	24.95	25.67%	70.97	17.16%	10.35	1.67%	-	0.00%	-	0.00%	28.91	46.78%	155.69	26.95%	234.10	25.92%	33.05	17.29%	
Infrastructure Bonds	11.99	12.34%	34.08	8.24%	19.90	3.22%	-	0.00%	-	0.00%	20.32	32.89%	206.01	35.66%	109.40	12.11%	20.66	10.81%	
Equity	24.30	25.01%	192.41	46.52%	499.39	80.80%	2,047.26	82.31%	-	0.00%	-	0.00%	-	0.00%	207.50	22.98%	97.66	51.10%	
Money Market Investments	1.45	1.49%	2.50	0.61%	14.75	2.39%	102.20	4.11%	5.08	19.70%	0.93	1.50%	8.44	1.46%	2.82	0.31%	0.24	0.13%	
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)	98.77	101.62%	378.98	91.62%	547.89	88.64%	2,149.46	86.41%	25.69	99.63%	58.92	95.34%	562.10	97.30%	873.26	96.69%	183.79	96.17%	
Current Assets:																			
Accrued Interest	2.07	2.13%	5.26	1.27%	1.55	0.25%	0.06	0.00%	0.00	0.00%	2.29	3.70%	13.30	2.30%	16.78	1.86%	2.38	1.25%	
Dividend Receivable	0.00	0.00%	0.03	0.01%	0.06	0.01%	0.21	0.01%	-	0.00%	-	0.00%	-	0.00%	0.02	0.00%	0.01	0.01%	
Bank Balance	0.01	0.01%	0.01	0.00%	0.04	0.01%	0.07	0.00%	0.01	0.04%	0.01	0.02%	0.03	0.00%	0.02	0.00%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	20.72	0.83%	-	0.00%	-	0.00%	-	0.00%	0.35	0.04%	-	0.00%	
Other Current Assets (for Investments)	0.02	0.03%	0.69	0.17%	3.94	0.64%	3.01	0.12%	0.09	0.34%	0.64	1.04%	2.84	0.49%	5.33	0.59%	0.58	0.30%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	0.22	0.05%	9.96	1.61%	0.79	0.03%	-	0.00%	-	0.00%	-	0.00%	2.98	0.33%	1.40	0.73%	
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)	4.06	4.18%	1.00	0.24%	0.53	0.09%	2.36	0.09%	0.00	0.01%	0.06	0.10%	0.54	0.09%	0.35	0.04%	0.02	0.01%	
Sub Total (B)	-1.98	-2.02%	4.75	1.15%	-4.94	-0.80%	20.77	0.83%	0.09	0.37%	2.88	4.66%	15.58	2.70%	19.11	2.12%	1.55	0.81%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	2.05	0.50%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.20	0.13%	1.30	0.68%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	0.39	0.40%	6.17	1.49%	16.15	2.61%	69.79	2.81%	-	0.00%	-	0.00%	-	0.00%	9.57	1.06%	4.33	2.27%	
Mutual funds	-	0.00%	21.68	5.24%	58.98	9.54%	247.39	9.95%	-	0.00%	-	0.00%	-	0.00%	0.02	0.00%	0.14	0.07%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	0.39	0.40%	29.90	7.23%	75.13	12.16%	317.18	12.75%	-	0.00%	-	0.00%	-	0.00%	10.79	1.19%	5.77	3.02%	
Total (A + B + C)	97.19	100.00%	413.63	100.00%	618.09	100.00%	2,487.41	100.00%	25.79	100.00%	61.80	100.00%	577.68	100.00%	903.16	100.00%	191.11	100.00%	
Fund Carried Forward (as per LB2)	97.19		413.63		618.09		2,487.41		25.79		61.80		577.68		903.16		191.11		

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: March 31, 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)	23.00	14.76	0.00	57.48	50.94	270.18	249.08	1,115.33	6.62
Add: Inflow during the Quarter	30.17	5.41	0.00	7.85	2.21	6.70	13.12	41.28	0.20
Increase / (Decrease) Value of Inv (N)	0.34	0.34	0.00	1.40	1.40	9.70	15.97	63.79	0.10
Less: Outflow during the Quarter	27.95	5.33	-	8.23	5.86	17.89	19.28	83.86	0.44
TOTAL INVESTIBLE FUNDS (MKT VALUE)	25.57	15.17	0.00	58.49	48.70	268.69	258.89	1,136.54	6.48

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																	
Approved Investments (>75%)																			
Central Govt Securities	19.92	77.88%	3.69	24.32%	0.00	94.63%	19.85	33.94%	14.19	29.14%	39.81	14.82%	-	0.00%	-	0.00%	5.07	78.35%	
State Government Securities	-	0.00%	1.12	7.40%	-	0.00%	-	0.00%	0.48	0.99%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.00	1.82%	1.06	1.81%	-	0.00%	1.89	0.70%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	5.81	38.29%	-	0.00%	14.45	24.71%	9.48	19.46%	41.52	15.45%	11.19	4.32%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	3.10	20.40%	-	0.00%	21.51	36.77%	9.24	18.97%	30.49	11.35%	3.54	1.37%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13.46	27.65%	142.85	53.17%	209.95	81.10%	943.90	83.05%	-	0.00%	
Money Market Investments	4.33	16.94%	1.12	7.40%	-	0.00%	0.51	0.88%	0.96	1.97%	3.86	1.44%	4.98	1.92%	39.03	3.43%	1.40	21.58%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	24.25	94.82%	14.84	97.80%	0.00	96.45%	57.39	98.11%	47.81	98.18%	260.42	96.92%	229.66	88.71%	982.93	86.48%	6.47	99.93%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.49	3.21%	0.00	3.42%	1.67	2.86%	1.03	2.12%	3.16	1.18%	0.43	0.17%	0.02	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.03	0.01%	0.10	0.01%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.08%	0.00	0.14%	0.01	0.02%	0.01	0.02%	0.02	0.01%	0.02	0.01%	0.04	0.00%	0.01	0.16%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.98	0.74%	-	0.00%	9.27	0.82%	-	0.00%	
Other Current Assets (for Investments)	1.39	5.45%	0.58	3.85%	0.00	0.00%	0.21	0.36%	0.14	0.28%	0.21	0.08%	2.00	0.77%	1.10	0.10%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.65	1.41%	0.37	0.03%	-	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)	0.08	0.31%	0.75	4.93%	0.00	0.00%	0.78	1.34%	0.54	1.11%	1.07	0.40%	1.20	0.46%	2.01	0.18%	0.01	0.09%	
Sub Total (B)	1.32	5.18%	0.33	2.20%	0.00	3.55%	1.11	1.89%	0.64	1.32%	4.31	1.60%	-2.39	-0.93%	8.08	0.71%	0.00	0.07%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.50	0.56%	-	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%	0.24	0.50%	2.46	0.91%	6.77	2.62%	32.37	2.85%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	24.85	9.60%	113.17	9.96%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.24	0.50%	3.96	1.47%	31.63	12.22%	145.53	12.80%	-	0.00%	
Total (A + B + C)	25.57	100.00%	15.17	100.00%	0.00	100.00%	58.49	100.00%	48.70	100.00%	268.69	100.00%	258.89	100.00%	1,136.54	100.00%	6.48	100.00%	
Fund Carried Forward (as per LB2)	25.57		15.17		0.00		58.49		48.70		268.69		258.89		1,136.54		6.48		

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: March 31, 2019

PART - B

₹ Crores

PARTICULARS	ULGF03518/02/12StableMgtF101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	70.48	71.31	157.74	195.54	0.42	0.09	2.32	7.68	46.74
Add: Inflow during the Quarter	1.41	0.93	2.54	3.23	-	0.00	0.01	0.05	22.36
Increase / (Decrease) Value of Inv [N]	1.66	1.79	4.47	7.90	0.02	0.00	0.08	0.34	0.67
Less: Outflow during the Quarter	1.70	1.46	9.72	8.68	0.00	-0.00	0.00	0.00	20.98
TOTAL INVESTIBLE FUNDS (MKT VALUE)	71.86	72.57	155.02	197.99	0.45	0.09	2.40	8.08	48.79

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgtF101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdl101		
	Actual Inv.	% Actual	Actual Inv.	% Actual															
Approved Investments (>75%)																			
Central Govt Securities	10.37	14.43%	23.27	32.07%	48.81	31.48%	34.19	17.27%	-	0.00%	0.08	94.82%	1.04	43.43%	2.39	29.61%	39.44	80.84%	
State Government Securities	2.12	2.96%	-	0.00%	0.99	0.64%	-	0.00%	-	0.00%	-	0.00%	0.51	21.05%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.88	1.21%	-	0.00%	0.71	0.36%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	32.30	44.95%	16.82	23.18%	32.72	21.11%	39.81	20.11%	-	0.00%	-	0.00%	0.10	4.27%	0.40	5.00%	-	0.00%	
Infrastructure Bonds	22.71	31.61%	29.77	41.02%	28.85	18.61%	14.69	7.42%	-	0.00%	-	0.00%	0.03	1.31%	1.07	13.29%	-	0.00%	
Equity	-	0.00%	-	0.00%	36.39	23.47%	99.88	50.45%	0.42	93.48%	-	0.00%	0.59	24.68%	3.55	43.98%	-	0.00%	
Money Market Investments	1.48	2.05%	0.12	0.16%	3.11	2.00%	1.35	0.68%	0.01	1.26%	0.00	3.00%	0.08	3.37%	0.03	0.34%	9.38	19.22%	
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)	68.98	96.00%	70.86	97.64%	150.86	97.32%	190.64	96.29%	0.43	94.74%	0.09	97.82%	2.36	98.11%	7.45	92.21%	48.82	100.07%	
Current Assets:																			
Accrued Interest	2.88	4.00%	1.63	2.24%	3.11	2.01%	2.37	1.20%	0.00	0.00%	0.00	1.27%	0.02	0.87%	0.10	1.23%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	0.00	0.00%	0.01	0.01%	0.00	0.05%	-	0.00%	0.00	0.00%	0.00	0.01%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.02	0.01%	0.02	0.01%	0.01	2.24%	0.00	0.58%	0.01	0.42%	0.01	0.12%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.05	0.03%	0.40	0.20%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.05	0.06%	0.08	0.12%	0.03	0.02%	0.07	0.03%	-	0.00%	0.00	0.35%	0.00	0.20%	0.01	0.10%	0.31	0.64%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	0.52	0.34%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.07%	-	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%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.05	0.07%	0.00	0.00%	0.09	0.06%	0.50	0.25%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.00%	0.35	0.72%	
Sub Total (B)	2.88	4.00%	1.71	2.36%	2.59	1.67%	2.35	1.19%	0.01	2.28%	0.00	2.18%	0.04	1.49%	0.11	1.38%	-0.03	-0.07%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.75	0.38%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	1.57	1.02%	4.11	2.07%	0.01	2.98%	-	0.00%	0.01	0.40%	0.09	1.15%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	0.15	0.07%	-	0.00%	-	0.00%	-	0.00%	0.42	5.25%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	1.57	1.02%	5.00	2.53%	0.01	2.98%	-	0.00%	0.01	0.40%	0.52	6.40%	-	0.00%	
Total (A + B + C)	71.86	100.00%	72.57	100.00%	155.02	100.00%	197.99	100.00%	0.45	100.00%	0.09	100.00%	2.40	100.00%	8.08	100.00%	48.79	100.00%	
Fund Carried Forward (as per LB2)	71.86		72.57		155.02		197.99		0.45		0.09		2.40		8.08		48.79		

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: March 31, 2019

₹ Crores

PARTICULARS	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdl101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFnd101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101
Opening Balance (Market Value)	49.96	189.84	105.91	539.98	680.67	3,156.76	68.64	26.08	898.63
Add: Inflow during the Quarter	11.20	13.08	6.18	15.46	21.16	79.94	33.89	17.01	56.97
Increase / (Decrease) Value of Inv [N]	1.08	3.96	2.90	22.42	42.14	178.17	0.85	0.58	20.68
Less: Outflow during the Quarter	11.85	23.89	7.65	30.63	36.61	153.55	34.50	0.96	119.94
TOTAL INVESTIBLE FUNDS (MKT VALUE)	50.40	183.89	107.35	547.23	707.36	3,261.32	68.88	42.71	856.34

