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FORM L-1-A-RA

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

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2010

Policyholders' Account (Technical Account)***

Particulars	Schedule	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
Premiums earned - net			
(a) Premium	L-4	14,789,161	10,004,531
(b) Reinsurance ceded		(106,137)	(95,657)
(c) Reinsurance accepted			
Income from Investments			
(a) Interest, Dividends & Rent – Gross		2,099,452	1,471,996
(b) Profit on sale/redemption of investments		5,276,016	895,569
(c) (Loss on sale/ redemption of Investments)		(227,034)	(275,482)
(d) Transfer/Gain on revaluation/change in fair value*		3,919,397	25,204,912
(e) Appropriation/Expropriation Adjustment Account		46,354	-
(f) Amortisation of (premium)/discount on investments		(3,305)	(17,545)
Contribution from the Shareholders' Account		1,017,011	317,404
Other Income			
(a) Service Tax recovery		67,089	38,945
(b) Others		31,525	15,192
TOTAL (A)		26,909,528	37,559,865
Commission	L-5	1,003,816	824,037
Operating Expenses related to Insurance Business	L-6	3,750,533	3,271,940
Provision for doubtful debts		-	-
Bad debts written off		-	-
Provision for Tax		-	-
Fringe Benefit Tax		-	12,597
Provisions (other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Others		-	-
TOTAL (B)		4,754,349	4,108,574
Benefits Paid (Net)	L-7	5,353,584	1,676,998
Interim Bonuses Paid		141	91
Terminal Bonuses Paid		227	-
Change in valuation of liability in respect of life policies			
(a) Gross**			
Linked Liability		15,554,935	31,872,793
Non linked Liability		499,221	(910)
(b) Amount ceded in Reinsurance		(65,034)	(20,771)
(c) Amount accepted in Reinsurance		-	-
TOTAL (C)		21,343,074	33,528,201
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		812,105	(76,910)
APPROPRIATIONS			
Transfer to Shareholders' Account		27,786	162,179
Transfer to Other Reserves		-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		241,794	119,060
Balance being Funds For Future Appropriations		542,525	(358,149)
TOTAL (D)		812,105	(76,910)

Notes:

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

** Represents changes in the mathematical reserves after allocation of bonus

The total surplus as mentioned below :

(a) Interim Bonuses Paid:	141	91
(b) Terminal Bonuses Paid:	227	0
(c) Allocation of Bonus to policyholders:	0	0
(d) Surplus shown in the Revenue Account:	812,105	(76,910)
(e) Total Surplus: [(a)+(b)+(c)+(d)]	812,473	(76,819)

FORM L-2-A-PL

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

PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2010

Shareholders' Account (Non-technical Account)

Particulars	Schedule	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
Amounts transferred from the Policyholders Account (Technical Account)		27,786	162,179
Income From Investments			
(a) Interest, Dividends & Rent – Gross		81,544	65,823
(b) Profit on sale/redemption of investments		158,647	1,023
(c) (Loss on sale/ redemption of investments)		(318)	-
(d) Transfer / gain on revaluation / change in fair value		-	-
(e) Amortisation of (premium)/discount on investments		(874)	(477)
Other Income		8	117
TOTAL (A)		266,793	228,665
Expenses other than those directly related to the insurance		476	1,040
Bad debts written off		-	-
Transfer to Policyholders' fund		1,017,011	317,404
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
TOTAL (B)		1,017,487	318,444
Profit/ (Loss) before tax		(750,694)	(89,779)
Provision for Taxation			
Profit / (Loss) after tax		(750,694)	(89,779)
APPROPRIATIONS			
(a) Balance at the beginning of the year		(14,664,966)	(11,913,122)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves/ other accounts			
Transfer to liabilities on account of Employee benefits		-	-
Profit / (Loss) carried forward to the Balance Sheet		(15,415,660)	(12,002,901)

FORM L-3-A-BS

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

BALANCE SHEET AS AT JUNE 30, 2010

	Schedule	As at	As at
		JUNE 30, 2010	JUNE 30, 2009
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	19,693,000	17,958,635
Share application money received pending allotment of shares		735,300	-
RESERVES AND SURPLUS	L-10	573,692	552,892
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		44,855	61,194
Sub-Total		21,046,847	18,572,721
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		87,131	221,902
POLICY LIABILITIES		38,101,094	29,070,737
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		170,772,735	100,655,729
Sub-Total		208,960,960	129,948,368
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		2,032,538	228,246
Funds for Future Appropriations		1,306,625	651,032
Surplus Allocated to Shareholders		-	-
TOTAL		233,346,970	149,400,367
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
Shareholders'	L-12	6,859,474	4,625,011
Policyholders'	L-13	43,298,428	34,975,779
ASSETS HELD TO COVER LINKED	L-14	170,772,735	100,655,729
LOANS	L-15	41,819	35,638
FIXED ASSETS	L-16	3,051,434	1,337,289
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	1,100,840	1,080,134
Advances and Other Assets	L-18	4,275,789	4,011,066
Sub-Total (A)		5,376,629	5,091,200
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-20	191,438	189,772
Sub-Total (B)		11,469,209	9,323,180
NET CURRENT ASSETS (C) = (A - B)		(6,092,580)	(4,231,980)
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	15,415,660	12,002,901
Debit Balance of Revenue Account		-	-
TOTAL		233,346,970	149,400,367

CONTINGENT LIABILITIES

Particulars		As at	As at
		JUNE 30, 2010	JUNE 30, 2009
		(Rs.'000)	(Rs.'000)
1) Partly paid-up investments		-	-
2) Claims, other than against policies, not acknowledged as debts by the company		6,370	-
3) Underwriting commitments outstanding (in respect of shares and securities)		-	-
4) Guarantees given by or on behalf of the		-	-
5) Statutory demands/ liabilities in dispute, not provided for		2,990,733	1,465,718
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others		-	-
TOTAL		2,997,103	1,465,718

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-4-PREMIUM SCHEDULE
PREMIUM**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	First year premiums	6,927,229	4,249,002
2	Renewal Premiums	7,589,186	5,487,854
3	Single Premiums	272,746	267,675
	TOTAL PREMIUM	14,789,161	10,004,531

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES

Particulars	Current Year (Rs.'000)	Previous Year (Rs.'000)
Commission paid		
Direct - First year premiums	842,201	673,491
- Renewal premiums	158,613	149,387
- Single premiums	3,002	1,159
Add: Commission on Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	-	-
Net Commission	1,003,816	824,037

Break-up of the expenses (Gross) incurred to procure business :		
Agents	254,970	310,156
Brokers	1,191	1,122
Corporate Agency	746,531	507,336
Referral	1,124	5,423
Others	-	-
Total	1,003,816	824,037

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	1,593,973	1,398,888
2	Travel, conveyance and vehicle running expenses	38,723	30,347
3	Training expenses	107,312	77,699
4	Rents, rates & taxes	263,890	251,686
5	Repairs	6,194	2,712
6	Printing & stationery	27,330	29,788
7	Communication expenses	61,865	85,559
8	Legal & professional charges	200,819	178,777
9	Medical fees	8,598	11,886
10	Auditors' fees, expenses etc		
	a) as auditor	513	750
	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	50	-
11	Advertisement and publicity	584,919	470,583
12	Interest & Bank Charges	6,195	7,350
13	Others		
	(a) Computer Expenses	75,594	63,538
	(b) General Office & Other Expenses	166,636	156,015
	(c) Business Development Expenses	153,982	131,329
	(d) Loss on Sale of Fixed Assets	4,439	-
	(e) Service Tax	332,527	242,529
14	Depreciation	116,974	132,504
	- Depreciation on assets owned by policyholders	-	-
	- Reimbursement of depreciation of assets for use of Shareholders Assets	-	-
	TOTAL	3,750,533	3,271,940

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
	1. Insurance Claims		
	(a) Claims by Death,	219,235	113,804
	(b) Claims by Maturity,	1,616	133
	(c) Annuities / Pension payment,	4,988	2,754
	(d) Periodical Benefit	39,238	46,774
	(e) Others		
	Surrenders	4,338,579	1,296,931
	Critical Illness	8,076	3,599
	Permanent & Partial Disability	-	-
	Withdrawals	756,013	228,611
	Vesting of Pension policy	23,631	10,874
	Sub Total (A)	5,391,376	1,703,480
	2. (Amount ceded in reinsurance):		
	(a) Claims by Death,	(32,363)	(26,006)
	(b) Claims by Maturity,		
	(c) Annuities/Pension payment,		
	(d) Periodical Benefit		
	(e) Health		
	(f) Others		
	Surrenders		
	Critical Illness	(5,429)	(476)
	Permanent & Partial Disability		
	Sub Total (B)	(37,792)	(26,482)
	3. Amount accepted in reinsurance:		
	(a) Claims by Death,	-	-
	(b) Claims by Maturity,	-	-
	(c) Annuities/Pension payment,	-	-
	(d) Periodical Benefit	-	-
	(e) Health	-	-
	(f) Others	-	-
	Sub Total (C)	-	-
	TOTAL	5,353,584	1,676,998

Notes: (a) Claims include specific claims settlement costs, wherever applicable.
(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.

