



IRDAI PUBLIC DISCLOSURES
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

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

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

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

REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2019

Policyholders' Account (Technical Account)

(₹'000)

Particulars	Schedule	Participating Funds			Non Participating Funds							Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
Premiums earned - net																	
(a) First year premium		18,21,632	10,606	18,32,238	89,09,489	-	27,649	-	-	43,165	89,80,303	36,84,636	30,029	-	-	37,14,665	1,45,27,206
(b) Renewal premium		1,12,79,344	4,93,847	1,17,73,191	34,77,521	-	5,65,651	-	-	1,71,828	42,15,000	1,79,36,065	17,44,139	-	-	1,96,80,204	3,56,68,395
(c) Single premium		679	-	679	1,08,66,243	35,02,650	1,05,829	28,24,426	52,78,247	1,16,394	2,26,93,789	4,53,331	66,263	19,77,950	1,64,612	26,62,156	2,53,56,624
Premium	L-4	1,31,01,655	5,04,453	1,36,06,108	2,32,53,253	35,02,650	6,99,129	28,24,426	52,78,247	3,31,387	3,58,89,092	2,20,74,032	18,40,431	19,77,950	1,64,612	2,60,57,025	7,55,52,225
(d) Reinsurance ceded		(20,466)	-	(20,466)	(9,10,037)	-	-	-	-	(37,468)	(9,47,505)	(47,490)	-	-	-	(47,490)	(10,15,461)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,30,81,189	5,04,453	1,35,85,642	2,23,43,216	35,02,650	6,99,129	28,24,426	52,78,247	2,93,919	3,49,41,587	2,20,26,542	18,40,431	19,77,950	1,64,612	2,60,09,535	7,45,36,764
Income from investments																	
(a) Interest, dividends & rent - gross		46,30,860	4,42,150	50,73,010	27,61,152	5,03,106	6,80,433	6,17,008	13,94,959	14,801	59,71,459	47,09,911	7,67,765	7,44,625	1,37,872	63,60,173	1,74,04,642
(b) Profit on sale / redemption of investments		21,14,486	1,20,126	22,34,612	6,09,421	15,318	14,006	14,748	54,751	1,802	7,10,046	73,84,032	11,06,339	6,80,781	1,25,447	92,96,599	1,22,41,257
(c) (Loss on sale / redemption of investments)		(3,20,947)	(4)	(3,20,951)	(1,07,004)	-	(9)	-	13	(6)	(1,07,006)	(34,21,460)	(3,87,857)	(2,81,652)	(45,837)	(41,36,806)	(45,64,763)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(1,20,41,421)	(12,28,347)	(3,57,561)	(75,337)	(1,37,02,666)	(1,37,02,666)
(e) Amortisation of (premium) / discount on investments		(1,13,573)	(7,219)	(1,20,792)	(38,692)	29,695	(5,969)	54,641	12,544	374	52,593	9,569	7,436	20,309	3,653	40,967	(27,232)
Sub Total		63,10,826	5,55,053	68,65,879	32,24,877	5,48,119	6,88,461	6,86,397	14,62,267	16,971	66,27,092	(33,59,369)	2,65,336	8,06,502	1,45,798	(21,41,733)	1,13,51,238
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	1,84,592	26,708	-	-	-	-	2,11,300	-	-	-	-	-	2,11,300
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	95,995	-	-	-	95,995	95,995
(c) Others		2,99,121	4,411	3,03,532	72,336	-	737	-	2,616	550	76,239	8,146	532	-	-	8,678	3,88,449
TOTAL (A)		1,96,91,136	10,63,917	2,07,55,053	2,58,25,021	40,77,477	13,88,327	35,10,823	67,43,130	3,11,440	4,18,56,218	1,87,71,314	21,06,299	27,84,452	3,10,410	2,39,72,475	8,65,83,746
Commission																	
First year commission		4,03,123	541	4,03,664	17,53,391	-	1,784	-	(20)	(1,526)	17,53,629	5,21,207	795	-	-	5,22,002	26,79,295
Renewal commission		4,13,056	6,665	4,19,721	60,279	-	10,943	-	-	4,361	75,583	1,27,803	12,008	-	-	1,39,811	6,35,115
Single commission		9	-	9	3,13,687	626	-	35	20,413	3,296	3,38,057	2,925	28	(1)	-	2,952	3,41,018