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	12.67	25.14%	62.20	33.83%	31.21	29.07%	90.00	16.45%	-	0.00%	-	0.00%	57.38	83.31%	7.03	16.45%	270.57	31.60%	
State Government Securities	-	0.00%	-	0.00%	0.76	0.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Other Approved Securities	-	0.00%	2.34	1.27%	-	0.00%	3.22	0.59%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	6.25	0.73%	
Corporate Bonds	19.44	38.57%	42.55	23.14%	26.23	24.44%	120.68	22.05%	14.04	1.98%	-	0.00%	-	0.00%	14.17	33.19%	277.59	32.42%	
Infrastructure Bonds	17.81	35.33%	69.82	37.97%	12.95	12.07%	32.52	5.94%	21.73	3.07%	-	0.00%	-	0.00%	4.92	11.52%	274.36	32.04%	
Equity	-	0.00%	-	0.00%	26.83	25.00%	256.65	46.90%	571.19	80.75%	2,676.92	82.08%	-	0.00%	-	0.00%	-	-	0.00%
Money Market Investments	0.02	0.04%	1.71	0.93%	6.56	6.11%	0.28	0.05%	18.18	2.57%	143.00	4.38%	10.49	15.23%	5.80	13.57%	1.62	0.19%	
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)	49.94	99.09%	178.62	97.14%	104.55	97.40%	503.35	91.98%	625.13	88.38%	2,819.92	86.47%	67.87	98.53%	31.92	74.73%	830.40	96.97%	
Current Assets:																			
Accrued Interest	1.72	3.41%	5.50	2.99%	2.19	2.04%	6.56	1.20%	1.71	0.24%	-	0.00%	0.00	0.00%	0.98	2.29%	21.27	2.48%	
Dividend Receivable	-	0.00%	-	0.00%	0.00	0.00%	0.03	0.01%	0.07	0.01%	0.27	0.01%	-	0.00%	-	0.00%	-	-	0.00%
Bank Balance	0.01	0.02%	0.01	0.01%	0.02	0.02%	0.01	0.00%	0.04	0.01%	0.09	0.00%	0.01	0.02%	0.02	0.05%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	26.44	0.81%	-	0.00%	-	0.00%	-	-	0.00%
Other Current Assets (for Investments)	0.22	0.45%	0.12	0.06%	0.25	0.23%	0.32	0.06%	3.95	0.56%	3.26	0.10%	1.01	1.46%	10.01	23.44%	14.90	1.74%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	0.29	0.05%	9.52	1.35%	1.04	0.03%	-	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)	1.49	2.96%	0.35	0.19%	0.13	0.12%	1.07	0.20%	0.66	0.09%	2.22	0.07%	0.00	0.00%	0.21	0.50%	10.16	1.19%	
Sub Total (B)	0.46	0.91%	5.27	2.86%	2.33	2.17%	5.49	1.00%	-4.47	-0.63%	26.47	0.81%	1.01	1.47%	10.79	25.27%	25.94	3.03%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	1.65	0.30%	0.50	0.07%	-	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%	0.46	0.43%	8.18	1.49%	18.42	2.60%	90.47	2.77%	-	0.00%	-	0.00%	-	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	28.56	5.22%	67.78	9.58%	324.45	9.95%	-	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%	0.46	0.43%	38.38	7.01%	86.70	12.26%	414.92	12.72%	-	0.00%	-	0.00%	-	-	0.00%
Total (A + B + C)	50.40	100.00%	183.89	100.00%	107.35	100.00%	547.23	100.00%	707.36	100.00%	3,261.32	100.00%	68.88	100.00%	42.71	100.00%	856.34	100.00%	
Fund Carried Forward (as per LB2)	50.40		183.89		107.35		547.23		707.36		3,261.32		68.88		42.71		856.34		

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	ULIF02808/10/08GrwthFdlI101
Opening Balance (Market Value)	782.05	133.00	34.99	28.79	120.16	65.13	321.99	394.32	1,778.07
Add: Inflow during the Quarter	126.28	18.60	10.85	3.24	12.13	1.80	5.80	10.60	39.52
Increase / (Decrease) Value of Inv (N)	21.90	5.40	0.46	0.59	2.37	1.74	11.72	23.05	94.93
Less: Outflow during the Quarter	35.06	1.94	14.56	6.77	28.03	12.01	47.46	50.75	170.67
TOTAL INVESTIBLE FUNDS (MKT VALUE)	895.18	155.05	31.74	25.84	106.63	56.66	292.05	377.22	1,741.86

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	ULIF02808/10/08GrwthFdlI101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	256.17	28.62%	23.49	15.15%	26.42	83.23%	8.72	33.73%	37.13	34.82%
State Government Securities	5.73	0.64%	-	0.00%	-	0.00%	-	0.00%	0.53	0.93%
Other Approved Securities	-	0.00%	0.31	0.20%	-	0.00%	1.62	1.52%	-	0.00%
Corporate Bonds	300.17	33.53%	26.41	17.04%	-	0.00%	9.83	38.02%	24.93	23.38%
Infrastructure Bonds	89.16	9.96%	11.79	7.60%	-	0.00%	6.83	26.42%	41.19	38.63%
Equity	187.27	20.92%	69.78	45.00%	-	0.00%	-	0.00%	16.76	29.57%
Money Market Investments	8.42	0.94%	9.96	6.42%	5.93	18.68%	0.03	0.10%	0.12	0.11%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	846.92	94.61%	141.73	91.41%	32.35	101.91%	25.40	98.27%	104.98	98.45%
Current Assets:										
Accrued Interest	21.00	2.35%	1.55	1.00%	0.00	0.00%	0.70	2.70%	3.19	2.99%
Dividend Receivable	0.02	0.00%	0.01	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Bank Balance	0.03	0.00%	0.03	0.02%	0.01	0.03%	0.01	0.04%	0.01	0.01%
Receivable for Sale of Investments	0.16	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	21.29	2.38%	10.20	6.58%	0.12	0.37%	0.01	0.04%	0.10	0.10%
Less: Current Liabilities										
Payable for Investments	2.67	0.30%	0.99	0.64%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.09	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%
Other Current Liabilities (for Investments)	0.03	0.00%	0.00	0.00%	0.73	2.31%	0.27	1.04%	1.64	1.54%
Sub Total (B)	39.74	4.44%	10.78	6.95%	-0.61	-1.91%	0.45	1.73%	1.65	1.55%
Other Investments (<=25%)										
Corporate Bonds	1.00	0.11%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	7.55	0.84%	2.34	1.51%	-	0.00%	-	0.00%	0.28	0.49%
Mutual Funds	-	0.00%	0.20	0.13%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	8.55	0.96%	2.54	1.64%	-	0.00%	-	0.00%	0.28	0.49%
Total (A + B + C)	895.18	100.00%	155.05	100.00%	31.74	100.00%	25.84	100.00%	106.63	100.00%
Fund Carried Forward (as per LB2)	895.18		155.05		31.74		25.84		106.63	

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: March 31, 2019

PART - B

₹ Crores

PARTICULARS	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
Opening Balance (Market Value)	13.20	21.02	136.43	236.18	5.48	14.49	31.00	55.42	60.64
Add: Inflow during the Quarter	33.23	0.66	5.69	20.04	0.54	7.10	1.97	3.80	3.40
Increase / (Decrease) Value of Inv (N)	0.18	0.46	3.28	6.32	0.21	0.30	0.56	3.14	-0.23
Less: Outflow during the Quarter	32.96	0.46	4.15	20.48	1.20	7.31	2.98	4.96	7.84
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13.65	21.68	141.24	242.06	5.03	14.58	30.54	57.41	55.98

INVESTMENT OF UNIT FUND	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	11.18	81.92%	5.01	23.11%	42.62	30.18%	66.18	27.34%	0.74	14.73%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	1.32	0.55%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.96	0.68%	-	0.00%	0.04	0.81%
Corporate Bonds	-	0.00%	8.43	38.89%	47.56	33.67%	73.92	30.54%	0.41	8.16%
Infrastructure Bonds	-	0.00%	6.93	31.96%	45.69	32.35%	29.41	12.15%	0.87	17.26%
Equity	-	0.00%	-	0.00%	-	0.00%	55.23	22.82%	2.71	53.83%
Money Market Investments	2.34	17.16%	0.60	2.77%	0.43	0.30%	8.31	3.43%	0.09	1.80%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	13.52	99.09%	20.97	96.73%	137.26	97.18%	234.37	96.82%	4.86	96.59%
Current Assets:										
Accrued Interest	0.00	0.00%	0.70	3.24%	3.45	2.44%	5.75	2.37%	0.05	0.99%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.01%
Bank Balance	0.01	0.07%	0.01	0.05%	0.01	0.01%	0.03	0.01%	0.01	0.20%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.08	0.03%	-	0.00%
Other Current Assets (for Investments)	0.12	0.85%	0.00	0.00%	0.54	0.39%	0.33	0.14%	0.00	0.03%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	0.79	0.33%	0.04	0.78%
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.00	0.01%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.02%	0.00	0.00%	0.01	0.00%	0.01	0.08%
Sub Total (B)	0.12	0.91%	0.71	3.27%	3.99	2.82%	5.37	2.22%	0.02	0.43%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.32	0.96%	0.11	2.17%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.04	0.81%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	2.32	0.96%	0.15	2.98%
Total (A + B + C)	13.65	100.00%	21.68	100.00%	141.24	100.00%	242.06	100.00%	5.03	100.00%
Fund Carried Forward (as per LB2)	13.65		21.68		141.24		242.06		5.03	

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: March 31, 2019

PART - B

₹ Crores

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	420.04	4,796.94	2,494.70	13,035.24	224.40	6,539.38	10.67	137.84	6,569.60
Add: Inflow during the Quarter	1.87	513.81	302.94	2,140.26	0.82	656.24	0.03	8.92	6.48
Increase / (Decrease) Value of Inv (N)	10.33	288.84	42.68	348.65	10.16	341.46	0.64	1.48	276.83
Less: Outflow during the Quarter	16.81	264.51	259.35	618.45	11.00	395.80	0.93	16.41	298.05
TOTAL INVESTIBLE FUNDS (MKT VALUE)	415.43	5,335.08	2,580.97	14,905.69	224.38	7,141.28	10.41	131.83	6,554.86

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	
	Actual Inv.	% Actual	Actual Inv.	% Actual						
Approved Investments (>=75%)										
Central Govt Securities	40.23	9.68%	-	0.00%	842.15	32.63%	-	0.00%	20.12	8.97%
State Government Securities	2.07	0.50%	-	0.00%	98.70	3.82%	-	0.00%	0.89	0.40%
Other Approved Securities	1.85	0.44%	-	0.00%	-	0.00%	-	0.00%	0.37	0.16%
Corporate Bonds	75.15	18.09%	-	0.00%	911.15	35.30%	-	0.00%	12.23	5.45%
Infrastructure Bonds	21.49	5.17%	-	0.00%	575.98	22.32%	-	0.00%	39.53	17.62%
Equity	247.81	59.65%	4,208.99	78.89%	-	0.00%	11,563.38	77.58%	140.16	62.47%
Money Market Investments	15.50	3.73%	480.36	9.00%	5.35	0.21%	1,678.34	11.26%	5.98	2.67%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	404.09	97.27%	4,689.34	87.90%	2,433.32	94.28%	13,241.72	88.84%	219.28	97.73%
Current Assets:										
Accrued Interest	4.20	1.01%	-	0.00%	74.31	2.88%	0.08	0.00%	2.59	1.16%
Dividend Receivable	0.02	0.01%	0.37	0.01%	-	0.00%	1.06	0.01%	0.02	0.01%
Bank Balance	0.04	0.01%	0.16	0.00%	0.02	0.00%	0.01	0.00%	0.02	0.01%
Receivable for Sale of Investments	-	0.00%	3.44	0.06%	-	0.00%	215.11	1.44%	0.41	0.18%
Other Current Assets (for Investments)	0.01	0.00%	75.26	1.41%	32.17	1.25%	437.91	2.94%	0.00	0.00%
Less: Current Liabilities										
Payable for Investments	-	0.00%	12.25	0.23%	-	0.00%	354.79	2.38%	-	0.00%
Fund Mgmt Charges Payable	0.06	0.01%	0.58	0.01%	0.28	0.01%	1.62	0.01%	0.02	0.01%
Other Current Liabilities (for Investments)	0.45	0.11%	6.66	0.12%	6.62	0.26%	11.94	0.08%	0.24	0.11%
Sub Total (B)	3.77	0.91%	59.74	1.12%	99.60	3.86%	285.81	1.92%	2.77	1.24%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	48.06	1.86%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	7.57	1.82%	77.63	1.46%	-	0.00%	1,378.16	9.25%	2.17	0.97%
Mutual Funds	-	0.00%	508.36	9.53%	-	0.00%	-	0.00%	0.15	0.07%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	7.57	1.82%	585.99	10.98%	48.06	1.86%	1,378.16	9.25%	2.32	1.04%
Total (A + B + C)	415.43	100.00%	5,335.08	100.00%	2,580.97	100.00%	14,905.69	100.00%	224.38	100.00%
Fund Carried Forward (as per LB2)	415.43		5,335.08		2,580.97		14,905.69		224.38	