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

Particulars	Current Year	Previous Year
	(Rs.'000)	(Rs.'000)
1 Authorised Capital		
Equity Shares of Rs. 10 each	30,000,000	30,000,000
2 Issued Capital		
Equity Shares of Rs. 10 each	19,693,000	17,960,000
3 Subscribed Capital		
Equity Shares of Rs. 10 each	19,693,000	17,960,000
4 Called-up Capital		
Equity Shares of Rs. 10 each	19,693,000	17,960,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	(1,365)
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
TOTAL	19,693,000	17,958,635

Share Capital amounting to Rs. 14,280,560 thousand (Previous year : Rs. 13,007,760 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	Current Year		Previous Year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian / Holding Company	1,428,056,000	72.52%	1,300,776,000	72.43%
Foreign	511,680,000	25.98%	466,960,000	26.00%
Others - Domestic	29,564,000	1.50%	28,264,000	1.57%
Total	1,969,300,000	100.00%	1,796,000,000	100.00%

FORM L-10-RESERVES AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	20,800	-
4	Revaluation Reserve	552,892	552,892
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	573,692	552,892

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	
2	Banks	-	
3	Financial Institutions	-	
4	Others	-	
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS

		Current Year	Previous Year
Particulars		(Rs.'000)	(Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,219,117	2,179,250
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	182,646	349,545
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	308,928	100,531
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	757,540	757,540
4	Investments in Infrastructure and Social Sector	1,172,387	388,807
5	Other than Approved Investments	121,014	85,294
Sub Total (A)		4,761,632	3,860,967
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	43,300
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities		
	Commercial Paper	-	-
	Certificate of Deposit	963,130	138,118
	Repo Investments	1,033,719	582,626
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	100,993	-
5	Other than Approved Investments	-	-
Sub Total (B)		2,097,842	764,044
TOTAL		6,859,474	4,625,011

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

		Current Year	Previous Year
Particulars		(Rs.'000)	(Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills*	25,737,098	14,456,281
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,057,032	2,172,308
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,695,195	2,849,465
	(e) Other Securities	-	-
	Deep Discount Bonds	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,389,793	5,283,352
5	Other than Approved Investments	343,640	474,885
Sub Total (A)		37,222,758	25,236,291
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,180,912	733,583
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	51,574	2,785,667
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	916,705
	(e) Other Securities	-	-
	Commercial Paper	25,488	11,174
	Certificate of Deposit	961,574	1,264,549
	Deep Discount Bonds	-	-
	Repo Investments	1,668,485	3,425,573
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,187,637	602,237
5	Other than Approved Investments	-	-
Sub Total (B)		6,075,670	9,739,488
TOTAL		43,298,428	34,975,779

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	6,679,475	4,943,021
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	96,432,865	64,244,963
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,839,844	3,238,701
	(e) Other Securities		
	Deep Discount Bonds	229,693	-
	Fixed Deposit	-	2,956,996
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	34,640,572	7,854,223
5	Other than Approved Investments	9,788,348	6,642,474
	Sub Total (A)	153,610,797	89,880,378
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	1,603,256
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	790,131	1,160,384
	(e) Other Securities		
	Fixed Deposit	2,755,685	3,394,999
	Commercial Paper	688,673	531,284
	Certificate of Deposit	4,536,493	753,655
	Deep Discount Bonds	-	-
	Repo Investments	3,763,448	1,281,849
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,028,922	605,811
5	Other than Approved Investments	-	-
	Sub Total (B)	14,563,352	9,331,238
OTHER ASSETS			
1	Interest Accrued and Dividend Receivable	1,721,339	1,274,878
2	Other - Receivable	368,231	198,708
3	Appropriation/Expropriation Adjustment Account	460,003	-
4	Investment Sold Awaiting Settlement	522,466	377,646
5	Investment Purchased Awaiting Settlement	(306,714)	(322,867)
6	Other Liabilities (net)	(166,739)	(84,252)
	Sub Total (C)	2,598,586	1,444,113
	TOTAL (A+B+C)	170,772,735	100,655,729

FORM L-15-LOANS SCHEDULE
LOANS

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	323	483
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-
	(c) Loans against policies	40,144	32,741
	(d) Others	-	-
	<i>Unsecured</i>	1,352	2,414
	TOTAL	41,819	35,638
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	40,972	32,904
	(f) Others		
	Loans to Employees	847	2,734
	TOTAL	41,819	35,638
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	41,819	35,638
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	41,819	35,638
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,227	1,416
	(b) Long Term	37,592	34,222
	TOTAL	41,819	35,638

FORM 16-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 30-06-2010	As at 30-06-2009
Intangible Assets (Computer Software)	416,452	8,389	-	424,841	254,275	15,950	-	270,225	154,616	62,749
Leasehold Improvements	2,105	833	-	2,938	385	13	-	398	2,540	610
Buildings	15,179	2,020,305	-	2,035,484	1,258	2,806	-	4,064	2,031,420	13,091
Information Technology Equipment	952,186	555	(16,047)	936,694	626,335	42,835	(14,780)	654,390	282,304	286,805
Office Equipment	811,816	331	(6,307)	805,840	502,028	27,189	(4,939)	524,278	281,562	505,639
Furniture & Fittings	991,108	(1,871)	(12,760)	976,477	668,439	28,180	(7,759)	688,860	287,617	460,859
TOTAL	3,188,846	2,028,542	(35,114)	5,182,274	2,052,720	116,973	(27,478)	2,142,215	3,040,059	1,329,753
Capital Work in progress	7,649	2,025,172	(2,021,447)	11,375	-	-	-	-	11,375	7,536
Grand Total	3,196,495	4,053,714	(2,056,561)	5,193,649	2,052,720	116,973	(27,478)	2,142,215	3,051,434	1,337,289
PREVIOUS YEAR	3,204,495	30,465	(9,160)	3,225,799	1,756,789	132,504	(783)	1,888,510	1,337,289	

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques on hand *, drafts and stamps)	621,690	253,045
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	886,315	268,382
	(bb) Others	-	37,004
	(b) Current Accounts	(407,165)	521,703
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,100,840	1,080,134
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
1	In India	1,100,840	1,080,134
2	Outside India	-	-
	TOTAL	1,100,840	1,080,134

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	145,314	124,003
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	464,871	234,531
6	Others		
	(a) Security Deposits	717,534	752,354
	(b) Advances to employees	9,242	7,743
	(c) Investment sold awaiting settlement	154,516	1,586
	(d) Other Advances	171,385	84,428
	(e) Equity application - pending allotment	-	1,292
	TOTAL (A)	1,662,862	1,205,937
	OTHER ASSETS		
1	Income accrued on investments	1,134,378	849,039
2	Outstanding Premiums	1,013,982	1,381,249
3	Agents' Balances	230,482	189,640
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	51,638	111,384
6	Due from subsidiaries/ holding company	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Sundry Debtors	132,475	74,068
	(b) Due from Investing Company	33	19,924
	(c) Service Tax Advance & Unutilised Credits	49,939	179,825
	TOTAL (B)	2,612,927	2,805,129
	TOTAL (A+B)	4,275,789	4,011,066

FORM L-19-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	235,040	319,593
2	Balances due to other insurance companies (including Reinsurers)	124,619	252,020
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	290,064	236,430
5	Unallocated premium	718,640	481,271
6	Sundry creditors	4,769,866	4,103,907
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	373,883	134,957
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax deducted to be remitted	104,882	120,006
	(b) Service Tax Liability	24,859	54,194
	(c) Security Deposits	21,441	21,441
	(d) Investments purchased - to be settled	492,567	394,956
	(e) Due to Investing Company	12,500	-
	(f) Others - Payable	368,231	-
	(g) Refunds due (Withdrawals, surrender, lookin, proposal declined)	3,741,179	3,014,633
	TOTAL	11,277,771	9,133,408

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Wealth Tax	137	238
2	Fringe Benefit Tax (Net of advance tax)	-	2,735
3	Standard Loans	4	12
4	Employee Benefits	191,297	186,787
	TOTAL	191,438	189,772

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22 Analytical Ratios		PERIODIC DISCLOSURES	
Insurer:	HDFC Standard Life Insurance Co. Ltd	Date:	30/06/2010
Sl.No.	Particular	Current Year	Previous Year
1	New business premium income growth rate - segment wise		
	Participating Func	-24.20%	196.64%
	Non Participating Func	37.27%	-28.68%
	Annuity Fund	19.93%	97.64%
	Pension Fund	-20.48%	341.30%
	Health Func	-11.93%	New Business
	ULIL Fund	62.04%	-11.44%
	ULIP Fund	137.53%	-54.13%
	ULGL Fund	-19.14%	135.26%
	ULGP Fund	196.91%	114.87%
2	Net Retention Ratio	99.28%	99.04%
3	Expense of Management to Gross Direct Premium Ratio	32.15%	41.07%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.79%	8.24%
5	Ratio of policy holder's liabilities to shareholder's fund	3770.08%	1991.34%
6	Growth rate of shareholders' fund	-14.29%	-13.59%
7	Ratio of surplus to policyholders' liability	0.38%	-0.06%
8	Growth in net worth (Rs.'000)	(938.633)	(1,033,003)
9	Profit after tax/Total income	The Company does not have any profit after tax and therefore this ratio cannot be calculated.	
10	(Total real estate + loans)/(Cash + invested assets)	0.36%	0.56%
11	Total investments/(Capital + Surplus)	26.98	18.98
12	Total affiliated investments/(Capital+ Surplus)	0.27	0.12
13	Investment Yield (Gross and Net)		
	Policyholder's Fund - Non Linked (with unrealised Gains)		
	Par	2.21%	5.51%
	Par Pension	2.98%	6.53%
	Non Par	2.67%	3.90%
	Annuity	2.96%	5.17%
	Health	3.48%	3.57%
	Policyholder's Fund - Non Linked (without unrealised Gains)		
	Par	2.33%	2.37%
	Par Pension	3.60%	4.10%
	Non Par	3.30%	3.08%
	Annuity	4.45%	2.86%
	Health	3.94%	4.14%
	Policyholder's Fund - Unit Linked	25.23%	40.83%
	Shareholder's Fund - with unrealised Gains	1.42%	4.54%
	Shareholder's Fund - without unrealised Gains	3.85%	1.13%
14	Conservation Ratio		
	Participating Func	85.38%	85.72%
	Non Participating Func	88.45%	84.76%
	Annuity Fund	NA	NA
	Pension Fund	96.80%	95.43%
	Health Func	6.58%	New Business
	ULIL Fund	79.86%	74.80%
	ULIP Fund	90.23%	34.76%
	ULGL Fund	0.00%	99.94%
	ULGP Fund	20.27%	197.90%
15 (a)	Premium Persistency Ratio (based on original annualised premiums Note 1)		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1))	70%	59%
	For 25th month (based on new business written from 1st April (x-2) to 30th June(x-2))	47%	54%
	For 37th month (based on new business written from 1st April (x-3) to 30th June(x-3))	37%	35%
	For 49th Month (based on new business written from 1st April (x-4) to 30th June(x-4))	26%	30%
	For 61st month (based on new business written from 1st April (x-5) to 30th June(x-5))	31%	41%
15 (b)	Premium Persistency Ratio (based on reducing balance basis - Note 2)		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1))	70%	59%
	For 25th month (based on new business written from 1st April (x-2) to 30th June(x-2))	84%	91%
	For 37th month (based on new business written from 1st April (x-3) to 30th June(x-3))	54%	48%
	For 49th Month (based on new business written from 1st April (x-4) to 30th June(x-4))	68%	72%
	For 61st month (based on new business written from 1st April (x-5) to 30th June(x-5))	84%	88%
15 (c)	Policy Persistency Ratio (based on original basis - Note 1)		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1))	63%	63%
	For 25th month (based on new business written from 1st April (x-2) to 30th June(x-2))	56%	70%
	For 37th month (based on new business written from 1st April (x-3) to 30th June(x-3))	37%	46%
	For 49th Month (based on new business written from 1st April (x-4) to 30th June(x-4))	35%	43%
	For 61st month (based on new business written from 1st April (x-5) to 30th June(x-5))	41%	52%
15 (d)	Policy Persistency Ratio (based on reducing balance basis - Note 2)		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1))	63%	63%
	For 25th month (based on new business written from 1st April (x-2) to 30th June(x-2))	84%	92%
	For 37th month (based on new business written from 1st April (x-3) to 30th June(x-3))	52%	57%
	For 49th Month (based on new business written from 1st April (x-4) to 30th June(x-4))	74%	79%
	For 61st month (based on new business written from 1st April (x-5) to 30th June(x-5))	85%	90%
16	NPA Ratio		
	Gross NPA Ratio	NIL	NIL
	Net NPA Ratio	NIL	NIL
Equity Holding Pattern for Life Insurers			
1	(a) No. of shares	1,969,300,000	1,796,000,000
2	(b) Percentage of shareholding (Indian / Foreign)		
	Indian	74%	74%
	Foreign	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.38)	(0.05)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.38)	(0.05)
6	(w) Book value per share (Rs)	2.86	3.66

