

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

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**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2012**

Policyholders' Account (Technical Account)		(₹'000)			
Particulars	Schedule	For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
<b>Premiums earned - net</b>					
(a) Premium		26,036,635	43,752,278	25,105,724	41,654,757
(b) Reinsurance ceded	L-4	(143,799)	(268,514)	(114,541)	(218,955)
(c) Reinsurance accepted		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, Dividends & Rent – Gross		4,461,289	9,028,673	3,120,126	6,271,367
(b) Profit on sale/redemption of investments		3,028,037	4,771,218	3,267,507	7,748,542
(c) (Loss on sale/ redemption of Investments)		(2,243,486)	(3,877,772)	(1,400,415)	(1,711,891)
(d) Transfer/Gain on revaluation/change in fair value*		14,537,081	10,513,496	(20,250,572)	(26,563,867)
(e) Appropriation/Expropriation Adjustment Account		-	-	60,870	(111,535)
(f) Amortisation of (premium)/discount on investments		50,712	111,142	44,404	82,520
<b>Other Income</b>					
(a) Contribution from the Shareholders' Account		12,593	41,072	(25,025)	3,228
(b) Others		53,166	148,333	20,414	83,839
<b>TOTAL (A)</b>		<b>45,792,228</b>	<b>64,219,926</b>	<b>9,828,492</b>	<b>27,238,005</b>
Commission	L-5	1,496,059	2,325,148	1,612,155	2,263,385
Operating Expenses related to Insurance Business	L-6	3,334,276	6,351,984	2,536,532	5,399,192
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		102,236	131,025	-	-
Fringe Benefit Tax		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others		-	-	-	-
<b>TOTAL (B)</b>		<b>4,932,571</b>	<b>8,808,157</b>	<b>4,148,687</b>	<b>7,662,577</b>
Benefits Paid (Net)	L-7	9,538,277	16,437,776	7,470,268	14,591,766
Interim Bonuses Paid		2,365	6,159	442	4,866
Terminal Bonuses Paid		27,184	51,909	5,850	7,360
Change in valuation of liability in respect of life policies					
(a) Gross**					
Linked Liability		23,304,357	25,481,135	4,932,068	8,859,878
Non linked Liability		6,456,750	11,642,531	(7,170,926)	(5,124,715)
(b) Amount ceded in Reinsurance		(1,012,046)	(1,865,021)	(55,226)	(90,153)
(c) Amount accepted in Reinsurance		-	-	-	-
<b>TOTAL (C)</b>		<b>38,316,887</b>	<b>51,754,489</b>	<b>5,182,476</b>	<b>18,249,002</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>2,542,770</b>	<b>3,657,280</b>	<b>497,329</b>	<b>1,326,426</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' Account		1,921,779	1,921,779	-	-
Transfer to Other Reserves		-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		113,402	124,699	416,722	800,504
Balance being Funds For Future Appropriations		1,431,651	1,009,499	(482,574)	(499,346)
Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	601,303	-	-
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end		(924,063)	-	526,907	1,060,956
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		-	-	36,274	(35,688)
<b>TOTAL (D)</b>		<b>2,542,770</b>	<b>3,657,280</b>	<b>497,329</b>	<b>1,326,426</b>

**Notes:**

\* Represents the deemed realised gain as per norms specified by the Authority

\*\* Represents change in the mathematical reserves after allocation of bonus

**The total surplus as mentioned below :**

(a) Interim Bonuses Paid:	2,365	6,159	442	4,866
(b) Terminal Bonuses Paid:	27,184	51,909	5,850	7,360
(c) Allocation of Bonus to policyholders:	-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account:	2,542,770	3,657,280	497,329	1,326,426
<b>(e) Total Surplus / (Deficit) : [(a)+(b)+(c)+(d)]</b>	<b>2,572,319</b>	<b>3,715,348</b>	<b>503,621</b>	<b>1,338,652</b>

**PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2012**

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

(₹'000)

Particulars	Schedule	For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
Amounts transferred from the Policyholders' Account (Technical Account)		1,921,779	1,921,779	-	-
<b>Income From Investments</b>					
(a) Interest, Dividends & Rent – Gross		130,672	250,800	97,993	199,889
(b) Profit on sale/redemption of investments		79,111	93,600	1,039	20,592
(c) (Loss on sale/ redemption of investments)		-	-	1	(47)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium)/discount on investments		(725)	(1,302)	(891)	(935)
Other Income		1	2	-	5
<b>TOTAL (A)</b>		<b>2,130,838</b>	<b>2,264,879</b>	<b>98,142</b>	<b>219,504</b>
Expenses other than those directly related to the insurance business		36,073	51,260	1,176	2,652
Bad debts written off		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders Fund		12,593	41,072	(25,025)	3,228
<b>TOTAL (B)</b>		<b>48,666</b>	<b>92,332</b>	<b>(23,849)</b>	<b>5,880</b>
Profit/ (Loss) before tax		2,082,172	2,172,547	121,991	213,624
Provision for Taxation		4,260	9,482	-	-
Profit / (Loss) after tax		2,077,912	2,163,065	121,991	213,624
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(12,859,680)	(12,944,833)	(15,563,354)	(15,654,987)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit / (Loss) carried forward to the Balance Sheet</b>		<b>(10,781,768)</b>	<b>(10,781,768)</b>	<b>(15,441,363)</b>	<b>(15,441,363)</b>

## BALANCE SHEET AS AT 30TH SEPTEMBER, 2012

(₹'000)

Particulars	Schedule	As at		
		30th September, 2012	30th September, 2011	31st March, 2012
<b>SOURCES OF FUNDS</b>				
SHAREHOLDERS' FUNDS:				
Share Capital	L-8, L-9	19,948,801	19,948,801	19,948,801
Reserve and Surplus	L-10	2,199,210	2,203,541	2,201,376
Credit/(Debit) Fair Value Change Account		(28,998)	(62,483)	(52,160)
<b>Sub-Total</b>		<b>22,119,013</b>	<b>22,089,859</b>	<b>22,098,017</b>
BORROWINGS				
POLICYHOLDERS' FUNDS:				
Credit/(Debit) Fair Value Change Account		40,294	(494,461)	(340,785)
Policy Liabilities		83,642,622	60,003,050	73,865,111
Insurance Reserves		-	-	-
Provision For Linked Liabilities		245,571,621	204,942,072	230,603,983
Add: Fair Value change		14,954,270	(4,835,452)	4,440,774
<b>Provision For Linked Liabilities</b>		<b>260,525,891</b>	<b>200,106,620</b>	<b>235,044,757</b>
Funds for discontinued policies				
i) Discontinued on account of non-payment of premium		2,621,682	3,619	1,042,027
ii) Others		24,317	57	11,221
<b>Sub-Total</b>		<b>346,854,806</b>	<b>259,618,885</b>	<b>309,622,331</b>
Funds for Future Appropriations		2,260,504	1,417,802	1,251,005
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		3,477,166	3,355,610	3,352,468
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till year end		-	1,060,956	-
<b>TOTAL</b>		<b>374,711,489</b>	<b>287,543,112</b>	<b>336,323,821</b>
<b>APPLICATION OF FUNDS</b>				
INVESTMENTS				
- Shareholders'	L-12	8,700,617	5,636,659	5,894,173
- Policyholders'	L-13	92,633,805	65,615,972	79,902,644
Assets held to cover Linked Liabilities	L-14	263,171,890	200,106,620	236,098,005
LOANS				
	L-15	294,314	325,081	317,628
FIXED ASSETS				
	L-16	2,825,631	2,238,864	2,795,451
CURRENT ASSETS				
Cash and Bank Balances	L-17	3,430,077	3,077,017	5,475,639
Advances and Other Assets	L-18	5,863,806	5,747,113	7,433,556
<b>Sub-Total (A)</b>		<b>9,293,883</b>	<b>8,824,130</b>	<b>12,909,195</b>
CURRENT LIABILITIES				
	L-19	12,799,292	12,246,871	15,002,656
PROVISIONS	L-20	191,127	128,321	136,754
<b>Sub-Total (B)</b>		<b>12,990,419</b>	<b>12,375,192</b>	<b>15,139,410</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>				
		<b>(3,696,536)</b>	<b>(3,551,062)</b>	<b>(2,230,215)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)				
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	10,781,768	15,441,363	12,944,833
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		-	1,729,615	601,302
<b>TOTAL</b>		<b>374,711,489</b>	<b>287,543,112</b>	<b>336,323,821</b>
<b>CONTINGENT LIABILITIES</b>				
(₹'000)				
<b>Particulars</b>		<b>As at</b>	<b>As at</b>	<b>As at</b>
		<b>30th September, 2012</b>	<b>30th September, 2011</b>	<b>31st March, 2012</b>
1) Partly paid-up investments		-	-	-
2) Claims, other than against policies, not acknowledged as debts by the company		13,345	10,990	8,883
3) Underwriting commitments outstanding (in respect of shares and securities)		-	-	-
4) Guarantees given by or on behalf of the Company		-	-	-
5) Statutory demands/ liabilities in dispute, not provided for		2,596,470	3,234,880	2,163,295
6) Reinsurance obligations to the extent not provided for in the accounts		-	-	-
7) Others		-	-	-
<b>TOTAL</b>		<b>2,609,815</b>	<b>3,245,870</b>	<b>2,172,178</b>

## FORM L-4-PREMIUM SCHEDULE

For the quarter ended 30th September, 2012

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Premiums earned - net</b>											
(a) First Year Premium	2,660,356	128,493	-	-	(155)	978	4,291,935	(33,684)	-	-	7,047,923
(b) Renewal Premium	3,626,219	109,172	-	-	534,661	3,790	8,878,492	3,937,345	-	-	17,089,679
(c) Single Premium	33,567	611,963	436,291	48,981	-	-	183,538	2,045	391,132	191,516	1,899,033
<b>Sub Total</b>	<b>6,320,142</b>	<b>849,628</b>	<b>436,291</b>	<b>48,981</b>	<b>534,506</b>	<b>4,768</b>	<b>13,353,965</b>	<b>3,905,706</b>	<b>391,132</b>	<b>191,516</b>	<b>26,036,635</b>
(d) Reinsurance ceded	(7,326)	(81,572)	-	-	-	(794)	(54,107)	-	-	-	(143,799)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>6,312,816</b>	<b>768,056</b>	<b>436,291</b>	<b>48,981</b>	<b>534,506</b>	<b>3,974</b>	<b>13,299,858</b>	<b>3,905,706</b>	<b>391,132</b>	<b>191,516</b>	<b>25,892,836</b>

For the quarter ended 30th September, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension - Group	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Premiums earned - net</b>											
(a) First Year Premium	1,756,843	32,846	-	-	603,430	855	4,178,455	(14,766)	-	-	6,557,661
(b) Renewal Premium	2,712,975	111,568	-	-	130,715	4,366	8,565,132	4,454,573	-	-	15,979,330
(c) Single Premium	1,935	1,207,391	10,000	21,685	1,848	-	453,638	54,501	674,476	143,259	2,568,733
<b>Sub Total</b>	<b>4,471,753</b>	<b>1,351,805</b>	<b>10,000</b>	<b>21,685</b>	<b>735,993</b>	<b>5,221</b>	<b>13,197,224</b>	<b>4,494,308</b>	<b>674,476</b>	<b>143,259</b>	<b>25,105,724</b>
(d) Reinsurance ceded	(8,050)	(51,098)	-	-	-	(926)	(54,467)	-	-	-	(114,541)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,463,703</b>	<b>1,300,707</b>	<b>10,000</b>	<b>21,685</b>	<b>735,993</b>	<b>4,295</b>	<b>13,142,757</b>	<b>4,494,308</b>	<b>674,476</b>	<b>143,259</b>	<b>24,991,183</b>

Upto the half year ended 30th September, 2012

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
<b>Premiums earned - net</b>											
(a) First Year Premium	4,598,468	234,388	-	-	12,924	1,682	6,577,635	(51,152)	-	-	11,373,945
(b) Renewal Premium	6,185,132	209,689	-	-	834,016	6,759	14,585,619	6,232,348	-	-	28,053,563
(c) Single Premium	36,440	1,408,438	1,243,633	123,830	1,199	-	290,819	5,435	844,885	370,091	4,324,770
<b>Sub Total</b>	<b>10,820,040</b>	<b>1,852,515</b>	<b>1,243,633</b>	<b>123,830</b>	<b>848,139</b>	<b>8,441</b>	<b>21,454,073</b>	<b>6,186,631</b>	<b>844,885</b>	<b>370,091</b>	<b>43,752,278</b>
(d) Reinsurance ceded	(15,222)	(155,398)	-	-	-	(1,378)	(96,516)	-	-	-	(268,514)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10,804,818</b>	<b>1,697,117</b>	<b>1,243,633</b>	<b>123,830</b>	<b>848,139</b>	<b>7,063</b>	<b>21,357,557</b>	<b>6,186,631</b>	<b>844,885</b>	<b>370,091</b>	<b>43,483,764</b>

Upto the half year ended 30th September, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
<b>Premiums earned - net</b>											
(a) First Year Premium	2,572,508	61,675	-	-	824,953	1,673	6,773,943	19,994	-	-	10,254,746
(b) Renewal Premium	4,819,486	205,578	-	-	267,259	7,655	13,977,329	7,618,945	-	-	26,896,251
(c) Single Premium	3,602	1,647,377	266,925	35,724	13,329	-	912,600	94,339	979,268	550,595	4,503,760
<b>Sub Total</b>	<b>7,395,596</b>	<b>1,914,630</b>	<b>266,925</b>	<b>35,724</b>	<b>1,105,541</b>	<b>9,328</b>	<b>21,663,871</b>	<b>7,733,278</b>	<b>979,268</b>	<b>550,595</b>	<b>41,654,757</b>
(d) Reinsurance ceded	(16,519)	(101,955)	-	-	-	(1,500)	(98,981)	-	-	-	(218,955)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,379,077</b>	<b>1,812,675</b>	<b>266,925</b>	<b>35,724</b>	<b>1,105,541</b>	<b>7,828</b>	<b>21,564,890</b>	<b>7,733,278</b>	<b>979,268</b>	<b>550,595</b>	<b>41,435,802</b>

## FORM L-5 - COMMISSION SCHEDULE

## COMMISSION EXPENSES

For the quarter ended 30th September, 2012

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Commission paid</b>											
Direct - First year premiums	620,958	23,144	-	-	(6,566)	169	709,610	(4,141)	-	-	1,343,174
- Renewal premiums	76,443	(391)	-	-	11,340	133	110,105	29,158	-	-	226,788
- Single premiums	59	1,953	-	255	-	-	2,371	11	-	-	4,649
<b>Sub Total</b>	<b>697,460</b>	<b>24,706</b>	<b>-</b>	<b>255</b>	<b>4,774</b>	<b>302</b>	<b>822,086</b>	<b>25,028</b>	<b>-</b>	<b>-</b>	<b>1,574,611</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	(78,552)	-	-	-	(78,552)
<b>Net Commission</b>	<b>697,460</b>	<b>24,706</b>	<b>-</b>	<b>255</b>	<b>4,774</b>	<b>302</b>	<b>743,534</b>	<b>25,028</b>	<b>-</b>	<b>-</b>	<b>1,496,059</b>

For the quarter ended 30th September, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit Linked Life - Individual	Unit Linked Pension - Individual	Unit Linked Life - Group	Unit Linked Pension - Group	Total Policyholders
<b>Commission paid</b>											
Direct - First year premiums	611,851	6,707	-	-	45,769	(531)	678,612	147	-	-	1,342,555
- Renewal premiums	104,700	3,803	-	-	7,043	193	69,387	74,211	-	-	259,337
- Single premiums	43	1,517	-	57	31	-	7,580	985	50	-	10,263
<b>Sub Total</b>	<b>716,594</b>	<b>12,027</b>	<b>-</b>	<b>57</b>	<b>52,843</b>	<b>(338)</b>	<b>755,579</b>	<b>75,343</b>	<b>50</b>	<b>-</b>	<b>1,612,155</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>716,594</b>	<b>12,027</b>	<b>-</b>	<b>57</b>	<b>52,843</b>	<b>(338)</b>	<b>755,579</b>	<b>75,343</b>	<b>50</b>	<b>-</b>	<b>1,612,155</b>

Upto the half year ended 30th September, 2012

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
<b>Commission paid</b>											
Direct - First year premiums	1,054,804	39,643	-	-	(7,204)	233	918,767	(1,004)	-	-	2,005,239
- Renewal premiums	219,463	13,074	-	-	8,422	239	97,237	49,076	-	-	387,511
- Single premiums	106	3,812	-	853	-	-	6,147	32	-	-	10,950
<b>Sub Total</b>	<b>1,274,373</b>	<b>56,529</b>	<b>-</b>	<b>853</b>	<b>1,218</b>	<b>472</b>	<b>1,022,151</b>	<b>48,104</b>	<b>-</b>	<b>-</b>	<b>2,403,700</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	(78,552)	-	-	-	(78,552)
<b>Net Commission</b>	<b>1,274,373</b>	<b>56,529</b>	<b>-</b>	<b>853</b>	<b>1,218</b>	<b>472</b>	<b>943,599</b>	<b>48,104</b>	<b>-</b>	<b>-</b>	<b>2,325,148</b>

Upto the half year ended 30th September, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
<b>Commission paid</b>											
Direct - First year premiums	840,121	11,673	-	-	62,002	(1,546)	879,919	(10,654)	-	-	1,781,515
- Renewal premiums	190,214	6,884	-	-	6,898	331	160,937	97,092	-	-	462,356
- Single premiums	111	2,406	-	111	93	-	15,251	1,592	(50)	-	19,514
<b>Sub Total</b>	<b>1,030,446</b>	<b>20,963</b>	<b>-</b>	<b>111</b>	<b>68,993</b>	<b>(1,215)</b>	<b>1,056,107</b>	<b>88,030</b>	<b>(50)</b>	<b>-</b>	<b>2,263,385</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>1,030,446</b>	<b>20,963</b>	<b>-</b>	<b>111</b>	<b>68,993</b>	<b>(1,215)</b>	<b>1,056,107</b>	<b>88,030</b>	<b>(50)</b>	<b>-</b>	<b>2,263,385</b>

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

(₹'000)

Particulars	For the quarter ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2012	Upto the half year ended 30th September, 2011
Agents	331,562	239,604	631,950	417,040
Brokers	139,980	34,418	169,814	39,989
Corporate Agency	1,103,068	1,338,133	1,601,935	1,806,356
Referral	-	-	-	-
Others	-	-	-	-
<b>Total</b>	<b>1,574,611</b>	<b>1,612,155</b>	<b>2,403,700</b>	<b>2,263,385</b>

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

(₹'000)

	Particulars	For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
1	Employees' remuneration & welfare benefits	1,576,825	3,054,474	1,285,588	2,555,311
2	Travel, conveyance and vehicle running expenses	47,648	89,060	40,118	81,248
3	Training expenses	90,121	165,871	112,134	167,644
4	Rents, rates & taxes	162,733	341,942	195,281	386,309
5	Repairs	17,629	22,948	35,163	39,794
6	Printing & stationery	35,646	57,992	23,738	49,803
7	Communication expenses	65,516	109,354	51,517	99,059
8	Legal & professional charges	187,599	468,654	190,193	408,508
9	Medical fees	28,066	52,698	12,448	19,431
10	Auditors' fees, expenses etc				
	a) as auditor	3,163	4,033	814	1,774
	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	-	-	138	138
11	Advertisement and publicity	103,611	191,785	55,759	70,209
12	Interest & Bank Charges	14,723	29,304	9,763	18,835
13	Others		0		0
	(a) Computer Expenses	84,891	154,890	57,360	114,537
	(b) General Office & Other Expenses	129,389	353,229	326,143	460,751
	(c) Business Development Expenses	395,369	483,504	(184,948)	260,780
	(d) Loss on Sale of Fixed Assets	(218)	(3,452)	4,418	14,432
	(e) Service Tax	310,166	601,732	220,966	463,145
14	Depreciation				
	- Depreciation on assets owned by policyholders	80,998	173,164	99,538	186,682
	- Reimbursement of depreciation of assets for use of Shareholders' Assets	401	802	401	802
	<b>TOTAL</b>	<b>3,334,276</b>	<b>6,351,984</b>	<b>2,536,532</b>	<b>5,399,192</b>

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

(₹'000)

Particulars	For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
1. Insurance Claims				
(a) Claims by Death,	493,110	874,699	296,753	580,528
(b) Claims by Maturity,	212,267	338,161	57,116	82,314
(c) Money back payment	51,534	92,834	41,555	71,801
(d) Annuities / Pensions in payment	8,789	17,740	6,048	11,737
(e) Vesting of Pension policy	53,479	101,364	20,870	35,301
(f) Surrenders / Lapsation	7,910,013	13,662,292	5,356,388	11,328,178
(g) Critical Illness	7,542	16,773	7,219	17,796
(h) Withdrawals	905,585	1,461,789	1,738,266	2,541,438
<b>Sub Total (A)</b>	<b>9,642,319</b>	<b>16,565,652</b>	<b>7,524,215</b>	<b>14,669,093</b>
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(98,062)	(115,415)	(48,399)	(69,303)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Surrenders	-	-	-	-
(e) Critical Illness	(5,980)	(12,461)	(5,548)	(8,024)
<b>Sub Total (B)</b>	<b>(104,042)</b>	<b>(127,876)</b>	<b>(53,947)</b>	<b>(77,327)</b>
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Surrenders	-	-	-	-
(e) Critical Illness	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>9,538,277</b>	<b>16,437,776</b>	<b>7,470,268</b>	<b>14,591,766</b>

Notes:

(a) Claims include specific claims settlement costs, wherever applicable.