Sub Total	L-5	8,16,188	7,206	8,23,394	21,27,357	626	12,727	35	20,393	6,131	21,67,269	6,51,935	12,831	(1)	-	6,64,765	36,55,428
Operating expenses related to insurance business	L-6	21,13,431	15,003	21,28,434	65,69,834	4,791	25,649	6,367	2,31,979	57,154	68,95,774	18,87,626	40,278	2,741	302	19,30,947	1,09,55,155
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,789	-	1,789	(1,47,645)	(5,494)	-	-	-	31,189	(1,21,950)	(1,17,883)	-	(5,637)	-	(1,23,520)	(2,43,681)
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		3,23,129	65,533	3,88,662	-	-	-	-	-	-	-	-	-	-	-	-	3,88,662
(b) Others - Provision for standard and non standard assets		695	27	722	639	-	31	-	338	10	1,018	1,34,261	29,524	21,500	3,500	1,88,785	1,90,525
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	7,70,005	67,109	21,384	4,134	8,62,632	8,62,632
TOTAL (B)		32,55,232	87,769	33,43,001	85,50,185	(77)	38,407	6,402	2,52,710	94,484	89,42,111	33,25,944	1,49,742	39,987	7,936	35,23,609	1,58,08,721
Benefits paid (net)	L-7	98,70,751	2,75,605	1,01,46,356	47,91,628	17,76,564	6,01,802	7,89,784	8,07,008	69,464	88,36,250	1,45,08,208	42,86,166	16,31,688	6,69,576	2,10,95,638	4,00,78,244
Interim bonuses paid		76,252	4,306	80,558	-	-	-	-	-	-	-	-	-	-	-	-	80,558
Terminal bonuses paid		20,35,774	40,191	20,75,965	-	-	-	-	-	-	-	-	-	-	-	-	20,75,965
Change in valuation of liability against life policies in force																	
(a) Gross		44,43,241	5,01,412	49,44,653	1,65,44,632	23,06,521	6,65,381	26,98,669	52,61,949	(10,446)	2,74,66,706	46,743	37,962	1,716	(599)	85,822	3,24,97,181
(b) Amount ceded in reinsurance		(1,486)	-	(1,486)	(33,79,621)	-	-	-	-	(25,084)	(34,04,705)	2,097	(4)	-	-	2,093	(34,04,098)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	(11,55,211)	(24,01,391)	10,36,769	(3,79,143)	(28,98,976)	(28,98,976)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	4,89,776	(2,73,019)	-	-	2,16,757	2,16,757
TOTAL (C)		1,64,24,532	8,21,514	1,72,46,046	1,79,56,639	40,83,085	12,67,183	34,88,453	60,68,957	33,934	3,28,98,251	1,38,91,613	16,49,714	26,70,173	2,89,834	1,85,01,334	6,86,45,631
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		11,372	1,54,634	1,66,006	(6,81,803)	(5,531)	82,737	15,968	4,21,463	1,83,022	15,856	15,53,757	3,06,843	74,292	12,640	19,47,532	21,29,394
APPROPRIATIONS																	
Transfer to Shareholders' Account		2,34,670	4,944	2,39,614	(6,81,803)	(5,531)	82,737	15,968	4,21,463	1,83,022	15,856	15,53,757	3,06,843	74,292	12,640	19,47,532	22,03,002
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		(2,23,298)	1,49,690	(73,608)	-	-	-	-	-	-	-	-	-	-	-	-	(73,608)
TOTAL (D)		11,372	1,54,634	1,66,006	(6,81,803)	(5,531)	82,737	15,968	4,21,463	1,83,022	15,856	15,53,757	3,06,843	74,292	12,640	19,47,532	21,29,394
The total surplus as mentioned below :																	
(a) Interim bonuses paid		76,252	4,306	80,558	-	-	-	-	-	-	-	-	-	-	-	-	80,558
(b) Terminal bonuses paid		20,35,774	40,191	20,75,965	-	-	-	-	-	-	-	-	-	-	-	-	20,75,965
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		11,372	1,54,634	1,66,006	(6,81,803)	(5,531)	82,737	15,968	4,21,463	1,83,022	15,856	15,53,757	3,06,843	74,292	12,640	19,47,532	21,29,394
(e) Total surplus : [(a)+(b)+(c)+(d)]		21,23,398	1,99,131	23,22,529	(6,81,803)	(5,531)	82,737	15,968	4,21,463	1,83,022	15,856	15,53,757	3,06,843	74,292	12,640	19,47,532	42,85,917