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: March 31, 2019

₹ Crores

PARTICULARS	ULIF04224/01/11PenGuaFnd110	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqyFd101	ULIF05801/08/13ConservtFd101	ULIF06001/04/14PenEqPlsFd101
Opening Balance (Market Value)	78.86	2,509.45	393.65	2,807.96	137.20	50.29	186.00	41.72	160.76
Add: Inflow during the Quarter	0.41	275.77	48.19	163.41	37.02	26.42	70.31	31.56	526.31
Increase / (Decrease) Value of Inv (N)	0.41	42.35	6.30	144.45	9.74	1.01	14.14	1.26	10.64
Less: Outflow during the Quarter	9.80	340.83	78.72	271.72	12.59	13.36	15.40	18.93	516.57
TOTAL INVESTIBLE FUNDS (MKT VALUE)	69.48	2,486.75	369.41	2,844.09	171.37	64.36	255.05	55.61	181.14

INVESTMENT OF UNIT FUND	ULIF04224/01/11PenGuaFnd110	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqyFd101	ULIF05801/08/13ConservtFd101	ULIF06001/04/14PenEqPlsFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	1.03	1.48%	2,327.30	93.59%	320.75	86.83%	152.03	5.35%	-	0.00%
State Government Securities	-	0.00%	0.25	0.01%	-	0.00%	51.89	1.82%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	18.90	27.20%	-	0.00%	-	0.00%	406.06	14.28%	-	0.00%
Infrastructure Bonds	21.98	31.64%	-	0.00%	-	0.00%	556.92	19.58%	0.00	0.00%
Equity	15.77	22.70%	-	0.00%	1,608.89	56.57%	134.87	78.70%	-	0.00%
Money Market Investments	0.56	0.81%	176.26	7.09%	54.95	14.87%	7.43	0.26%	17.10	9.98%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	58.24	83.83%	2,503.81	100.69%	375.70	101.70%	2,783.22	97.86%	151.97	88.68%
Current Assets:										
Accrued Interest	2.23	3.21%	41.17	1.66%	4.64	1.26%	43.45	1.53%	0.01	0.01%
Dividend Receivable	0.00	0.00%	-	0.00%	-	0.00%	0.11	0.00%	0.01	0.01%
Bank Balance	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.15	0.01%	0.04	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	14.20	0.50%	6.58	3.84%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	4.01	1.57%
Fund Mgmt Charges Payable	0.01	0.01%	0.10	0.00%	0.02	0.00%	0.31	0.01%	0.02	0.01%
Other Current Liabilities (for Investments)	0.59	0.85%	58.13	2.34%	10.92	2.96%	8.34	0.29%	0.17	0.10%
Sub Total (B)	1.65	2.37%	-17.06	-0.69%	-6.29	-1.70%	49.26	1.73%	1.90	1.11%
Other Investments (<=25%)										
Corporate Bonds	3.09	4.44%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	6.33	9.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.18	0.26%	-	0.00%	-	0.00%	11.61	0.41%	1.79	1.05%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	15.71	9.17%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	9.59	13.80%	-	0.00%	-	0.00%	11.61	0.41%	17.51	10.22%
Total (A + B + C)	69.48	100.00%	2,486.75	100.00%	369.41	100.00%	2,844.09	100.00%	171.37	100.00%
Fund Carried Forward (as per LB2)	69.48		2,486.75		369.41		2,844.09		171.37	

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: March 31, 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)	452.12	37.52	48.38	6.31	-	59,704.96
Add: Inflow during the Quarter	1,561.43	122.87	180.91	3.01	1.81	7,854.60
Increase / (Decrease) Value of Inv [Net]	8.96	2.27	1.06	0.30	0.00	2,402.50
Less: Outflow during the Quarter	1,479.97	120.87	166.02	0.26	0.14	6,584.64
TOTAL INVESTIBLE FUNDS (MKT VALUE)	542.54	41.78	64.33	9.37	1.68	63,377.41

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								
Approved Investments (>=75%)												
Central Govt Securities	167.47	30.87%	-	0.00%	29.01	45.09%	-	0.00%	0.00%	0.00%	7,667.61	12.10%
State Government Securities	29.63	5.46%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	225.43	0.36%
Other Approved Securities	2.05	0.38%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	74.56	0.12%
Corporate Bonds	216.38	39.88%	-	0.00%	12.61	19.61%	-	0.00%	0.00%	0.00%	6,258.55	9.88%
Infrastructure Bonds	97.85	18.04%	-	0.00%	15.03	23.37%	-	0.00%	0.00%	0.00%	4,966.96	7.84%
Equity	-	0.00%	33.48	80.13%	-	0.00%	7.70	82.22%	0.00%	0.00%	35,734.24	56.38%
Money Market Investments	0.98	0.18%	3.32	7.95%	2.60	4.04%	0.68	7.26%	128.14%	76.30%	3,046.69	4.81%
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)	514.36	94.81%	36.81	88.09%	59.25	92.11%	8.38	89.49%	128.14%	76.30%	57,974.03	91.47%
Current Assets:												
Accrued Interest	13.29	2.45%	0.00	0.00%	1.92	2.99%	0.00	0.00%	0.00%	0.00%	576.55	0.91%
Dividend Receivable	-	0.00%	0.00	0.01%	-	0.00%	0.00	0.01%	0.00%	0.00%	3.35	0.01%
Bank Balance	0.00	0.00%	0.01	0.02%	0.00	0.01%	0.00	0.01%	0.01%	0.01%	1.89	0.00%
Receivable for Sale of Investments	-	0.00%	0.00	0.00%	-	0.00%	0.29	3.14%	0.00%	0.00%	309.35	0.49%
Other Current Assets (for Investments)	40.01	7.38%	2.21	5.28%	5.35	8.32%	0.41	4.39%	39.97%	23.80%	833.14	1.31%
Less: Current Liabilities												
Payable for Investments	-	0.00%	0.51	1.22%	-	0.00%	0.17	1.83%	0.00%	0.00%	431.75	0.68%
Fund Mgmt Charges Payable	0.06	0.01%	0.00	0.01%	0.01	0.01%	0.00	0.01%	0.01%	0.01%	6.29	0.01%
Other Current Liabilities (for Investments)	26.16	4.82%	1.74	4.16%	2.20	3.42%	0.00	0.02%	0.16%	0.09%	213.92	0.34%
Sub Total (B)	27.08	4.99%	(0.03)	-0.07%	5.07	7.89%	0.53	5.70%	39.80%	23.70%	1,072.31	1.69%
Other Investments (<=25%)												
Corporate Bonds	1.10	0.20%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	83.95	0.13%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	26.25	0.04%
Equity	-	0.00%	1.01	2.41%	-	0.00%	0.45	4.81%	0.00%	0.00%	2,003.65	3.16%
Mutual funds	-	0.00%	4.00	9.58%	-	0.00%	-	0.00%	0.00%	0.00%	2,217.21	3.50%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	-	0.00%
Sub Total (C)	1.10	0.20%	5.01	11.99%	-	0.00%	0.45	4.81%	0.00%	0.00%	4,331.07	6.83%
Total (A + B + C)	542.54	100.00%	41.78	100.00%	64.33	100.00%	9.37	100.00%	1.68	100.00%	63,377.41	100.00%
Fund Carried Forward (as per LB2)	542.54		41.78		64.33		9.37		1.68		63,377.41	

Notes:

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

Prasun Gajri
Chief Investment Officer

FORM L-28- ULIP NAV

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
 Link to FORM 3A (Part B)
 Statement for the period: March 31, 2019
 Periodicity of Submission: Quarterly
 Statement of NAV of Segregated Funds