(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.



**FORM L-8-SHARE CAPITAL SCHEDULE  
SHARE CAPITAL**

(₹'000)

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

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

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

Shareholder	As at 30th September, 2012		As at 30th September, 2011		As at 31st March, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters						
Indian / Holding Company	1,443,733,842	72.37%	1,443,733,842	72.37%	1,443,733,842	72.37%
Foreign	518,668,824	26.00%	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	32,477,430	1.63%	32,477,430	1.63%
<b>Total</b>	<b>1,994,880,096</b>	<b>100.00%</b>	<b>1,994,880,096</b>	<b>100.00%</b>	<b>1,994,880,096</b>	<b>100.00%</b>

FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(₹'000)

Particulars	As at		As at		As at	
	30th September, 2012		30th September, 2011		31st March, 2012	
1 Capital Reserve		-		-		-
2 Capital Redemption Reserve		-		-		-
3 Share Premium						
Opening Balance	1,654,372		1,654,372		1,654,372	
Add: Additions during the peiord	-		-		-	
Less: Adjustments during the period	-	1,654,372	-	1,654,372	-	1,654,372
4 Revaluation Reserve						
Opening Balance	547,004		552,418		552,418	
Add: Additions during the peiord	-		-		-	
Less: Adjustments during the period	(2,166)	544,838	(3,248)	549,169	(5,414)	547,004
5 General Reserves						
Less: Debit balance in Profit and Loss Account, if any		-		-		-
Less: Amount utilized for Buy-back		-		-		-
6 Catastrophe Reserve		-		-		-
7 Other Reserves		-		-		-
8 Balance of profit in Profit and Loss Account		-		-		-
<b>TOTAL</b>		<b>2,199,210</b>		<b>2,203,541</b>		<b>2,201,376</b>

**FORM L-11-BORROWINGS SCHEDULE****BORROWINGS****(₹'000)**

	<b>Particulars</b>	<b>As at 30th September, 2012</b>	<b>As at 30th September, 2011</b>	<b>As at 31st March, 2012</b>
1	Debentures/ Bonds	-	-	-
2	Banks	-	-	-
3	Financial Institutions	-	-	-
4	Others	-	-	-
	<b>TOTAL</b>	-	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

(₹'000)

Particulars	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
<b>LONG TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills	2,332,113	1,989,998	2,083,956
2 Other Approved Securities	149,280	148,983	149,132
3 Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	555,184	430,557	428,473
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	557,137	458,449	557,725
(e) Other Securities	-	-	-
(f) Subsidiaries	1,500	-	500
(g) Investment Properties-Real Estate	413,721	413,721	413,721
4 Investments in Infrastructure and Social Sector	495,444	594,219	578,636
5 Other than Approved Investments	369,810	306,627	319,268
<b>Sub Total (A)</b>	<b>4,874,189</b>	<b>4,342,554</b>	<b>4,531,411</b>
<b>SHORT TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills	240,401	-	-
2 Other Approved Securities	-	-	-
3 Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	2,000,483	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	-	-	249,801
(e) Other Securities	-	-	-
Commercial Paper	-	-	-
Certificate of Deposit	948,267	491,661	486,998
Repo Investments	536,703	201,879	25,675
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	100,574	600,565	600,288
5 Other than Approved Investments	-	-	-
<b>Sub Total (B)</b>	<b>3,826,428</b>	<b>1,294,105</b>	<b>1,362,762</b>
<b>TOTAL (A+B)</b>	<b>8,700,617</b>	<b>5,636,659</b>	<b>5,894,173</b>

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

(₹'000)

Particulars	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
<b>LONG TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills	30,935,268	23,101,812	26,860,417
2 Other Approved Securities	8,294,521	5,691,441	6,812,868
3 Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	5,791,392	4,056,857	4,217,368
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	11,070,305	4,610,720	7,335,452
(e) Other Securities	-	-	-
Deep Discount Bonds	-	-	261,404
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	653,533	-
4 Investments in Infrastructure and Social Sector	18,364,616	15,209,646	18,110,090
5 Other than Approved Investments	2,199,658	978,059	1,283,745
<b>Sub Total (A)</b>	<b>76,655,760</b>	<b>54,302,068</b>	<b>64,881,344</b>
<b>SHORT TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills	9,229,956	3,526,226	7,040,632
2 Other Approved Securities	-	1,190,296	496,787
3 Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	700,170	200,679	2,202,058
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	584,194	254,556	247,320
(e) Other Securities	-	-	-
Commercial Paper	-	-	-
Certificate of Deposit	561,332	1,367,879	634,139
Deep Discount Bonds	274,532	-	239,155
Repo Investments	3,632,564	3,560,930	3,459,819
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	995,297	1,213,338	701,390
5 Other than Approved Investments	-	-	-
<b>Sub Total (B)</b>	<b>15,978,045</b>	<b>11,313,904</b>	<b>15,021,300</b>
<b>TOTAL</b>	<b>92,633,805</b>	<b>65,615,972</b>	<b>79,902,644</b>

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

(₹'000)

Particulars	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
<b>LONG TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills	21,743,962	10,805,396	14,904,980
2 Other Approved Securities	1,314,613	990,480	1,202,285
3 Other Investments			-
(a) Shares			
(aa) Equity	149,392,683	123,034,693	137,065,734
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	9,926,871	6,921,536	7,632,285
(e) Other Securities			-
Deep Discount Bonds	512,203	479,981	501,843
Fixed Deposit	250,000	760,000	250,000
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	42,821,588	34,507,534	39,944,800
5 Other than Approved Investments	12,265,424	4,556,044	7,306,598
<b>Sub Total (A)</b>	<b>238,227,344</b>	<b>182,055,664</b>	<b>208,808,525</b>
<b>SHORT TERM INVESTMENTS</b>			
1 Government securities and Government guaranteed bonds including Treasury Bills	992,400	-	4,117,986
2 Other Approved Securities	-	-	-
3 Other Investments			-
(a) Shares			-
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	773,607	1,529,105	1,690,447
(e) Other Securities			-
Fixed Deposit	1,270,000	5,720,000	1,620,000
Commercial Paper	139,212	-	136,695
Certificate of Deposit	11,457,862	4,069,044	10,059,926
Deep Discount Bonds	237,631	233,019	-
Repo Investments	2,974,808	1,835,899	3,982,579
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	3,152,749	2,180,848	1,534,280
5 Other than Approved Investments	311,202	-	-
<b>Sub Total (B)</b>	<b>21,309,471</b>	<b>15,567,915</b>	<b>23,141,913</b>
<b>OTHER ASSETS</b>			
1 Interest Accrued and Dividend Receivable	3,042,910	2,319,201	2,332,112
2 Other Liabilities (net)	(259,825)	(182,718)	(208,563)
3 Other - Receivable	74,035	310,824	2,238,964
4 Investment Sold Awaiting Settlement	1,750,989	568,110	1,064,535
5 Investment Purchased Awaiting Settlement	(973,034)	(532,376)	(1,279,481)
<b>Sub Total (C)</b>	<b>3,635,075</b>	<b>2,483,041</b>	<b>4,147,567</b>
<b>TOTAL (A+B+C)</b>	<b>263,171,890</b>	<b>200,106,620</b>	<b>236,098,005</b>

FORM L-15-LOANS SCHEDULE  
LOANS

(₹'000)

	Particulars	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>			
	<i>Secured</i>			
	(a) On mortgage of property			
	(aa) In India	79	92	85
	(bb) Outside India	-	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-	-
	(c) Loans against policies	39,884	44,793	48,681
	(d) Others	-	-	-
	<i>Unsecured</i>	254,351	280,196	268,862
	<b>TOTAL</b>	<b>294,314</b>	<b>325,081</b>	<b>317,628</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>			
	(a) Central and State Governments	-	-	-
	(b) Banks and Financial Institutions	-	-	-
	(c) Subsidiaries	-	-	-
	(d) Companies	-	-	-
	(e) Loans against policies	39,883	45,893	49,376
	(f) Loans to employees	77	119	83
	(g) Others	254,354	279,069	268,169
	<b>TOTAL</b>	<b>294,314</b>	<b>325,081</b>	<b>317,628</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>			
	(a) Loans classified as standard			
	(aa) In India	294,314	325,081	317,628
	(bb) Outside India	-	-	-
	(b) Non-standard loans less provisions			
	(aa) In India	-	-	-
	(bb) Outside India	-	-	-
	<b>TOTAL</b>	<b>294,314</b>	<b>325,081</b>	<b>317,628</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>			
	(a) Short Term	4,508	2,881	8,467
	(b) Long Term	289,806	322,200	309,161
	<b>TOTAL</b>	<b>294,314</b>	<b>325,081</b>	<b>317,628</b>



## FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block		
	As at 01/04/2012	Additions	Deductions	As at 30/09/2012	As at 01/04/2012	For The Period	On Sales / Adjustments	As at 30/09/2012	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets (Computer Software)	517,377	77,238	-	594,615	393,839	44,898	-	438,737	155,878	139,360	123,538
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	8,520	1,019	-	9,539	3,573	716	-	4,289	5,250	4,326	4,947
Buildings *	2,405,014	-	-	2,405,014	80,420	19,601	-	100,021	2,304,993	1,685,336	2,324,594
Furniture & Fittings	771,834	22,883	(33,431)	761,286	678,292	35,784	(30,829)	683,247	78,039	140,761	93,542
Information Technology Equipment	902,956	48,432	(62,965)	888,423	807,629	36,920	(62,679)	781,870	106,553	110,608	95,326
Vehicles	5,250	-	-	5,250	2,306	814	-	3,120	2,130	3,758	2,944
Office Equipment	665,446	22,432	(27,835)	660,043	561,160	37,399	(26,654)	571,905	88,138	138,518	104,286
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>5,276,397</b>	<b>172,004</b>	<b>(124,231)</b>	<b>5,324,170</b>	<b>2,527,219</b>	<b>176,132</b>	<b>(120,162)</b>	<b>2,583,189</b>	<b>2,740,981</b>	<b>2,222,667</b>	<b>2,749,177</b>
Capital Work in progress	46,274	318,861	(280,484)	84,650	-	-	-	-	84,650	16,197	46,274
<b>Grand Total</b>	<b>5,322,671</b>	<b>490,865</b>	<b>(404,715)</b>	<b>5,408,820</b>	<b>2,527,219</b>	<b>176,132</b>	<b>(120,162)</b>	<b>2,583,189</b>	<b>2,825,631</b>	<b>2,238,864</b>	<b>2,795,451</b>
<b>PREVIOUS YEAR</b>	<b>4,754,817</b>	<b>126,629</b>	<b>(150,550)</b>	<b>4,730,896</b>	<b>2,359,088</b>	<b>190,732</b>	<b>(57,787)</b>	<b>2,492,032</b>	<b>2,238,864</b>		

**Note :**

\* Depreciation for the six months of ₹2,166 thousands (Previous Year ₹3,248 thousands) on Buildings, corresponding to revalued amount has been adjusted against the opening balance of revaluation reserve in schedule 6 as required by Accounting Standard 10 on Fixed Assets accounting.

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

**CASH AND BANK BALANCES**

(₹'000)

Particulars	As at	As at	As at
	30th September, 2012	30th September, 2011	31st March, 2012
1 Cash (including cheques on hand, drafts and stamps)	724,964	999,061	1,170,039
2 Bank Balances			
(a) Deposit Accounts			
(aa) Short-term (due within 12 months of Balance Sheet)	1,630,800	890,000	1,830,000
(bb) Others	1,050,714	650,000	1,051,506
(b) Current Accounts	23,599	537,956	1,424,094
(c) Others	-	-	-
3 Money at Call and Short Notice			
(a) With Banks	-	-	-
(b) With other Institutions	-	-	-
4 Others	-	-	-
<b>TOTAL</b>	<b>3,430,077</b>	<b>3,077,017</b>	<b>5,475,639</b>

Balances with non-scheduled banks included in 2 and 3 above

**CASH & BANK BALANCES**

1 In India	3,430,077	3,077,017	5,475,639
2 Outside India	-	-	-
<b>TOTAL</b>	<b>3,430,077</b>	<b>3,077,017</b>	<b>5,475,639</b>

Note: Cheques on hand amounting to ₹ 724,958 thousands (Previous Year ₹ 884,959 thousands.)

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

(₹'000)

Particulars	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
<b>ADVANCES</b>			
1 Reserve deposits with ceding companies	-	-	-
2 Application money for investments	30,000	-	31,000
3 Prepayments	149,347	127,415	157,566
4 Advances to Directors/Officers	-	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,354,228	855,499	1,298,389
6 Others			-
(a) Security Deposits	420,450	478,372	454,422
(b) Advances to employees	10,691	15,630	16,508
(c) Investment sold awaiting settlement	-	-	31,896
(d) Other Advances	267,131	226,786	91,733
<b>TOTAL (A)</b>	<b>2,231,847</b>	<b>1,703,702</b>	<b>2,081,514</b>
<b>OTHER ASSETS</b>			
1 Income accrued on investments	2,700,127	1,667,565	2,277,336
2 Outstanding Premiums	358,635	1,111,681	2,161,441
3 Agents' Balances	117,068	273,049	271,819
4 Foreign Agencies Balances	-	-	-
5 Due from other entities carrying on insurance business (including reinsures)	105,681	77,989	58,402
6 Due from subsidiaries/ holding company	-	810	-
7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-	-
8 Others			
(a) Sundry Debtors	313,463	206,357	255,741
(b) Due from Investing Company	33	-	-
(c) Service Tax Advance & Unutilised Credits	36,952	705,960	327,303
<b>TOTAL (B)</b>	<b>3,631,959</b>	<b>4,043,411</b>	<b>5,352,042</b>
<b>TOTAL (A+B)</b>	<b>5,863,806</b>	<b>5,747,113</b>	<b>7,433,556</b>

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

**CURRENT LIABILITIES**

(₹'000)

	Particulars	As at		
		30th September, 2012	30th September, 2011	31st March, 2012
1	Agents' Balances	349,324	252,129	768,786
2	Balances due to other insurance companies (including Reinsurers)	147,767	229,142	169,885
3	Deposits held on reinsurance ceded	-	-	-
4	Premiums received in advance	154,733	186,417	183,302
5	Unallocated premium	978,513	1,109,383	667,509
6	Sundry creditors	5,389,832	5,657,311	6,010,260
7	Due to subsidiaries/ holding company	-	810	-
8	Claims Outstanding	427,359	165,835	247,217
9	Annuities Due	-	-	-
10	Due to Officers/ Directors	-	-	-
11	Others	-	-	-
	(a) Tax deducted to be remitted	125,055	109,446	82,574
	(b) Service Tax Liability	140,090	48,053	11
	(c) Security Deposits	-	21,441	21,441
	(d) Investments purchased - to be settled	8,525	59,229	525,971
	(e) Due to Investing Company	-	15,419	9,027
	(f) Others - Payable	74,035	310,824	2,238,964
	(g) Cheques issued but not presented for payments net of bank balances	394,150	-	-
	(h) Refunds due (Withdrawals, surrender, lookin, proposal declined)	620,268	442,032	561,155
12	Unclaimed amount of policyholders	3,989,641	3,639,400	3,516,554
	<b>TOTAL</b>	<b>12,799,292</b>	<b>12,246,871</b>	<b>15,002,656</b>

**FORM L-20-PROVISIONS SCHEDULE**

**PROVISIONS**

(₹'000)

Particulars	As at 30th September, 2012	As at 30th September, 2011	As at 31st March, 2012
For Taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:	-	-	-
(a) Wealth Tax	79	63	151
(b) Standard Loans	-	5	3
(c) Employee Benefits	191,048	128,253	136,600
<b>TOTAL</b>	<b>191,127</b>	<b>128,321</b>	<b>136,754</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)****(₹'000)**

	<b>Particulars</b>	<b>As at 30th September, 2012</b>	<b>As at 30th September, 2011</b>	<b>As at 31st March, 2012</b>
1	Discount allowed in issue of shares/ debentures	-	-	-
2	Others	-	-	-
	<b>TOTAL</b>	-	-	-

## FORM L-22-ANALYTICAL RATIOS

Date: 30/09/2012

SI.No.	Particular	For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
1	<b>New business premium income growth rate - segment wise</b>				
	Participating	53.17%	79.92%	161.41%	87.33%
	Non Participating Life	-40.30%	-3.88%	1056.43%	696.76%
	Non Participating Pension	4262.91%	365.91%	New Business	New Business
	Annuity	125.87%	246.63%	273.78%	102.48%
	Participating Pension	-100.03%	-98.32%	2189.49%	1537.18%
	Health	14.34%	0.49%	-85.87%	-84.40%
	Unit Linked Life - Individual	-3.38%	-10.64%	17.92%	13.97%
	Unit Linked Pension - Individual	-179.62%	-139.99%	-98.90%	-98.13%
	Unit Linked Life - Group	-42.01%	-13.72%	-17.60%	4.54%
	Unit Linked Pension - Group	33.68%	-32.78%	-53.91%	-45.86%
2	<b>Net Retention Ratio</b>	99.45%	99.39%	99.54%	99.47%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	18.55%	19.83%	16.52%	18.40%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	6.05%	5.49%	6.42%	5.43%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	3110.04%	3110.04%	3966.67%	3966.67%
6	<b>Growth rate of shareholders' fund \$</b>	70.52%	70.52%	10.30%	10.30%
7	<b>Ratio of surplus to policyholders' liability</b>	0.72%	1.04%	0.19%	0.50%
8	<b>Change in net worth (Rs. in Lakhs) \$</b>	46,887	46,887	6,206	6,206
9	<b>Profit after tax/Total Income</b>	4.52%	3.35%	1.23%	0.78%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	0.82%	0.82%	1.12%	1.12%
11	<b>Total investments/(Capital + Surplus)</b>	21.31	21.31	25.09	25.09
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	0.80	0.80	0.82	0.82
13	<b>Investment Yield (Gross and Net)</b>				
	<b>A. with realised gains</b>				
	Shareholders' Funds	2.39%	4.06%	2.55%	3.86%
	Policyholders' Funds				
	Non Linked				
	Participating	2.38%	3.40%	3.32%	5.47%
	Non Participating	2.13%	4.42%	1.97%	3.13%
	Linked				
	Non Participating	1.17%	2.25%	2.88%	5.56%
	<b>B. with unrealised gains</b>				
	Shareholders' Funds	3.16%	5.31%	0.53%	1.89%
	Policyholders' Funds				
	Non Linked				
	Participating	4.41%	6.62%	2.24%	2.23%
	Non Participating	3.13%	6.60%	2.07%	2.95%
	Linked				
	Non Participating	7.25%	6.62%	-6.20%	-6.53%
14	<b>Conservation Ratio</b>				
	Participating	81.13%	83.67%	91.78%	92.50%
	Non Participating Life	75.60%	78.46%	87.70%	90.17%
	Non Participating Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Participating Pension	72.83%	76.36%	93.35%	98.69%
	Health	72.60%	72.45%	39.45%	47.56%
	Unit Linked Life - Individual	69.67%	70.29%	79.54%	79.62%
	Unit Linked Pension - Individual	88.68%	81.59%	75.78%	75.84%
	Unit Linked Life - Group	NA	NA	NA	NA
	Unit Linked Pension - Group	NA	NA	NA	NA
15 (a)	<b>Premium Persistency Ratio*</b>				
	For 13th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	70.61%	73.49%	77.39%	80.13%
	For 25th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	73.61%	74.13%	71.12%	70.63%
	For 37th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	47.13%	47.07%	29.67%	28.86%
	For 49th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	22.82%	20.56%	19.52%	20.83%
	For 61st month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	17.78%	16.18%	20.17%	21.03%

SI.No.	Particular	For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
15 (b)	<b>Premium Persistency Ratio*#</b> For 13th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 25th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 37th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 49th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 61st month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	70.61%	73.49%	77.39%	80.13%
		84.67%	86.16%	84.43%	86.69%
		48.47%	65.16%	51.61%	52.24%
		67.36%	68.03%	62.61%	59.86%
		70.98%	63.39%	74.34%	76.34%
15 (c)	<b>Policy Persistency Ratio*</b> For 13th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 25th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 37th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 49th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 61st month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	66.04%	69.18%	71.94%	73.68%
		65.98%	66.18%	60.64%	60.89%
		44.23%	43.96%	35.73%	35.78%
		28.26%	27.33%	26.67%	27.20%
		24.31%	22.85%	29.40%	30.35%
15 (d)	<b>Policy Persistency Ratio*#</b> For 13th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 25th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 37th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 49th month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end)) For 61st month (based on new business written from 1st March (x-1) to 31st August (x-1) for the half year end and from 1st June (x-1) to 31st August (x-1) for the quarter end))	66.04%	69.18%	71.94%	73.68%
		83.07%	84.79%	81.96%	84.73%
		63.61%	67.61%	55.19%	55.96%
		67.74%	68.94%	65.16%	66.76%
		70.69%	72.54%	76.99%	79.42%
16	<b>NPA Ratio</b> Gross NPA Ratio Net NPA Ratio	NIL NIL	NIL NIL	NIL NIL	NIL NIL

#### Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.04	1.08	0.06	0.11
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.04	1.08	0.06	0.11
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.04	1.08	0.06	0.11
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.04	1.08	0.06	0.11
6	(iv) Book value per share (Rs)	5.68	5.68	3.33	3.33

#### Note:

- 1) Single premium and group policies are excluded in the calculation of the persistency ratio.
- 2) The premium persistency ratio allows for lapses, surrenders, paid ups as well as premium reductions and is expressed in terms of original annualised premiums. The policy persistency ratio allows for lapses, surrenders and paid-ups. The persistency ratios for current quarter have been calculated as at 31/08/2012 with a suitable allowance for premium payment grace periods and for the previous period have been calculated as at 31/08/2011 with a suitable allowance for premium payment grace periods.
- 3) # Persistency ratios are calculated on reducing balance basis.
- 4) \$ The change and ratio are in comparison with similar amount for the previous period.



FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account for the period ended

(₹'000)

Particulars	April 2012 to 30th September, 2012	April 2011 to 30th September, 2011	April 2011 to 31st March, 2012
<b>Cash Flows from the operating activities:</b>			
Premium received from policyholders, including advance receipts	45,837,518	42,778,451	101,652,967
Other receipts:			
Service tax recovery	102,871	32,610	23,661
Fees & Charges	16,455	28,803	34,865
Misc income	29,006	22,431	49,126
Payments to the re-insurers, net of commissions and claims/ Benefits	(210,036)	(84,925)	(355,012)
Payments to co-insurers, net of claims / benefit recovery	-	-	-
Payments of claims/benefits	(14,318,628)	(15,046,849)	(29,018,266)
Payments of commission and brokerage	(2,589,860)	(2,462,204)	(5,457,326)
Payments of other operating expenses	(5,639,628)	(3,829,053)	(8,945,264)
Preliminary and pre-operative expenses	-	-	-
Deposits, advances and staff loans	65,868	218,550	(454,184)
Income taxes paid (Net)	(153,937)	20,368	(449,307)
Service tax paid	(601,732)	(463,146)	(1,012,730)
Other payments	-	-	-
Cash flows before extraordinary items	22,537,897	21,215,036	56,068,530
Cash flow from extraordinary operations	-	-	-
<b>Net cash flow from operating activities</b>	<b>22,537,897</b>	<b>21,215,036</b>	<b>56,068,530</b>
<b>Cash flows from investing activities:</b>			
Purchase of fixed assets	(210,381)	(55,563)	(155,885)
Proceeds from sale of fixed assets	7,521	7,264	19,330
Purchases of investments	(104,200,381)	(82,160,087)	(948,821,734)
Loans disbursed	23,314	6,158	13,611
Sales of investments	71,821,233	55,338,481	890,417,167
Repayments received	-	-	-
Rents/Interests/ Dividends received	8,255,724	5,544,731	11,564,132
Investments in money market instruments and in liquid mutual funds (Net)	2,114,028	(9,254,440)	(4,463,146)
Expenses related to investments	(14,252)	(12,641)	(22,437)
<b>Net cash flow from investing activities</b>	<b>(22,203,194)</b>	<b>(30,586,097)</b>	<b>(51,448,962)</b>
<b>Cash flows from financing activities:</b>			
Proceeds from issuance of share capital	-	-	-
Share Application Money received	-	-	-
Share Premium Money Received	-	-	-
Proceeds from borrowing	-	-	-
Repayments of borrowing	-	-	-
Interest/dividends paid	-	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>334,703</b>	<b>(9,371,061)</b>	<b>4,619,568</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>30,581,164</b>	<b>25,961,595</b>	<b>25,961,595</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>30,915,867</b>	<b>16,590,534</b>	<b>30,581,164</b>

<b>Components of Cash and cash equivalents at end of the period:</b>			
Cash and cheques in hand	724,964	999,061	1,170,039
Bank Balances	23,598	537,956	1,424,094
Fixed Deposit (less than 3 months)	-	-	-
Money Market Instruments	30,167,305	15,053,517	27,987,031
<b>Total Cash and cash equivalents</b>	<b>30,915,867</b>	<b>16,590,534</b>	<b>30,581,164</b>

**Reconciliation of Cash & Cash Equivalents with Cash & Bank Balance (Sch 11):**

Cash & Cash Equivalents	30,915,867	16,590,534	30,581,164
Add: FDs more than 3 months - Shareholders & Policyholders	2,681,515	1,540,000	2,881,506
Add: FDs less than 3 months from Sch 8B - Unit Linked policyholders	-	-	-
Less: Money market instruments	(30,167,305)	(15,053,517)	(27,987,031)
<b>Cash &amp; Bank Balances as per Sch 11</b>	<b>3,430,077</b>	<b>3,077,017</b>	<b>5,475,639</b>

FORM L-24- VALUATION OF NET LIABILITIES  
HDFC STANDARD LIFE INSURANCE

(₹ in Lakhs)

Sr.No.	Particular	As at 30th September, 2012	As at 30th September, 2011
1	<b>Linked</b>		
a	Life	1,905,609	1,394,956
b	General Annuity	-	-
c	Pension	741,955	659,359
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	643,673	450,600
b	General Annuity	5,797	3,786
c	Pension	144,515	92,243
d	Health	137	153

FORM L-2: Geographical Distribution Channel - Individuals for the quarter ended 30th September, 2012

Sr.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)
1	Andhra Pradesh	101	101	0	3	12,326	11,672	46	693	12,427	11,773	47	696
2	Arunachal Pradesh	-	-	-	-	54	43	0	1	54	43	0	1
3	Assam	17	17	0	1	3,035	2,635	9	90	3,052	2,652	9	91
4	Bihar	37	37	0	1	2,455	1,940	8	96	2,492	1,977	8	97
5	Chattisgarh	32	32	0	1	1,863	1,415	5	82	1,895	1,447	5	83
6	Goa	2	2	0	0	1,110	823	4	54	1,112	825	4	54
7	Gujarat	181	181	1	8	14,450	13,625	53	812	14,631	13,806	54	820
8	Haryana	96	96	0	3	14,458	14,064	61	952	14,554	14,160	62	955
9	Himachal Pradesh	1	1	0	0	652	468	2	31	653	469	2	31
10	Jammu & Kashmir	10	10	0	0	1,642	1,388	7	72	1,652	1,398	7	72
11	Jharkhand	12	12	0	0	1,766	1,696	6	70	1,778	1,708	6	70
12	Karnataka	136	136	0	3	10,325	9,566	44	739	10,461	9,702	44	742
13	Kerala	38	38	0	1	8,875	7,896	32	344	8,913	7,934	32	345
14	Madhya Pradesh	123	123	0	5	5,362	4,911	16	274	5,485	5,034	16	279
15	Maharashtra	24,751	24,751	1	24	31,343	30,732	145	5,842	56,094	55,483	146	5,866
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	4	4	0	0	300	235	1	9	304	239	1	9
18	Mizoram	-	-	-	-	145	115	1	6	145	115	1	6
19	Nagaland	-	-	-	-	61	50	0	3	61	50	0	3
20	Orissa	51	51	0	1	4,642	3,820	13	153	4,693	3,871	13	154
21	Punjab	1	1	0	0	8,727	8,431	37	391	8,728	8,432	37	391
22	Rajasthan	69	69	0	2	6,964	6,015	19	350	7,033	6,084	20	352
23	Sikkim	-	-	-	-	269	246	2	12	269	246	2	12
24	Tamil Nadu	69	69	0	2	13,711	12,547	56	787	13,780	12,616	56	789
25	Tripura	5	5	0	0	867	830	3	23	872	835	3	23
26	Uttar Pradesh	152	152	0	4	16,223	13,353	49	775	16,375	13,505	50	780
27	UttraKhand	6	6	0	0	1,085	893	4	48	1,091	899	4	49
28	West Bengal	43	43	0	1	12,059	10,308	44	460	12,102	10,351	44	461
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	3	3	0	0	2,763	2,559	15	188	2,766	2,562	15	188
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	11	11	0	0	7,092	6,883	46	690	7,103	6,894	46	690
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	1	1	0	0	381	356	1	17	382	357	1	17
	<b>TOTAL</b>	<b>25,952</b>	<b>25,952</b>	<b>4</b>	<b>62</b>	<b>185,005</b>	<b>169,515</b>	<b>729</b>	<b>14,066</b>	<b>210,957</b>	<b>195,467</b>	<b>733</b>	<b>14,128</b>

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)
1	Andhra Pradesh	-	-	-	-	3	1,771	1	(85)	3	1,771	1	(85)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	33	1	1	1	33	1	1
7	Gujarat	-	-	-	-	10	6,844	24	64	10	6,844	24	64
8	Haryana	-	-	-	-	9	8,194	16	1,635	9	8,194	16	1,635
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	9	0	1	-	9	0	1
12	Karnataka	-	-	-	-	8	5,318	8	397	8	5,318	8	397
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	26	243,697	58	2,578	26	243,697	58	2,578
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	6	2,521	0	51	6	2,521	0	51
21	Punjab	-	-	-	-	-	1	0	(0)	-	1	0	(0)
22	Rajasthan	-	-	-	-	1	100	0	0	1	100	0	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	34	22,784	3	2,624	34	22,784	3	2,624
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	7	8,514	0	1,214	7	8,514	0	1,214
27	UttraKhand	-	-	-	-	4	590	0	3	4	590	0	3
28	West Bengal	-	-	-	-	4	7,352	10	114	4	7,352	10	114
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	416	40	76	7	416	40	76
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>					<b>120</b>	<b>308,144</b>	<b>161</b>	<b>8,673</b>	<b>120</b>	<b>308,144</b>	<b>161</b>	<b>8,673</b>

## FORM - 3A

## FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A Part 1

## FORM - 3A

Company Name &amp; Code :- HDFC Standard Life Insurance Company Ltd - 101

Statement as on :- 30th September, 2012

Statement of Investment Assets Life Insurers

(Business within India)

Periodicity of Submission: - Quarterly

## Part - A

( ₹ in Lakhs )

Particulars	Sch No.	Amount
<b>Total Application as per Balance Sheet (A)</b>		3,747,115
<b>Add:</b>		
Current Liabilities	Sch - 13	127,993
Provisions	Sch - 14	1,911
<b>Sub Total (B)</b>		<b>129,904</b>
<b>Less:</b>		
Debit balances in P&L & Revenue Account		107,818
Loans	Sch - 9	2,943
Advances & Other Assets	Sch - 12	58,638
Cash & Bank Balances	Sch - 11	34,301
Fixed Assets	Sch - 10	28,256
Misc Expenses not written off	Sch - 15	-
<b>Sub Total (C)</b>		<b>231,956</b>
<b>Funds available for Investments (A+B-C)</b>		<b>3,645,063</b>

Reconciliation of Investment Assets	Amount
Total Investment Assets As per Balance Sheet	3,645,063
<b>Balance Sheet Value of:</b>	
A: Life Fund	889,333
B: Pension & General Annuity Fund	150,820
C: Unit Linked Fund	2,630,979
	<b>3,671,131</b>

## \* Reconciliation of Funds for Investments &amp; Investment Assets

## Amount

<b>Funds Available for Investments (E)</b>	3,645,063
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**Add:**

Fixed Deposits of Conv Funds SCH - 11	26,808
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<b>Sub Total (F)</b>	<b>26,808</b>
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**Less:**

Other - Receivable (Net units redemption in Units Administration System i.e Life Asia on 30th June 2012 * Unit Price of Respective Fund)	740
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<b>Sub Total (G)</b>	<b>740</b>
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<b>Value of Investments as per Form 3A (E + F - G)</b>	<b>3,671,131</b>
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For HDFC Standard Life Insurance Company Limited

Date:-

Prasun Gajri  
Chief Financial Officer

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

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

**NON - LINKED BUSINESS**

(₹ in Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH		Book Value (SH+PH) (f) = (b+c+d+e)	Actual % (g)	FVC Amount (h)	Total Fund (i) = (a+b+c+d+e)	Mkt./Realisable Value* (j)
		Balance (a)	FRSM (b)	UL - Non Unit Res (c)	PAR (d)					
<b>A. LIFE FUND</b>										
1. Government Securities	Not less than 25%	-	25,725	93,685	248,277	17,126	45.05%	(3,685)	384,813	381,128
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	27,218	93,685	292,559	33,565	52.33%	(4,418)	447,026	442,608
<b>3. Approved Investments</b>										
a) Housing & Infrastructure	Not less than 15%	1,000	4,960	6,498	136,186	15,238	19.07%	1,004	163,883	163,799
b) (i) Approved Investments	Not exceeding 35%	31,262	18,868	31,037	136,529	35,033	25.93%	2,178	252,729	222,418
(ii) "Other Investments" not to exceed 15%		2,832	866	-	14,432	7,565	2.68%	382	25,695	24,511
<b>Total Life Fund</b>	<b>100%</b>	<b>35,094</b>	<b>51,912</b>	<b>131,220</b>	<b>579,706</b>	<b>91,400</b>	<b>100.00%</b>	<b>(854)</b>	<b>889,333</b>	<b>853,336</b>

B. PENSION AND GENERAL ANNUITY FUND	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
1. Government Securities	Not less than 20%	35,191	7,373	42,564	28.22%	(186)	42,564	42,379
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	44,355	20,434	64,789	42.96%	(11)	64,789	64,778
3. Balance Inv to be in approved Investments	Not exceeding 60%	60,204	25,827	86,031	57.04%	1,206	86,031	87,176
<b>Total Pension And General Annuity Fund</b>	<b>100%</b>	<b>104,558</b>	<b>46,261</b>	<b>150,820</b>	<b>100.00%</b>	<b>1,195</b>	<b>150,820</b>	<b>151,955</b>

**LINKED BUSINESS**

C. LINKED LIFE, PENSION & GROUP INSURANCE FUNDS	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
1. Approved Investments	Not less than 75%	-	2,505,212	2,505,212	95.22%
2. Other than Approved Investment	Not exceeding 25%	-	125,766	125,766	4.78%
<b>Total Linked Life Insurance Fund</b>	<b>100%</b>	<b>-</b>	<b>2,630,979</b>	<b>2,630,979</b>	<b>100.00%</b>

Note: Market Value of Investments in Life Funds

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Prasun Gajri  
Chief Financial Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101
Opening Balance (Market Value)	6,982	4,912	159	19,618	19,685	58,607	90,447	385,048
Add : Inflow during the Quarter	2,572	1,959	-	5,250	36,470	3,318	3,490	28,734
Increase/(Decrease) Value of Investment	59	104	2	1,096	956	3,124	6,956	33,728
Less : Outflow During the Quarter	2,434	1,977	7	5,603	36,491	4,830	6,829	46,284
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>7,179</b>	<b>4,998</b>	<b>153</b>	<b>20,361</b>	<b>20,620</b>	<b>60,219</b>	<b>94,065</b>	<b>401,225</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Life - Group	Life - Group	Life - Group	Life - Group	Life - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101
Opening Balance (Market Value)	11,122	10,591	15,533	41,952	10,162
<b>Add : Inflow during the Quarter</b>	942	345	1,602	537	250
<b>Increase/(Decrease) Value of Investment</b>	114	201	528	1,919	537
<b>Less : Outflow During the Quarter</b>	902	253	485	1,683	314
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>11,276</b>	<b>10,883</b>	<b>17,178</b>	<b>42,724</b>	<b>10,635</b>



Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	3,447	4,166	7	16,453	9,517	43,753	44,569	215,877
<b>Add : Inflow during the Quarter</b>	2,284	2,082	0	4,745	791	1,432	1,641	9,586
Increase/(Decrease) Value of Investment	61	92	0	904	469	2,343	3,705	18,763
<b>Less : Outflow During the Quarter</b>	2,074	2,278	0	4,829	1,057	3,095	4,205	23,814
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>3,718</b>	<b>4,061</b>	<b>7</b>	<b>17,273</b>	<b>9,720</b>	<b>44,432</b>	<b>45,710</b>	<b>220,412</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101
Opening Balance (Market Value)	5,035	3,635	3,016	8,159	8,792	157
Add : Inflow during the Quarter	92	189	119	496	353	2
Increase/(Decrease) Value of Investment	42	70	107	399	496	13
Less : Outflow During the Quarter	134	76	30	135	126	18
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>5,035</b>	<b>3,818</b>	<b>3,212</b>	<b>8,919</b>	<b>9,515</b>	<b>154</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Group	Group	Group	Group	Group	Group	Group
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00720/06/07SovereignF101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101
Opening Balance (Market Value)	2,400	1,183	320	2,748	11,723	8,704	1
Add : Inflow during the Quarter	995	84	-	1,036	25	300	-
Increase/(Decrease) Value of Investment	75	21	5	77	600	556	0
Less : Outflow During the Quarter	1,106	57	-	161	880	859	-
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>2,365</b>	<b>1,230</b>	<b>324</b>	<b>3,700</b>	<b>11,468</b>	<b>8,701</b>	<b>1</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension
	Liquid Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF00828/03/05LiquidFund101	ULGF01420/06/07SovereignF101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	0.03	561	1,158	3,784	2,153
<u>Add</u> : Inflow during the Quarter	-	-	0	9	7
Increase/(Decrease) Value of Investment	0.00	23	29	176	118
<u>Less</u> : Outflow During the Quarter	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>0.03</b>	<b>583</b>	<b>1,187</b>	<b>3,969</b>	<b>2,278</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFndII101
Opening Balance (Market Value)	2,414	4,727	19,300	8,642	42,052	49,394	278,776
Add : Inflow during the Quarter	2,139	994	4,481	1,452	5,352	6,150	30,807
Increase/(Decrease) Value of Investment	25	131	1,056	383	2,356	4,186	25,725
Less : Outflow During the Quarter	1,786	716	2,942	629	2,390	2,603	17,709
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>2,793</b>	<b>5,136</b>	<b>21,895</b>	<b>9,848</b>	<b>47,369</b>	<b>57,127</b>	<b>317,599</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Life-II	Life-II	Life-II	Life-II - Group	Life-II - Group	Life-II - Group	Life-II - Group	Life-II - Group
	Capital Guarantee 5 years	CG3AL	CG5AL	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF01805/04/10CapGuaFnd2101	ULGF02005/04/11CapGuaFd3A101	ULGF02105/04/11CapGuaFd5A101	ULGF03620/02/12LiquidFdII101	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101	ULGF03920/02/12DefnsvFdII101	ULGF04020/02/12BalncdMFII101
Opening Balance (Market Value)	280	131	1,428	6,829	2,206	9,625	12,386	980
Add : Inflow during the Quarter	-	-	-	112	364	230	25	3
Increase/(Decrease) Value of Investment	9	5	22	58	62	554	594	55
Less : Outflow During the Quarter	-	-	-	225	33	14	189	12
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>289</b>	<b>136</b>	<b>1,451</b>	<b>6,775</b>	<b>2,600</b>	<b>10,395</b>	<b>12,815</b>	<b>1,026</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 years
	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndII101	ULGF01905/04/10CapGuaFnd2101
Opening Balance (Market Value)	2,170	4,267	17,443	7,428	29,881	35,060	174,254	28
<b>Add : Inflow during the Quarter</b>	1,432	1,852	4,706	1,395	5,408	5,308	27,080	-
<b>Increase/(Decrease) Value of Investment</b>	21	102	954	322	1,725	2,739	16,258	1
<b>Less : Outflow During the Quarter</b>	1,148	1,207	2,940	672	2,550	2,742	16,510	-
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>2,476</b>	<b>5,013</b>	<b>20,164</b>	<b>8,473</b>	<b>34,464</b>	<b>40,366</b>	<b>201,082</b>	<b>29</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF04311/02/12LiquidFdII101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdII101	ULGF04611/02/12BalncdMFII101
Opening Balance (Market Value)	283	1,273	5,122	8,870	809
<u>Add</u> : Inflow during the Quarter	315	65	3	553	59
Increase/(Decrease) Value of Investment	8	39	293	430	48
<u>Less</u> : Outflow During the Quarter	313	41	3	456	56
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>293</b>	<b>1,336</b>	<b>5,415</b>	<b>9,396</b>	<b>860</b>



Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser
	Money Plus	Bond Oppurtunities	Large Cap	Mid Cap	Managers
	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101
Opening Balance (Market Value)	1,489	4,843	7,160	5,551	72,502
<u>Add</u> : Inflow during the Quarter	880	1,202	1,007	1,092	2,345
Increase/(Decrease) Value of Investment	(6)	84	378	510	4,489
<u>Less</u> : Outflow During the Quarter	719	915	1,097	1,028	2,427
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>1,644</b>	<b>5,213</b>	<b>7,448</b>	<b>6,125</b>	<b>76,909</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder
	Blue chip	Income	Opportunities	Vantage
	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprnttyFd101	ULIF03701/01/10VantageFnd101
Opening Balance (Market Value)	45,530	6,570	86,148	25,471
<u>Add</u> : Inflow during the Quarter	9,007	3,527	14,260	3,721
Increase/(Decrease) Value of Investment	4,491	438	6,008	1,771
<u>Less</u> : Outflow During the Quarter	2,483	997	4,213	1,785
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>56,545</b>	<b>9,539</b>	<b>102,203</b>	<b>29,178</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

PARTICULARS	Life Super-II	Life Super-II	Life Super-II	Life Super-II	PEGMAX	Policy Discontinued	Total of All Funds
	Balanced Fund	Capital Guarantee	Short Term	Highest NAV	Pension Maximus	Policy Discontinued Fund	
	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	
Opening Balance (Market Value)	18,078	1,127	2,314	250,464	11,042	20,795	2,361,276
Add : Inflow during the Quarter	7,068	22	1,051	40,279	1	7,043	304,524
Increase/(Decrease) Value of Investment	1,327	94	27	8,467	436	334	165,479
Less : Outflow During the Quarter	854	4	319	6,021	21	2,116	235,910
<b>TOTAL INVESTIBLE FUNDS (Market Value)</b>	<b>25,620</b>	<b>1,238</b>	<b>3,073</b>	<b>293,190</b>	<b>11,457</b>	<b>26,056</b>	<b>2,595,368</b>

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life - Individual Liquid Fund		Life - Individual Stable Fund		Life - Individual Sovereign Fund		Life - Individual Secured Fund		Life - Individual Defensive Fund		Life - Individual Balanced Fund		Life - Individual Equity Fund		Life - Individual Growth Fund	
	ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>																
Govt. bonds	-	-	799	15.21	153	96.67	4,861	23.60	4,678	22.09	7,474	12.10	7,751	8.07	-	-
Corporate Bonds	-	-	1,424	27.10	-	-	3,083	14.97	3,009	14.21	5,493	8.89	2,096	2.18	-	-
Infrastructure Bonds	-	-	2,773	52.76	-	-	11,373	55.22	6,906	32.61	19,158	31.01	5,827	6.07	-	-
Equity	-	-	-	-	-	-	-	-	4,688	22.14	24,729	40.03	69,297	72.14	371,747	92.36
Money Market	7,179	95.17	1	0.03	-	-	44	0.21	6	0.03	17	0.03	2,156	2.24	4,108	1.02
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	1,000	4.86	1,000	4.72	1,600	2.59	1,950	2.03	-	-
<b>Sub Total (A)</b>	<b>7,179</b>	<b>95.17</b>	<b>4,998</b>	<b>95.09</b>	<b>153</b>	<b>96.67</b>	<b>20,361</b>	<b>98.86</b>	<b>20,287</b>	<b>95.79</b>	<b>58,473</b>	<b>94.66</b>	<b>89,077</b>	<b>92.73</b>	<b>375,855</b>	<b>93.38</b>
<b>II. Current Assets:</b>																
Accrued Interest	369	4.89	261	4.96	4	2.34	702	3.41	569	2.68	1,250	2.02	679	0.71	9	0.00
Dividend Receivable	-	-	-	-	-	-	-	-	5	0.02	33	0.05	81	0.08	393	0.10
Bank Balance	1	0.01	1	0.02	2	1.07	1	0.00	1	0.00	1	0.00	2	0.00	1	0.00
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	(0)	(0.00)	313	0.51	1,337	1.39	1,979	0.49
Other Current Assets (for Investments)	-	-	-	-	-	-	0	0.00	-	-	-	-	-	-	(0)	(0.00)
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(452)	(2.19)	(0)	(0.00)	(0)	(0.00)	(31)	(0.03)	(809)	(0.20)
Fund Mgmt Charges Payable	(5)	(0.07)	(4)	(0.07)	(0)	(0.07)	(13)	(0.07)	(15)	(0.07)	(40)	(0.06)	(61)	(0.06)	(253)	(0.06)
Other Current Liabilities (for Investments)	(1)	(0.01)	(0)	(0.01)	(0)	(0.01)	(2)	(0.01)	(2)	(0.01)	(5)	(0.01)	(8)	(0.01)	(32)	(0.01)
<b>Sub Total (B)</b>	<b>364</b>	<b>4.83</b>	<b>258</b>	<b>4.91</b>	<b>5</b>	<b>3.33</b>	<b>236</b>	<b>1.14</b>	<b>558</b>	<b>2.63</b>	<b>1,552</b>	<b>2.51</b>	<b>2,000</b>	<b>2.08</b>	<b>1,288</b>	<b>0.32</b>
<b>III. Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	333	1.57	1,747	2.83	4,987	5.19	25,371	6.30
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>333</b>	<b>1.57</b>	<b>1,747</b>	<b>2.83</b>	<b>4,987</b>	<b>5.19</b>	<b>25,371</b>	<b>6.30</b>
<b>Total (A + B + C)</b>	<b>7,543</b>	<b>100.00</b>	<b>5,256</b>	<b>100.00</b>	<b>159</b>	<b>100.00</b>	<b>20,597</b>	<b>100.00</b>	<b>21,178</b>	<b>100.00</b>	<b>61,771</b>	<b>100.00</b>	<b>96,065</b>	<b>100.00</b>	<b>402,514</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)																

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life - Group Liquid Fund		Life - Group Stable Fund		Life - Group Secured Fund		Life - Group Defensive Fund		Life - Group Balanced Fund	
	ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>										
Govt. bonds	-	-	1,407	12.31	3,909	21.99	8,080	18.38	1,231	11.25
Corporate Bonds	-	-	4,040	35.35	4,420	24.87	5,528	12.58	1,368	12.50
Infrastructure Bonds	-	-	5,434	47.55	8,846	49.78	16,248	36.96	3,159	28.87
Equity	-	-	-	-	-	-	10,191	23.18	4,212	38.50
Money Market	11,276	95.47	3	0.02	3	0.02	34	0.08	25	0.22
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	1,800	4.09	335	3.06
<b>Sub Total (A)</b>	<b>11,276</b>	<b>95.47</b>	<b>10,883</b>	<b>95.23</b>	<b>17,178</b>	<b>96.66</b>	<b>41,882</b>	<b>95.27</b>	<b>10,330</b>	<b>94.40</b>
<b>II. Current Assets:</b>										
Accrued Intrest	542	4.59	553	4.84	605	3.40	1,257	2.86	231	2.11
Dividend Recievable	-	-	-	-	-	-	10	0.02	4	0.04
Bank Balance	1	0.01	1	0.01	1	0.01	1	0.00	1	0.01
Receivable for Sale of Investments	(0)	(0.00)	-	-	-	-	0	0.00	79	0.73
Other Current Assets (for Investments)	-	-	-	-	0	0.00	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(8)	(0.06)	(7)	(0.06)	(12)	(0.07)	(29)	(0.06)	(7)	(0.06)
Other Current Liabilities (for Investments)	(1)	(0.01)	(1)	(0.01)	(2)	(0.01)	(4)	(0.01)	(1)	(0.01)
<b>Sub Total (B)</b>	<b>534</b>	<b>4.53</b>	<b>545</b>	<b>4.77</b>	<b>593</b>	<b>3.34</b>	<b>1,236</b>	<b>2.81</b>	<b>307</b>	<b>2.81</b>
<b>III. Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	842	1.92	305	2.79
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>842</b>	<b>1.92</b>	<b>305</b>	<b>2.79</b>
<b>Total (A + B + C)</b>	<b>11,810</b>	<b>100.00</b>	<b>11,428</b>	<b>100.00</b>	<b>17,771</b>	<b>100.00</b>	<b>43,959</b>	<b>100.00</b>	<b>10,943</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>										

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension - Individual Liquid Fund		Pension - Individual Stable Fund		Pension - Individual Sovereign Fund		Pension - Individual Secured Fund		Pension - Individual Defensive Fund		Pension - Individual Balanced Fund		Pension - Individual Equity Fund		Pension - Individual Growth Fund	
	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>																
Govt. bonds	-	-	759	17.76	7	96.00	4,045	23.14	1,897	18.94	5,446	11.93	2,967	6.39	-	-
Corporate Bonds	-	-	1,646	38.54	-	-	2,895	16.56	1,566	15.63	2,744	6.01	1,237	2.66	-	-
Infrastructure Bonds	-	-	1,656	38.77	-	-	9,311	53.26	3,558	35.51	15,237	33.38	3,406	7.33	-	-
Equity	-	-	-	-	-	-	-	-	2,343	23.38	18,488	40.50	33,787	72.72	204,349	92.41
Money Market	3,718	96.33	1	0.03	-	-	23	0.13	18	0.18	19	0.04	1,079	2.32	2,159	0.98
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	1,000	5.72	150	1.50	1,200	2.63	834	1.79	-	-
<b>Sub Total (A)</b>	<b>3,718</b>	<b>96.33</b>	<b>4,061</b>	<b>95.11</b>	<b>7</b>	<b>96.00</b>	<b>17,273</b>	<b>98.81</b>	<b>9,532</b>	<b>95.15</b>	<b>43,135</b>	<b>94.49</b>	<b>43,310</b>	<b>93.22</b>	<b>206,508</b>	<b>93.39</b>
<b>II. Current Assets:</b>																
Accrued Interest	143	3.71	211	4.94	0	2.06	597	3.41	302	3.01	898	1.97	331	0.71	5	0.00
Dividend Receivable	-	-	-	-	-	-	-	-	2	0.02	25	0.05	40	0.09	222	0.10
Bank Balance	1	0.03	1	0.02	0	2.01	1	0.01	1	0.01	1	0.00	1	0.00	1	0.00
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	0	0.00	326	0.71	411	0.88	1,089	0.49
Other Current Assets (for Investments)	-	-	-	-	-	-	(0)	(0.00)	-	-	-	-	-	-	(0)	(0.00)
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(377)	(2.16)	0	0.00	(0)	(0.00)	0	0.00	(445)	(0.20)
Fund Mgmt Charges Payable	(2)	(0.06)	(3)	(0.07)	(0)	(0.07)	(11)	(0.07)	(6)	(0.06)	(29)	(0.06)	(30)	(0.06)	(141)	(0.06)
Other Current Liabilities (for Investments)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(1)	(0.01)	(1)	(0.01)	(4)	(0.01)	(4)	(0.01)	(17)	(0.01)
<b>Sub Total (B)</b>	<b>141</b>	<b>3.67</b>	<b>209</b>	<b>4.89</b>	<b>0</b>	<b>4.00</b>	<b>208</b>	<b>1.19</b>	<b>298</b>	<b>2.97</b>	<b>1,217</b>	<b>2.67</b>	<b>750</b>	<b>1.61</b>	<b>714</b>	<b>0.32</b>
<b>III. Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	188	1.88	1,297	2.84	2,400	5.17	13,904	6.29
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>188</b>	<b>1.88</b>	<b>1,297</b>	<b>2.84</b>	<b>2,400</b>	<b>5.17</b>	<b>13,904</b>	<b>6.29</b>
<b>Total (A + B + C)</b>	<b>3,860</b>	<b>100.00</b>	<b>4,270</b>	<b>100.00</b>	<b>8</b>	<b>100.00</b>	<b>17,481</b>	<b>100.00</b>	<b>10,018</b>	<b>100.00</b>	<b>45,649</b>	<b>100.00</b>	<b>46,460</b>	<b>100.00</b>	<b>221,126</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>																

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension - Group Liquid Fund		Pension - Group Stable Fund		Pension - Group Secured Fund		Pension - Group Defensive Fund		Pension - Group Balanced Fund		Pension - Group Growth Fund	
	ULGF02918/02/12LiquidFund101		ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>												
Govt. bonds	-	-	670	16.71	723	21.76	1,731	18.90	1,083	11.08	-	-
Corporate Bonds	-	-	1,440	35.90	781	23.52	1,316	14.37	962	9.84	-	-
Infrastructure Bonds	-	-	1,703	42.47	1,702	51.23	3,566	38.94	2,942	30.11	-	-
Equity	-	-	-	-	-	-	1,971	21.53	3,931	40.22	141	90.93
Money Market	5,035	95.78	5	0.13	6	0.18	82	0.89	7	0.07	3	2.03
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	100	1.09	325	3.33	-	-
<b>Sub Total (A)</b>	<b>5,035</b>	<b>95.78</b>	<b>3,818</b>	<b>95.21</b>	<b>3,212</b>	<b>96.69</b>	<b>8,766</b>	<b>95.72</b>	<b>9,251</b>	<b>94.66</b>	<b>144</b>	<b>92.96</b>
<b>II. Current Assets:</b>												
Accrued Intrest	225	4.28	194	4.84	111	3.36	243	2.65	205	2.09	0	0.00
Dividend Recievable	-	-	-	-	-	-	2	0.02	5	0.05	0	0.10
Bank Balance	1	0.02	1	0.02	1	0.03	1	0.01	1	0.01	1	0.65
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	55	0.56	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(3)	(0.07)	(3)	(0.07)	(2)	(0.07)	(6)	(0.06)	(6)	(0.06)	(0)	(0.06)
Other Current Liabilities (for Investments)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(1)	(0.01)	(1)	(0.01)	(0)	(0.01)
<b>Sub Total (B)</b>	<b>222</b>	<b>4.22</b>	<b>192</b>	<b>4.79</b>	<b>110</b>	<b>3.31</b>	<b>239</b>	<b>2.61</b>	<b>259</b>	<b>2.65</b>	<b>1</b>	<b>0.67</b>
<b>III. Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	153	1.67	264	2.70	10	6.37
Money Market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>153</b>	<b>1.67</b>	<b>264</b>	<b>2.70</b>	<b>10</b>	<b>6.37</b>
<b>Total (A + B + C)</b>	<b>5,257</b>	<b>100.00</b>	<b>4,010</b>	<b>100.00</b>	<b>3,322</b>	<b>100.00</b>	<b>9,158</b>	<b>100.00</b>	<b>9,773</b>	<b>100.00</b>	<b>155</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)												

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Group Liquid Fund		Group Stable Fund		Group Sovereign Fund		Group Secured Fund		Group Defensive Fund		Group Balanced Fund		Group Growth Fund	
	ULGF0011/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00720/06/07SovereignF101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULGF00511/08/03GrowthFund101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>														
Govt. bonds	-	-	365	28.46	324	97.24	2,307	61.21	4,923	42.14	2,322	26.25	-	-
Corporate Bonds	-	-	241	18.79	-	-	991	26.29	1,323	11.33	961	10.87	-	-
Infrastructure Bonds	-	-	616	48.00	-	-	361	9.57	2,106	18.03	1,341	15.16	-	-
Equity	-	-	-	-	-	-	-	-	2,722	23.30	3,591	40.60	1	93.05
Money Market	2,365	96.73	9	0.71	-	-	41	1.10	185	1.58	244	2.76	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>2,365</b>	<b>96.73</b>	<b>1,230</b>	<b>95.96</b>	<b>324</b>	<b>97.24</b>	<b>3,700</b>	<b>98.17</b>	<b>11,259</b>	<b>96.38</b>	<b>8,459</b>	<b>95.63</b>	<b>1</b>	<b>93.05</b>
<b>II. Current Assets:</b>														
Accrued Interest	81	3.31	52	4.03	8	2.30	70	1.86	218	1.87	124	1.40	(0)	(0.00)
Dividend Recievable	-	-	-	-	-	-	-	-	3	0.02	4	0.05	0	0.11
Bank Balance	1	0.04	1	0.08	2	0.52	1	0.03	1	0.01	1	0.01	0	3.21
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	0	0.00	20	0.23	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(0)	(0.00)	-	-	-	-	-	-
Fund Mgmt Charges Payable	(2)	(0.07)	(1)	(0.06)	(0)	(0.06)	(2)	(0.05)	(7)	(0.06)	(5)	(0.06)	(0)	(0.06)
Other Current Liabilities (for Investments)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(1)	(0.01)	(1)	(0.01)	(0)	(0.01)
<b>Sub Total (B)</b>	<b>80</b>	<b>3.27</b>	<b>52</b>	<b>4.04</b>	<b>9</b>	<b>2.76</b>	<b>69</b>	<b>1.83</b>	<b>214</b>	<b>1.83</b>	<b>144</b>	<b>1.63</b>	<b>0</b>	<b>3.26</b>
<b>III. Other Investments (&lt;=25%)</b>														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	209	1.79	242	2.74	0	3.69
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>209</b>	<b>1.79</b>	<b>242</b>	<b>2.74</b>	<b>0</b>	<b>3.69</b>
<b>Total (A + B + C)</b>	<b>2,445</b>	<b>100.00</b>	<b>1,282</b>	<b>100.00</b>	<b>334</b>	<b>100.00</b>	<b>3,769</b>	<b>100.00</b>	<b>11,682</b>	<b>100.00</b>	<b>8,845</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)														



Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Defined Benefit Pension Liquid Fund		Defined Benefit Pension Sovereign Fund		Defined Benefit Pension Secured Fund		Defined Benefit Pension Defensive Fund		Defined Benefit Pension Balanced Fund	
	ULGF00828/03/05LiquidFund101		ULGF01420/06/07SovereignF101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>										
Govt. bonds	-	-	571	96.78	617	50.23	1,234	30.46	748	32.23
Corporate Bonds	-	-	-	-	153	12.49	516	12.72	242	10.43
Infrastructure Bonds	-	-	-	-	414	33.68	1,146	28.29	243	10.45
Equity	-	-	-	-	-	-	903	22.27	943	40.67
Money Market	0	94.58	13	2.13	2	0.20	103	2.55	39	1.67
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>0</b>	<b>94.58</b>	<b>583</b>	<b>98.91</b>	<b>1,187</b>	<b>96.61</b>	<b>3,903</b>	<b>96.29</b>	<b>2,214</b>	<b>95.45</b>
<b>II. Current Assets:</b>										
Accrued Intrest	0	0.03	6	0.99	42	3.38	85	2.09	30	1.30
Dividend Recievable	-	-	-	-	-	-	1	0.02	1	0.05
Bank Balance	0	1.92	1	0.17	1	0.08	1	0.03	1	0.04
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	11	0.49
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(0)	(0.06)	(0)	(0.06)	(1)	(0.06)	(2)	(0.06)	(1)	(0.06)
Other Current Liabilities (for Investments)	0	3.53	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)
<b>Sub Total (B)</b>	<b>0</b>	<b>5.42</b>	<b>6</b>	<b>1.09</b>	<b>42</b>	<b>3.39</b>	<b>84</b>	<b>2.07</b>	<b>42</b>	<b>1.82</b>
<b>III. Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	66	1.63	63	2.73
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66</b>	<b>1.63</b>	<b>63</b>	<b>2.73</b>
<b>Total (A + B + C)</b>	<b>0</b>	<b>100.00</b>	<b>590</b>	<b>100.00</b>	<b>1,228</b>	<b>100.00</b>	<b>4,053</b>	<b>100.00</b>	<b>2,320</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>										