Note 1) Single premium and group policies are excluded in the calculation of the persistency ratios. The premium persistency ratios allow for lapses, surrenders paid up as well as premium reductions and are expressed in terms of original annualised premiums and not on reducing balance basis. The policy persistency ratios allow for lapses and surrenders. The persistency ratio for current year has been calculated as at 30/06/2010 with a suitable allowance for premium payment grace periods and for previous year is for a similar period (as at 30/06/2009).

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

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE
Receipts and Payments Account for the quarter ended June 30, 2010 on direct basis
(Rs '000)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	16,014,297
Other receipts:	
Service tax recovery	67,089
Fees & Charges	9,714
Misc income	21,304
Payments to the re-insurers, net of commissions and claims/ Benefits	(12,905)
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	(5,437,711)
Payments of commission and brokerage	(1,204,585)
Payments of other operating expenses	(3,614,190)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(18,630)
Income taxes paid (Net)	(32,496)
Service tax paid	(332,527)
Other payments:	
Fringe Benefit Tax	-
Wealth Tax	-
Cash flows before extraordinary items	5,459,361
Cash flow from extraordinary operations	-
Net cash flow from operating activities	5,459,361
Cash flows from investing activities:	
Purchase of fixed assets	(2,032,267)
Proceeds from sale of fixed assets	3,713
Purchases of investments	(535,938,459)
Loans disbursed	(1,453)
Sales of investments	524,464,199
Repayments received	-
Rents/Interests/ Dividends received	2,217,361
Investments in money market instruments and in liquid mutual funds (Net)	3,338,975
Expenses related to investments	(6,053)
Net cash flow from investing activities	(7,953,983)
Cash flows from financing activities:	
Proceeds from issuance of share capital	13,000
Share Application Money received	735,300
Share Premium Money Received	20,800
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	769,100
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(1,725,522)
Cash and cash equivalents at the beginning of the year	2,826,362
Cash and cash equivalents at the end of the year	1,100,840

PERIODIC DISCLOSURES
FORM L-24 Valuation of net liabilities
Insurer: **HDFC Standard Life Insurance Co. Ltd.**
Date: **30/06/2010**
(Rs in Lakhs)

Sr.No.	Particular	As at 30th June 2010	As at 30th June 2009
1	Linked		
a	Life	1,102,926	639,788
b	General Annuity		-
c	Pension	642,919	400,623
d	Health		-
2	Non-Linked		-
a	Life	275,617	202,260
b	General Annuity	2,857	1,424
c	Pension	64,198	53,008
d	Health	221	161

FORM L-25- (i) : Geographical Distribution Channel - Individuals													
PERIODIC DISCLOSURES													
Insurer: HDFC Standard Life Insurance Co. Ltd.													
Date: 30/06/2010													
Sr.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	188	180	0.35	3.01	6929	6,514	29.02	218.52	7,117	6,694.00	29.38	221.53
2	Arunachal Pradesh	0	-	-	-	0	-	-	-	-	-	-	-
3	Assam	16	16	0.04	0.77	1512	1,443	5.56	22.74	1,528	1,459.00	5.60	23.51
4	Bihar	2	2	0.00	0.02	1243	1,170	4.68	21.63	1,245	1,172.00	4.68	21.66
5	Chattisgarh	9	9	0.01	0.10	1352	1,224	3.64	30.08	1,361	1,233.00	3.65	30.18
6	Goa	589	503	4.58	17.91	258	263	1.49	4.34	847	766.00	6.07	22.25
7	Gujarat	28	28	0.08	0.44	11520	10,695	50.39	317.90	11,548	10,723.00	50.48	318.34
8	Haryana	11	11	0.15	1.16	7432	6,890	41.89	235.04	7,443	6,901.00	42.04	236.20
9	Himachal Pradesh	3	3	0.01	0.03	764	709	2.43	11.61	767	712.00	2.44	11.64
10	Jammu & Kashmir	10	10	0.01	0.18	707	629	3.10	17.69	717	639.00	3.11	17.87
11	Jharkhand	5	5	0.02	0.12	1267	1,157	6.31	24.51	1,272	1,162.00	6.33	24.63
12	Karnataka	46	44	0.24	0.70	6901	6,370	41.35	293.66	6,947	6,414.00	41.59	294.36
13	Kerala	136	133	0.75	2.13	8005	7,537	39.66	131.38	8,141	7,670.00	40.41	133.52
14	Madhya Pradesh	18	18	0.06	0.42	4820	4,516	17.50	87.79	4,838	4,534.00	17.56	88.21
15	Maharashtra	26	25	0.17	1.49	22976	21,050	131.38	1,271.60	23,002	21,075.00	131.55	1,273.08
16	Manipur	0	-	-	-	0	-	-	-	-	-	-	-
17	Meghalaya	2	2	0.00	0.01	110	99	0.31	1.28	112	101.00	0.31	1.29
18	Mizoram	0	-	-	-	0	-	-	-	-	-	-	-
19	Nagaland	0	-	-	-	0	-	-	-	-	-	-	-
20	Orissa	10	9	0.01	0.12	2831	2,634	9.14	35.91	2,841	2,643.00	9.15	36.03
21	Punjab	13	13	0.03	0.16	6922	6,405	27.48	140.06	6,935	6,418.00	27.51	140.23
22	Rajasthan	26	26	0.03	0.46	4398	4,124	12.11	98.75	4,424	4,150.00	12.15	99.22
23	Sikkim	4	4	0.01	0.06	158	149	0.81	2.53	162	153.00	0.83	2.58
24	Tamil Nadu	37	35	0.13	1.35	8836	8,146	39.31	252.47	8,873	8,181.00	39.45	253.83
25	Tripura	2	2	0.00	0.02	568	537	1.42	5.14	570	539.00	1.42	5.16
26	Uttar Pradesh	26	26	0.09	0.39	11406	10,649	37.72	266.19	11,432	10,675.00	37.81	266.57
27	UttrKhand	1	1	0.00	0.00	653	605	2.63	14.36	654	606.00	2.63	14.37
28	West Bengal	21	20	0.07	0.58	9647	8,840	43.41	220.27	9,668	8,860.00	43.48	220.86
29	Andaman & Nicobar Islands	0	-	-	-	0	-	-	-	-	-	-	-
30	Chandigarh	2	2	0.03	0.13	2628	2,348	10.00	79.94	2,630	2,350.00	10.02	80.07
31	Dadra & Nagarhaveli	0	-	-	-	0	-	-	-	-	-	-	-
32	Daman & Diu	0	-	-	-	0	-	-	-	-	-	-	-
33	Delhi	3	3	0.03	0.18	10021	9,085	44.31	444.33	10,024	9,088.00	44.34	444.51
34	Lakshadweep	0	-	-	-	0	-	-	-	-	-	-	-
35	Puducherry	10	8	0.03	0.16	223	214	0.86	4.33	233	222.00	0.88	4.48
TOTAL		1,244	1,138	6.96	32.10	134,087	124,002	607.90	4,254.07	135,331	125,140	614.86	4,286.17