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

REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

(₹ '000)																
Policyholders' Account (Technical Account)																
Particulars	Schedule	Participating Funds			Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension
Premiums earned - net																
(a) First year premium		26,27,836	17,180	26,45,016	1,80,50,030	-	42,879	-	-	40,276	1,81,33,185	69,57,325	57,484	-	-	70,14,809
(b) Renewal premium		1,97,65,754	8,44,883	2,06,10,637	60,13,544	-	9,22,646	-	-	3,05,928	72,42,118	3,08,84,785	30,28,893	-	-	3,39,13,678
(c) Single premium		704	-	704	1,98,86,065	47,85,809	7,00,840	94,26,460	1,22,28,056	2,22,974	4,72,50,204	8,24,588	1,19,313	27,74,354	3,81,295	40,99,550
Premium	L-4	2,23,94,294	8,62,063	2,32,56,357	4,39,49,639	47,85,809	16,66,365	94,26,460	1,22,28,056	5,69,178	7,26,25,507	3,86,66,698	32,05,690	27,74,354	3,81,295	4,50,28,037
(d) Reinsurance ceded		(35,541)	-	(35,541)	(16,00,332)	-	-	-	-	(1,28,008)	(17,28,340)	(97,639)	-	-	-	(97,639)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		2,23,58,753	8,62,063	2,32,20,816	4,23,49,307	47,85,809	16,66,365	94,26,460	1,22,28,056	4,41,170	7,08,97,167	3,85,69,059	32,05,690	27,74,354	3,81,295	4,49,30,398
Income from investments																
(a) Interest, dividends & rent - gross		92,60,293	8,68,380	1,01,28,673	51,33,551	9,94,389	13,52,469	12,08,166	26,69,101	27,968	1,13,85,644	85,60,141	15,30,671	14,81,563	2,78,952	1,18,51,327
(b) Profit on sale/redemption of investments		42,68,711	4,83,632	47,52,343	9,73,498	20,260	39,084	28,973	1,69,027	2,986	12,33,828	1,30,18,866	31,37,548	12,24,970	2,32,249	1,76,13,633
(c) (Loss on sale/redemption of investments)		(3,31,806)	(4)	(3,31,810)	(1,21,631)	(200)	(69)	-	(5,300)	(35)	(1,27,235)	(45,67,066)	(8,79,531)	(3,57,954)	(62,152)	(58,66,703)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	(1,65,44,119)	(20,32,616)	(1,29,346)	(38,386)	(1,87,44,467)
(e) Amortisation of (premium) / discount on investments		(2,38,999)	(15,070)	(2,54,069)	(51,138)	59,858	(11,178)	1,09,659	28,620	766	1,36,587	24,864	14,904	39,606	7,872	87,246
Sub Total		1,29,58,199	13,36,938	1,42,95,137	59,34,280	10,74,307	13,80,306	13,46,798	28,61,448	31,685	1,26,28,824	4,92,686	17,70,976	22,58,839	4,18,535	49,41,036
Other income																
(a) Contribution from the Shareholders' Account		-	-	-	1,84,592	26,708	-	-	-	-	2,11,300	-	-	-	-	-
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	1,89,624	-	-	-	1,89,624
(c) Others		4,57,910	8,916	4,66,826	1,32,219	-	1,501	-	3,854	1,180	1,38,754	10,858	652	-	-	11,510
TOTAL (A)		3,57,74,862	22,07,917	3,79,82,779	4,86,00,398	58,86,824	30,48,172	1,07,73,258	1,50,93,358	4,74,035	8,38,76,045	3,92,62,227	49,77,318	50,33,193	7,99,830	5,00,72,568
Commission																
First year commission		6,25,289	794	6,26,083	35,93,509	-	2,606	-	-	(8,507)	35,87,608	10,47,284	2,821	-	-	10,50,105
Renewal commission		6,32,771	11,165	6,43,936	89,448	-	17,897	-	-	7,784	1,15,129	1,90,612	20,721	-	-	2,11,333
Single commission		9	-	9	5,62,911	665	-	35	67,870	5,464	6,36,945	6,494	55	4	-	6,553
Sub Total	L-5	12,58,069	11,959	12,70,028	42,45,868	665	20,503	35	67,870	4,741	43,39,682	12,44,390	23,597	4	-	12,67,991