PART - C

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULF0102/01/04LiquidFund101	January 2, 2004	Non Par	51.13	59.1658	59.1658	58.2965	57.4444	56.6386	55.9040	5.83%	5.93%	59.1658
2	Secure Managed Fund	ULF0202/01/04SecureMgtF101	January 2, 2004	Non Par	119.67	60.7434	60.7434	59.3043	56.5587	55.9732	56.5639	7.39%	8.08%	60.7434
3	Defensive Managed Fund	ULF0302/01/04DefensiveF101	January 2, 2004	Non Par	97.19	84.7309	84.7309	82.2316	79.4643	78.8217	78.4069	8.07%	10.08%	84.7309
4	Balanced Managed Fund	ULF0402/01/04BalancedMF101	January 2, 2004	Non Par	413.63	115.5401	115.5401	110.8541	108.3265	107.8008	106.1604	8.84%	11.52%	115.5401
5	Equity Managed Fund	ULF0502/01/04EquityMgtF101	January 17, 2006	Non Par	618.09	160.7334	160.7334	150.9928	150.4829	149.4487	143.9507	11.65%	14.97%	160.7334
6	Growth Fund	ULF0602/01/04GrowthFund101	January 2, 2004	Non Par	2,487.41	183.9487	183.9487	173.6801	173.9256	173.1389	166.1071	10.74%	14.99%	187.7458
7	Liquid Fund	ULF0802/01/04LiquidFund101	January 2, 2004	Non Par	25.57	59.6259	59.6259	58.7513	57.8809	57.0756	56.3372	5.84%	5.93%	59.6259
8	Secure Managed Fund	ULF0902/01/04SecureMgtF101	January 2, 2004	Non Par	58.49	59.8577	59.8577	58.4479	55.7152	55.1302	55.7234	7.42%	8.13%	59.8577
9	Defensive Managed Fund	ULF1002/01/04DefensiveF101	January 2, 2004	Non Par	48.70	76.5485	76.5485	74.3662	72.1813	71.5306	71.4599	7.12%	9.86%	76.5485
10	Balanced Managed Fund	ULF1102/01/04BalancedMF101	January 2, 2004	Non Par	268.69	114.5792	114.5792	110.5077	108.2882	107.8796	105.4743	8.63%	12.00%	114.5792
11	Equity Managed Fund	ULF1202/01/04EquityMgtF101	January 17, 2006	Non Par	258.89	153.6721	153.6721	144.2520	144.0504	143.1629	137.7921	11.52%	14.94%	154.2026
12	Growth Fund	ULF1302/01/04GrowthFund101	January 2, 2004	Non Par	1,136.54	176.4942	176.4942	166.5945	166.9002	166.3201	159.5176	10.64%	14.55%	180.5413
13	Liquid Fund	ULGF0111/08/03LiquidFund101	July 23, 2003	Non Par	12.70	60.3747	60.3747	59.4755	58.5846	57.7586	57.0041	5.91%	6.00%	60.3747
14	Secure Managed Fund	ULGF0211/08/03SecureMgtF101	July 23, 2003	Non Par	105.10	60.9342	60.9342	59.5029	58.3236	56.2332	56.7750	7.33%	7.92%	60.9342
15	Defensive Managed Fund	ULGF0311/08/03DefensiveF101	July 23, 2003	Non Par	267.74	94.4286	94.4286	91.7752	88.8158	88.0820	87.7891	7.56%	9.82%	94.4286
16	Balanced Managed Fund	ULGF0411/08/03BalancedMF101	July 23, 2003	Non Par	480.85	145.8334	145.8334	139.3806	136.1380	135.1628	133.0226	9.63%	11.71%	145.8334
17	Secure Managed Fund	ULGF0509/03/03SecureMgtF101	March 28, 2005	Non Par	3.09	135.8056	135.8056	133.7588	128.7545	127.8817	127.2785	6.70%	7.45%	135.8056
18	Defensive Managed Fund	ULGF0612/03/03DefensiveF101	March 28, 2005	Non Par	2.40	77.2884	77.2884	74.8145	73.0641	72.2139	71.3915	8.26%	9.96%	77.2884
19	Balanced Managed Fund	ULGF0712/03/03BalancedMF101	March 28, 2005	Non Par	8.08	104.4730	104.4730	100.0345	98.3016	96.7330	94.6516	10.38%	11.93%	104.4730
20	Stable Managed Fund	ULF0720/06/07StableMgtF101	June 20, 2007	Non Par	30.21	59.2925	59.2925	57.9381	56.5363	55.7308	55.2517	7.31%	6.60%	59.2925
21	Stable Managed Fund	ULF0720/06/07StableMgtF101	June 20, 2007	Non Par	15.17	59.1048	59.1048	57.7920	56.3733	55.5501	55.1092	7.25%	6.51%	59.1048
22	Stable Managed Fund	ULGF0630/06/07StableMgtF101	June 20, 2007	Non Par	12.95	57.4015	57.4015	56.0662	54.7088	53.9967	53.4517	7.36%	6.60%	57.4015
23	Sovereign Fund	ULGF0120/06/07SovereignF101	June 20, 2007	Non Par	2.89	51.4229	51.4229	50.6152	47.5829	47.0567	47.6767	7.86%	7.55%	51.4229
24	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.00	50.7301	50.7301	49.6128	47.8965	47.3316	47.9224	5.70%	6.99%	50.7301
25	Liquid Fund II	ULF01520/02/08LiquidFundII101	February 20, 2008	Non Par	48.79	21.9311	21.9311	21.6361	21.3424	21.0704	20.8240	5.32%	5.37%	21.9311
26	Secure Managed Fund II	ULF0120/02/08SecureMgtF101	February 20, 2008	Non Par	183.80	23.8836	23.8836	23.3794	22.3362	22.1423	22.3860	6.69%	7.60%	23.8836
27	Defensive Managed Fund II	ULF01320/02/08DefensiveF101	February 20, 2008	Non Par	107.35	24.7030	24.7030	24.0371	23.3311	23.1545	23.0904	6.98%	9.39%	24.7030
28	Balanced Managed Fund II	ULF01920/02/08BalancedMF101	February 20, 2008	Non Par	547.23	23.2462	23.2462	22.2980	21.7910	21.7029	21.3830	8.71%	10.86%	23.2462
29	Equity Managed Fund II	ULF02020/02/08EquityMgtF101	February 20, 2008	Non Par	707.36	23.9622	23.9622	22.5134	22.4670	22.3577	21.5725	10.65%	14.20%	23.9622
30	Growth Fund II	ULF02120/02/08GrowthFundII101	February 20, 2008	Non Par	3,261.32	20.7963	20.7963	19.6588	19.6941	19.6095	18.5350	10.41%	14.00%	21.2363
31	Stable Managed Fund II	ULF01620/02/08StableMgtF101	February 20, 2008	Non Par	50.40	21.7390	21.7390	21.2225	20.7843	20.4960	20.3273	6.94%	5.98%	21.7390
32	Balanced Managed Fund II	ULF0304/08/08BalancedMF101	August 4, 2008	Non Par	14.58	18.6183	18.6183	18.2494	17.8737	17.7105	17.6448	6.33%	7.64%	18.6183
33	Bond Opportunities Fund	ULF0304/08/08BondOppF101	August 4, 2008	Non Par	30.54	20.5576	20.5576	20.1903	19.4122	19.2201	19.3938	6.00%	6.44%	20.5576
34	Mid-cap Fund	ULF0310/08/08Mid-capFund101	August 4, 2008	Non Par	55.98	46.2564	46.2564	46.2993	44.1597	45.4613	46.3304	-0.16%	13.61%	51.7165
35	Large-cap Fund	ULF0320/08/08Large-CapF101	August 4, 2008	Non Par	57.41	27.3179	27.3179	25.8242	26.3197	25.9453	24.7055	10.57%	12.97%	28.2179
36	Manager's Fund	ULF0330/08/08ManagerFund101	August 4, 2008	Non Par	415.43	28.9551	28.9551	28.2309	27.6675	27.6131	27.3385	5.91%	10.86%	29.1013
37	Balanced Managed Fund II	ULF0360/08/08BalancedMF101	October 8, 2008	Non Par	292.05	32.4814	32.4814	31.2056	30.5746	30.4529	29.8239	8.91%	11.32%	32.4814
38	Defensive Managed Fund II	ULF0250/10/08DefensiveF101	October 8, 2008	Non Par	56.66	27.1607	27.1607	26.3523	25.5508	25.3400	25.2992	7.36%	9.66%	27.1607
39	Equity Managed Fund II	ULF0270/10/08EquityMgtF101	October 8, 2008	Non Par	377.22	35.4904	35.4904	33.3407	33.2645	33.0956	31.9451	11.11%	14.25%	35.7304
40	Growth Fund II	ULF0280/10/08GrowthFundII101	October 8, 2008	Non Par	1,741.86	39.4936	39.4936	37.3535	37.4311	37.2620	35.7889	10.35%	13.97%	40.2754
41	Liquid Fund II	ULF0290/10/08LiquidFundII101	October 8, 2008	Non Par	31.74	20.7758	20.7758	20.4962	20.2187	19.9614	19.7281	5.31%	5.99%	20.7758
42	Secure Managed Fund II	ULF0240/10/08SecureMgtF101	October 8, 2008	Non Par	105.63	23.6292	23.6292	23.1305	22.0814	21.8915	22.1385	6.73%	7.64%	23.6292
43	Stable Managed Fund II	ULF0230/10/08StableMgtF101	October 8, 2008	Non Par	25.84	20.8037	20.8037	20.3654	19.8931	19.6227	19.4631	6.89%	5.99%	20.8037
44	Income Fund	ULF0340/10/10IncomeFund101	January 5, 2010	Non Par	2,580.97	20.0652	20.0652	19.7300	18.8905	18.7560	19.0371	5.40%	6.75%	20.0652
45	Blue Chip Fund	ULF0350/10/10BlueChipF101	January 5, 2010	Non Par	5,335.08	23.1377	23.1377	21.8653	21.8191	21.7452	20.7172	11.68%	14.43%	23.5462
46	Opportunities Fund	ULF0360/10/10OpportF101	January 5, 2010	Non Par	1,905.69	28.8633	28.8633	28.2372	27.2649	28.0176	28.7398	0.43%	14.00%	31.3594
47	Vintage Fund	ULF0370/10/10VintageFund101	January 5, 2010	Non Par	22.38	24.6362	24.6362	23.5272	23.187	23.3573	22.7088	8.49%	11.32%	24.8836
48	Highest NAV Guarantee Fund	ULF0400/10/10HighestNAV101	September 8, 2010	Non Par	6,554.86	16.3058	16.3058	15.6257	15.3902	15.2680	14.9922	8.76%	8.00%	16.3058
49	Short Term Fund	ULF0380/10/10ShortTermF101	September 14, 2010	Non Par	131.83	17.9099	17.9099	17.5940	17.1870	17.1025	17.0776	4.18%	5.17%	17.9099
50	Balanced Fund	ULF0390/09/10BalancedF101	September 8, 2010	Non Par	7,141.28	21.1952	21.1952	20.1688	19.8773	19.7906	19.3520	9.52%	12.05%	21.1952
51	Capital Guarantee Fund	ULF0412/10/10CapGuarF101	November 2, 2010	Non Par	10.41	19.7235	19.7235	18.5476	18.7319	18.2497	17.4517	13.02%	12.62%	19.7235
52	Pension Guarantee Fund 1	ULF0420/10/10PensGuarF101	February 1, 2011	Non Par	69.48	17.2972	17.2972	17.1723	16.8818	17.0050	16.8975	2.37%	5.90%	17.4942
53	Liquid Fund II	ULGF0411/02/12LiquidFundII101	February 11, 2012	Non Par	13.65	20.6220	20.6220	20.3870	20.1143	19.8596	19.6283	5.27%	5.31%	20.6220
54	Stable Managed Fund II	ULGF0481/10/12StableMgtF101	February 11, 2012	Non Par	21.68	20.7326	20.7326	20.2883	19.8273	19.5555	19.3778	6.99%	5.92%	20.7326
55	Secure Managed Fund II	ULGF0441/10/12SecureMgtF101	February 11, 2012	Non Par	141.24	23.8895	23.8895	23.3322	22.2164	22.0112	22.2779	7.23%	7.81%	23.8895
56	Balanced Managed Fund II	ULGF0461/10/12BalancedMF101	February 11, 2012	Non Par	242.06	26.3222	26.3222	25.6324	24.8436	24.6676	24.6894	6.11%	8.79%	26.3222
57	Defensive Managed Fund II	ULGF0431/10/12DefensiveF101	February 11, 2012	Non Par	5.03	31.2881	31.2881	29.9939	29.3572	29.2516	28.6793	9.10%	11.00%	31.2881
58	Balanced Managed Fund	ULGF0318/02/12BalancedMF101	February 18, 2012	Non Par	197.99	110.6063	110.6063	106.2216	103.7489	103.5328	101.8968	8.55%	11.22%	110.6063
59	Defensive Managed Fund	ULGF0318/02/12DefensiveF101	February 18, 2012	Non Par	155.02	75.2318	75.2318	73.0960	70.6917	70.0778	69.9875	7.49%	9.46%	75.2318
60	Growth Fund	ULGF0318/02/12GrowthFund101	February 18, 2012	Non Par	0.45	178.5167	178.5167	168.6912	173.5023	168.3357	159.2461	12.10%	17.72%	185.6299
61	Liquid Fund	ULGF0218/02/12LiquidFund101	February 18, 2012	Non Par	6.48	59.9								

FORM L-29-Details regarding debt securities

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

Date : March 31, 2019

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2019	As % of total for this class	As at MARCH 31, 2018	As % of total for this class	As at March 31, 2019	As % of total for this class	As at MARCH 31, 2018	As % of total for this class
Break down by credit rating								
AAA rated *	5,116,297.51	95.57%	3,999,352.69	95.94%	5,123,045.45	95.57%	4,008,539.69	95.96%
AA or better	182,980.28	3.42%	129,912.93	3.12%	183,028.55	3.41%	129,193.35	3.09%
Rated below AA but above A (A or better)	10,199.93	0.19%	12,305.14	0.30%	10,205.81	0.19%	12,304.63	0.29%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	44,100.00	0.82%	27,100.00	0.65%	44,100.00	0.82%	27,100.00	0.65%
Total	5,353,577.72	100.00%	4,168,670.76	100.00%	5,360,379.81	100.00%	4,177,137.67	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	519,929.93	9.71%	468,028.01	11.23%	518,670.35	9.68%	467,322.46	11.19%
More than 1 year and upto 3 years	619,846.08	11.58%	398,436.87	9.56%	619,922.23	11.56%	398,572.41	9.54%
More than 3 years and up to 7 years	902,217.64	16.85%	981,742.44	23.55%	905,859.02	16.90%	987,291.46	23.64%
More than 7 years and up to 10 years	1,213,412.63	22.67%	636,411.66	15.27%	1,217,718.77	22.72%	637,774.31	15.27%
More than 10 years and up to 15 years	1,158,580.01	21.64%	987,159.00	23.68%	1,161,138.85	21.66%	988,124.49	23.66%
More than 15 years and up to 20 years	273,572.51	5.11%	228,090.30	5.47%	272,900.51	5.09%	228,439.60	5.47%
Above 20 years	666,018.92	12.44%	468,802.48	11.25%	664,170.07	12.39%	469,612.95	11.24%
Total	5,353,577.72	100.00%	4,168,670.76	100.00%	5,360,379.81	100.00%	4,177,137.67	100.00%
Breakdown by type of the issuer								
a. Central Government @	2,525,696.39	47.18%	2,431,331.70	58.32%	2,531,158.10	47.22%	2,439,729.02	58.41%
b. State Government	803,388.02	15.01%	168,319.12	4.04%	804,909.01	15.02%	169,067.67	4.05%
c. Corporate Securities	2,024,493.31	37.82%	1,569,019.93	37.64%	2,024,312.70	37.76%	1,568,340.98	37.55%
Total	5,353,577.72	100.00%	4,168,670.76	100.00%	5,360,379.81	100.00%	4,177,137.67	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO 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 CBLO 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 : March 31, 2019