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life-II - Individual Liquid Fund		Life-II - Individual Stable Fund		Life-II - Individual Secured Fund		Life-II - Individual Defensive Fund		Life-II - Individual Balanced Fund		Life-II - Individual Equity Fund		Life-II - Individual Growth Fund	
	ULIF01520/02/08LiquidFdlI101		ULIF01620/02/08StableMFII101		ULIF01720/02/08SecureMFII101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFII101		ULIF02020/02/08EquityMFII101		ULIF02120/02/08GrwthFndI101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>														
Govt. bonds	-	-	-	-	5,315	24.04	2,012	19.93	5,859	12.09	3,968	6.88	-	-
Corporate Bonds	-	-	2,007	37.34	4,455	20.16	1,874	18.57	4,129	8.52	2,110	3.66	-	-
Infrastructure Bonds	-	-	2,713	50.47	10,169	46.00	3,135	31.05	15,487	31.95	4,305	7.46	-	-
Equity	-	-	-	-	-	-	2,004	19.85	18,976	39.15	41,163	71.33	290,924	91.35
Money Market	2,793	96.59	383	7.13	1,955	8.84	655	6.48	1,650	3.40	1,754	3.04	6,830	2.14
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	33	0.62	-	-	-	-	-	-	1,000	1.73	-	-
<b>Sub Total (A)</b>	<b>2,793</b>	<b>96.59</b>	<b>5,136</b>	<b>95.56</b>	<b>21,895</b>	<b>99.05</b>	<b>9,679</b>	<b>95.88</b>	<b>46,101</b>	<b>95.11</b>	<b>54,300</b>	<b>94.09</b>	<b>297,754</b>	<b>93.49</b>
<b>II. Current Assets:</b>														
Accrued Intrest	101	3.49	244	4.54	773	3.50	256	2.53	871	1.80	460	0.80	46	0.01
Dividend Recievable	-	-	-	-	-	-	2	0.02	22	0.05	46	0.08	299	0.09
Bank Balance	1	0.03	1	0.02	1	0.00	1	0.01	1	0.00	2	0.00	2	0.00
Receivable for Sale of Investments	-	-	0	0.00	0	0.00	0	0.00	264	0.54	1,762	3.05	1,585	0.50
Other Current Assets (for Investments)	-	-	-	-	0	0.00	-	-	-	-	-	-	(0)	(0.00)
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(538)	(2.43)	-	-	(3)	(0.01)	(1,624)	(2.81)	(707)	(0.22)
Fund Mgmt Charges Payable	(3)	(0.11)	(5)	(0.10)	(22)	(0.10)	(10)	(0.10)	(48)	(0.10)	(56)	(0.10)	(311)	(0.10)
Other Current Liabilities (for Investments)	(0)	(0.01)	(1)	(0.01)	(3)	(0.01)	(1)	(0.01)	(6)	(0.01)	(7)	(0.01)	(39)	(0.01)
<b>Sub Total (B)</b>	<b>99</b>	<b>3.41</b>	<b>239</b>	<b>4.44</b>	<b>211</b>	<b>0.95</b>	<b>248</b>	<b>2.45</b>	<b>1,101</b>	<b>2.27</b>	<b>583</b>	<b>1.01</b>	<b>875</b>	<b>0.27</b>
<b>III. Other Investments (&lt;=25%)</b>														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	169	1.67	1,268	2.62	2,827	4.90	19,846	6.23
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>169</b>	<b>1.67</b>	<b>1,268</b>	<b>2.62</b>	<b>2,827</b>	<b>4.90</b>	<b>19,846</b>	<b>6.23</b>
<b>Total (A + B + C)</b>	<b>2,892</b>	<b>100.00</b>	<b>5,375</b>	<b>100.00</b>	<b>22,106</b>	<b>100.00</b>	<b>10,096</b>	<b>100.00</b>	<b>48,470</b>	<b>100.00</b>	<b>57,710</b>	<b>100.00</b>	<b>318,474</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)														

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life-II Capital Guarantee 5 years ULGF01805/04/10CapGuaFnd2101		Life-II CG3AL ULGF02005/04/11CapGuaFd3A101		Life-II CG5AL ULGF02105/04/11CapGuaFd5A101		Life-II - Group Liquid Fund ULGF03620/02/12LiquidFdll101		Life-II - Group Stable Fund ULGF03720/02/12StableMFI101		Life-II - Group Secured Fund ULGF03820/02/12SecureMFI101		Life-II - Group Defensive Fund ULGF03920/02/12DefnsvFdll101		Life-II - Group Balanced Fund ULGF04020/02/12BalncdMFI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>I. Approved Investments (&gt;=75%)</b>																	
Govt. bonds	197	68.04	111	81.01	1,123	75.37	-	-	-	-	2,468	23.58	2,666	20.34	201	19.24	
Corporate Bonds	-	-	-	-	-	-	-	-	857	31.61	2,992	28.59	2,608	19.90	72	6.89	
Infrastructure Bonds	-	-	-	-	-	-	-	-	1,519	56.01	4,397	42.02	3,887	29.65	256	24.53	
Equity	75	25.98	18	13.15	281	18.88	-	-	-	-	-	-	2,790	21.28	411	39.34	
Money Market	16	5.48	7	5.00	39	2.61	6,775	95.34	207	7.64	538	5.14	650	4.96	57	5.47	
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deposit with Banks	-	-	-	-	-	-	-	-	17	0.62	-	-	-	-	-	-	
<b>Sub Total (A)</b>	<b>288</b>	<b>99.51</b>	<b>136</b>	<b>99.16</b>	<b>1,443</b>	<b>96.87</b>	<b>6,775</b>	<b>95.34</b>	<b>2,600</b>	<b>95.88</b>	<b>10,395</b>	<b>99.34</b>	<b>12,601</b>	<b>96.13</b>	<b>998</b>	<b>95.47</b>	
<b>II. Current Assets:</b>																	
Accrued Intrest	0	0.12	1	0.57	41	2.72	339	4.76	114	4.19	349	3.34	305	2.32	17	1.65	
Dividend Receivable	0	0.01	0	0.01	0	0.01	-	-	-	-	-	-	3	0.02	1	0.05	
Bank Balance	0	0.00	0	0.00	0	0.01	1	0.01	1	0.04	1	0.01	1	0.01	1	0.10	
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	0	0.00	0	0.00	-	-	2	0.21	
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	0	0.00	-	-	-	-	
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Payable for Investments	-	-	-	-	-	-	-	-	(0)	(0.00)	(269)	(2.57)	-	-	-	-	
Fund Mgmt Charges Payable	(0)	(0.10)	(0)	(0.10)	(2)	(0.10)	(7)	(0.10)	(3)	(0.10)	(11)	(0.10)	(13)	(0.10)	(1)	(0.10)	
Other Current Liabilities (for Investments)	(0)	(0.02)	(0)	(0.02)	(0)	(0.02)	(1)	(0.01)	(0)	(0.01)	(1)	(0.01)	(2)	(0.01)	(0)	(0.01)	
<b>Sub Total (B)</b>	<b>0</b>	<b>0.01</b>	<b>1</b>	<b>0.46</b>	<b>39</b>	<b>2.62</b>	<b>331</b>	<b>4.66</b>	<b>112</b>	<b>4.12</b>	<b>69</b>	<b>0.66</b>	<b>293</b>	<b>2.24</b>	<b>20</b>	<b>1.90</b>	
<b>III. Other Investments (&lt;=25%)</b>																	
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity	1	0.48	1	0.38	8	0.51	-	-	-	-	-	-	214	1.63	27	2.63	
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Sub Total (C)</b>	<b>1</b>	<b>0.48</b>	<b>1</b>	<b>0.38</b>	<b>8</b>	<b>0.51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>214</b>	<b>1.63</b>	<b>27</b>	<b>2.63</b>	
<b>Total (A + B + C)</b>	<b>289</b>	<b>100.00</b>	<b>137</b>	<b>100.00</b>	<b>1,490</b>	<b>100.00</b>	<b>7,106</b>	<b>100.00</b>	<b>2,711</b>	<b>100.00</b>	<b>10,464</b>	<b>100.00</b>	<b>13,109</b>	<b>100.00</b>	<b>1,046</b>	<b>100.00</b>	
Funds Carried Forward (as per LB 2)																	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension-II - Individual Liquid Fund		Pension-II - Individual Stable Fund		Pension-II - Individual Secured Fund		Pension-II - Individual Defensive Fund		Pension-II - Individual Balanced Fund		Pension-II - Individual Equity Fund		Pension-II - Individual Growth Fund		Pension-II - Individual Capital Guarantee 5 years	
	ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFII101		ULIF02408/10/08SecureMFII101		ULIF02508/10/08DefnsvFdlI101		ULIF02608/10/08BalncdMFII101		ULIF02708/10/08EquityMFII101		ULIF02808/10/08GrwthFdlI101		ULGF01905/04/10CapGuaFnd2101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>																
Govt. bonds	-	-	-	-	4,755	23.35	1,682	19.33	4,386	12.44	3,994	9.82	-	-	21	71.63
Corporate Bonds	-	-	2,005	38.16	4,088	20.08	1,734	19.93	2,990	8.48	898	2.21	-	-	-	-
Infrastructure Bonds	-	-	2,770	52.73	9,488	46.59	2,592	29.79	11,162	31.67	2,903	7.14	-	-	-	-
Equity	-	-	-	-	-	-	1,745	20.05	13,666	38.77	29,479	72.46	184,518	91.52	6	22.20
Money Market	2,476	96.08	238	4.52	1,833	9.00	582	6.69	1,365	3.87	1,034	2.54	3,953	1.96	2	5.69
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>2,476</b>	<b>96.08</b>	<b>5,013</b>	<b>95.40</b>	<b>20,164</b>	<b>99.02</b>	<b>8,334</b>	<b>95.79</b>	<b>33,568</b>	<b>95.24</b>	<b>38,309</b>	<b>94.17</b>	<b>188,471</b>	<b>93.48</b>	<b>29</b>	<b>99.53</b>
<b>II. Current Assets:</b>																
Accrued Interest	103	4.00	246	4.69	705	3.46	234	2.69	615	1.75	223	0.55	21	0.01	0	0.13
Dividend Receivable	-	-	-	-	-	-	2	0.02	16	0.05	33	0.08	187	0.09	0	0.01
Bank Balance	1	0.04	1	0.02	1	0.00	1	0.01	1	0.00	1	0.00	1	0.00	0	0.02
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	194	0.55	1,184	2.91	991	0.49	-	-
Other Current Assets (for Investments)	-	-	-	-	(0)	(0.00)	-	-	-	-	-	-	(0)	(0.00)	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(484)	(2.38)	-	-	(3)	(0.01)	(1,080)	(2.65)	(447)	(0.22)	-	-
Fund Mgmt Charges Payable	(3)	(0.10)	(5)	(0.10)	(20)	(0.10)	(9)	(0.10)	(35)	(0.10)	(40)	(0.10)	(197)	(0.10)	(0)	(0.10)
Other Current Liabilities (for Investments)	(0)	(0.01)	(1)	(0.01)	(3)	(0.01)	(1)	(0.01)	(4)	(0.01)	(5)	(0.01)	(25)	(0.01)	(0)	(0.02)
<b>Sub Total (B)</b>	<b>101</b>	<b>3.92</b>	<b>242</b>	<b>4.60</b>	<b>199</b>	<b>0.98</b>	<b>227</b>	<b>2.61</b>	<b>784</b>	<b>2.22</b>	<b>317</b>	<b>0.78</b>	<b>531</b>	<b>0.26</b>	<b>0</b>	<b>0.04</b>
<b>III. Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	139	1.60	896	2.54	2,057	5.06	12,611	6.25	0	0.44
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>1.60</b>	<b>896</b>	<b>2.54</b>	<b>2,057</b>	<b>5.06</b>	<b>12,611</b>	<b>6.25</b>	<b>0</b>	<b>0.44</b>
<b>Total (A + B + C)</b>	<b>2,577</b>	<b>100.00</b>	<b>5,254</b>	<b>100.00</b>	<b>20,362</b>	<b>100.00</b>	<b>8,700</b>	<b>100.00</b>	<b>35,248</b>	<b>100.00</b>	<b>40,683</b>	<b>100.00</b>	<b>201,613</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)																

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension-II - Group Liquid Fund		Pension-II - Group Stable Fund		Pension-II - Group Secured Fund		Pension-II - Group Defensive Fund		Pension-II - Group Balanced Fund	
	ULGF04311/02/12LiquidFdlI101		ULGF04811/02/12StableMFII101		ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdlI101		ULGF04611/02/12BalncdMFII101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>										
Govt. bonds	-	-	-	-	1,271	23.30	1,918	19.94	166	18.85
Corporate Bonds	-	-	519	37.18	1,519	27.85	1,880	19.55	51	5.79
Infrastructure Bonds	-	-	661	47.37	2,346	43.01	2,908	30.24	236	26.87
Equity	-	-	-	-	-	-	2,057	21.39	349	39.74
Money Market	293	96.40	155	11.11	278	5.10	476	4.95	35	3.94
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>293</b>	<b>96.40</b>	<b>1,336</b>	<b>95.66</b>	<b>5,415</b>	<b>99.26</b>	<b>9,239</b>	<b>96.06</b>	<b>836</b>	<b>95.19</b>
<b>II. Current Assets:</b>										
Accrued Intrest	10	3.39	61	4.38	186	3.41	230	2.40	15	1.73
Dividend Recievable	-	-	-	-	-	-	2	0.02	0	0.05
Bank Balance	1	0.33	1	0.07	1	0.02	1	0.01	1	0.12
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	2	0.22
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(140)	(2.57)	-	-	-	-
Fund Mgmt Charges Payable	(0)	(0.10)	(1)	(0.10)	(6)	(0.10)	(10)	(0.10)	(1)	(0.10)
Other Current Liabilities (for Investments)	(0)	(0.01)	(0)	(0.01)	(1)	(0.01)	(1)	(0.01)	(0)	(0.01)
<b>Sub Total (B)</b>	<b>11</b>	<b>3.60</b>	<b>61</b>	<b>4.34</b>	<b>41</b>	<b>0.74</b>	<b>223</b>	<b>2.31</b>	<b>18</b>	<b>2.00</b>
<b>III. Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	156	1.63	25	2.81
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>156</b>	<b>1.63</b>	<b>25</b>	<b>2.81</b>
<b>Total (A + B + C)</b>	<b>304</b>	<b>100.00</b>	<b>1,396</b>	<b>100.00</b>	<b>5,455</b>	<b>100.00</b>	<b>9,618</b>	<b>100.00</b>	<b>878</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)										

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Wealth Maximiser		Wealth Maximiser		Wealth Maximiser		Wealth Maximiser		Wealth Maximiser	
	Money Plus		Bond Opportunities		Large Cap		Mid Cap		Managers	
	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOpF101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	Actual Inv.	% Actual	Actual Inv.	% Actual	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>										
Govt. bonds	1,490	88.00	3,033	55.95	-	-	-	-	15,836	20.33
Corporate Bonds	-	-	431	7.95	-	-	-	-	1,490	1.91
Infrastructure Bonds	-	-	1,087	20.05	-	-	-	-	12,707	16.31
Equity	-	-	-	-	6,899	91.70	5,175	84.48	37,958	48.73
Money Market	154	9.10	129	2.38	265	3.52	218	3.56	3,557	4.57
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	533	9.83	-	-	-	-	1,323	1.70
<b>Sub Total (A)</b>	<b>1,644</b>	<b>97.10</b>	<b>5,213</b>	<b>96.16</b>	<b>7,164</b>	<b>95.22</b>	<b>5,394</b>	<b>88.04</b>	<b>72,871</b>	<b>93.55</b>
<b>II. Current Assets:</b>										
Accrued Intrest	51	3.00	216	3.98	0	0.00	0	0.00	1,094	1.40
Dividend Recievable	-	-	-	-	5	0.07	11	0.18	54	0.07
Bank Balance	1	0.06	1	0.02	1	0.01	1	0.02	2	0.00
Receivable for Sale of Investments	-	-	-	-	151	2.00	65	1.07	321	0.41
Other Current Assets (for Investments)	-	-	-	-	(0)	(0.00)	-	-	-	-
Less: Current Liabilities										
Payable for Investments	-	-	(0)	(0.00)	(69)	(0.92)	(67)	(1.09)	(361)	(0.46)
Fund Mgmt Charges Payable	(2)	(0.14)	(8)	(0.14)	(10)	(0.14)	(8)	(0.13)	(109)	(0.14)
Other Current Liabilities (for Investments)	(0)	(0.02)	(1)	(0.02)	(1)	(0.02)	(1)	(0.02)	(14)	(0.02)
<b>Sub Total (B)</b>	<b>49</b>	<b>2.90</b>	<b>208</b>	<b>3.84</b>	<b>76</b>	<b>1.01</b>	<b>2</b>	<b>0.03</b>	<b>987</b>	<b>1.27</b>
<b>III. Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	284	3.77	731	11.93	4,039	5.18
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>284</b>	<b>3.77</b>	<b>731</b>	<b>11.93</b>	<b>4,039</b>	<b>5.18</b>
<b>Total (A + B + C)</b>	<b>1,693</b>	<b>100.00</b>	<b>5,422</b>	<b>100.00</b>	<b>7,524</b>	<b>100.00</b>	<b>6,126</b>	<b>100.00</b>	<b>77,897</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>										

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Wealth Builder		Wealth Builder		Wealth Builder		Wealth Builder	
	Blue chip		Income		Opportunities		Vantage	
	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	Actual Inv.	% Actual	Actual Inv.	% Actual
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>I. Approved Investments (&gt;=75%)</b>								
Govt. bonds	-	-	2,146	22.46	-	-	5,223	17.64
Corporate Bonds	-	-	2,455	25.70	-	-	1,757	5.94
Infrastructure Bonds	-	-	4,285	44.85	-	-	5,462	18.45
Equity	51,790	91.37	-	-	75,928	72.24	14,310	48.33
Money Market	1,274	2.25	652	6.82	12,140	11.55	531	1.79
Mutual Funds	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>53,065</b>	<b>93.62</b>	<b>9,539</b>	<b>99.84</b>	<b>88,068</b>	<b>83.79</b>	<b>27,283</b>	<b>92.15</b>
<b>II. Current Assets:</b>								
Accrued Intrest	1	0.00	294	3.08	8	0.01	445	1.50
Dividend Recievable	50	0.09	-	-	124	0.12	18	0.06
Bank Balance	2	0.00	1	0.01	7	0.01	1	0.00
Receivable for Sale of Investments	279	0.49	-	-	4,143	3.94	-	-
Other Current Assets (for Investments)	-	-	(0)	(0.00)	-	-	-	-
Less: Current Liabilities								
Payable for Investments	(126)	(0.22)	(269)	(2.82)	(1,261)	(1.20)	-	-
Fund Mgmt Charges Payable	(59)	(0.10)	(10)	(0.10)	(109)	(0.10)	(32)	(0.11)
Other Current Liabilities (for Investments)	(7)	(0.01)	(1)	(0.01)	(14)	(0.01)	(4)	(0.01)
<b>Sub Total (B)</b>	<b>139</b>	<b>0.25</b>	<b>15</b>	<b>0.16</b>	<b>2,898</b>	<b>2.76</b>	<b>428</b>	<b>1.45</b>
<b>III. Other Investments (&lt;=25%)</b>								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	3,480	6.14	-	-	14,135	13.45	1,895	6.40
Money Market	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>3,480</b>	<b>6.14</b>	<b>-</b>	<b>-</b>	<b>14,135</b>	<b>13.45</b>	<b>1,895</b>	<b>6.40</b>
<b>Total (A + B + C)</b>	<b>56,684</b>	<b>100.00</b>	<b>9,554</b>	<b>100.00</b>	<b>105,101</b>	<b>100.00</b>	<b>29,607</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>								