Operating expenses related to insurance business	L-6	33,91,174	26,993	34,18,167	1,19,55,274	5,688	37,846	10,976	4,74,933	91,761	1,25,76,478	36,89,953	74,896	3,297	453	37,68,599
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		52,926	-	52,926	(31,457)	(4,551)	-	-	-	38,996	2,988	(2,38,068)	-	(13,150)	-	(2,51,218)
Provisions (other than taxation)																
(a) For diminution in the value of investments (net)		9,00,022	1,65,968	10,65,990	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others - Provision for standard and non standard assets		900	35	935	869	-	39	-	491	13	1,412	2,45,202	58,979	40,500	7,000	3,51,681
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	15,27,369	1,33,934	42,170	8,357	17,11,830
TOTAL (B)		56,03,091	2,04,955	58,08,046	1,61,70,554	1,802	58,388	11,011	5,43,294	1,35,511	1,69,20,560	64,68,846	2,91,406	72,821	15,810	68,48,883
Benefits paid (net)	L-7	1,70,68,447	5,99,334	1,76,67,781	87,86,028	20,56,731	11,73,951	18,44,775	14,94,438	96,615	1,54,52,538	2,95,45,609	85,96,204	27,59,515	12,08,260	4,21,09,588
Interim bonuses paid		2,29,968	13,401	2,43,369	-	-	-	-	-	-	-	-	-	-	-	-
Terminal bonuses paid		32,91,146	87,913	33,79,059	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability against life policies in force																
(a) Gross		92,44,882	10,48,229	1,02,93,111	2,80,72,174	38,28,291	12,36,142	88,77,610	1,25,92,584	46,335	5,46,53,136	2,20,801	34,943	6,430	(11,646)	2,50,528
(b) Amount ceded in reinsurance		1,091	-	1,091	(44,28,358)	-	-	-	-	(33,258)	(44,61,616)	2,112	(4)	-	-	2,108
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	(47,42,878)	(45,89,131)	20,21,107	(4,38,022)	(77,48,924)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	46,29,936	(11,940)	-	-	46,17,996
TOTAL (C)		2,98,35,534	17,48,877	3,15,84,411	3,24,29,844	58,85,022	24,10,093	1,07,22,385	1,40,87,022	1,09,692	6,56,44,058	2,96,55,580	40,30,072	47,87,052	7,58,592	3,92,31,296
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		3,36,237	2,54,085	5,90,322	-	-	5,79,691	39,862	4,63,042	2,28,832	13,11,427	31,37,801	6,55,840	1,73,320	25,428	39,92,389
APPROPRIATIONS																
Transfer to Shareholders' Account		3,91,235	11,257	4,02,492	-	-	5,79,691	39,862	4,63,042	2,28,832	13,11,427	31,37,801	6,55,840	1,73,320	25,428	39,92,389
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(54,998)	2,42,828	1,87,830	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		3,36,237	2,54,085	5,90,322	-	-	5,79,691	39,862	4,63,042	2,28,832	13,11,427	31,37,801	6,55,840	1,73,320	25,428	39,92,389
The total surplus as mentioned below :																
(a) Interim bonuses paid		2,29,968	13,401	2,43,369	-	-	-	-	-	-	-	-	-	-	-	2,43,369
(b) Terminal bonuses paid		32,91,146	87,913	33,79,059	-	-	-	-	-	-	-	-	-	-	-	33,79,059
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue account		3,36,237	2,54,085	5,90,322	-	-	5,79,691	39,862	4,63,042	2,28,832	13,11,427	31,37,801	6,55,840	1,73,320	25,428	58,94,138
(e) Total Surplus :[(a)+(b)+(c)+(d)]		38,57,351	3,55,399	42,12,750	-	-	5,79,691	39,862	4,63,042	2,28,832	13,11,427	31,37,801	6,55,840	1,73,320	25,428	95,16,566