FORM L-25- (ii) : Geographical Distribution Channel - GROUP													
PERIODIC DISCLOSURES													
Insurer:		HDFC Standard Life Insurance Co. Ltd.				Date:		30/06/2010					
Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	-	56	-	2.87	-	56	-	2.87
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	69	0.31	0.39	1	69	0.31	0.39
7	Gujarat	-	-	-	-	-	7	1.02	-	-	7	1.02	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	840	-	-	-	840	-	-
12	Karnataka	-	-	-	-	8	1,388	2.60	441.49	8	1,388	2.60	441.49
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	166.18	-	-	-	166.18
15	Maharashtra	-	-	-	-	28	53,702	60.96	1,091.59	28	53,702	60.96	1,091.59
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	4	1,389	0.18	2.52	4	1,389	0.18	2.52
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	7	18,243	18.81	18.15	7	18,243	18.81	18.15
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	1	265	0.53	2.73	1	265	0.53	2.73
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	17	22,848	20.73	542.85	17	22,848	20.73	542.85
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					66	98,807	105.14	2,268.76	66	98,807	105.14	2,268.76

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

Part A

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

Statement as on: 30th June, 2010

Statement of Investment assets
(Business within India)

Periodicity of Submission: Quarterly

(Rs.in Lakhs)

Investment Assets	Percentage as per Reg.	SH			PH		Book Value (SH+PH) F = (b+c+d+e)	Actual %	FVC Amount	Total Fund (a+b+c+d+e)	Mkt./Realisable Value
		Balance	FRSM	UL - Non Unit Res	PAR	Non-PAR					
		(a)	(b)	(c)	(d)	(e)					
A. Life Fund											
1. Government Securities	25%	5,46,756	20,699,58,059	15,919,94,197	164,40,72,371	19,06,25,90,92	220,08,94,07,19	54.63%	(1,754,55,600)	220,09,48,74,75	218,33,48,51,20
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	5,46,756	22,18,57,02,93	15,91,94,19,7	191,87,02,51,39	20,16,45,32,39	250,14,02,86,9	62.09%	(1,37,59,94,68)	250,14,58,96,25	248,76,43,40,1
3. Investment Subject to Exposure Norms											
a) Housing & Infrastructure	Not less than 15%	7,57,10,31,52	5,16,27,70,93	26,53,35,07,49	38,54,58,64,82	9,28,32,68,25	79,52,54,11,49	19.74%	1,07,39,86,99	87,09,64,43,02	80,54,08,78,54
b) (i) Approved Investments	Not exceeding 35%	27,50,43,09,87	4,95,53,20,69	18,39,75,86,66	40,25,12,07,30	5,69,11,69,27	69,29,54,55,93	17.20%	1,46,72,20,60	96,79,97,65,80	69,78,08,71,72
(ii) "Other Investments" not to exceed 15%		717,46,33,5	492,67,39,8	-	3,43,64,02,97	-	3,92,97,69,4	0.98%	(130,75,84,6)	4,64,65,40,29	3,92,97,69,4
Total Life Fund	100%	35,79,82,72,30	32,79,64,68,54	60,85,12,08,13	274,10,37,26,48	35,13,89,96,92	402,89,03,73,06	100.00%	1,03,49,54,45	438,68,64,53,5	403,01,52,61,21

Investment Assets	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
B. Pension, General Annuity Fund								
1. Government Securities	Not less than 20%	30,42,98,75,4	1,77,10,51,78	32,20,09,27,52	44.88%	150,28,02,5	32,20,09,27,52	32,35,12,07,77
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	39,45,23,10,1	1,77,31,44,37	41,22,54,75,38	57.45%	305,65,52,5	41,22,54,75,38	41,53,10,30,62
3. Balance in Approved Investments	Not exceeding 60%	28,56,94,23,21	1,95,86,87,22	30,52,81,10,44	42.55%	758,03,13,9	30,52,81,10,44	31,13,49,74,9
Total Pension, General Annuity Fund	100%	68,02,16,54,22	3,73,18,31,59	71,75,34,85,81	100.00%	1,06,36,86,63	71,75,34,85,81	72,66,52,81,1

Investment Assets	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
C. Linked Life, Pension & Group Insurance Funds					
1. Approved Investments	Not less than 75%	-	1,60,15,61,53,286	1,60,15,61,53,286	94.24%
2. Other than Approved Investment	Not more than 25%	-	97,88,34,78,72	97,88,34,78,72	5.76%
Total Linked Life Insurance Fund	100%	-	1,69,94,45,01,158	1,69,94,45,01,158	100.00%

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 : 12/08/2010

Form 3A - Part A
 Company Name & Code :- HDFC Standard Life Insurance Company Ltd - 101
 Statement as on :- 30th June, 2010
 Statement of Investment Assets Life Insurers:
 (Business within India)
 Periodicity of Submission: - Quarterly

(Rs in Lakhs)

Particulars	Sch No.	Amount	Particulars	Amount
Total Application as per Balance Sheet (A)		2,333,469.69772	Reconciliation of Investment Assets	
Add:				
Current Liabilities	Sch 13	112,777.70702	Total Investment Assets	2,209,306.37831
Provisions	Sch 14	1,914.38028		
Sub Total (B)		114,692.08729	Balance Sheet Value of:	
Less:				
Debit balances in P&L		154,156.59902	A: Life Fund	438,688.64535
Loans	Sch 9	418.18533	B: Pension & General A	71,753.48581
Advances & Other Assets	Sch 12	42,757.88039	C: Unit Linked Fund	1,699,445.01158
Cash & Bank Balances	Sch 11	11,008.39755		2,209,887.14275
Fixed Assets	Sch 10	30,514.34440		
Misc Expenses not written off	Sch 15	-		
Sub Total (C)		238,855.40670		
Funds available for Investments (A+B-C)		2,209,306.37831		

* Reconciliation of Funds for Investments & Investment Assets

Amount

Funds Available for Investments (E)

2,209,306.37831

Add:

Fixed Deposits of Conv Funds SCH 11

8,863.10463

Sub Total (F)

8,863.10463

Less: Other - Receivable

(Units Created in Units Administration System i.e Life Asia on 30th June 2010 * Unit Price of Respective Fund)
 Appropriation/Expropriation Adjustment Account

3,682.30967

4,600.03052

Sub Total (G)

8,282.34019

Value of Investments as per Form 3A (E + F - G)

2,209,887.14275

For HDFC Standard Life Insurance Company Limited

Date: 12/08/2010

Amitabh Chaudhry
 Managing Director & CEO

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Life	Life	Life	Life	Life	Life	Life	Life
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	7,345.42896	28,581.17395	355.35637	27,379.64678	58,733.20561	70,218.95233	105,274.08701	447,650.69349
Add : Inflow during the quarter	3,231.28786	24,663.17926	-	8,460.49825	6,786.23623	8,521.45461	7,419.36275	55,656.13981
Increase/(Decrease) Value of Investment	401.13208	617.43791	(0.04915)	683.64180	1,157.94573	1,098.09801	5,132.76294	27,298.58816
Less : Outflow During the Quarter	3,763.63970	21,756.97108	15.86797	10,609.56697	4,811.19242	5,553.65264	9,116.91667	58,999.10757
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7,214.20920	32,104.82004	339.43925	25,914.21986	61,866.19514	74,284.85230	108,709.29603	471,606.31389

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Pension	Pension	Pension	Pension	Pension	Pension	Pension	Pension
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	7,269.84684	10,062.95040	5.18180	19,663.14647	21,403.73355	56,065.85135	59,157.21262	288,087.20049
Add : Inflow during the quarter	1,655.47788	5,812.90082	0.16142	8,255.07084	2,459.01234	4,322.01124	4,804.59231	32,258.02359
Increase/(Decrease) Value of Investment	92.65804	299.82432	(0.10691)	728.57811	(109.38368)	1,282.73454	2,616.01371	17,904.71318
Less : Outflow During the Quarter	3,657.13061	2,464.05126	0.00230	7,552.77355	1,616.03921	4,341.44452	5,860.52565	34,003.62528
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5,360.85215	13,711.62428	5.23400	21,094.02188	22,137.32301	57,329.15262	60,717.29299	304,246.31199

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Group	Group	Group	Group	Group	Group	Group
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
Opening Balance (Market Value)	1,126.39758	3,806.38582	285.62668	3,473.63042	7,427.05668	4,841.03344	0.75502
Add : Inflow during the quarter	12.28946	167.18730	-	139.86116	807.56723	1,127.00194	-
Increase/(Decrease) Value of Investment	2.71891	(67.24233)	2.08729	37.12470	246.45390	232.69789	0.08425
Less : Outflow During the Quarter	114.80703	503.49932	-	105.40300	446.23021	39.74355	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,026.59891	3,402.83147	287.71397	3,545.21328	8,034.84760	6,160.98972	0.83926

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
Opening Balance (Market Value)	-	640.70765	303.64454	1.83645	3,187.51014	1,799.72134
Add : Inflow during the quarter	351.14428	-	351.48976	828.84375	26.70004	4.10553
Increase/(Decrease) Value of Investment	0.41238	9.69369	(13.22933)	(20.40140)	99.94889	70.87127
Less : Outflow During the Quarter	351.48976	-	-	3.42965	-	0.02758
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.06689	650.40135	641.90498	806.84915	3,314.15908	1,874.67056

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 Years
Opening Balance (Market Value)	3,346.93643	2,426.44701	11,689.80462	7,852.88274	12,503.07239	16,393.30712	106,803.21173	-
Add : Inflow during the quarter	1,037.69122	1,700.10413	2,975.38847	3,075.19238	5,092.17097	5,945.69131	44,083.10683	500.34408
Increase/(Decrease) Value of Investment	69.57216	(7.59661)	211.65363	168.54655	526.08236	775.63013	8,305.09620	3.78670
Less : Outflow During the Quarter	1,397.31368	778.67476	1,339.77096	625.74744	2,030.81756	2,127.67646	21,615.12217	250.10986
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3,056.88613	3,340.27976	13,537.07576	10,470.87423	16,090.50816	20,986.95211	137,576.29260	254.02093