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II Balanced Fund		Life Super-II Capital Guarantee		Life Super-II Short Term		Life Super-II Highest NAV		PEGMAX Pension Maximus		Policy Discontinued Policy Discontinued Fund		TOTAL UNIT LINKED	
	ULIF03901/09/10BalancedFd101		ULIF04126/10/10CapitlGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuaFnd1101		ULIF05110/03/11DiscontdPF101		Actual Inv.	% Actual
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		
<b>I. Approved Investments (&gt;=75%)</b>														
Govt. bonds	3,215	12.39	-	-	-	-	85,099	28.27	-	-	9,269	35.17	240,510	9.14
Corporate Bonds	3,458	13.33	-	-	1,128	35.39	19,727	6.55	3,418	28.72	-	-	120,130	4.57
Infrastructure Bonds	5,767	22.24	-	-	1,058	33.18	75,757	25.16	7,094	59.59	-	-	323,180	12.28
Equity	11,752	45.31	1,191	96.18	-	-	78,160	25.96	830	6.98	-	-	1,630,490	61.97
Money Market	549	2.12	15	1.24	887	27.80	31,430	10.44	92	0.77	16,787	63.70	145,719	5.54
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	1,000	0.33	-	-	-	-	15,200	0.58
<b>Sub Total (A)</b>	<b>24,740</b>	<b>95.39</b>	<b>1,206</b>	<b>97.42</b>	<b>3,073</b>	<b>96.37</b>	<b>291,173</b>	<b>96.71</b>	<b>11,435</b>	<b>96.06</b>	<b>26,056</b>	<b>98.87</b>	<b>2,475,229</b>	<b>94.08</b>
<b>II. Current Assets:</b>														
Accrued Intrest	390	1.50	0	0.00	118	3.71	7,505	2.49	466	3.91	310	1.17	28,675	1.09
Dividend Recievable	11	0.04	1	0.05	-	-	38	0.01	0	0.00	-	-	1,757	0.07
Bank Balance	1	0.00	1	0.08	1	0.03	1	0.00	1	0.01	0	0.00	88	0.00
Receivable for Sale of Investments	113	0.44	-	-	-	-	832	0.28	-	-	-	-	17,510	0.67
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	(0)	(0.00)
Less: Current Liabilities														
Payable for Investments	(168)	(0.65)	-	-	-	-	(0)	(0.00)	-	-	-	-	(9,730)	(0.37)
Fund Mgmt Charges Payable	(27)	(0.10)	(1)	(0.11)	(3)	(0.11)	(322)	(0.11)	(13)	(0.11)	(10)	(0.04)	(2,263)	(0.09)
Other Current Liabilities (for Investments)	(4)	(0.01)	(0)	(0.04)	(4)	(0.01)	(176)	(0.06)	(7)	(0.06)	(2)	(0.01)	(426)	(0.02)
<b>Sub Total (B)</b>	<b>317</b>	<b>1.22</b>	<b>(0)</b>	<b>(0.01)</b>	<b>116</b>	<b>3.63</b>	<b>7,879</b>	<b>2.62</b>	<b>447</b>	<b>3.76</b>	<b>298</b>	<b>1.13</b>	<b>35,610</b>	<b>1.35</b>
<b>III. Other Investments (&lt;=25%)</b>														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	880	3.39	32	2.60	-	-	2,016	0.67	22	0.19	-	-	120,139	4.57
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>880</b>	<b>3.39</b>	<b>32</b>	<b>2.60</b>	<b>-</b>	<b>-</b>	<b>2,016</b>	<b>0.67</b>	<b>22</b>	<b>0.19</b>	<b>-</b>	<b>-</b>	<b>120,139</b>	<b>4.57</b>
<b>Total (A + B + C)</b>	<b>25,936</b>	<b>100.00</b>	<b>1,238</b>	<b>100.00</b>	<b>3,189</b>	<b>100.00</b>	<b>301,068</b>	<b>100.00</b>	<b>11,904</b>	<b>100.00</b>	<b>26,355</b>	<b>100.00</b>	<b>2,630,979</b>	<b>100.00</b>
Funds Carried Forward (as per LB 2)														



Company Name & Code:  
Statement as on:

HDFC Standard Life Insurance Company Limited - 101  
30th September 2012

(Amount in ₹)

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	ULIF00102/01/04LiquidFund101	754,278,594	37.8891	37.8891	37.0705	36.2601	35.4891	8.76	8.24
2	Secured Managed Investment - Life	ULIF00202/01/04SecureMgtF101	2,059,661,734	35.7391	35.7391	34.5581	33.7482	32.9971	13.56	8.37
3	Defensive Managed Investment - Life	ULIF00302/01/04DefensiveF101	2,117,789,447	45.9458	45.9458	43.8825	43.2009	40.9011	18.65	7.74
4	Balanced Managed Investment - Life	ULIF00402/01/04BalancedMF101	6,177,097,921	58.6404	58.6404	55.3650	55.1049	50.5203	23.47	7.68
5	Equity Managed Investment - Life	ULIF00616/01/06EquityMgFd101	9,606,458,935	71.9671	71.9671	66.8526	67.5758	58.8299	30.35	7.54
6	Growth Fund Investment - Life	ULIF00502/01/04GrowthFund101	40,251,394,374	81.7310	81.7310	74.8931	76.4304	65.5620	36.22	6.31
7	Liquid Fund Investment - Pension	ULIF00802/01/04LiquidFund101	385,955,882	38.1912	38.1912	37.3577	36.5346	35.7828	8.85	8.24
8	Secured Managed Investment - Pension	ULIF00902/01/04SecureMgtF101	1,748,111,837	35.1748	35.1748	34.0185	33.2117	32.4840	13.49	8.40
9	Defensive Managed Investment - Pension	ULIF01002/01/04DefensiveF101	1,001,806,835	41.6760	41.6760	39.7077	39.1628	36.9309	19.67	7.57
10	Balanced Managed Investment - Pension	ULIF01102/01/04BalancedMF101	4,564,899,606	56.3575	56.3575	53.2053	52.9513	48.5848	23.51	7.57
11	Equity Managed Investment - Pension	ULIF01316/01/06EquityMgFd101	4,646,021,422	68.5566	68.5566	63.5018	64.1590	55.8102	31.58	7.87
12	Growth Fund Investment - Pension	ULIF01202/01/04GrowthFund101	22,112,627,181	78.4073	78.4073	71.8459	73.3498	62.8292	36.23	6.42
13	Liquid Fund Investment - Group	ULGF00111/08/03LiquidFund101	244,508,870	38.4430	38.4430	37.5750	36.7413	35.9457	9.16	8.19
14	Secured Managed Investment - Group	ULGF00211/08/03SecureMgtF101	376,947,007	35.6149	35.6149	34.6620	33.8339	33.1703	10.91	7.20
15	Defensive Managed Investment - Group	ULGF00311/08/03DefensiveF101	1,168,155,778	51.7743	51.7743	49.6260	49.0417	46.4609	17.17	7.11
16	Balanced Managed Investment - Group	ULGF00411/08/03BalancedMF101	884,522,365	73.7991	73.7991	69.6035	69.5912	64.2012	23.91	6.44
17	Growth Fund Investment - Group	ULGF00511/08/03GrowthFund101	88,750	188.1433	188.1433	174.9102	171.9967	149.9763	30.02	18.62
18	Liquid Fund Investment - DB Pension	ULGF00828/03/05LiquidFund101	3,150	36.6784	36.6784	36.0605	35.4379	34.7890	6.80	8.83
19	Secured Managed Investment - DB Pension	ULGF00928/03/05SecureMgtF101	122,820,054	73.5353	73.5353	71.3146	69.4782	68.2972	12.35	36.96
20	Defensive Managed Investment - DB Pension	ULGF01028/03/05DefensiveF101	405,302,920	42.2507	42.2507	40.5537	39.9993	37.9256	16.60	7.44
21	Balanced Managed Investment - DB Pension	ULGF01128/03/05BalancedMF101	231,980,073	52.5089	52.5089	49.7612	49.4017	45.4978	21.91	7.76
22	Stable Managed Life	ULIF00720/06/07StableMgFd101	525,595,906	37.4214	37.4214	36.4269	35.6320	35.0016	10.83	7.44
23	Stable Managed Pension	ULIF01420/06/07StableMgFd101	427,042,183	37.4465	37.4465	36.4684	35.6739	35.0309	10.64	7.47
24	Stable Managed - Group	ULGF00620/06/07StableMgFd101	128,218,116	36.2619	36.2619	35.3884	34.6112	34.0031	9.79	6.93
25	Sovereign Fund Life	ULGF01620/06/07SovereignF101	15,878,100	30.4495	30.4495	29.5513	28.9867	28.3136	12.06	5.95
26	Sovereign Fund Pension	ULGF01520/06/07SovereignF101	760,976	30.4307	30.4307	29.5983	28.7029	28.4985	11.16	6.45
27	Sovereign Fund - Group	ULGF00720/06/07SovereignF101	33,350,074	30.0117	30.0117	29.1101	28.6481	27.9407	12.29	5.83
28	Sovereign Fund - DB Pension	ULGF01420/06/07SovereignF101	58,986,134	30.1469	30.1469	29.2864	28.5413	27.7431	11.66	5.91
29	Liquid Fund Investment - Life - II	ULIF01520/02/08LiquidFdII101	289,180,148	14.5146	14.5146	14.2167	13.9180	13.6428	8.31	7.50
30	Secured Managed Investment - Life - II	ULIF01720/02/08SecureMFII101	2,210,578,943	14.3876	14.3876	13.9160	13.5959	13.2637	13.45	8.62
31	Defensive Managed Investment - Life - II	ULIF01820/02/08DefnsvFdII101	1,009,553,606	13.8235	13.8235	13.2181	13.0437	12.3088	18.17	7.16
32	Balanced Managed Investment - Life - II	ULIF01920/02/08BalncdMFII101	4,846,993,516	12.1982	12.1982	11.5320	11.4451	10.5156	22.92	7.70
33	Equity Managed Investment - Life - II	ULIF02020/02/08EquityMFII101	5,770,964,132	11.1829	11.1829	10.3977	10.5194	9.1911	29.96	6.68
34	Growth Fund Investment - Life - II	ULIF02120/02/08GrwthFndII101	31,847,433,895	9.5426	9.5426	8.7765	8.9559	7.6813	34.63	5.95
35	Stable Managed Life - II	ULIF01620/02/08StableMFII101	537,520,829	14.1224	14.1224	13.7433	13.4496	13.2107	10.94	7.22
36	Money Plus Niche Life Fund	ULIF02904/08/08MoneyPlusF101	169,348,324	12.9675	12.9675	12.7811	12.5128	12.3468	5.79	5.20
37	Bond Opportunity Niche Life Fund	ULIF03004/08/08BondOprtF101	542,166,125	13.4248	13.4248	13.1102	12.8551	12.6419	9.52	5.58
38	Mid Cap Niche Life Fund	ULIF03104/08/08Mid-capFnd101	612,635,996	19.1960	19.1960	17.6767	18.3887	14.5729	34.10	10.85
39	Large Cap Niche Life Fund	ULIF03204/08/08Large-CapFnd101	752,433,361	13.9257	13.9257	13.0503	13.1447	11.4885	26.61	4.94
40	Manager Niche Life Fund	ULIF03304/08/08ManagerFnd101	7,789,676,886	15.5507	15.5507	14.7190	14.8093	13.3066	22.42	7.20
41	Balanced Managed Investment - Pension - II	ULIF02608/10/08BalncdMFII101	3,524,791,019	16.3633	16.3633	15.4774	15.3834	14.1446	22.71	7.68
42	Defensive Managed Investment - Pension - II	ULIF02508/10/08DefnsvFdII101	870,015,631	15.0884	15.0884	14.4256	14.2351	13.4158	18.23	7.52
43	Equity Managed Investment - Pension - II	ULIF02708/10/08EquityMFII101	4,068,264,085	16.5034	16.5034	15.3867	15.6300	13.6520	28.79	7.00
44	Growth Fund Investment - Pension - II	ULIF02808/10/08GrwthFndII101	20,161,300,912	18.1756	18.1756	16.7266	17.0764	14.6528	34.37	5.85
45	Liquid Fund Investment - Pension - II	ULIF02208/10/08LiquidFdII101	257,661,279	13.7349	13.7349	13.4554	13.1778	12.9131	8.24	7.67
46	Secured Managed Investment - Pension - II	ULIF02408/10/08SecureMFII101	2,036,234,896	14.2141	14.2141	13.7488	13.4286	13.0992	13.43	8.64
47	Stable Managed Pension - II	ULIF02308/10/08StableMFII101	525,430,924	13.5007	13.5007	13.1366	12.8556	12.6238	11.00	7.30
48	Income Wealth Builder Fund #	ULIF03401/01/10IncomeFund101	955,427,089	12.4723	12.4723	12.0411	11.7786	11.4499	14.21	N/A
49	Blue Chip Wealth Builder Fund #	ULIF03501/01/10BlueChipFd101	5,668,367,114	10.5219	10.5219	9.6738	9.8853	8.5005	34.78	N/A
50	Opportunity Wealth Builder Fund #	ULIF03601/01/10OpportunityFd101	10,510,106,461	11.6410	11.6410	10.7196	11.4934	9.0977	34.10	N/A
51	Vantage Wealth Builder Fund #	ULIF03701/01/10VantageFnd101	2,960,661,201	11.9784	11.9784	11.2892	11.3074	10.0002	24.22	N/A
52	Capital Guarantee 5 Year Life Fund - II #	ULGF01805/04/10CapGuaFnd2101	28,943,363	11.4289	11.4289	11.2303	11.2045	10.7701	7.02	N/A
53	Capital Guarantee 5 Year Pension Fund - II #	ULGF01905/04/10CapGuaFnd2101	2,881,669	11.4613	11.4613	11.2509	11.1771	10.7687	7.42	N/A
54	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	ULIF04001/09/10HighestNAV101	30,106,809,588	10.1677	10.1677	9.7744	9.6431	9.3285	15.96	N/A
55	HDFC SL Short Term Fund Life Super - II ^	ULIF03801/09/10ShortTmFd101	318,879,226	11.7512	11.7512	11.4609	11.2215	11.0159	10.05	N/A
56	HDFC SL Balanced Fund Life Super - II ^	ULIF03901/09/10BalancedFd101	2,593,645,478	10.7748	10.7748	10.1612	10.0843	9.2055	23.96	N/A
57	HDFC SL Capital Guarantee Fund Life Super - II *	ULIF04126/10/10CaptGuaFd101	123,811,701	10.3712	10.3712	9.6220	9.6599	8.6304	30.89	N/A
58	HDFC Life Pension Guarantee Maximus Fund @	ULIF04224/01/11PenGuaFnd1101	1,190,420,010	11.3045	11.3045	10.8397	10.6080	10.3876	17.01	N/A
59	HDFC Life Capital Guarantee 3A Life Fund - II \$\$	ULGF02005/04/11CapGuaFd3A101	13,684,989	10.8861	10.8861	10.6301	10.4252	10.1374	9.55	N/A
60	HDFC Life Capital Guarantee 5A Life Fund - II \$\$	ULGF02105/04/11CapGuaFd5A101	148,951,426	10.8487	10.8487	10.5377	10.2844	9.9234	11.71	N/A
61	Pension-Liquid Group Fund II %	ULGF04311/02/12LiquidFdII101	30,432,510	13.7433	13.7433	13.4523	13.1780	12.9131	8.58	7.70
62	Pension-Stable Managed Group Fund II %	ULGF04811/02/12StableMFII101	139,618,554	13.4976	13.4976	13.1337	12.8541	12.6238	10.99	7.29
63	Pension-Secure Managed Group Fund II %	ULGF04411/02/12SecureMFII101	545,543,543	14.2132	14.2132	13.7201	13.4016	13.0992	14.26	8.64
64	Pension-Defensive Managed Group Fund II %	ULGF04511/02/12DefnsvFdII101	961,830,627	15.0369	15.0369	14.3578	14.1618	13.4158	18.77	7.40
65	Pension-Balanced Managed Group Fund II %	ULGF04611/02/12BalncdMFII101	87,801,400	16.2988	16.2988	15.4220	15.3511	14.1446	22.56	7.54

Company Name & Code:  
Statement as on:

HDFC Standard Life Insurance Company Limited - 101  
30th September 2012

(Amount in ₹)

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
66	Pension - Balanced ManagedGroup Fund %	ULGF03218/02/12BalancedMF101	977,341,655	56.3610	56.3610	53.1572	52.9342	48.5848	23.91	7.57
67	Pension - Defensive ManagedGroup Fund %	ULGF03118/02/12DefensiveF101	915,758,560	41.4928	41.4928	39.5589	38.9954	36.9309	19.40	7.41
68	Pension - GrowthGroup Fund %	ULGF03318/02/12GrowthFund101	15,475,878	78.1473	78.1473	71.9449	73.0936	62.8292	34.20	6.30
69	Pension - LiquidGroup Fund %	ULGF02918/02/12LiquidFund101	525,663,485	38.1466	38.1466	37.3004	36.4668	35.7828	9.00	8.20
70	Pension - Secure ManagedGroup Fund %	ULGF03018/02/12SecureMgF101	332,159,727	35.2205	35.2205	33.9931	33.1891	32.4840	14.33	8.45
71	Pension - Stable ManagedGroup Fund %	ULGF03518/02/12StableMgFd101	401,001,306	37.4369	37.4369	36.4606	35.6746	35.0309	10.62	7.46
72	Life-Balanced Managed Group Fund II %	ULGF04020/02/12BalncdMFI101	104,570,709	12.1238	12.1238	11.4743	11.4155	10.5156	22.46	7.48
73	Life-Defensive Managed Group Fund II %	ULGF03920/02/12DefnsvFdII101	1,310,864,698	13.8188	13.8188	13.1890	12.9962	12.3088	18.95	7.15
74	Life-Liquid Group Fund II %	ULGF03620/02/12LiquidFdII101	710,641,982	14.5116	14.5116	14.2118	13.9234	13.6428	8.37	7.79
75	Life-Secure Managed Group Fund II %	ULGF03820/02/12SecureMFI101	1,046,431,710	14.3982	14.3982	13.8970	13.5665	13.2637	14.31	8.65
76	Life-Stable Managed Group Fund II %	ULGF03720/02/12StableMFI101	271,132,877	14.1102	14.1102	13.7377	13.4480	13.2107	10.76	7.19
77	Life - Balanced ManagedGroup Fund %	ULGF02525/02/12BalancedMF101	1,094,250,887	59.0130	59.0130	55.6881	55.0716	50.5203	23.69	7.90
78	Life - Defensive ManagedGroup Fund %	ULGF02425/02/12DefensiveF101	4,395,931,445	45.8348	45.8348	43.7300	43.1816	40.9011	19.10	7.65
79	Life - LiquidGroup Fund %	ULGF02225/02/12LiquidFund101	1,180,995,932	37.9291	37.9291	37.0949	36.2579	35.4891	8.92	8.28
80	Life - Secure ManagedGroup Fund %	ULGF02325/02/12SecureMgF101	1,777,072,844	35.7508	35.7508	34.5205	33.7167	32.9971	14.14	8.38
81	Life - Stable ManagedGroup Fund %	ULGF02825/02/12StableMgFd101	1,142,846,692	37.4421	37.4421	36.4372	35.6428	35.0016	10.94	7.45
82	Life - Policy Discontinued Fund **	ULIF05110/03/11DiscontdPF101	2,635,450,694	11.2873	11.2873	11.0575	10.8416	10.6279	8.25	N/A
<b>Total :</b>			<b>263,097,855,764</b>							

**NOTE**

- \$ Annualised return/Yield for the quarter ended 30th September, 2012.
- # Wealth Builder Funds & Capital Guarantee Funds were launched on 4th Jan 2010 and 06th April 2010 respectively. Hence, 3 Year CAGR are not applicable.
- ^ Highest NAV Guarantee Life Super Fund - II, Short Term Fund Life Super - II and Balanced Fund Life Super - II were launched on 1st September 2010. Hence, 3 year CAGR is not applicable
- \* HDFC SL Capital Guarantee Fund Life Super - II \* was launched on 26th October 2010. Hence, 3 year CAGR is not applicable.
- @ Pension Guarantee Maximus Fund was launched on 24th January 2011. Hence, 3 year CAGR is not applicable.
- \$\$ Capital Guarantee 3A Life Fund - II and Capital Guarantee 5A Life Fund - II were launched on 05 April 2011. Hence, 3 year CAGR is not applicable.
- \*\* HDFC SL Policy Discontinued Fund was launched on 10th March 2011. Hence, 3 year CAGR is not applicable.
- % The funds were split into Group funds from the common fund. Pre Split NAVs of the common Funds are used for Annualised Return calculation and 3 Year Rolling CAGR.