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2019	As % of total for this class	As at MARCH 31, 2018	As % of total for this class	As at March 31, 2019	As % of total for this class	As at MARCH 31, 2018	As % of total for this class
Break down by credit rating								
AAA rated *	2,125,997.06	95.12%	2,067,787.24	97.08%	2,111,957.24	94.99%	2,073,943.15	97.14%
AA or better	97,981.93	4.38%	54,649.90	2.57%	97,984.64	4.41%	54,312.33	2.54%
Rated below AA but above A (A or better)	7,770.36	0.35%	7,480.82	0.35%	6,712.89	0.30%	6,732.48	0.32%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	3,250.00	0.15%	-	0.00%	6,594.44	0.30%	-	0.00%
Total	2,234,999.34	100.00%	2,129,917.96	100.00%	2,223,249.21	100.00%	2,134,987.96	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	614,166.54	27.48%	478,339.27	22.46%	612,532.07	27.55%	478,459.89	22.41%
More than 1 year and upto 3 years	467,545.40	20.92%	381,785.17	17.92%	463,258.09	20.84%	380,497.44	17.82%
More than 3 years and up to 7 years	503,706.38	22.54%	694,602.93	32.61%	502,769.04	22.61%	696,480.95	32.62%
More than 7 years and up to 10 years	493,175.61	22.07%	272,772.45	12.81%	491,472.35	22.11%	274,660.15	12.86%
More than 10 years and up to 15 years	93,044.79	4.16%	274,881.98	12.91%	91,530.80	4.12%	276,628.85	12.96%
More than 15 years and up to 20 years	13,435.29	0.60%	7,569.74	0.36%	12,914.03	0.58%	7,895.98	0.37%
Above 20 years	49,925.35	2.23%	19,966.42	0.94%	48,772.83	2.19%	20,364.69	0.95%
Total	2,234,999.34	100.00%	2,129,917.96	100.00%	2,223,249.21	100.00%	2,134,987.96	100.00%
Breakdown by type of the issuer								
a. Central Government @	1,061,632.67	47.50%	1,030,418.38	48.38%	1,055,005.89	47.45%	1,034,160.39	48.44%
b. State Government	22,542.69	1.01%	11,607.35	0.54%	22,368.39	1.01%	11,652.19	0.55%
c. Corporate Securities	1,150,823.98	51.49%	1,087,892.23	51.08%	1,145,874.93	51.54%	1,089,175.37	51.02%
Total	2,234,999.34	100.00%	2,129,917.96	100.00%	2,223,249.21	100.00%	2,134,987.96	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO 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 CBLO 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 : March 31, 2019

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

Sr. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended March 31, 2019	For the year ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1	HDFC Limited	Holding Company	Investment income	(316,707)	(1,053,122)	(192,179)	(747,284)
			Commission expense	115	477	113	543
			Sale of investments	-	(150,000)	(470,000)	(1,020,000)
			Dividend paid	1,692,778	1,692,778	-	1,412,379
			Charges for hiring training infrastructure	-	1,692	598	2,177
			Name Usage Fees	613,009	1,178,796	268,693	706,932
2	Standard Life (Mauritius Holdings) 2006 Limited	Investing Company	Dividend paid	810,834	810,834	-	801,892
3	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,236)	(4,949)	(1,165)	(4,954)
4	HDFC International Life and Re Company Limited	Wholly Owned Subsidiary	Reimbursement for Expenses Incurred	-	467	-	-
			Reinsurance Premium	37,590	66,637	-	-
			Reinsurance Claims	(7,918)	(8,678)	-	-
			Capital infusion	-	1,153,068	-	-
5	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	14	(4,295)	(2)	(3,564)
			Purchase of Investment (Equity Shares)	-	15,877	-	-
6	Gruh Finance Limited	Fellow Subsidiary	Group Term Insurance Premium	(316)	(316)	-	-
7	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income	(11,611)	(12,231)	(9,839)	(11,523)
			Sale of investments	-	-	(507,967)	(507,967)
			Insurance claim received	(311)	(1,108)	(957)	(7,124)
			Insurance premium expenses	1,916	6,722	3,986	8,656
			Purchase of investments	-	-	-	101,343
8	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	176,896	549,397	103,522	282,609
9	HDFC Credila Financial Services Pvt. Limited	Fellow Subsidiary	Premium income	-	(76)	(81)	(81)
			Commission expense	799	7,706	-	-
10	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium income	(74)	(86)	(54)	(74)
11	Key Management Personnel		Premium income	-	(421)	-	(421)
			Dividend paid	3,243	3,243	-	6,567
			Managerial remuneration	33,316	94,334	52,026	133,242
12	Relative of Key Management Personnel		Premium income	-	(27)	-	(27)

B. Other group companies with material transactions

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended March 31, 2019	For the quarter ended March 31, 2019	For the quarter ended March 31, 2018	For the year ended March 31, 2018
1	HDFC Bank Limited	Associate of holding Company	Premium income	(132,595)	(178,496)	(95,113)	(127,586)
			Investment income	(16,126)	(292,785)	(13,658)	(257,508)
			Commission expense	2,302,739	6,908,232	3,209,499	7,646,003
			Custodian fees paid	-	-	-	6,287
			Bank charges paid	38,536	130,572	33,363	101,281
			Insurance claim paid	1,829	6,307	7,745	16,900
			Purchase of investments	14,763,342	20,933,414	751,021	4,407,001
			Sale of investments	-	-	-	(3,050,468)
			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	1,729,964	4,942,731	1,423,935	4,067,736
			FD against Bank Guarantee	-	-	-	839,501

* 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 : March 31, 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	
7	Mr. AKT Chari	Independent Director	
8	Mr. VK Viswanathan	Independent Director	
9	Mr. Prasad Chandran	Independent Director	
10	Mr. Sumit Bose	Independent Director	
11	Mr. Ranjan Mathai	Independent Director	
12	Mr. Ketan Dalal	Independent Director	
13	Ms. Bharti Gupta Ramola Mr. James Aird	Independent Director Alternate to Norman Keith Skeoch	Vacated office wef March 30, 2019 Appointed wef February 12, 2019 Vacated office on April 17, 2018 and reappointed wef May 16, 2018 Vacated office on July 19, 2018 and reappointed wef August 23, 2018. Vacated office on October 22, 2018 and reappointed wef November 22, 2018. Vacated office on January 21, 2019 and reappointed wef February 27, 2019
14	Mr. Rushan Abadan	Alternate to Sir Gerry Grimstone	Vacated office on July 15, 2018 and reappointed wef July 20, 2018. Vacated office on October 22, 2018 and reappointed wef November 22, 2018 Appointed wef February 2, 2018 Vacated office on January 21, 2019 and reappointed wef February 27, 2019
15	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	Vacated office on September 8, 2018
16	Ms.Vibha Padalkar	Managing Director & Chief Executive Officer	Appointed as MD & CEO wef September 12, 2018
17	Mr. Suresh Badami	Executive Director	Appointed as Executive Director wef September 17, 2018
18	Mr. Subrat Mohanty	Chief Operating Officer	Ceased to be a KMP wef November 12, 2018
19	Mr. Niraj Shah	Chief Financial Officer	Appointed as Chief Financial Officer wef March 1, 2019
20	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	Appointed as KMP wef April 18, 2018.
21	Mr. Parvez Mulla	Chief Operating Officer	Appointed as Chief Operating Officer wef November 19, 2018
22	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
23	Mr. Amit Punchhi	Senior Executive Vice President & Chief International Officer	
24	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
25	Mr. Sanjeev Kapur	Senior Executive Vice President - Bancassurance and Group Sales	Appointed as KMP wef April 18, 2018 Ceased to be a KMP with effect from December 31, 2018
26	Mr. Pankaj Gupta	Chief Marketing Officer and Head - Strategic Alliances, Bancassurance & Speciality Sales	
27	Mr. Sanjay Vij	Executive Vice President - Bancassurance	
28	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
29	Mr. Narendra Gangan	Executive Vice President, Company Secretary & Head - Compliance & Legal	Appointed as KMP wef April 18, 2018
30			

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: **March 31, 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 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	9,741.38	8,912.18	-	-	1,226.10	1,827.07	26,704.00	22,317.61	37,671.48	33,056.86
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)	9,741.38	8,912.18	-	-	1,226.10	1,827.07	26,704.00	22,317.61	37,671.48	33,056.86
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: March 31, 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 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	9,373.84	5,741.68	-	-	1,280.90	1,009.28	12,847.45	8,982.82	23,502.19	15,733.78
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)	9,373.84	5,741.68	-	-	1,280.90	1,009.28	12,847.45	8,982.82	23,502.19	15,733.78
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: March 31, 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 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Mar 2019)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	11,335.71	10,603.71	-	-	3,047	2,738	48,995.02	43,843.49	63,377.41	57,185.39
2	Gross NPA	48.75	-	-	-	-	-	-	-	48.75	-
3	% of Gross NPA on Investment Assets (2/1)	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%
4	Provision made on NPA	16.25	-	-	-	-	-	-	-	16.25	-
5	Provision as a % of NPA (4/2)	33.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.33%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	11,319.46	10,603.71	-	-	3,047	2,738	48,995.02	43,843.49	63,361.16	57,185.39
8	Net NPA (2-4)	32.50	-	-	-	-	-	-	-	32.50	-
9	% of Net NPA to Net Investment Assets (8/7)	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

- Gross NPA is investments classified as NPA, before any provisions.
- 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
- Net Investment assets is net of 'provisions'.
- Net NPA is gross NPAs less provisions.
- 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: March 31, 2019