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 Years
Opening Balance (Market Value)	424.78432	2,799.21601	9,553.64373	3,039.50586	8,770.13558	11,452.08412	56,053.74389	-
Add : Inflow during the quarter	1,526.11955	1,596.17085	3,510.44659	3,679.24436	4,971.86970	5,370.29437	27,933.06429	50.02487
Increase/(Decrease) Value of Investment	15.31617	(32.98707)	292.55484	183.24338	415.36838	460.53913	4,472.35246	0.37396
Less : Outflow During the Quarter	379.30036	996.75052	1,864.14633	412.33449	1,594.01347	1,729.59068	8,873.77498	25.00742
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,586.91968	3,365.64927	11,492.49883	6,489.65911	12,563.36019	15,553.32693	79,585.38565	25.39141

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

Statement as on :- 30th June, 2010

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder	Total of All Funds
	Money Plus	Bond Opportunities	Large Cap	Mid Cap	Managers	Blue chip	Income	Oppurtunities	Vantage	
Opening Balance (Market Value)	698.20040	1,843.64928	2,929.98923	2,169.18167	29,679.35990	607.89571	126.72720	285.85149	5,449.33216	1,531,046.93636
Add : Inflow during the quarter	442.48886	673.72747	1,060.95989	951.86250	2,155.26553	343.11591	154.38139	817.67753	2,511.38334	300,279.38608
Increase/(Decrease) Value of Investment	5.46419	20.45489	137.98062	202.05280	1,215.29479	30.26045	0.28678	31.73361	235.99696	77,544.86725
Less : Outflow During the Quarter	363.27958	567.20088	985.67040	952.51652	1,078.61182	145.40150	75.61082	678.12156	555.99700	227,129.69963
TOTAL INVESTIBLE FUNDS (MKT VALUE)	782.87386	1,970.63077	3,143.25935	2,370.58045	31,971.30841	835.87056	205.78453	457.14107	7,640.71547	1,681,741.49006

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date : 12/08/2010

FORM L-28-ULIP-NAV-3A

Part C

Company Name & Code: **HDFC Standard Life Insurance Company Limited - 101**
Statement as on: **30th June 2010**

No.	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield %	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	747,018,808	31.6101		31.1196	30.5037	29.8778	6.32%	9.40
2	Secured Managed Investment - Life	2,674,841,152	29.9138		29.1847	28.6131	28.0819	10.02%	9.89
3	Defensive Managed Investment - Life	6,362,097,730	39.8824		38.6980	37.9996	36.7427	12.28%	10.63
4	Balanced Managed Investment - Life	7,561,162,624	52.4073		50.1744	49.2800	46.9734	17.85%	11.65
5	Equity Managed Investment - Life	10,957,297,988	67.3814		63.2353	61.6922	57.8653	26.30%	11.25
6	Growth Fund Investment - Life	47,375,722,136	80.6682		75.1182	72.8938	68.0317	29.63%	10.79
7	Liquid Fund Investment - Pension	554,507,987	31.8638		31.3992	30.7942	30.1125	5.93%	9.65
8	Secured Managed Investment - Pension	2,173,019,546	29.4300		28.7565	28.1801	27.6116	9.39%	9.96
9	Defensive Managed Investment - Pension	2,283,289,261	36.1662		35.1085	34.5638	33.4851	12.08%	10.45
10	Balanced Managed Investment - Pension	5,827,877,611	50.4177		48.3420	47.4510	45.2812	17.22%	12.81
11	Equity Managed Investment - Pension	6,116,275,682	63.6519		59.7893	58.3980	54.6230	25.91%	11.89
12	Growth Fund Investment - Pension	30,545,198,293	77.3740		72.0565	69.9871	65.0572	29.60%	10.45
13	Liquid Fund Investment - Group	104,346,917	32.1799		31.7796	31.1005	30.3603	5.05%	9.41
14	Secured Managed Investment - Group	369,737,537	30.5708		29.9800	29.5002	28.9120	7.90%	9.26
15	Defensive Managed Investment - Group	824,944,016	45.7162		44.2236	43.4510	42.1290	13.54%	10.67
16	Balanced Managed Investment - Group	630,606,312	68.7359		65.3819	64.2943	61.1997	20.58%	12.47
17	Growth Fund Investment - Group	84,034	170.1226		155.1148	121.8996	112.7131	38.81%	24.77
18	Liquid Fund Investment - DB Pension	6,077	33.4675		31.5337	29.0784	28.4536	24.60%	13.47
19	Secured Managed Investment - DB Pension	83,415,009	72.2494		61.7213	29.0039	28.6236	68.42%	46.25
20	Defensive Managed Investment - DB Pension	339,949,538	37.0997		35.9361	35.4427	34.0641	12.99%	10.71
21	Balanced Managed Investment - DB Pension	192,164,779	46.5772		44.7234	43.7447	41.9593	16.63%	13.88
23	Stable Managed Life	3,363,358,699	31.7580		31.2525	30.6905	30.1774	6.49%	8.95
24	Stable Managed Pension	1,435,934,639	31.8124		31.3312	30.7566	30.1671	6.16%	9.02
25	Stable Managed - Group	363,515,315	31.2606		30.7115	30.2138	29.6556	7.17%	8.38
26	Stable Managed - DB Pension	65,085,015	24.7439		24.3801	30.6445	30.1542	12.43%	0.26
27	Sovereign Fund Life	34,964,414	26.5808		26.1946	25.8385	25.6030	5.91%	6.37
28	Sovereign Fund Pension	559,855	26.3674		25.8189	25.4659	25.2273	8.52%	6.09
29	Sovereign Fund - Group	29,414,416	26.4700		26.0331	25.5508	25.3190	6.73%	6.23
30	Sovereign Fund - DB Pension	66,657,414	25.9655		25.6884	25.4536	25.3779	4.33%	5.55
31	Liquid Fund Investment - Life - II **	316,271,297	12.2342		12.0572	11.8473	11.5875	5.89%	-
32	Secured Managed Investment - Life - II **	1,392,278,538	11.9494		11.6486	11.4082	11.2263	10.36%	-
33	Defensive Managed Investment - Life - II **	1,067,902,127	11.9935		11.6740	11.5015	11.2330	10.98%	-
34	Balanced Managed Investment - Life - II **	1,640,356,473	10.8576		10.4512	10.2178	9.7636	15.60%	-
35	Equity Managed Investment - Life - II **	2,113,507,274	10.5139		9.9218	9.7469	9.2105	23.94%	-
36	Growth Fund Investment - Life - II **	13,781,330,691	9.4476		8.7913	8.5669	8.0246	29.94%	-
37	Stable Managed Life - II **	351,809,581	12.0054		11.8297	11.6311	11.4571	5.96%	-
38	Money Plus Niche Life Fund #	224,868,733	11.5787		11.4617	11.2958	11.1379	4.09%	-
39	Bond Opportunity Niche Life Fund #	1,640,544,119	11.8682		11.6826	11.5293	11.4063	6.37%	-
40	Mid Cap Niche Life Fund #	1,065,519,660	17.8782		16.3490	14.9764	14.0939	37.52%	-
41	Large Cap Niche Life Fund #	1,148,408,802	13.8113		13.1627	12.8222	12.0498	19.76%	-
42	Manager Niche Life Fund #	3,250,115,608	14.3524		13.7266	13.2149	12.6248	18.28%	-
43	Balanced Managed Investment - Pension - II #	1,271,849,760	14.6314		14.0741	13.8327	13.1061	15.88%	-
44	Defensive Managed Investment - Pension - II #	654,448,991	13.0713		12.7053	12.5352	12.1380	11.55%	-
45	Equity Managed Investment - Pension - II #	1,562,832,151	15.5069		14.6374	14.3401	13.4727	23.83%	-
46	Growth Fund Investment - Pension - II #	7,983,171,614	18.0299		16.7694	16.3883	15.3244	30.15%	-
47	Liquid Fund Investment - Pension - II #	160,500,665	11.6135		11.4557	11.2551	11.0027	5.53%	-
48	Secured Managed Investment - Pension - II #	1,178,980,702	11.8035		11.5029	11.2681	11.0848	10.48%	-
49	Stable Managed Pension - II #	353,388,711	11.4570		11.2867	11.1156	10.9296	6.05%	-
50	Income Wealth Builder Fund #	398,865,098	10.3202		10.1500	NA	NA	NA	-
51	Blue Chip Wealth Builder Fund #	282,480,264	9.9163		9.5308	NA	NA	NA	-
52	Opportunity Wealth Builder Fund #	243,710,014	11.3312		10.3745	NA	NA	NA	-
53	Vantage Wealth Builder Fund #	775,976,184	10.5452		10.1017	NA	NA	NA	-
54	Capital Guarantee 5 Year Life Fund - II	25,839,723	10.3262		NA	NA	NA	NA	-
55	Capital Guarantee 5 Year Pension Fund - II	2,583,368	10.3263		NA	NA	NA	NA	-
Total :		173,970,592,950							

Note: Manager Niche Life Fund and Vantage Wealth Builder Fund are fund of funds, which invest in others scheme of wealth Maximiser and wealth builder fund respectively. Total AUM excluding AUM of the Fund of funds is Rs.169,944,501,158.08

\$ Annualised return for the quarter ended 30th June, 2010.

** Life - II Funds were launched on 10th January 2008. Hence 3 Year Rolling CAGR is not applicable.

Niche Life Funds, Pension - II, Wealth Builder Funds & Capital Guarantee Funds were launched on 31st July 2008, 29th Sept 2008, 4th Jan 2010 and 06th April 2010 respectively. Hence 3 Year CAGR are not applicable.

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.