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Prasun Gajri  
Chief Investment Officer

## Detail Regarding Debt securities

Particulars	MARKET VALUE				BOOK VALUE			
	As at 30/09/2012	As % of total for this class	As at 30/09/2011	As % of total for this class	As at 30/09/2012	As % of total for this class	As at 30/09/2011	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	822,846	49.53%	548,344	50.92%	815,291	49.45%	550,332	50.98%
AA or better	77,387	4.66%	52,174	4.84%	75,735	4.59%	51,690	4.79%
Rated below AA but above A	8,865	0.53%	2,000	0.19%	8,865	0.54%	2,000	0.19%
Rated below A but above B	0	-	0	0.00%	0	-	0	0.00%
Any other (Sovereign)	752,325	45.28%	474,446	44.05%	748,968	45.42%	475,582	44.05%
<b>Total</b>	<b>1,661,423</b>	<b>100%</b>	<b>1,076,964</b>	<b>100%</b>	<b>1,648,858</b>	<b>100%</b>	<b>1,079,604</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	294,961	17.75%	166,565	15.47%	294,067	17.83%	166,030	15.38%
More than 1 year and upto 3years	224,988	13.54%	148,259	13.77%	223,272	13.54%	148,572	13.76%
More than 3years and up to 7years	306,529	18.45%	163,544	15.19%	302,383	18.34%	165,301	15.31%
More than 7 years and up to 10 years	475,027	28.59%	416,786	38.70%	470,916	28.56%	417,839	38.70%
More than 10 years and up to 15 years	147,400	8.87%	77,816	7.23%	146,395	8.88%	77,632	7.19%
More than 15 years and up to 20 years	83,120	5.00%	35,732	3.32%	82,938	5.03%	35,825	3.32%
Above 20 years	129,400	7.79%	68,262	6.34%	128,888	7.82%	68,405	6.34%
<b>Total</b>	<b>1,661,423</b>	<b>100%</b>	<b>1,076,964</b>	<b>100%</b>	<b>1,648,858</b>	<b>100%</b>	<b>1,079,604</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	723,166	43.53%	471,937	43.82%	719,803	43.65%	473,073	43.82%
b. State Government	29,159	1.76%	2,509	0.23%	29,165	1.77%	2,509	0.23%
c. Corporate Securities	909,098	54.72%	602,518	55.95%	899,890	54.58%	604,021	55.95%
<b>Total</b>	<b>1,661,423</b>	<b>100%</b>	<b>1,076,964</b>	<b>100%</b>	<b>1,648,858</b>	<b>100%</b>	<b>1,079,604</b>	<b>100%</b>

**Note**

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

## FORM L-30:- RELATED PARTY TRANSACTIONS

(₹ '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended 30th September, 2012	Upto the half year ended 30th September, 2012	For the quarter ended 30th September, 2011	Upto the half year ended 30th September, 2011
1	HDFC Limited	Holding Company	Capital (including Share Application Money)	-	-	-	-
2	HDFC Limited	Holding Company	Insurance Commission Expenses	268	495	292	581
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(102,281)	(371,248)	27,825	(83,475)
4	HDFC Limited	Holding Company	Reimbursements of Expenses	28	28	-	-
5	HDFC Limited	Holding Company	Purchase of Investment (NCD,Equity Shares)	640,708	761,602	-	1,500,000
6	HDFC Limited	Holding Company	Sale/Redemption of Investment (CP,NCD)	(361,737)	(471,398)	(250,000)	(850,000)
7	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital (including Share Application Money)	-	-	-	-
8	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	(9)	(849)	4	(740)
9	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expenses	113	113	782	1,923
10	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(81)	(196)	(111)	(1,046)
11	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(100)	(457)	(14)	(142)
12	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expenses	19,659	26,217	5,372	12,907
13	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	6,960	26,067	5,101	19,802
14	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	17	29	2	14
15	Mr. Amitabh Chaudhry	Key Management Personal	Insurance Premium Income	(67)	(67)	-	-
16	Mr. Srinivasan Parthasarathy	Key Management Personal	Managerial remuneration	2,781	6,177	(6,676)	-
17	Mr. Srinivasan Parthasarathy	Key Management Personal	Reimbursements of Expenses	52	52	-	-
18	Mrs. Vibha Padalkar	Key Management Personal	Managerial remuneration #	1,774	1,774	-	-
19	Mrs. Vibha Padalkar	Key Management Personal	Reimbursements of Expenses #	151	151	-	-
20	Mrs. Vibha Padalkar	Key Management Personal	Insurance Premium Income #	(72)	(72)	-	-
21	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	2,465	10,037	3,880	10,556
22	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	-	-	-	25
23	Mr. Paresh Parasnis	Key Management Personal	Insurance Premium Income	-	(24)	(2)	(177)
24	Ashutosh Parasnis (Relative of Mr.Paresh Parasnis)	Relative of Key Management Person	Insurance Premium Income	(60)	(120)	(60)	(120)
25	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expenses	1,146,907	1,693,013	858,993	1,307,656
26	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	6,627	12,354	5,527	11,353
27	HDFC Bank Limited	Associate of holding Company	Reimbursements of Expenses	-	-	-	-
28	HDFC Bank Limited	Associate of holding Company	Bank Charges	10,515	20,903	3,627	7,560
29	HDFC Bank Limited	Associate of holding Company	Superannuation contribution (received) / paid	(43,011)	(67,190)	14,565	(185,096)
30	HDFC Bank Limited	Associate of holding Company	Gratuity contribution (received) / paid	4	(192,909)	(78,291)	(75,676)
31	HDFC Bank Limited	Associate of holding Company	Group Term Insurance Premium	(58,130)	(85,577)	(5,050)	(9,838)
32	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	2,417	(1,629)	82	(4,919)
33	HDFC Bank Limited	Associate of holding Company	Dividend on equity Shares	(43,289)	(43,289)	-	-
34	HDFC Bank Limited	Associate of holding Company	Purchase of Investment (FD,Equity shares)	1,321,492	3,539,141	-	497,691
35	HDFC Bank Limited	Associate of holding Company	Sale/Redemption of Investment (FD,CD,Equity Shares)	(1,355,920)	(1,440,667)	(10,100)	(1,157,291)
36	HDFC Life Pension Fund Management Company Limited	Wholly Owned Subsidiary	Reimbursements	(2)	(7)	-	-

\* Transaction amounts are on accrual basis.

# Appointed Executive Director w.e.f August 14,2012

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

Insurer: HDFC Standard Life Insurance Company Ltd.

Date: 30/09/2012

Sl. No.	Name of person	Role/designation	Details of change in the quarter
1	Mr. Deepak S. Parekh	Chairman & Director	
2	Mr. Keki M. Mistry	Director	
3	Ms. Renu Sud Karnad	Director	
4	Mr. Norman K. Skeoch	Director	
5	Mr. Gautam R. Divan	Independent Director	
6	Mr. Ranjan K. Pant	Independent Director	
7	Mr. Ravi Narain	Independent Director	
8	Mr. Nathan Parnaby	Director	
9	Mr. David Nish	Director	
10	Mr. A K T Chari	Independent Director	
11	Dr SA Dave	Independent Director	
12	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
13	Mr. Gerald E. Grimstone	Alternate to David Nish	
14	Mr. Amitabh Chaudhry	Managing Director & CEO	
15	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	
16	Ms. Vibha Padalkar	Executive Director & Chief Financial Officer	Date of relieving 31 July, 2012 Appointed w.e.f August 14, 2012
17	Mr. Prasun Gajri	CIO - Investment - Front Desk	
18	Mr. Rajendra Ghag	Senior Executive Vice President - HR, L&D & Administration	
19	Mr. Khushru Sidhwa	Senior Vice President - Audit, Risk Management & Compliance	
20	Mr Srinivasan Parthasarathy	Appointed Actuary	
21	Mr Manish Ghiya	Company Secretary & Head-Legal	

**FORM L-32-SOLVENCY MARGIN - KT 3***(See Regulation 4)*

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.****As on 30th September 2012**Form Code:           K          Name of Insurer: HDFC Standard Life Insurance Company Limited.Registration  
Number:           11-128245          Classification:   Total Business  

Item	Description	Adjusted Value [Amount (in ₹ lakhs)]	
(1)	(2)		
01	Available Assets in Policyholders' Fund:		3,511,520
	Deduct:		
02	Mathematical Reserves		3,441,685
03	Other Liabilities		26,460
04	<b>Excess in Policyholders' funds</b>		43,375
05	Available Assets in Shareholders Fund:		112,889
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	<b>Excess in Shareholders' funds</b>		112,889
08	Total ASM (04)+(07)		156,264
09	Total RSM		68,895
10	<b>Solvency Ratio (ASM/RSM)</b>		227%

**Certification:**

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

Place:           Mumbai                    Srinivasan Parthasarathy          Date:           17-Oct-2012          **Notes**

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

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

Statement date as on: **30th September, 2012**

Details of Investment Portfolio

Periodicity of Submission Quarterly

(₹ in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision	
			%	Has there been Revision?									Amount	Board Approval Ref				
						N/A												

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 5th November, 2012

Prasun Gajri  
Chief Investment Officer

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

Name of the Fund Life Funds

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

Statement date as on: **30th September, 2012**

Details of Investment Portfolio

Periodicity of Submission Quarterly

(₹ in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision
			%	Has there been Revision?									Amount	Board Approval Ref			
					N/A												

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Prasun Gajri  
 Chief Investment Officer



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

Statement date as on: 30th September, 2012

Details of Investment Portfolio

Periodicity of Submisior Quarterly

(₹ in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision
			%	Has there been Revision?									Amount	Board Approval Ref			
					N/A												

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Prasun Gajri  
Chief Investment Officer

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

Statement date as on: 30th September, 2012

Details of Investment Portfolio

Periodicity of Submission Quarterly

(₹ in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/S (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision
			%	Has there been Revision?									Amount	Board Approval Ref			
					N/A												

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Prasun Gajri  
Chief Investment Officer

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement date as on: 30th September, 2012 C

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year				
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	
1	<b>GOVERNMENT SECURITIES</b>														
	Central Government Bonds	CGSB													
	Treasury Bills	CTRB													
2	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
	Other Approved Securities (excluding Infrastructure Investments)	SGOA													
3)	<b>Investment subject to Exposure Norms</b>														
(a)	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
(b)	<b>INFRASTRUCTURE INVESTMENTS</b>														
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,000	25	2.48%	2.48%	1,000	49	4.94%	4.94%	1,000	117	5.23%	5.23%	
(c)	<b>Approved Investments</b>														
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE									5				
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB					-	12	0.61%	0.61%	2,000	216	10.08%	10.08%	
	Commercial Papers	ECCP										102	4.45%	4.45%	
	Deposits - CDs with Scheduled Banks	EDCD	7,094	174	2.44%	2.44%	7,094	261	4.39%	4.39%	487	73	1.16%	1.16%	
	Corporate Securities - Debentures	ECOS	2,500	60	2.40%	2.40%	2,500	126	5.06%	5.06%	4,998	275	8.84%	8.84%	
	Deposits - Repo / Reverse Repo	ECMR	1,648	21	1.90%	1.90%	1,648	65	3.88%	3.88%	170	156	7.49%	7.49%	
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	15,004	376	2.34%	2.34%	15,004	560	3.43%	3.43%		65	1.63%	1.63%	
	CCIL - CBLO	ECBO	-	5	0.45%	0.45%	-	12	1.41%	1.41%					
	Corporate Securities - Investment in Subsidiaries	ECIS	15	-	0.00%	0.00%	15	-	0.00%	0.00%					
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	5,001	78	1.97%	1.97%	5,001	115	3.05%	3.05%					
(d)	<b>OTHER INVESTMENTS</b>														
	Securitized Assets	OPSA	427	-	0.00%	0.00%	427	-	0.00%	0.00%	428				
	<b>Equity Shares (incl Co-op Societies)</b>	OESH	2,405	202	8.38%	8.38%	2,405	336	13.96%	13.96%	2,255				
	<b>TOTAL</b>		<b>35,094</b>	<b>940</b>			<b>35,094</b>	<b>1,536</b>			<b>11,342</b>	<b>1,005</b>			

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date:

Prasun Gajri  
Chief Investment Officer

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

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement date as on: 30th September, 2012

Name of the Fund :- Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year						
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)			
1)	<b>GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	296,196	5,766	2.00%	2.00%	296,196	10,885	3.96%	3.96%	245,128	17,807	8.11%	8.11%			
	Treasury Bills	CTRB	87,370	1,521	1.91%	1.91%	87,370	2,865	4.13%	4.13%	65,579	3,027	7.83%	7.83%			
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,247	24	1.89%	1.89%	1,247	47	3.78%	3.78%	1,259	78	7.36%	7.36%			
2)	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	45,874	1,053	2.14%	2.14%	45,874	2,132	4.26%	4.26%	59,453	4,619	9.19%	9.19%			
	State Government Bonds	SGGB	16,339	308	2.07%	2.07%	16,339	551	4.11%	4.11%							
3)	<b>Investment subject to Exposure Norms</b>																
(a)	<b>Housing Sector Investments</b>																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	65	1.17%	1.17%	-	158	2.87%	2.87%							
(b)	<b>Infrastructure Investment</b>																
	Infrastructure - PSU - Debentures / Bonds	IPTD	139,834	3,203	2.27%	2.27%	139,834	6,179	4.46%	4.46%	156,184	12,205	9.07%	9.07%			
	Infrastructure - Other Approved Securities	ISAS									6,487	(102)	-2.50%	-2.50%			
	Infrastructure - PSU - Equity shares - Quoted	ITPE	5,118	428	8.80%	8.80%	5,118	341	7.23%	7.23%							
	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	10,176	250	2.46%	2.46%	10,176	497	4.90%	4.90%							
	<b>Infrastructure - Other Corporate Securities - Debentures/ Bonds</b>	ICTD	7,755	179	2.31%	2.31%	7,755	365	4.57%	4.57%							
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	34	1.59%	1.59%	-	(187)	-8.80%	-8.80%							
(c)	<b>Approved Investments</b>																
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	37,091	4,553	11.43%	11.43%	37,091	6,201	16.11%	16.11%	37,927	1,317	5.29%	5.29%			
	PSU - Equity shares - Quoted	EAEQ	15,889	790	5.94%	5.94%	15,889	82	0.66%	0.66%							
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	22,808	628	2.75%	2.75%	22,808	1,234	5.41%	5.41%	23,808	1,232	10.59%	10.59%			
	Commercial Papers	ECCP									28	3.22%	3.22%				
	Deposits - CDs with Scheduled Banks	EDCD	3,230	37	2.29%	2.29%	3,230	67	5.50%	5.50%	5,201	673	5.85%	5.85%			
	Corporate Securities - Debentures	ECOS	84,908	1,702	2.27%	2.27%	84,908	3,192	4.59%	4.59%	64,164	4,304	9.76%	9.76%			
	Investment properties - Immovable	EINP	4,137	-	0.00%	0.00%	4,137	-	0.00%	0.00%	4,137						
	Deposits - Repo / Reverse Repo	ECMR	17,712	238	3.17%	3.17%	17,712	714	5.80%	5.80%	27,963	2,335	10.39%	10.39%			
	Deep Discount Bonds	ECOS									2,392						
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	7,982	185	2.32%	2.32%	7,982	368	4.61%	4.61%							
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	832	21	2.51%	2.51%	832	42	5.01%	5.01%							
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,002	64	0.92%	0.92%	7,002	319	2.44%	2.44%	18,517	392	3.62%	3.62%			
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	15	0.98%	0.98%	-	56	1.60%	1.60%	3,504	54	3.12%	3.12%			
	CCIL - CBLO	ECBO	19,877	424	1.38%	1.38%	19,877	543	2.78%	2.78%							
(d)	<b>Other than Approved Investments</b>																
	Venture Funds	OVNF	1,683	-	0.00%	0.00%	1,683	10	0.59%	0.59%	1,695						
	Securitized Assets	OPSA	8,226	225	2.73%	2.73%	8,226	400	5.12%	5.12%	5,624	491	8.73%	8.73%			
	Equity Shares (incl Co-op Societies)	OESH	3,209	(100)	-3.21%	-3.21%	3,209	(138)	-6.48%	-6.48%	1,528	780	57.61%	57.61%			
	Equity Shares (PSUs & Unlisted)	OEPD	880	93	11.43%	11.43%	880	47	6.87%	6.87%							
	Debentures	OLDB	8,865	219	3.01%	3.01%	8,865	373	5.99%	5.99%	4,500	223	10.42%	10.42%			
	<b>TOTAL</b>		<b>854,239</b>	<b>21,924</b>			<b>854,239</b>	<b>37,344</b>			<b>735,050</b>	<b>49,466</b>					

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri  
Chief Investment Officer

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

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement date as on: 30th September, 2012

Name of the Fund :- Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1)	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	40,038	890	2.18%	2.18%	40,038	1,778	4.23%	4.23%	43,056	3,078	7.91%	7.91%
	Treasury Bills	CTRB	2,526	34	1.35%	1.35%	2,526	93	3.61%	3.61%	4,827	148	3.06%	3.06%
2)	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,405	203	2.16%	2.16%	9,405	410	4.31%	4.31%	15,135	1,050	8.53%	8.53%
	State Government Bonds	SGGB	12,820	246	2.09%	2.09%	12,820	410	4.11%	4.11%				
3)	<b>Investment subject to Exposure Norms</b>													
(a)	<b>Housing Sector Investments</b>													
(b)	Infrastructure Investment													
	Infrastructure - PSU - Debentures / Bonds	IPTD	32,530	758	2.33%	2.33%	32,530	1,550	4.78%	4.78%	34,531	2,508	11.20%	11.20%
	Infrastructure - Other Approved Securities	ISAS									1,702	(8)	-0.48%	-0.48%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,075	87	8.59%	8.59%	1,075	60	5.72%	5.72%				
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	1,971	50	2.53%	2.53%	1,971	99	5.07%	5.07%				
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	101	6	6.32%	6.32%	101	20	5.83%	5.83%				
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE						(45)	-10.56%	-10.56%				
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,531	869	10.71%	10.71%	7,531	1,119	14.03%	14.03%	8,531	282	4.98%	4.98%
	PSU - Equity shares - Quoted	EAEQ	2,955	145	5.74%	5.74%	2,955	(14)	-0.57%	-0.57%	-	-	0.00%	0.00%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4,000	112	2.81%	2.81%	4,000	217	5.43%	5.43%	3,000	20	1.37%	1.37%
	Commercial Papers	ECCP												
	Deposits - CDs with Scheduled Banks	EDCD	4,772	132	2.61%	2.61%	4,772	272	5.13%	5.13%	5,524	111	3.81%	3.81%
	Corporate Securities - Debentures	ECOS	25,879	603	2.42%	2.42%	25,879	1,054	4.62%	4.62%	14,741	1,145	10.28%	10.28%
	Deposits - Repo / Reverse Repo	ECMR	2,456	26	1.88%	1.88%	2,456	99	5.71%	5.71%	6,722	562	8.07%	8.07%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	2,090	49	2.34%	2.34%	2,090	97	4.65%	4.65%				
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	672	17	2.51%	2.51%	672	34	5.01%	5.01%				
	Deep Discount Bonds	ECOS									2,614	114	9.12%	9.12%
	CCIL - CBLO	ECBO	-	19	1.82%	1.82%	-	34	2.89%	2.89%				
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF										5	0.34%	0.34%
	<b>TOTAL</b>		<b>150,820</b>	<b>4,246</b>			<b>150,820</b>	<b>7,287</b>			<b>140,383</b>	<b>9,015</b>		

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri  
Chief Investment Officer

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

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement date as on: 30th September, 2012