Name of the Fund: Life Fund

Statement of Investment and Income on Investment

7 Crores

Periodicity of Submission: Quarterly

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	17,521.35	419.05	2.39%	2.39%	17,537.08	1,423.21	8.12%	8.12%	14,466.44	1,354.21	9.36%	9.36%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A04	Treasury Bills	CTRB	418.50	6.91	1.65%	1.65%	610.19	39.14	6.41%	6.41%	977.73	58.73	6.01%	6.01%
B CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES														
B02	State Government Bonds	SGGB	2,957.25	60.36	2.04%	2.04%	1,400.99	84.76	6.05%	6.05%	16.54	1.44	8.70%	8.70%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	147.86	5.23	3.54%	3.54%	406.82	34.73	8.54%	8.54%	456.26	36.91	8.09%	8.09%
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	149.34	3.30	2.21%	2.21%	202.84	18.19	8.97%	8.97%	177.55	19.06	10.73%	10.73%
TAXABLE BONDS														
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	257.79	5.46	2.12%	2.12%	213.49	18.94	8.87%	8.87%	157.36	13.86	8.81%	8.81%
TAX FREE BONDS														
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.18	2.16%	2.16%	54.78	4.80	8.76%	8.76%	54.78	4.80	8.76%	8.76%
(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	99.34	2.17	2.18%	2.18%	97.40	3.78	3.88%	3.88%	93.04	6.05	6.51%	6.51%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	91.04	0.03	0.03%	0.03%	91.22	1.08	1.18%	1.18%	83.63	9.75	6.87%	6.87%
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TAXABLE BONDS														
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	6,322.64	124.65	1.97%	1.97%	5,888.60	461.64	7.84%	7.84%	4,680.00	398.80	8.52%	8.52%
C28	Infrastructure - PSU - CPs	IPCP	253.14	4.67	1.84%	1.84%	233.46	15.16	6.50%	6.50%	237.38	2.03	0.86%	0.86%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.52	0.34	2.34%	2.34%	14.48	1.38	9.52%	9.52%	14.37	1.38	9.59%	9.59%
TAX FREE BONDS														
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.07	2.07%	2.07%	100.00	8.40	8.40%	8.40%	100.00	8.40	8.40%	8.40%
(d) INFRASTRUCTURE - OTHER INVESTMENTS														
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	1.02	-	0.00%	0.00%	0.94	-	0.00%	0.00%	1.80	-0.02	-0.99%	-0.99%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	11.99	0.27	2.27%	2.27%	14.77	1.36	9.20%	9.20%	17.98	1.65	9.20%	9.20%
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D01	PSU - Equity shares - Quoted	EAEQ	273.17	7.39	2.71%	2.71%	270.97	7.93	2.93%	2.93%	274.67	21.57	7.85%	7.85%
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	3,222.52	94.86	2.94%	2.94%	3,230.86	198.08	6.13%	6.13%	3,205.68	247.80	7.73%	7.73%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EPPG	203.20	-	0.00%	0.00%	203.21	2.45	1.20%	1.20%	203.19	2.02	0.99%	0.99%
D09	Corporate Securities - Debentures	ECOS	2,340.27	16.77	0.72%	0.72%	2,402.29	176.52	7.35%	7.35%	1,750.77	158.69	9.06%	9.06%
D08	Corporate Securities - Investment in Subsidiaries	ECIS	236.71	-	0.00%	0.00%	157.73	-	0.00%	0.00%	121.40	-	0.00%	0.00%
D10	Corporate Securities - Derivative Instruments	-	-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%	-	-	0.00%	0.00%
D12	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance Jewelling Investment), CCIL, RBI	ECDB	172.15	3.42	1.99%	1.99%	99.63	7.56	7.58%	7.58%	69.11	4.95	7.16%	7.16%
D17	Deposits - CPs with Scheduled Banks	ECDL	95.74	1.89	1.98%	1.98%	79.01	4.16	5.26%	5.26%	-	-	0.00%	0.00%
D18	Deposits - Repo / Reverse Repo	ECMR	645.56	9.97	1.54%	1.54%	300.30	18.82	6.27%	6.27%	232.49	13.78	5.93%	5.93%
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	330.95	10.30	3.11%	3.11%	359.76	19.78	5.50%	5.50%
D22	Commercial Papers	ECCP	-	0.01	0.00%	0.00%	41.88	0.47	1.11%	1.11%	31.25	0.63	2.01%	2.01%
D23	Application Money	ECAM	50.00	0.06	0.13%	0.13%	96.60	0.37	0.38%	0.38%	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	37.00	0.83	2.23%	2.23%	37.00	3.35	9.04%	9.04%	44.50	4.07	9.14%	9.14%
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	273.38	4.83	1.77%	1.77%	537.21	35.09	6.53%	6.53%	431.93	27.05	6.26%	6.26%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	199.33	3.15	1.58%	1.58%	288.69	15.73	5.45%	5.45%	183.62	6.79	3.70%	3.70%
D39	Additional Tier 1 (Base III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
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	36.22	0.84	2.33%	2.33%	36.71	3.38	9.21%	9.21%	36.15	2.07	5.74%	5.74%
E OTHER INVESTMENTS														
E03	Equity Shares (incl. Co-op Societies)	OESH	558.79	-4.54	-0.81%	-0.81%	489.81	-73.91	-15.09%	-15.09%	384.90	32.56	8.46%	8.46%
E04	Equity Shares (PSUs & Unlisted)	OEPU	1.67	-0.11	-6.64%	-6.64%	1.78	-0.66	-36.96%	-36.96%	1.30	0.14	10.57%	10.57%
E06	Debentures	OLDB	60.83	1.53	2.51%	2.51%	63.97	6.51	10.17%	10.17%	94.24	7.89	8.37%	8.37%
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFV	9.97	0.17	1.74%	1.74%	8.50	0.18	2.11%	2.11%	3.68	0.52	14.23%	14.23%
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category III)	OAFB	132.41	0.65	0.49%	0.49%	110.95	2.55	2.30%	2.30%	65.53	2.35	3.58%	3.58%
E14	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	4.48	0.11	2.38%	2.38%
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E17	Securitized Assets	OPSA	1.03	-0.85	-82.72%	-82.72%	1.43	-0.88	-61.30%	-61.30%	1.74	1.33	76.30%	76.30%
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	8.45	-	0.00%	0.00%	7.23	-	0.00%	0.00%	-	-	0.00%	0.00%
E10	Preference Shares	OPSH	130.00	28.38	21.83%	21.83%	130.00	32.28	24.83%	24.83%	130.00	1.95	1.50%	1.50%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	40.01	0.83	2.08%	2.08%	40.61	3.26	8.03%	8.03%	37.49	2.09	5.58%	5.58%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	37.81	-0.00	0.00%	0.00%	37.81	-0.04	-0.10%	-0.10%	21.43	0.02	0.11%	0.11%
E28	Additional Tier 1 (Base III Compliant) Perpetual Bonds - (Private Banks)	OAPB	105.99	0.87	0.82%	0.82%	105.99	0.87	0.82%	0.82%	-	-	0.00%	0.00%
TOTAL			37,296.00	806.64	2.16%	2.16%	36,001.43	2,570.88	7.14%	7.14%	29,226.68	2,471.23	8.46%	8.46%

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.

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: March 31, 2019

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

₹ Crores

Periodicity of Submission: Quarterly

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	6,147.69	156.53	2.55%	2.55%	6,106.37	539.70	8.84%	8.84%	4,314.18	364.47	8.45%	8.45%			
A04	Treasury Bills	CTRB	527.10	8.51	1.62%	1.62%	404.65	27.18	6.72%	6.72%	527.25	31.72	6.02%	6.02%			
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	3,636.62	73.50	2.02%	2.02%	2,457.78	195.64	7.96%	7.96%	1,369.80	109.47	7.99%	7.99%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	146.77	3.22	2.19%	2.19%	169.85	13.56	7.98%	7.98%	159.17	12.45	7.82%	7.82%			
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	334.58	6.87	2.05%	2.05%	227.40	17.88	7.86%	7.86%	206.43	19.00	9.20%	9.20%			
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	1,132.56	23.85	2.11%	2.11%	782.54	66.04	8.44%	8.44%	501.61	42.29	8.43%	8.43%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	0.29	2.42%	2.42%	11.83	0.47	3.98%	3.98%	11.83	0.34	2.84%	2.84%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.17	-	0.00%	0.00%	11.17	0.13	1.13%	1.13%	11.17	0.09	0.84%	0.84%			
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.19%	2.19%	0.90	0.08	8.88%	8.88%	0.90	0.08	8.88%	8.88%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,701.22	75.75	2.05%	2.05%	3,277.89	259.95	7.93%	7.93%	2,314.26	194.81	8.42%	8.42%			
C28	Infrastructure - PSU - CPs	IPCP	189.65	3.27	1.73%	1.73%	245.60	17.52	7.13%	7.13%	181.85	1.56	0.86%	0.86%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	76.35	1.62	2.12%	2.12%	94.47	8.51	9.01%	9.01%	84.05	7.42	8.83%	8.83%			
	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	32.16	0.53	1.64%	1.64%	32.16	0.78	2.42%	2.42%	32.16	1.01	3.15%	3.15%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	362.86	2.63	0.72%	0.72%	373.08	6.22	1.67%	1.67%	378.70	6.72	1.78%	1.78%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	-	0.00%	0.00%	31.92	0.37	1.15%	1.15%	31.92	0.31	0.98%	0.98%			
D09	Corporate Securities - Debentures	ECOS	3,189.34	69.81	2.19%	2.19%	2,630.88	226.26	8.60%	8.60%	2,124.21	183.99	8.66%	8.66%			
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	182.43	4.07	2.23%	2.23%	79.00	7.19	9.11%	9.11%	35.00	3.62	10.35%	10.35%			
	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), CCLL, RBI	ECDB	69.79	1.31	1.88%	1.88%	70.00	1.47	2.10%	2.10%	10.84	0.01	0.11%	0.11%			
D17	Deposits - CDs with Scheduled Banks	EDCD	70.16	1.29	1.84%	1.84%	86.52	4.49	5.19%	5.19%	-	-	0.00%	0.00%			
D18	Deposits - Repo / Reverse Repo	ECMR	625.57	9.63	1.54%	1.54%	361.78	22.65	6.26%	6.26%	253.36	15.00	5.92%	5.92%			
D21	CCL - CBO	ECBO	-	-	0.00%	0.00%	278.89	8.33	2.99%	2.99%	236.18	11.65	4.93%	4.93%			
D22	Commercial Papers	ECCP	28.10	0.624	2.22%	2.22%	37.59	1.787	4.75%	4.75%	42.74	0.17	0.39%	0.39%			
D23	Application Money	ECAM	50.00	0.06	0.13%	0.13%	50.00	0.06	0.13%	0.13%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	13.00	0.29	2.23%	2.23%	13.00	1.18	9.05%	9.05%	18.31	1.70	9.28%	9.28%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	284.90	4.63	1.63%	1.63%	491.96	31.04	6.31%	6.31%	173.90	9.97	5.74%	5.74%			
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	181.62	1.93	1.06%	1.06%	197.99	4.39	2.22%	2.22%	130.85	3.40	2.60%	2.60%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	150.46	3.17	2.11%	2.11%	150.53	12.86	8.55%	8.55%	105.06	5.06	4.82%	4.82%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	871.72	19.55	2.24%	2.24%	928.09	84.27	9.08%	9.08%	520.80	46.80	8.99%	8.99%			
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	55.73	1.32	2.37%	2.37%	56.48	5.28	9.35%	9.35%	49.63	3.04	6.13%	6.13%			
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%			
E06	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	0.00%	0.00%	10.00	0.22	2.23%	2.23%	10.00	0.23	2.34%	2.34%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	106.03	1.50	1.42%	1.42%	106.05	2.37	2.24%	2.24%	-	-	0.00%	0.00%			
	TOTAL		22,254.59	475.76	2.14%	2.14%	19,808.73	1,567.89	7.92%	7.92%	13,838.70	1,076.42	7.78%	7.78%			