Amitabh Chaudhry
Managing Director & CEO

Date :- 12/08/2010

PERIODIC DISCLOSURES								
FORM L-29		Detail regarding debt securities						
Insurer:		HDFC STANDARD LIFE INSURANCE COMPANY LTD				Date: 30/06/2010		
(Rs in Lakhs)								
	MARKET VALUE				Book Value			
	As at 30/06/2010	As % of total for this class	As at 31/03/2010	As % of total for this class	As at 30/06/2010	As % of total for this class	As at 31/03/2010	As % of total for this class
Break down by credit rating								
AAA rated	445,917.51	53.31%	426,660.39	56.32%	444,670.21	53.15%	412,624.59	55.84%
AA or better	32,310.31	3.86%	36,701.67	4.84%	31,982.73	3.82%	34,974.00	4.73%
Rated below AA but above A	0.00	0.00%	3,206.47	0.42%	0.00	0.00%	3,036.25	0.41%
Rated below A but above B								
Any other (Sovereign)	358,166.07	42.82%	291,041.64	38.42%	359,933.82	43.02%	288,343.01	39.02%
Total	836,393.88	100.00%	757,610.16	100.00%	836,586.76	100.00%	738,977.85	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	127,960.93	15.30%	94,696.64	12.50%	128,036.96	15.30%	93,202.35	12.61%
more than 1 year and upto 3years	222,059.82	26.55%	227,233.45	29.99%	221,773.40	26.51%	219,909.87	29.76%
More than 3years and up to 7years	157,039.95	18.78%	177,455.40	23.42%	157,055.12	18.77%	173,873.67	23.53%
More than 7 years and up to 10 years	174,351.15	20.85%	151,070.63	19.94%	174,158.13	20.82%	145,762.07	19.72%
More than 10 years and up to 15 years	67,618.73	8.08%	37,349.48	4.93%	68,100.31	8.14%	37,301.63	5.05%
More than 15 years and up to 20 years	20,619.97	2.47%	4,345.52	0.57%	20,665.30	2.47%	4,675.37	0.63%
Above 20 years	66,743.34	7.98%	65,459.04	8.64%	66,797.54	7.98%	64,252.89	8.69%
Total	836,393.88	100.00%	757,610.16	100.00%	836,586.76	100.00%	738,977.85	100.00%
Breakdown by type of the issuer								
a. Central Government	358,166.07	42.82%	316,922.94	41.83%	359,933.82	43.02%	315,383.50	42.68%
b. State Government								
c. Corporate Securities	478,227.82	57.18%	440,687.22	58.17%	476,652.94	56.98%	423,594.34	57.32%
Total	836,393.88	100.00%	757,610.16	100.00%	836,586.76	100.00%	738,977.85	100.00%

FORM L-30 : Related Party Transactions PERIODIC DISCLOSURES
Insurer: **HDFC Standard Life Insurance Co. Ltd.**
Date: **30/06/2010**

(Rs '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*	
				Current Year	Previous year
1	HDFC Limited	Holding Company	Insurance Commission Expense	1,283	1,479
2	HDFC Limited	Holding Company	Insurance Premium Income	(20,000)	-
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(43,153)	(26,744)
4	Standard Life Assurance Company (SLAC)	Investing Party	Reimbursements of Expenses	(1,607)	(2,373)
5	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	(3,893)	(709)
6	GRUH Finance Limited	Fellow Subsidiary	Insurance Commission Expense	46	126
7	GRUH Finance Limited	Fellow Subsidiary	Referral fees Expense	-	132
8	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expense	38,292	60,000
9	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(22,887)	(79)
10	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(178)	(2,587)
11	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expense	12,815	6,716
12	Mr. Amitabh Chaudhary	Key Management Personal	Managerial Remuneration	4,741	-
13	Mr. Amitabh Chaudhary	Key Management Personal	Reimbursements of Expenses	62	-
14	Mr. Paresn Parasnis	Key Management Personal	Managerial Remuneration	4,181	2,632
15	Mr. Paresn Parasnis	Key Management Personal	Reimbursements of Expenses	83	56
16	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expense	719,890	457,685
17	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	5,473	3,645
18	HDFC Bank Limited	Associate of holding Company	Marketing and Sales Promotion Expenses	528,982	512,554
19	HDFC Bank Limited	Associate of holding Company	Bank Charges	1,970	1,540
20	HDFC Bank Limited	Associate of holding Company	Superannuation contribution received	(255,995)	(129,706)
21	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	(4,908)	(2,294)

* Transaction amounts are as accrued in the books of accounts

PERIODIC DISCLOSURES
FORM L-31 LNL - 6 : Board of Directors & Key Person
Insurer: HDFC Standard Life Insurance Company Ltd.
Date: 30/06/2010

SI. 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	
7	Mr. Gautam R. Divan	Independent Director	
8	Mr. Ranjan K. Pant	Independent Director	
9	Mr. Ravi Narain	Independent Director	
10	Mr. Nathan Parnaby	Additional Director	
11	Mr. David Nish	Additional Director	
12	Mr. A K T Chary	Additional Director	
13	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
14	Mr. Gerald E. Grimstone	Alternate to David Nish	
15	Mr. Amitabh Chaudhry	Managing Director & CEO	
16	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	
17	Ms. Vibha Padalkar	Chief Financial Officer	
18	Mr. Ashley Rebello	Chief Actuary and Appointed Actuary	
19	Mr. Prasun Gajri	CIO - Investment - Front Desk	
20	Mr. Vikram Mehta	General Manager - Sales & Marketing	
21	Mr. Sharad Gangal	General Manager - Human Resources	Resigned w.e.f. 25th May 2010
22	Mr. Swaminathan S	Senior Vice President - Legal	

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

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.
As on 30th June 2010

 Form K

Name of Insurer: HDFC Standard Life Insurance Company Limited.

Registration Number: 11-128245

Classification: Total Business

Item	Description	Adjusted Value
		[Amount (in rupees lakhs)]
01	Available Assets in Policyholders' Fund:	2,104,073
	Deduct:	-
02	Mathematical Reserves	2,088,738
03	Other Liabilities	-
04	Excess in Policyholders' funds	15,335
05	Available Assets in Shareholders Fund:	55,863
	Deduct:	-
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	55,863
08	Total ASM (04)+(07)	71,198
09	Total RSM	35,267
10	Solvency Ratio (ASM/RSM)	202%

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: _____

Name and Signature of Appointed Actuary

Date: _____

Notes

- Item No. 01 shall be the amount 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 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total 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.

FORM L-33-NPAs-7A

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

Name of the Fund Life Funds

Statement date as on: 30th June 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. 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: 11/08/2010

Amitabh Chaudhry
Managing Director & CEO

Form 7A

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

Name of the Fund Pension & Annuity Funds

Statement date as on: 31st March 2010

Details of Investment Portfolio

(Rs. 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: 13th May, 2010

Amitabh Chaudhry
Managing Director & CEO

FORM L-33-NPAs-7A

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

Name of the Fun/Unit Linked Funds

Statement date as on: 30th June 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 11/08/2010

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2010

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. 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	G.Sec																
	Central Govt. Securities	CGSB	5,46,756	6,43,395	2.16%	2.16%	5,46,756	6,43,395	2.16%	2.16%	597,66,471	761,57,365	15.67%	15.67%			
	Treasury Bills	CTRB															
2	G.Sec OR Other Approved Securities/ Other guaranteed securities																
	Other Approved Securities	SGOA	-	10,83,996	2.21%	2.21%	-	10,83,996	2.21%	2.21%	990,25,588	18,42,794	0.00%	0.00%			
3	Investment subject to Exposure Norms																
(a)	Housing Sector Investments																
(b)	Infrastructure Investment																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	7,52,56,4693	123,99,617	1.67%	1.67%	7,52,56,4693	123,99,617	1.67%	1.67%	7,48,23,2281	44,23,8914	11.13%	11.13%			
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS															
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	45,38,459	(7,91,501)	-14.89%	-14.89%	45,38,459	(7,91,501)	-14.89%	-14.89%	53,04,049	(2,66,701)	-6.02%	-6.02%			
(c)	Approved Investments																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	1,03,18,3162	79,72,590	5.06%	5.06%	1,03,18,3162	79,72,590	5.06%	5.06%	2,20,14,523	13,82,0969	7.37%	7.37%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE															
	Fixed Deposits With Banks/FIs	ECDB									-	77,75,262	16.86%	16.86%			
	Commercial Paper	ECCP															
	Certificate of Deposit	ECDB	9,63,13,0000	39,81,102	0.45%	0.45%	9,63,13,0000	39,81,102	0.45%	0.45%	8,15,77,1450	12,85,7601	2.73%	2.73%			
	Corporate Debentures	ECOS	-	26,47,653	2.56%	2.56%	-	26,47,653	2.56%	2.56%	2,09,20,6300	84,02,881	6.61%	6.61%			
	Investment properties - Immovable	EINP	7,57,54,0000	-	0.00%	0.00%	7,57,54,0000	-	0.00%	0.00%	7,57,54,0000	-	0.00%	0.00%			
	Repo Investments	ECMR	9,26,57,7824	27,84,742	0.60%	0.60%	9,26,57,7824	27,84,742	0.60%	0.60%	-	82,26,677	4.82%	4.82%			
	Sub-Ordinate Debt	ECOS															
	Floating Rate Bonds	ECOS															
	Mutual Fund Units	EGMF	-	41,61,058	1.20%	1.20%	-	41,61,058	1.20%	1.20%	470,65,672	37,65,672	8.70%	8.70%			
(d)	Other than Approved Investments																
	Venture Funds																
	PTC/Securitized Assets - Under Approved Sectors	OPSA															
	E. Security Receipt	OPSA	437,27,377	-	0.00%	0.00%	437,27,377	-	0.00%	0.00%	440,07,443	-	0.00%	0.00%			
	Equity Shares	OESH	280,18,958	15,33,705	3.30%	3.30%	280,18,958	15,33,705	3.30%	3.30%	665,48,029	(8,73,611)	-2.27%	-2.27%			
	Total		35,79,82,7230	364,16,357			35,79,82,7230	364,16,357			30,72,58,1806	1,75,94,7824					