Name of the Fund :- Unit Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1)	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	218,094	5,748	2.87%	2.87%	218,094	11,090	5.99%	5.99%	179,012	8,793	6.95%	6.95%
	Treasury Bills	CTRB	9,269	192	2.07%	2.07%	9,269	437	4.27%	4.27%	11,217	106	1.91%	1.91%
2)	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,146	305	2.33%	2.33%	13,146	638	4.94%	4.94%	12,023	1,138	6.77%	6.77%
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,842	365	3.01%	3.01%	11,842	583	5.34%	5.34%				
(b)	Infrastructure Investment													
	<b>Infrastructure - PSU - Debentures / Bonds</b>	IPTD	221,452	8,279	4.06%	4.06%	221,452	12,995	6.83%	6.83%	235,898	20,101	10.14%	10.14%
	Infrastructure - Other Approved Securities	ISAS									178,893	(18,720)	-9.79%	-9.79%
	<b>Infrastructure - PSU - Equity shares - Quoted</b>	ITPE	110,932	9,516	8.87%	8.87%	110,932	6,445	5.94%	5.94%				
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	20,295	2,215	13.11%	13.11%	20,295	(3,077)	-8.51%	-8.51%				
	Infrastructure - Equity and Equity Related Instruments (Promo)	IEPG	5,336	677	15.26%	15.26%	5,336	568	14.20%	14.20%				
	<b>Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)</b>	IDPG	47,888	1,962	4.19%	4.19%	47,888	3,185	6.94%	6.94%				
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	41,998	1,377	3.36%	3.36%	41,998	2,143	6.00%	6.00%				
(c)	Approved Investments													
	<b>Corporate Securities - Equity shares (Ordinary)- Quoted</b>	EACE	1,193,498	123,789	11.03%	11.03%	1,193,498	126,849	11.70%	11.70%	1,370,657	(62,969)	-4.81%	-4.81%
	PSU - Equity shares - Quoted	EAEQ	300,429	11,856	4.38%	4.38%	300,429	(6,532)	-2.39%	-2.39%				
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	15,200	493	2.81%	2.81%	15,200	995	5.49%	5.49%	18,700	5,503	10.25%	10.25%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	35,610	-	0.00%	0.00%	35,610	-	0.00%	0.00%	19,086			
	Deposits - Repo / Reverse Repo	ECMR	29,748	946	2.22%	2.22%	29,748	1,560	4.30%	4.30%	39,826	3,129	9.45%	9.45%
	Commercial Papers	ECCP	1,392	38	2.78%	2.78%	1,392	76	5.53%	5.53%	1,367	59	5.26%	5.26%
	Deposits - CDs with Scheduled Banks	EDCD	114,579	2,954	2.64%	2.64%	114,579	5,912	5.13%	5.13%	100,599	6,106	5.55%	5.55%
	Deep Discount Bonds	ECOS									5,018	701	12.73%	12.73%
	CCIL - CBLO	ECBO	-	259	1.59%	1.59%	-	269	1.65%	1.65%				
	Corporate Securities - Debentures	ECOS	108,894	4,553	4.24%	4.24%	108,894	7,302	6.91%	6.91%	93,227	7,577	9.06%	9.06%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5,090	228	4.53%	4.53%	5,090	400	7.99%	7.99%				
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	519	20	3.86%	3.86%	519	15	2.92%	2.92%				
(d)	Other than Approved Investments													
	Securitised Assets	OPSA	5,627	156	2.80%	2.80%	5,627	156	2.80%	2.80%				
	<b>Equity Shares (PSUs &amp; Unlisted)</b>	OEPD	35,820	3,487	9.55%	9.55%	35,820	(3,531)	-9.89%	-9.89%				
	Equity Shares (incl Co-op Societies)	OESH	84,319	(1,443)	-1.83%	-1.83%	84,319	(1,704)	-3.10%	-3.10%	73,066	(4,943)	-8.32%	-8.32%
			2,630,979	177,971			2,630,979	166,773			2,338,590	(33,418)		

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri  
Chief Investment Officer

FORM - 2  
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sept, 2012

Name of the Fund : -Shareholders Non Solvency Margin Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ in Lakhs)									
NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	Other than Approved Investments								
B.	<u>AS ON DATE</u>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	Other than Approved Investments								

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 13th August, 2012

Prasun Gajri  
Chief Investment Officer

FORM - 2  
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sept, 2012

Name of the Fund :- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ in Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<b>DURING THE QUARTER</b>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	Other than Approved Investments								
B.	<b>AS ON DATE</b>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	5.95 % REL NCD Mat 28/07/2013	ICTD	1,482	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA+	08-May-09	
	6.35% Rel. Energy Mat 28/07/13	ICTD	984	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA+	08-May-09	
	5.60% Rel Energy Mat. 28/07/13	ICTD	995	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA+	08-May-09	
	Investment subject to Exposure Norms								
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000	07-May-08	CRISIL Ltd	CRISIL AAA	CRISIL AA	24-Dec-08	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	710	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	Other than Approved Investments								

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Prasun Gajri  
Chief Investment Officer



**FORM - 2**  
**L - 35 DOWNGRADING OF INVESTMENT**

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

**Statement as on: 30th Sept, 2012**

**Name of the Fund :- Pension and General Annuity**

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**

(₹ in Lakhs)

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

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Prasun Gajri  
Chief Investment Officer

FORM - 2  
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sept, 2012

Name of the Fund :- Unit Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

									(₹ in Lakhs)
NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms		N/A						
	Other than Approved Investments								
B.	<u>AS ON DATE</u>								
	Central Government Securities								
	State Government/ Other Approved Securities/Other guaranteed securities								
	Housing Sector Investments								
	Infrastructure / Social Sector Security								
	Investment subject to Exposure Norms								
	Other than Approved Investments								

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Prasun Gajri  
Chief Investment Officer

FORM L-36:- PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE																		
Insurer: HDFC Standard Life Insurance Co. Ltd.																	Date:	30/09/2012
Sl. No	Particulars	For the quarter ended 30th September, 2012				For the quarter ended 30th September, 2011				Upto the half year ended 30th September, 2012				Upto the half year ended 30th September, 2011				
		Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Crores)	Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Crores)	
1	First year Premium																	
	i Individual Single Premium- (ISP)																	
	From 0-10000	0.49	26,253	26,244	74.27	0.72	553	526	22.55	1.31	27,371	27,325	440.66	1.18	949	904	33.12	
	From 10,000-25,000	0.83	394	393	35.70	1.48	635	626	50.07	2.20	1,072	1,065	988.20	2.55	1,066	1,052	78.01	
	From 25001-50,000	2.10	429	418	30.34	12.70	2,569	2,476	72.02	5.02	1,065	1,043	916.80	27.18	5,354	5,178	112.02	
	From 50,001-75,000	0.59	88	88	10.45	2.39	361	349	34.80	1.65	245	244	344.74	5.14	753	739	35.06	
	From 75,000-100,000	1.74	166	162	7.00	9.39	948	908	21.92	3.69	348	339	171.33	18.90	1,854	1,777	37.95	
	From 1,00,001-1,25,000	0.28	20	20	2.48	0.75	63	62	2.15	0.53	39	38	55.73	1.22	99	97	7.31	
	Above ₹ 1,25,000	17.62	272	259	20.00	27.76	734	700	34.89	25.23	447	422	374.32	52.13	1,433	1,355	95.03	
	ii Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	0.29	89	87	0.02	0.10	31	32	0.01	0.62	186	183	0.04	0.20	59	57	0.01	
	From 50,001-100,000	2.01	229	225	0.14	0.20	33	32	0.02	5.25	592	581	0.37	0.34	51	50	0.02	
	From 1,00,001-150,000	1.08	80	80	0.08	0.10	10	10	0.02	2.54	188	188	0.18	0.19	16	16	0.01	
	From 150,001-2,00,000	0.31	17	17	0.02	0.20	13	12	0.00	0.59	34	33	0.04	0.22	13	12	0.02	
	From 2,00,001-250,000	0.16	7	8	0.01	0.18	9	9	0.01	0.38	16	17	0.02	0.24	11	11	0.02	
	From 2,50,001-3,00,000	0.13	5	5	0.01	0.11	5	5	0.02	0.44	16	17	0.03	0.19	7	7	0.01	
	Above ₹ 3,00,000	0.92	17	14	0.09	1.28	19	19	0.08	2.55	34	32	0.21	2.21	26	26	0.16	
	iii Group Single Premium (GSP)																	
	From 0-10000	8.64	14	(828)	(478.59)	3.82	8	(1,190)	-933.81	12.20	24	14,949	(1,306.39)	2.21	16	(317)	(982.89)	
	From 10,000-25,000	2.41	11	5,091	114.61	2.07	14	4,679	136.57	4.79	20	9,135	211.41	3.94	23	6,814	139.97	
	From 25001-50,000	1.47	10	2,042	198.46	1.62	3	3,790	84.39	3.53	15	32,723	308.76	13.80	13	11,050	155.70	
	From 50,001-75,000	0.64	10	1,954	168.16	0.81	6	1,295	53.69	1.69	16	3,941	334.07	9.77	9	4,524	78.24	
	From 75,000-100,000	0.43	8	1,560	125.60	0.64	4	3,582	159.94	1.28	14	5,038	208.00	2.87	10	8,052	230.08	
	From 1,00,001-1,25,000	0.36	5	2,222	70.08	0.42	1	676	70.09	0.94	8	2,843	128.34	1.40	8	2,231	125.02	
	Above ₹ 1,25,000	147.41	62	296,102	8,475.08	190.12	44	223,512	3,647.69	356.01	120	526,752	16,697.38	304.49	90	379,643	7,016.10	
	iv Group Single Premium- Annuity- GSPA																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	v Individual non Single Premium- INSP																	
	From 0-10000	11.82	14,935	14,025	2,259.16	8.50	11,659	11,468	410.55	23.11	29,446	28,012	3,703.70	14.70	20,903	20,528	724.93	
	From 10,000-25,000	137.21	79,862	73,788	4,447.48	100.99	61,414	59,211	1,383.18	235.49	140,055	130,754	7,032.40	167.74	100,911	97,456	2,451.45	
	From 25001-50,000	236.45	58,692	53,563	3,131.22	220.65	52,863	50,151	2,696.05	381.65	95,740	88,222	4,552.17	350.49	84,043	79,949	3,964.10	
	From 50,001-75,000	35.22	6,671	6,111	582.33	25.41	4,737	4,571	357.64	58.03	10,924	10,173	894.16	41.71	7,579	7,314	561.81	
	From 75,000-100,000	151.42	16,392	14,391	1,697.03	138.70	15,466	13,988	1,368.11	235.16	26,153	23,302	2,364.66	220.40	24,921	22,510	2,377.69	
	From 1,00,001-1,25,000	11.11	1,081	984	192.45	7.92	789	745	116.37	18.67	1,795	1,643	287.75	13.11	1,242	1,157	173.91	
	Above ₹ 1,25,000	121.56	5,248	4,585	1,637.46	153.60	6,409	5,784	1,352.75	185.30	8,232	7,239	2,295.07	217.31	9,554	8,625	2,367.61	
	vi Individual non Single Premium- Annuity- INSPA																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	vii Group Non Single Premium (GNSP)																	
	From 0-10000	(0.01)	-	-	(0.03)	0.01	44	0.20	(0.04)	-	2	(0.19)	0.02	-	44	20.39	-	
	From 10,000-25,000	0.00	-	1	0.01	-	-	-	-	0.02	10	0.11	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	0.00	-	0.01	-	-	-	-	-	
	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 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Sl. No	Particulars	For the quarter ended 30th September, 2012				For the quarter ended 30th September, 2011				Upto the half year ended 30th September, 2012				Upto the half year ended 30th September, 2011			
		Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Crores)	Premium (₹ in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Crores)
2	<b>Renewal Premium</b>																
	i) Individual																
	From 0-10000	62.59	143,455	157,559	2,639.88	74.73	165,761	169,387	2,808.58	113.61	228,999	234,609	4,337.59	134.52	273,402	280,067	4,832.11
	From 10,000-25,000	354.62	301,286	432,045	8,702.15	369.90	321,035	322,649	6,358.91	601.81	461,828	464,348	9,763.72	643.63	509,289	512,858	10,105.26
	From 25001-50,000	424.63	131,231	191,312	6,753.92	315.05	111,725	111,923	3,766.21	681.22	198,406	198,708	7,733.61	532.79	170,406	170,959	5,814.46
	From 50,001-75,000	79.03	27,087	53,608	3,007.73	70.80	25,047	25,073	1,457.65	137.31	35,291	35,335	2,209.42	128.38	32,826	32,910	1,972.56
	From 75,000-100,000	282.95	32,071	36,754	2,665.28	220.82	26,066	26,078	1,501.70	448.01	51,686	51,702	3,823.67	363.99	43,413	43,486	2,517.52
	From 1,00,001-1,25,000	27.64	5,625	11,893	1,191.40	25.27	5,153	5,157	530.56	48.78	7,046	7,054	787.60	45.82	6,418	6,434	692.09
	Above ₹ 1,25,000	477.50	19,991	23,877	4,593.14	521.36	21,766	21,772	3,545.30	774.61	31,235	31,237	5,688.24	840.48	33,853	33,900	5,546.71
	ii) Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Date: **30/09/2012**

SI No.	Channels	For the quarter ended 30th September, 2012			For the quarter ended 30th September, 2011			Upto the half year ended 30th September, 2012			Upto the half year ended 30th September, 2011		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)
1	Individual agents	2	5,330	3	1	630	1	3	5,348	3	1	630	1
2	Corporate Agents-Banks	3	54,818	15	-	-	-	3	62,862	17	-	-	-
3	Corporate Agents -Others	-	3,919	1	14	7,294	0	-	6,898	1	14	9,470	0
4	Brokers	18	11,477	2	22	6,602	4	30	13,310	2	31	8,060	5
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	97	232,600	142	43	221,862	194	181	506,975	357	123	393,881	332
	<b>Total(A)</b>	<b>120</b>	<b>308,144</b>	<b>161</b>	<b>80</b>	<b>236,388</b>	<b>200</b>	<b>217</b>	<b>595,393</b>	<b>380</b>	<b>169</b>	<b>412,041</b>	<b>339</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>120</b>	<b>308,144</b>	<b>161</b>	<b>80</b>	<b>236,388</b>	<b>200</b>	<b>217</b>	<b>595,393</b>	<b>380</b>	<b>169</b>	<b>412,041</b>	<b>339</b>

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

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

Date: **30/09/2011**

Sl. No.	Channels	For the quarter ended 30th September, 2012		For the quarter ended 30th September, 2011		Upto the half year ended 30th Septemeber, 2012		Upto the half year ended 30th September, 2011	
		No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)
1	Individual agents	60,248	121	41,822	129	92,463	221	73,498	230
2	Corporate Agents-Banks	109,896	512	93,326	486	180,944	793	151,952	756
3	Corporate Agents -Others	528	21	194	35	564	41	328	52
4	Brokers	16,323	43	7,989	33	28,078	74	11,034	53
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	23,962	37	16,009	31	41,948	61	24,032	47
	<b>Total (A)</b>	<b>210,957</b>	<b>733</b>	<b>159,340</b>	<b>713</b>	<b>343,997</b>	<b>1,189</b>	<b>260,844</b>	<b>1,137</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>210,957</b>	<b>733</b>	<b>159,340</b>	<b>713</b>	<b>343,997</b>	<b>1,189</b>	<b>260,844</b>	<b>1,137</b>

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED 30TH SEPTEMBER, 2012

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

Date: **30/09/2012**

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,245	144	39	25	9	-	1,462	13.19
2	Survival Benefit	1,669	212	43	5	1	2	1,932	5.20
3	for Annuities / Pension	86	2,078	78	132	34	9	2,417	6.14
4	For Surrender	-	54,195	25	12	14	14	54,260	643.24
5	Other benefits	-	10,862	276	108	-	-	11,246	70.27
<b>1 Death Claims \$</b>									
		-	1,465	266	10	-	-	1,741	35.73

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

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits #	-	2,238	-	-	-	-	2,238	59.71
<b>1 Death Claims</b>									
		-	307	4	-	-	-	311	4.24

# No. of Claims of Other Benefits for Group business are based on claims of individual member.

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

The figures for individual and group insurance business are shown separately

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

FOR L-40- : QUARTERLY CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED 30TH SEPTEMBER, 2012

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

Date: **30/09/2012**

*No. of claims only*

SI. No.	Claims Experience	For Death \$	For Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	160	184	5	919	982	530
2	Claims reported during the period	1,813	1,508	1,928	2,453	54,941	10,937
3	Claims Settled during the period	1,741	1,462	1,932	2,417	54,260	11,246
4	Claims Repudiated during the period	35	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	35	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	197	230	1	955	1,663	221
	Less than 3months	192	109	1	275	1,604	113
	3 months to 6 months	4	38	-	141	25	97
	6months to 1 year	-	83	-	452	25	11
	1year and above	1	-	-	87	9	-

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

*No. of claims only*

SI. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits #
1	Claims O/S at the beginning of the period	1	-	-	-	-	-
2	Claims reported during the period	311	-	-	-	-	2,238
3	Claims Settled during the period	311	-	-	-	-	2,238
4	Claims Repudiated during the period	1	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

# No. of Claims of Other Benefits for Group business are based on claims of individual member.

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

Note: Other Benefits category excludes Initial premium refund for withdrawn, declined & postponed cases (pre-issuance), excess premium refund and Look-in payouts (Post Issuance). Opening balance of Other Benefits category is revised accordingly.



FORM L-41-GREIVANCE DISPOSAL FOR THE QUARTER ENDED 30TH SEPTEMBER, 2012

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

Date: **30/09/2012**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partially Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	794	7,982	1,525		6,497	754
b)	New Busines Related	171	1,805	1,167		700	109
c)	Policy Servcing related	171	1,614	616		1,069	100
d)	Claim Servicing related	72	896	532		379	57
e)	Others	50	257	37		218	52
	<b>Total Number</b>	<b>1,258</b>	<b>12,554</b>	<b>3,877</b>	<b>-</b>	<b>8,863</b>	<b>1,072</b>

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
<b>2</b>	<b>Duration wise Pending Status</b>			
a)	Less than 15 days	1,068	-	1,068
b)	Greater than 15 days	4	-	4
	<b>Total Number</b>	<b>1,072</b>	<b>-</b>	<b>1,072</b>

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

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

The policy data is extracted from the policy administration system and checked to ensure completeness of data. Additional checks are performed on the data, some of which are listed below.

- The current year's valuation data is reconciled with the previous year's data and the movements during the year. This check is done for number of contracts, sum assured, and premium.
- The movement data is checked against accounting data with regard to benefit payments.
- Checks are made to ensure that the parameters for each product, such as age, term, premium, etc, are within the minimum and maximum limits for the product.

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

- An actuarial software package, based on sound actuarial principles, is used to compute the reserves for all material lines of business.
- The valuation basis is supplied to this actuarial software from an external assumptions spreadsheet file, which is updated and independently checked.
- The actuarial software produces an output of the basis used, which is then validated against the approved valuation basis.
- For minor lines of business like annuities, health and group protection contracts the reserves are calculated using Excel and VBA for Excel and the valuation basis is parameterised in the Excel spreadsheet.

## (1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	6.2%	6.2%
(a.2) Life - Non-participating policies	5.2%	5.2%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities - Non-participating policies	N/A	N/A
(a.5) Annuities - Individual pension plan	7.0%	7.0%
(a.6) Unit Linked	4.4%	4.4%
(a.7) Health insurance	5.2%	5.2%

### (b) Group Business

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

## (2) Mortality Assumptions

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

(a) Individual Business	Minimum	Maximum
(a.1) Participating policies	42.0%	96.0%
(a.2) Non-participating policies	42.0%	180.0%
(a.3) Annuities	40.0%	40.0%
(a.4) Unit linked	42.0%	90.0%
(a.5) Health insurance	28.0%	44.0%
(b) Group Business (unit linked)	120.0%	120.0%

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

## (3) Expense Assumptions

The values of future expenses have been determined so as to allow, on prudent assumptions, for either of the following two eventualities:

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

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

The per policy renewal expense assumption varies between Rs 414 and Rs 1022 for the majority of the individual business.

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

The claim expense assumptions for maturities and surrenders for individual contracts is Rs. 161 and for death claims it is the higher of 0.4% of Sum at risk and Rs 161.

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

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

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

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

## (4) Persistency Assumptions

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

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

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

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

### (b) Individual Business (Conventional)

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

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

### (5) Bonus Rates

#### (a) Individual Business

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

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

- Reversionary bonus rates are set at a level equal to the declared rates for the relevant contracts.
  - Terminal bonus rates are set at a policy level.
  - The mathematical reserves are subject to an underpin of the guaranteed surrender value at a policy level.
  - In product lines where the calculated gross premium reserve is less than the aggregate asset share, the asset share is held as the reserve.
- This ensures that the mathematical reserves reflect policyholder's reasonable expectations.

#### (7) Taxation and Shareholder Transfers

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

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

- An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported, in addition to claims which are expected to occur after the valuation date.
- The reserve for IBNR claims is based on 1 months risk premium/charge.

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

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

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

##### (9.b) Annuities

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

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

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

##### (9.d) Health

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

##### (9.e) Group

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

#### Notes

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

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

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

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

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

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	
SI- ECS	442	549	763	1,010	
Non SI- ECS	515	616	822	1,023	
Paid up/Single					414