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: March 31, 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	7,375.21	113.18	1.53%	1.53%	7,039.49	508.32	7.22%	7.22%	7,251.14	384.46	5.30%	5.30%			
A04	Treasury Bills	CTRB	577.31	9.48	1.64%	1.64%	623.90	40.02	6.42%	6.42%	608.80	36.31	5.96%	5.96%			
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	153.06	5.38	3.52%	3.52%	103.46	9.77	9.44%	9.44%	126.15	8.09	6.41%	6.41%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	74.11	1.86	2.51%	2.51%	72.60	7.06	9.73%	9.73%	84.73	4.40	5.20%	5.20%			
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	1,042.07	35.39	3.40%	3.40%	839.06	85.36	10.17%	10.17%	602.63	36.21	6.01%	6.01%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,428.44	50.61	3.54%	3.54%	1,381.05	124.33	9.00%	9.00%	1,164.72	74.97	6.44%	6.44%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,099.23	109.66	9.98%	9.98%	1,030.99	116.38	11.29%	11.29%	1,004.74	96.10	9.56%	9.56%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	794.81	43.96	5.53%	5.53%	821.56	-44.47	-5.41%	-5.41%	946.28	50.37	5.32%	5.32%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	8.38	0.25	3.01%	3.01%	8.70	0.52	5.99%	5.99%	11.08	0.55	4.96%	4.96%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,597.06	127.28	3.54%	3.54%	3,743.85	291.28	7.78%	7.78%	3,648.29	214.97	5.89%	5.89%			
C28	Infrastructure - PSU - CPs	IPCP	76.24	1.27	1.67%	1.67%	76.24	1.27	1.67%	1.67%	61.67	3.03	4.91%	4.91%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	799.47	25.77	3.22%	3.22%	805.47	61.66	7.66%	7.66%	856.54	49.92	5.83%	5.83%			
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity and Equity related Instruments (including unlisted)	IOEQ	47.43	6.09	12.84%	12.84%	59.38	-18.98	-31.96%	-31.96%	138.59	13.44	9.70%	9.70%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	26.07	0.93	3.57%	3.57%	25.90	2.364	9.13%	9.13%	26.92	2.02	7.52%	7.52%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	1,529.44	98.35	6.43%	6.43%	1,599.69	-99.23	-6.20%	-6.20%	2,267.58	-59.74	-2.63%	-2.63%			
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	27,102.57	1,224.46	4.52%	4.52%	26,565.26	2,882.08	10.85%	10.85%	24,618.55	3,433.04	13.94%	13.94%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	2,985.76	271.42	9.09%	9.09%	3,055.02	650.22	21.28%	21.28%	2,831.42	741.20	26.18%	26.18%			
D07	Corporate Securities - Preference Shares	EPNQ	2.37	0.11	4.63%	4.63%	2.57	0.14	5.60%	5.60%	3.26	0.25	7.76%	7.76%			
D09	Corporate Securities - Debentures	ECOS	3,550.38	113.60	3.20%	3.20%	3,612.87	286.57	7.93%	7.93%	3,561.88	234.19	6.57%	6.57%			
D10	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	127.44	3.82	3.00%	3.00%	82.04	10.27	12.52%	12.52%	95.45	6.52	6.84%	6.84%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3.00	0.14	4.59%	4.59%			
D17	Deposits - CDs with Scheduled Banks	ECDD	24.51	0.02	0.07%	0.07%	81.70	1.16	1.42%	1.42%	114.35	7.48	6.54%	6.54%			
D18	Deposits - Repo / Reverse Repo	ECMR	3,146.45	48.58	1.54%	1.54%	1,796.49	111.85	6.23%	6.23%	858.89	50.62	5.89%	5.89%			
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	2,161.30	77.11	3.57%	3.57%	1,349.04	77.63	5.75%	5.75%			
D22	Commercial Papers	ECCP	109.39	2.06	1.88%	1.88%	130.08	9.71	7.47%	7.47%	184.51	12.56	6.81%	6.81%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	99.99	0.13	0.13%	0.13%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	35.37	0.91	2.56%	2.56%	35.34	2.73	7.74%	7.74%	49.77	3.40	6.83%	6.83%			
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%			
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,072.31	-	0.00%	0.00%	1,072.31	-	0.00%	0.00%	795.24	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	1,243.19	23.58	1.90%	1.90%	1,259.95	-213.80	-16.97%	-16.97%	1,644.10	-201.02	-12.23%	-12.23%			
E06	Debentures	OLDB	41.02	0.90	2.20%	2.20%	39.64	3.21	8.09%	8.09%	51.35	4.25	8.28%	8.28%			
E04	Equity Shares (PSUs & Unlisted)	OEPU	109.52	10.80	9.87%	9.87%	117.64	-22.63	-19.24%	-19.24%	139.59	-43.42	-31.11%	-31.11%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	1,899.01	268.24	14.13%	14.13%	1,481.42	414.95	28.01%	28.01%	1,283.45	105.50	8.22%	8.22%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	47.72	-19.51	-40.88%	-40.88%	34.39	-34.20	-99.46%	-99.46%	10.12	0.42	4.14%	4.14%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	412.42	49.70	12.05%	12.05%	448.80	-74.26	-16.55%	-16.55%	419.21	-21.53	-5.13%	-5.13%			
	TOTAL		60,537.77	2,628.16	4.34%	4.34%	60,308.12	5,190.90	8.61%	8.61%	56,813.06	5,326.33	9.38%	9.38%			

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-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: March 31, 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ 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>								
B.	<u>As on Date</u>								
	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	34.82	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.83	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.53	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	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	20.00	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	7.98% IDFC Bank Ltd NCD Mat 23-May-2023	ECOS	40.00	May 28, 2013	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ECOS	15.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	105.97	Feb 27, 2019	ICRA Ltd	ICRA AA	ICRA AA-	Nov 29, 2018	

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: March 31, 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>								
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ECOS	50.18	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	
B.	<u>As on Date</u>								
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	20.00	Apr 15, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.70% IDFC First Bank Limited NCD Mat 23-June-2025	ECOS	5.00	Jun 26, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.38% IDFC First Bank Limited NCD Mat 12-Sep-2024	ECOS	15.00	Sep 16, 2014	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.63% IDFC First Bank Limited NCD Mat 18-Feb-2020	ECOS	10.00	Jan 29, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ECOS	5.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ECOS	50.18	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	

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: March 31, 2019

Name of Fund : Unit Linked Funds

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>								
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ECOS	25.53	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA	Mar 11, 2019	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.55	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	15.57	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.40	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.54	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.31	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	23.97	Oct 04, 2016	Brickwork Ratings Ltd	BWR AA+	BWR AA	Oct 28, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	9.99	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	8.49% IDFC First Bank Limited NCD Mat 11-Dec-2024	ECOS	99.71	Aug 02, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.67% IDFC First Bank Limited NCD Mat 03-Jan-2025	ECOS	35.18	Jan 07, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.17% IDFC First Bank Limited NCD Mat 14-Oct-2024	ECOS	153.90	Jan 21, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	30.32	Apr 15, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	4.99	Mar 31, 2017	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.75% IDFC First Bank Limited NCD Mat 28-Jul-2023	ECOS	41.00	Aug 11, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.89% IDFC First Bank Limited NCD Mat 02-Dec-2020	ECOS	25.40	May 14, 2013	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.70% IDFC First Bank Limited NCD Mat 20-May-2025	ECOS	20.14	May 29, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.36% IDFC First Bank Limited NCD Mat 21-Aug-2024	ECOS	15.74	Jun 26, 2018	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.50% IDFC First Bank Limited NCD Mat 04-Jul-2023	ECOS	71.16	May 19, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 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	
	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	
	9.98% IL&FS Ltd NCD Mat 05-Dec-2021	ORAD	3.75	Dec 12, 2011	ICRA Ltd	ICRA AAA	ICRA D	Sep 18, 2018	
	9.90% IL&FS Ltd NCD Mat 13-Feb-2021	ORAD	3.75	Feb 13, 2014	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.00% IL&FS Ltd NCD Mat 18-Sept-2019	ORAD	7.50	Apr 18, 2016	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	8.00% Yes Bank Ltd NCD Mat 30-Sep-2026	ECOS	71.31	Sep 30, 2016	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ECOS	25.53	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA	Mar 11, 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 : March 31, 2019

Particulars	For the quarter ended March 31, 2019				For the year ended March 31, 2019				For the quarter ended March 31, 2018				For the year ended March 31, 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)	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	27.95	339	339	1,180.26	71.14	533	533	1,876.08	22.35	111	111	206.65	67.30	5,573	5,573	693.84
From 10,000-25,000	86.98	463	463	971.74	217.15	847	847	1,644.98	56.52	117	117	161.00	121.61	265	265	327.43
From 25,001-50,000	346.82	761	762	1,232.79	1,035.80	2,277	2,278	3,087.73	371.04	727	727	617.21	800.31	1,550	1,550	1,378.35
From 50,001- 75,000	266.05	408	409	1,096.07	587.52	956	959	2,218.29	135.80	203	203	257.72	256.27	376	376	1,053.15
From 75,000-100,000	686.16	730	738	1,260.09	2,147.95	2,299	2,314	3,875.87	690.59	699	700	990.73	1,433.25	1,444	1,445	2,456.95
From 1,00,001 -1,25,000	479.26	418	429	523.11	809.81	793	809	1,493.99	125.72	109	112	297.02	218.82	189	192	1,367.67
Above ₹ 1,25,000	78,404.57	9,119	9,783	37,300.06	169,914.60	21,972	23,835	99,815.11	28,896.93	3,232	3,441	18,282.75	42,163.49	5,277	5,486	46,166.80
ii Individual Single Premium (ISPA)- Annuity																
From 0-50,000	56.31	169	177	3.66	413.06	1,093	1,108	26.42	119.01	323	324	8.16	202.87	544	548	13.80
From 50,001-100,000	331.39	397	453	22.47	1,994.30	2,381	2,454	128.20	571.73	740	750	38.79	1,043.38	1,370	1,388	70.57
From 1,00,001-150,000	470.82	379	424	29.16	3,175.95	2,389	2,471	197.42	1,045.71	841	851	71.20	2,062.97	1,663	1,693	139.20
From 150,001- 2,00,000	537.68	308	331	33.86	4,601.19	2,330	2,396	273.88	1,804.69	1,008	1,039	121.43	3,525.12	1,990	2,067	236.49
From 2,00,001-250,000	584.63	262	291	36.87	3,809.14	1,527	1,587	225.07	1,414.82	631	656	94.63	2,675.98	1,187	1,234	178.51
From 2,50,001 -3,00,000	439.32	160	185	27.68	3,219.82	879	1,041	179.95	1,492.64	540	560	101.82	2,755.72	997	1,040	187.83
Above ₹ 3,00,000	17,957.39	1,044	1,434	1,260.41	100,525.29	6,375	7,395	5,698.30	38,953.75	3,080	3,291	2,694.67	74,846.34	5,757	6,197	5,188.02
iii Group Single Premium (GSP)																
From 0-10,000	(55.48)	4	495	7,634.57	(1,550.85)	11	491,061	166,167.66	(2,986.19)	1	277	38,503.92	(3,404.28)	4	4,146	68,949.96
From 10,000-25,000	9.61	1	408	2,654.84	32.24	5	1,313	7,984.98	5.59	1	536	570.97	13.45	4	1,279	1,242.02
From 25,001-50,000	24.64	1	1,079	3,980.55	83.37	3	2,831	15,321.60	15.29	-	623	924.49	51.60	5	2,892	3,736.73
From 50,001- 75,000	26.30	2	285	5,003.25	88.42	3	3,140	15,019.24	16.09	1	417	885.55	52.29	1	1,990	4,076.33
From 75,000-100,000	35.40	-	845	7,705.96	106.77	2	2,519	23,532.84	13.60	-	515	933.74	59.42	1	3,048	5,006.37
From 1,00,001 -1,25,000	27.21	-	539	7,082.03	121.22	-	3,948	22,918.00	21.11	1	418	1,185.83	73.45	5	1,202	3,956.89
Above ₹ 1,25,000	223,745.13	56	10,214,065	8,680,195.97	699,935.11	217	32,849,631	29,607,253.74	182,082.41	64	8,795,541	7,704,736.11	532,105.56	176	22,632,316	22,738,027.08
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	1,946.14	46,829	46,829	911,380.30	6,544.21	174,563	174,563	3,267,523.19	2,174.39	62,232	62,232	1,079,438.91	6,730.56	202,746	202,747	3,491,560.24
From 10,000-25,000	13,921.33	82,656	83,169	1,993,977.81	45,032.64	260,900	261,413	6,470,357.28	16,659.38	90,764	90,764	2,016,864.68	52,279.65	280,348	280,348	5,881,611.95
From 25,001-50,000	39,044.14	101,629	101,969	1,303,216.86	112,252.38	290,204	290,544	3,790,339.21	44,953.37	111,262	111,262	1,119,372.54	128,245.61	318,363	318,363	3,066,527.13
From 50,001- 75,000	11,836.33	21,870	22,164	436,863.49	34,043.57	60,906	61,200	1,203,457.30	13,030.32	22,055	22,055	351,788.36	34,019.45	57,765	57,765	871,158.02
From 75,000-100,000	30,179.83	31,451	31,505	439,753.74	82,545.68	86,650	86,704	1,158,604.67	36,255.11	37,581	37,581	406,254.10	98,493.41	102,815	102,815	1,097,515.46
From 1,00,001 -1,25,000	10,626.70	9,758	9,835	195,489.67	21,060.09	19,372	19,449	459,199.02	4,750.63	4,306	4,306	103,213.03	11,841.21	10,914	10,914	280,927.26
Above ₹ 1,25,000	58,487.12	21,245	21,297	958,241.37	170,488.45	55,654	55,706	2,623,317.71	51,825.83	19,205	19,205	672,632.03	130,574.40	48,496	48,496	1,658,149.07
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 : March 31, 2019