Note 1 Gross Yield = [2*I / (A+B-I)]; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

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 : 12/08/2010

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1
 Company Name & Code : HDFC Standard Life Insurance Company Ltd
 Statement As on : June 30, 2010

Name of the Fund :- Life Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. 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	G.Sec																
	Central Govt. Securities	CGSB	208,280.28589	3,984.71396	2.00%	2.00%	208,280.28589	3,984.71396	2.00%	2.00%	193,722.42971	11,803.10283	7.75%	7.75%			
	Treasury Bills	CTRB	11,809.12131	155.87045	1.44%	1.44%	11,809.12131	155.87045	1.44%	1.44%	9,966.01000	91.36450	1.50%	1.50%			
2	G.Sec OR Other Approved Securities/ Other guaranteed securities																
	Other Approved Securities	SGOA	30,051.02150	431.02255	2.02%	2.02%	30,051.02150	431.02255	2.02%	2.02%	12,995.50668	828.88626	8.40%	8.40%			
3	Investment subject to Exposure Norms																
	(a) Housing Sector Investments																
	(b) Infrastructure Investment																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	78,581.39880	1,788.90748	2.34%	2.34%	78,581.39880	1,788.90748	2.34%	2.34%	75,946.96874	6,409.96872	10.88%	10.88%			
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS															
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	944.01269	14.86662	1.63%	1.63%	944.01269	14.86662	1.63%	1.63%	899.38348	164.87044	16.07%	16.07%			
	(c) Approved Investments																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	8,409.15379	576.56954	5.17%	5.17%	8,409.15379	576.56954	5.17%	5.17%	14,491.16290	4,496.96059	46.97%	46.97%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-													
	Fixed Deposits With Banks/FIs	ECDB	8,863.14830	183.60091	1.66%	1.66%	8,863.14830	183.60091	1.66%	1.66%	13,405.80825	507.34059	4.45%	4.45%			
	Commercial Paper	ECCP	254.88449	3.85294	1.52%	1.52%	254.88449	3.85294	1.52%	1.52%	254.88449	88.67690	0.00%	0.00%			
	Certificate of Deposit	ECDB	7,804.79570	54.97339	0.42%	0.42%	7,804.79570	54.97339	0.42%	0.42%	18,685.34902	700.76778	6.63%	6.63%			
	Corporate Securities (Approved Investments) - Debentures	ECOS	28,035.32682	602.35603	2.48%	2.48%	28,035.32682	602.35603	2.48%	2.48%	21,219.75713	2,366.26520	11.60%	11.60%			
	Investment properties - Immovable	EINP															
	Repo Investments	ECMR	14,712.40425	291.93557	1.58%	1.58%	14,712.40425	291.93557	1.58%	1.58%	22,552.60411	676.70162	3.84%	3.84%			
	Sub-Ordinate Debt	ECOS	700.00000	17.19027	2.49%	2.49%	700.00000	17.19027	2.49%	2.49%	700.00000	68.95000	10.36%	10.36%			
	Floating Rate Bonds	ECOS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	0.30616	0.00%	0.00%			
	Mutual Fund Units	EGMF	515.74258	456.16209	4.37%	4.37%	515.74258	456.16209	4.37%	4.37%	20,820.70822	1,007.17326	9.78%	9.78%			
	Deep Discount Bonds	ECOS										(5,31815)	0.00%	0.00%			
	(d) Other than Approved Investments																
	Venture Funds	OVNF	1,849.70348	-	0.00%	0.00%	1,849.70348	-	0.00%	0.00%	1,926.53150	-	0.00%	0.00%			
	PTC/Securitized Assets - Under Approved Sectors	OPSA															
	Sub-Ordinate Debt	OLDB	-	62.46711	6.25%	6.25%	-	62.46711	6.25%	6.25%	1,000.00000	120.00000	12.77%	12.77%			
	Equity Shares	OESH	2,079.37346	60.27104	3.06%	3.06%	2,079.37346	60.27104	3.06%	3.06%	1,917.97500	1,143.07303	183.60%	183.60%			
	Corporate Debentures	OLDB	-	150.58198	1.98%	1.98%	-	150.58198	1.98%	1.98%	149.26928	28.69%	28.69%	28.69%			
	Mutual Fund - Liquid Funds	OMGS	-	150.58198	1.98%	1.98%	-	150.58198	1.98%	1.98%	3,877.58095	30.29382	1.57%	1.57%			
	Total		402,890.37306	8,835.34194			402,890.37306	8,835.34194			414,382.66017	30,648.65284					

Note 1 Gross Yield = $[2 \cdot I / (A+B-I)]$; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

Note 2 We have included Asset & Income of Unit Linked Non Unit Reserve Fund as part of Control fund in Form 1. However, in Accounts for the Quarter ended 30th June 2010, Non Unit Reserve Fund has been reported under the Unit Linked Funds in segmental balance sheet & segmental Revenue account, since this fund is created to back the Non Unit Reserve liability of Unit Linked Fund.

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 : 12/08/2010

Amitabh Chaudhry
 Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2010

Name of the Fund: Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. 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	G.Sec													
	Central Govt. Securities	CGSB	32,200.92752	596.14768	1.99%	1.99%	32,200.92752	596.14768	1.99%	1.99%	28,242.59165	2,163.00731	8.46%	8.46%
	Treasury Bills	CTRB												
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	9,024.44786	190.14581	2.24%	2.24%	9,024.44786	190.14581	2.24%	2.24%	8,170.13918	205.50216	4.45%	4.45%
3	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	11,132.29328	417.83917	3.76%	3.76%	11,132.29328	417.83917	3.76%	3.76%	11,500.82851	935.63739	10.84%	10.84%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	279.36128	(12.21920)	-4.27%	-4.27%	279.36128	(12.21920)	-4.27%	-4.27%	280.64579	(15.23353)	-8.20%	-8.20%
(c)	Approved Investment													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	2,955.79644	213.74327	5.73%	5.73%	2,955.79644	213.74327	5.73%	5.73%	4,712.59082	1,729.87846	51.84%	51.84%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB									-	47.97551	3.42%	3.42%
	Commercial Paper	ECCP												
	Certificate of Deposit	ECDB	1,810.94430	1.92729	0.19%	0.19%	1,810.94430	1.92729	0.19%	0.19%	182.46422	84.48963	6.05%	6.05%
	Corporate Debentures	ECOS	11,005.86066	306.86261	2.96%	2.96%	11,005.86066	306.86261	2.96%	2.96%	10,025.65733	1,212.77465	11.64%	11.64%
	Repo Investments	ECMR	3,043.85447	31.66523	1.24%	1.24%	3,043.85447	31.66523	1.24%	1.24%	2,087.19369	72.66254	3.02%	3.02%
	Sub-Ordinate Debt	ECOS	300.00000	7.36726	2.49%	2.49%	300.00000	7.36726	2.49%	2.49%	300.00000	29.55000	10.36%	10.36%
	Deep Discount Bonds	ECOS									-	21.66816	56.53%	56.53%
	Floating Rate Bonds	ECOS												
(d)	Other than Approved Investments													
	Equity Shares	OESH	-	-										
	Total		71,753.48581	1,753.47911			71,753.48581	1,753.47911			65,502.11119	6,487.91228		

Note Gross Yield = $[2 * I / (A + B - I)]$; where I=Investment income; A= the assetsd at the beginning of the financial year; and B= the assetsd at the end of the financial year

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 12/08/2010

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2010

Name of the Fund : Unit Linked Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. 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	G.Sec																
	Central Govt. Securities	CGSB	52,695.86797	919.83318	1.91%	1.91%	52,695.86797	919.83318	1.91%	1.91%	44,510.03203	1,897.93605	4.19%	4.19%			
	Treasury Bills	CTRB															
2	G.Sec OR Other Approved Securities/ Other guaranteed securities																
	Other Approved Securities	SGOA	14,098.88233	280.53283	2.01%	2.01%	14,098.88233	280.53283	2.01%	2.01%	14,074.83686	521.62193	5.76%	5.76%			
3	Investment subject to Exposure Norms																
	(a) Housing Sector Investments																
	(b) Infrastructure Investment																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	200,597.02285	4,108.04636	2.19%	2.19%	200,597.02285	4,108.04636	2.19%	2.19%	179,146.75931	8,005.67692	7.52%	7.52%			
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	166,097.91770	2,621.90825	1.80%	1.80%	166,097.91770	2,621.90825	1.80%	1.80%	127,825.24152	4,934.94954	7.16%	7.16%			
	(c) Approved Investment																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	964,328.64933	82,444.77178	9.36%	9.36%	964,328.64933	82,444.77178	9.36%	9.36%	880,337.49673	448,220.01810	106.48%	106.48%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE															
	Fixed Deposits With Banks/FIs	ECDB	27,556.85170	762.63087	2.31%	2.31%	27,556.85170	762.63087	2.31%	2.31%	39,346.40158	6,083.58565	13.64%	13.64%			
	Net Current Assets / (Liabilities)	ECMR	17,703.52153	-	0.00%	0.00%	17,703.52153	-	0.00%	0.00%	(510.48053)	-	0.00%	0.00%			
	Repo Investments	ECMR	37,634.48197	420.98096	1.06%	1.06%	37,634.48197	420.98096	1.06%	1.06%	42,278.44720	504.49104	1.70%	1.70%			
	Commercial Paper	ECCP	6,886.72755	67.10391	1.29%	1.29%	6,886.72755	67.10391	1.29%	1.29%	3,614.47255	484.68129	6.70%	6.70%			
	Certificate of Deposit	ECDB	45,364.92725	274.40134	0.79%	0.79%	45,364.92725	274.40134	0.79%	0.79%	24,025.79150	835.23997	5.00%	5.00%			
	Deep Discount Bonds	ECOS	2,296.92940	38.70490	1.71%	1.71%	2,296.92940	38.70490	1.71%	1.71%	2,258.22451	50.75733	3.31%	3.31%			
	Floating Rate Bonds	ECOS															
	Corporate Debentures	ECOS	66,299.75313	1,680.39735	2.78%	2.78%	66,299.75313	1,680.39735	2.78%	2.78%	56,160.74430	4,482.83353	9.82%	9.82%			
	Mutual Fund Units	EGMF	0.00015	230.54563	1.71%	1.71%	0.00015	230.54563	1.71%	1.71%	27,185.30745	650.38092	2.96%	2.96%			
	(d) Other than Approved Investments																
	PTC/Securitized Assets - Under Approved Sectors	OPSA															
	Corporate Debentures.	OLDB									1,516.75308	590.11446	25.04%	25.04%			
	Subordinate debt	OLDB	-	(12.84575)	-4.61%	-4.61%	-	(12.84575)	-4.61%	-4.61%	544.07930	66.68622	13.14%	13.14%			
	Equity Shares	OESH	97,883.47872	5,904.22333	6.55%	6.55%	97,883.47872	5,904.22333	6.55%	6.55%	88,222.34844	56,315.71773	167.77%	167.77%			
	Total		1,699,445.01158	99,741.23494			1,699,445.01158	99,741.23494			1,530,536.45583	533,644.69069					

Note : Gross Yield = $[2 * I / (A+B-I)]$; where I=Investment income; A= the assetsd at the beginning of the financial year; and B= the assetsd at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: HDFC Standard Life Insurance Company Limited - 101
Statement as on: 30th June 2010
Name of the Fund: Life Funds
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
(Rs. In Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	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.	As on Date								
	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 : 11/08/2010
**Amitabh Chaudhry
Managing Director & CEO**

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 30th June 2010

Name of the Fund: Life Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	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.	As on Date								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	10.00% IDFC NCD Mat 16 Dec 2013.	IPTD	776.30	16-Dec-08	CRISIL Limited	AAA	AA+	22-Jul-09	
	5.95 % REL NCD Mat 28/07/2013	IPTD	1,432.24	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	6.35% Rel. Energy Mat 28/07/13	IPTD	939.93	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% Rel Energy Mat. 28/07/13	IPTD	458.62	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% BSES Mat- 28/07/2013	IPTD	471.43	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	Investment subject to Exposure Norms		-		-	-	-	-	-
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000.00	07-May-08	CRISIL Limited	AAA	AA	24-Dec-08	
	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 : 11/08/2010

Amitabh Chaudhry
Managing Director & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: HDFC Standard Life Insurance Company Limited - 101
Statement as on: 30th June 2010
Name of the Fund: Pension and General Annuity
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
(Rs. In Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	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.	As on Date								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	10.00% IDFC NCD Mat 16 Dec 2013.	IPTD	250.00	16-Dec-08	CRISIL Limited	AAA	AA+	22-Jul-09	
	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 : 11/08/2010
**Amitabh Chaudhry
Managing Director & CEO**

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: HDFC Standard Life Insurance Company Limited - 101
Statement as on: 30th June 2010
Name of the Fund: Unit Linked Funds
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
(Rs. In Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	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.	As on Date								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	10.00% IDFC NCD Mat 16 Dec 2013.	IPTD	4,278.12	16-Dec-08	CRISIL Limited	AAA	AA+	22-Jul-09	-
	Investment subject to Exposure Norms								-
	9.45% Citi Financial Consumer Finance India Ltd MD 03 Dec 2010.	ECOS	1,009.99	03-Dec-07	ICRA Limited	LAAA	LAA+	24-Dec-08	
	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 : 11/08/2010
**Amitabh Chaudhry
Managing Director & CEO**

PERIODIC DISCLOSURES							
FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)							
Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 30/06/2010					
SI No.	Channels	Current Year			Previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)
1	Individual agents						
2	Corporate Agents-Banks						
3	Corporate Agents -Others						
4	Brokers						
5	Micro Agents						
6	Direct Business	66	98807	105.14	48	74,665	29.63
	Total(A)	66	98,807	105.14	48	74,665	29.63
1	Referral (B)	-	-	-	-	-	-
	Grand Total (A+B)	66	98,807	105.14	48	74,665	29.63

PERIODIC DISCLOSURES					
FORM L-38		Business Acquisition through different channels (Individuals)			
Insurer:		HDFC Standard Life Insurance Co. Ltd.		Date:	
				30/06/2010	
Sl. No.	Channels	Current Year		Previous Year	
		No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)
1	Individual agents	63129	221.03	98,451	179.02
2	Corporate Agents-Banks	65347	361.02	46,520	189.72
3	Corporate Agents -Others	315	16.75	235	2.10
4	Brokers	240	0.70	123	0.35
5	Micro Agents	-	-	-	-
6	Direct Business	5634	13.74	4,630	9.17
	Total (A)	134,665	613.25	149,959	380.35
1	Referral (B)	666	1.62	2,124	2.69
	Grand Total (A+B)	135,331	614.86	152,083	383.04

PERIODIC DISCLOSURES
FORM L-39-Data on Settlement of Claims - Individual
Insurer: **HDFC Standard Life Insurance Co. Ltd.**
Date: **30/06/2010**

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (Rs. in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	0	264	413	275	56	116	1124	4.09
3	for Annuities / Pension	0	3	19	38	15	8	83	0.50
4	For Surrender	0	33256	0	0	0	0	33256	431.59
5	Other benefits	0	35783	0	0	0	0	35783	45.46
1	Death Claims		886	16	4			906	16.82

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 (Rs. 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	0	-	-	-	-	-	-	-
5	Other benefits	0	531	-	-	-	-	531	35.58
1	Death Claims		44					44	0.27

The figures for individual and group insurance business are shown separately

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

PERIODIC DISCLOSURES

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

Insurer: **HDFC Standard Life Insurance Co. Ltd.** Date: **30/06/2010** *No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	161	0	1939	215	1457	1417
2	Claims reported during the period	1072	0	1091	49	33266	36416
3	Claims Settled during the period	906	0	1124	83	33256	35783
4	Claims Repudiated during the period	43	0	0	0	0	0
a	Less than 2years from the date of acceptance of risk	31	0	0	0	0	0
b	Grater than 2 year from the date of acceptance of risk	12	0	0	0	0	0
5	Claims Written Back	0	0	0	0	0	0
6	Claims O/S at End of the period	284	0	1906	181	1467	2050
	Less than 3months	240	0	389	20	1467	2050
	3 months to 6 months	30	0	250	72	0	0
	6months to 1 year	5	0	206	23	0	0
	1year and above	9	0	1061	66	0	0

FOR L-40 : Quarterly claims data for Life - Group *No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	1					
2	Claims reported during the period	48	-	-	-	-	531
3	Claims Settled during the period	44	-	-	-	-	531
4	Claims Repudiated during the period	0					
a	Less than 2years from the date of acceptance of risk	0					
b	Grater than 2 year from the date of acceptance of risk	0					
5	Claims Written Back	0					
6	Claims O/S at End of the period	5					
	Less than 3months	3					
	3 months to 6 months	0					
	6months to 1 year	0					
	1year and above	2					

PERIODIC DISCLOSURES
FORM L-41 GREIVANCE DISPOSAL
Insurer: **HDFC Standard Life Insurance Co. Ltd.**
Date: **30/06/2010**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	1202	3556	413	0	3420	925
b)	New Busines Related	13	83	86	0	0	10
c)	Policy Servcing related	458	4968	5085	0	0	341
d)	Claim Servicing related	29	113	125	0	0	17
e)	Others	0	0	0	0	0	0
	Total Number	1,702	8,720	5,709	-	3,420	1,293

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
2	Duration wise Pending Status			
a)	Less than 15 days	636	-	636
b)	Greater than 15 days	657	-	657
	Total Number	1,293	-	1,293

L-42- Valuation Basis (Life Insurance) as at end March 2010

(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, premium and number of units.
- The movement data is checked against accounting data with regard to benefit payments.
- An extract of the data held in the policy administration systems is compared with the information in the paper administration files.
- 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 bases are supplied to the system

- An actuarial software package, based on sound actuarial principles, is used to compute the reserves.
- 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.

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.2%	5.2%
(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	5.2%	5.2%
(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	50.0%	50.0%
(a.4) Unit linked	42.0%	90.0%
(a.5) Health insurance	28.0%	44.0%

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

(b) Group Business (unit linked)	120.0%	120.0%
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(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

- all future maintenance expenses on an on-going basis
- 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.

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

The renewal per policy expense assumption varies between Rs216 and Rs 1716 for the majority of the individual business, based on product, frequency and premium payment instructions

The fixed per policy expenses are increased at an inflation rate of 6.5% pa
In addition, investment expenses of 0.18% of fund (0.12% individual & group linked) and explicit claim expenses are also reserved for

(4) Bonus Rates

(a) Individual Business

- The future reversionary bonus rates vary between 1.5% and 5%
- Reversionary bonuses are assumed to de-escalate for some products, subject to a minimum floor of 0.5%
- 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

(5) Policyholder's Reasonable Expectations

- Reversionary bonus rates are subject to a maximum rate of change to reflect policyholder's reasonable expectations that bonus rates should be changed smoothly, rather than suddenly. In those cases where the guaranteed surrender value is greater than the calculated reserve, the reserve is increased to the guaranteed surrender value. This ensures that the
- mathematical reserves reflect policyholder's reasonable expectations on surrender
- In product lines where the calculated gross premium reserve is less than the aggregate asset share, the product level reserve is increased to the aggregate asset share. This
- ensures that the mathematical reserves reflect policyholder's reasonable expectat

(6) Taxation and Shareholder Transfers

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

(7) 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 calculated for each member of each policy as 1 months risk premium/charge

(8) Change in Valuation Methods or Bases

(8.a) Individuals Assurances

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

(8.b) Annuities

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

(8.c) Unit Linked

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

(8.d) Health

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

(8.e) Group

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