Particulars	For the quarter ended March 31, 2019				For the year ended March 31, 2019				For the quarter ended March 31, 2018				For the year ended March 31, 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)	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	(1,484.99)	12	283,407	431,982.31	(1,566.83)	50	288,705	788,495.92	(26.40)	3	20,142	186,121.73	(23.27)	26.00	27,033.00	448,835.59
From 10,000-25,000	4.56	6	2,250	3,314.36	16.47	27	14,870	21,999.85	3.79	9	2,868	1,538.18	12.91	33	13,991	8,468.23
From 25,001-50,000	12.50	15	1,853	7,007.35	39.09	38	15,132	19,066.93	8.61	15	2,888	4,994.09	34.18	43	18,896	21,997.28
From 50,001-75,000	14.08	11	8,788	15,727.76	40.78	28	36,967	51,244.85	6.43	8	1,742	4,421.16	26.59	22	24,924	20,475.33
From 75,000-100,000	10.40	3	4,068	4,880.56	47.39	16	28,698	34,606.84	7.86	6	4,506	4,550.65	25.29	15.00	16,289.00	16,866.18
From 1,00,001-1,25,000	11.10	3	2,284	4,133.27	25.52	9	10,535	13,551.08	16.47	6	9,249	9,868.29	33.35	15.00	16,733.00	22,988.12
Above ₹ 1,25,000	14,076.43	63	5,731,098	4,422,551.53	35,233.96	178	16,655,681	10,701,342.05	3,891.82	60	3,599,625	1,643,671.71	11,542.58	220	9,405,306	7,573,007.25
2 Renewal Premium																
i Individual																
From 0-10,000	10,387.09	239,773	241,652	4,134,462.05	29,783.19	646,190	652,092	10,963,688.94	122,853.29	50,433	50,435	1,426,516.18	310,442.69	112,203	112,207	3,279,724.16
From 10,000-25,000	69,133.83	521,252	529,082	7,945,190.43	217,805.19	1,262,426	1,287,691	18,596,918.47	10,206.91	240,961	243,536	3,481,884.95	29,100.01	613,571	623,254	9,087,802.01
From 25,001-50,000	145,103.56	439,085	440,617	3,646,146.40	381,525.53	993,292	997,993	8,046,152.31	71,439.89	513,243	523,468	5,675,574.02	210,935.35	1,202,233	1,238,701	13,923,123.33
From 50,001-75,000	36,030.61	90,683	90,733	1,085,100.50	94,035.01	167,993	168,127	2,198,607.53	129,125.56	388,281	390,064	2,529,037.96	330,911.44	850,866	856,613	5,845,650.36
From 75,000-100,000	106,113.43	124,710	124,715	1,282,598.31	274,186.86	295,786	295,799	2,989,850.05	28,831.61	71,876	71,932	712,376.49	75,004.04	131,203	131,327	1,518,931.54
From 1,00,001-1,25,000	12,884.92	18,427	18,428	355,144.94	35,193.83	33,661	33,663	733,799.73	90,893.49	106,457	106,462	1,002,214.22	228,308.16	243,705	243,718	2,333,030.03
Above ₹ 1,25,000	145,753.84	61,536	61,538	1,886,573.17	378,360.31	139,913	139,917	4,323,440.17	10,340.13	14,727	14,728	254,360.21	28,278.84	26,518	26,520	525,938.73
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	(47.99)	2	21,277	232,169.32	(334.49)	15	98,272	1,042,653.19	(39.25)	2	31,459	244,853.39	(188.93)	11	120,867	1,086,718.89
From 10,000-25,000	18.82	15	9,483	81,193.12	77.77	44	40,031	412,168.44	16.80	12	9,709	86,512.74	62.29	35	56,550	463,147.23
From 25,001-50,000	24.11	22	15,604	118,883.32	99.35	53	41,636	488,623.04	21.05	19	9,032	89,249.78	77.48	51	31,865	336,937.96
From 50,001-75,000	33.84	22	15,105	107,987.51	106.43	57	29,930	325,076.92	25.10	18	9,833	96,052.73	83.20	44	30,138	302,367.73
From 75,000-100,000	23.39	15.00	4,746.00	25,252.41	90.92	39	20,016	209,215.77	23.06	13	6,444	68,672.60	66.76	38	17,581	227,908.08
From 1,00,001-1,25,000	20.51	11	15,058	45,438.24	87.02	38	32,538	215,261.31	12.41	8	2,587	15,708.02	46.43	23	19,354	179,594.37
Above ₹ 1,25,000	3,989.86	173.00	508,865.00	3,933,373.22	10,440.18	437	1,362,670	11,130,465.52	3,467.22	156	500,847	3,952,911.79	8,352.61	380	998,735	8,440,102.99
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 : March 31, 2019

	Channels	For the quarter ended March 31, 2019			For the year ended March 31, 2019			For the quarter ended March 31, 2018			For the year ended March 31, 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)	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	6	145	3.25	18	2,498	19.54	8	2,555	11.24	14	4,118	11.92
2	Corporate agents-Banks	1	7,418,894	300.63	20	22,433,341	942.21	25	4,603,383	140.30	65	8,676,330	279.27
3	Corporate agents -Others	1	1,244,272	358.74	9	2,849,142	1,179.19	2	283,807	221.63	20	600,615	498.91
4	Brokers	54	733,546	59.89	141	2,436,940	193.83	39	203,712	21.93	157	524,646	70.78
5	Micro agents	-	25,693	0.79	1	147,863	4.29	-	162,238	4.33	2	412,784	10.45
6	Direct business	115	6,828,914	1,641.27	398	22,535,247	4,987.47	101	7,183,652	1,431.33	313	21,951,552	4,534.70
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	177	16,251,464	2,364.57	587	50,405,031	7,326.53	175	12,439,347	1,830.77	571	32,170,045	5,406.03
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	177	16,251,464	2,364.57	587	50,405,031	7,326.53	175	12,439,347	1,830.77	571	32,170,045	5,406.03

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 (INDIVIDUALS)

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

Date : March 31, 2019

	Channels	For the quarter ended March 31, 2019		For the year ended March 31, 2019		For the quarter ended March 31, 2018		For the year ended March 31, 2018	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	52,374	406.16	148,305	1,052.01	49,266	321.49	139,067	784.26
2	Corporate agents-Banks	131,083	1,123.48	404,205	3,567.54	183,732	1,419.35	514,538	3,493.60
3	Corporate agents -Others	29,893	137.75	87,874	358.22	25,176	104.29	67,884	285.99
4	Brokers	12,157	64.22	39,973	236.86	12,401	83.47	44,496	227.86
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	91,827	911.90	273,560	2,367.53	89,065	523.12	283,268	1,148.77
7	Common Service Centres(CSC)	-	-	-	-	-	-	27	(0.01)
8	Insurance Marketing Firm	79	0.42	199	1.17	126	1.76	349	3.05
9	Web Aggregators	12,982	23.22	40,884	61.52	-	-	-	-
	Total (A)	330,395	2,667.15	995,000	7,644.85	359,766	2,453.48	1,049,629	5,943.53
1	Referral (B)	-	0.02	-	0.05	-	0.02	-	0.05
	Grand Total (A+B)	330,395	2,667.17	995,000	7,644.90	359,766	2,453.50	1,049,629	5,943.58

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 MARCH 31, 2019

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

Date : March 31, 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*	7,242	54,057	-	-	-	-	61,299	1,221.48
2	Survival benefit	1,742	2,134	-	-	-	-	3,876	15.06
3	For Annuities / pension	57,359	6,801	4	3	-	-	64,167	211.17
4	For surrender	-	39,049	79	11	9	15	39,163	1,284.94
5	Other benefits #	-	14,193	3,941	2,718	7,057	17,049	44,958	461.37
1	Death claims \$	-	3,692	295	32	-	-	4,019	247.63
2	Health claims ^	-	866	11	1	2	-	880	6.98

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED March 31, 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	-	67,031	-	-	-	-	67,031	201.44
5	Other benefits ##	-	15,849	-	-	-	-	15,849	316.78
1	Death claims \$	-	62,913	245	98	12	-	63,268	359.74
2	Health claims	-	1	-	-	-	-	1	0.02

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 cases.

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

FORM L-40- : CLAIMS DATA FOR LIFE FOR THE QUARTER ENDED MARCH 31, 2019

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

Date : March 31, 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	2,406	281	37,479	3,247	4,702	2,389	82,027
2	Claims reported during the period ^{Note 1 a & b}	65,702	1,031	64,430	3,839	65,958	106,384	53,360
3	Claims settled during the period	(67,287)	(881)	(61,299)	(3,876)	(64,167)	(106,194)	(60,807)
4	Claims repudiated during the period	(250)	(62)	-	-	-	-	(8)
	(a) Less than 2 years from the date of acceptance of risk	(242)	(41)	-	-	-	-	(8)
	(b) Greater than 2 years from the date of acceptance of risk	(8)	(21)	-	-	-	-	-
5	Claims Rejected	(12)	(247)	-	-	-	-	(23)
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	559	122	40,610	3,210	6,493	2,579	74,549
	Less than 3 months	456	122	15,107	1,134	3,301	2,512	24,134
	3 months to 6 months	53	-	5,256	692	756	15	7,037
	6 months to 1 year	47	-	6,460	444	780	11	4,816
	1 year and above	3	-	13,787	940	1,656	41	38,562

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 104 claims reopened during the quarter, out of which 95 claims have been Settled, 7 claims have been Repudiated, 2 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 : March 31, 2019

GRIEVANCE DISPOSAL FOR THE QUARTER ENDED MARCH 31, 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	3	33	12	-	24	-	112
b)	Policy servicing	-	37	17	-	18	1	121
c)	Proposal processing	3	37	27	-	13	-	168
d)	Survival claims	4	71	42	-	33	1	310
e)	ULIP related	-	3	2	-	1	-	7
f)	Unfair business practices	66	1,081	462	-	689	3	5,076
g)	Others	12	87	41	-	51	-	260
Total Number of complaints:		88	1,349	603	-	829	5	6,054

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

2	Total number of policies upto corresponding period of previous year	1,050,200
3	Total number of claims upto corresponding period of previous year	919,023
4	Total number of policies upto current period	995,587
5	Total number of claims upto current period	1,124,060
6	Total number of policy complaints (current period) per 10,000 policies (current year)	61
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	4

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	5	-	5
(b)	7-15 days	-	-	-
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		5	-	5

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

L-42- Valuation Basis (Life Insurance) as at March 31, 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	6.2%	5.6%
(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	5.8%	5.8%

(b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policies)*	5.8%	5.8%
(b.2) Unit Linked	5.2%	5.2%

(2) Mortality Assumptions

Valuation mortality rates expressed as a % of IALM 2006-08 (Male lives)

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	48%	240%	
(a.2) Non-participating policies	24%	960%	
(a.3) Annuities	26%	36%	Expressed as a % of LIC Annuitants (1996-98)
(a.4) Unit linked	42%	120%	
(a.5) Health insurance	80%	80%	(Morbidity)
(b) Group Business (Non unit linked)	77%	379%	

(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 March 31, 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
- d) Practices followed by other players in the industry

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

- a) Reversionary bonus rates are set at a level consistent with the valuation basis
- b) The mathematical reserves are subject to a minimum of 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 | No change |
| 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 5.7% and paid up policies to 6.2%

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