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

REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2018

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds			Non Participating Funds							Unit Linked Funds				Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																	
(a) First year premium		22,95,243	36,072	23,31,315	18,79,417	-	90,126	-	-	1,01,703	20,71,246	75,74,422	87,384	-	-	76,61,806	1,20,64,367
(b) Renewal premium		1,11,04,929	4,61,433	1,15,66,362	33,04,007	-	6,48,946	-	-	1,31,468	40,84,421	1,45,11,864	21,45,657	-	-	1,66,57,521	3,23,08,304
(c) Single premium		84	-	84	96,83,998	28,00,682	13,55,713	19,19,444	62,66,744	53,677	2,20,80,258	7,76,455	57,847	9,70,166	1,47,651	19,52,119	2,40,32,461
Premium	L-4	1,34,00,256	4,97,505	1,38,97,761	1,48,67,422	28,00,682	20,94,785	19,19,444	62,66,744	2,86,848	2,82,35,925	2,28,62,741	22,90,888	9,70,166	1,47,651	2,62,71,446	6,84,05,132
(d) Reinsurance ceded		(9,907)	-	(9,907)	(5,41,659)	-	-	-	-	(62,345)	(6,04,004)	(15,761)	-	-	-	(15,761)	(6,29,672)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,33,90,349	4,97,505	1,38,87,854	1,43,25,763	28,00,682	20,94,785	19,19,444	62,66,744	2,24,503	2,76,31,921	2,28,46,980	22,90,888	9,70,166	1,47,651	2,62,55,685	6,77,75,460
Income from investments																	
(a) Interest, dividends & rent - gross		43,90,953	3,93,309	47,84,262	16,34,529	3,70,491	5,41,186	4,01,903	6,56,847	10,668	36,15,624	41,80,524	8,02,525	6,99,283	1,44,842	58,27,174	1,42,27,060
(b) Profit on sale / redemption of investments		1,29,618	925	1,30,543	1,47,356	1,266	7,201	2,903	34,003	213	1,92,942	54,56,205	14,02,949	2,72,215	88,140	72,19,509	75,42,994
(c) (Loss on sale / redemption of investments)		(45,516)	(315)	(45,831)	(12,083)	-	(2)	(173)	(12,556)	(1)	(24,815)	(10,77,396)	(2,23,600)	(2,66,975)	(49,721)	(16,17,692)	(16,88,338)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(80,04,258)	(7,52,693)	(2,33,616)	(84,005)	(90,74,572)	(90,74,572)
(e) Amortisation of (premium) / discount on investments		(1,45,550)	(8,653)	(1,54,203)	13,167	654	(10,761)	(5,555)	11,822	505	9,832	24,409	3,188	10,342	1,724	39,663	(1,04,708)
Sub Total		43,29,505	3,85,266	47,14,771	17,82,969	3,72,411	5,37,624	3,99,078	6,90,116	11,385	37,93,583	5,79,484	12,32,369	4,81,249	1,00,980	23,94,082	1,09,02,436
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	-	28,382	-	44,943	-	(32,356)	40,969	-	-	-	-	-	40,969
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	1,34,349	-	-	-	-	1,34,349	1,34,349
(c) Others		1,24,936	2,786	1,27,722	11,630	(1)	968	-	2,989	796	16,382	6,025	552	-	-	6,577	1,50,681
TOTAL (A)		1,78,44,790	8,85,557	1,87,30,347	1,61,20,362	32,01,474	26,33,377	23,63,465	69,59,849	2,04,328	3,14,82,855	2,35,66,838	35,23,809	14,51,415	2,48,631	2,87,90,693	7,90,03,895
Commission																	
First year commission		5,67,509	1,476	5,68,985	1,85,470	-	6,542	-	(16,430)	3,692	1,79,274	11,21,066	4,226	-	-	11,25,292	18,73,551
Renewal commission		2,99,130	6,478	3,05,608	32,603	(50)	12,344	-	-	5,364	50,261	72,264	15,564	-	-	87,828	4,43,697
Single commission		-	-	-	2,43,311	500	-	-	68,694	(14)	3,12,491	6,756	89	3	-	6,848	3,19,339
Sub Total	L-5	8,66,639	7,954	8,74,593	4,61,384	450	18,886	-	52,264	9,042	5,42,026	12,00,086	19,879	3	-	12,19,968	26,36,587
Operating expenses related to insurance business	L-6	32,60,845	26,600	32,87,445	26,87,377	3,828	30,810	2,641	1,99,324	1,04,563	30,28,543	31,13,639	26,417	1,336	199	31,41,591	94,57,579
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(1,20,258)	-	(1,20,258)	3,04,166	-	-	-	-	9,568	3,13,734	(2,34,807)	-	5,241	-	(2,29,566)	(36,090)
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		6,16,464	17,311	6,33,775	-	-	-	-	-	-	-	-	-	-	-	-	6,33,775
(b) Others - Provision for standard and non standard assets		(279)	-	(279)	-	-	-	-	-	-	-	-	-	-	-	-	(279)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	7,33,620	76,008	19,217	4,135	8,32,980	8,32,980
TOTAL (B)		46,23,411	51,865	46,75,276	34,52,927	4,278	49,696	2,641	2,51,588	1,23,173	38,84,303	48,12,538	1,22,304	25,797	4,334	49,64,973	1,35,24,552
Benefits paid (net)	L-7	47,40,342	2,41,084	49,81,426	38,65,884	4,70,257	63,354	14,45,824	3,87,368	17,615	62,50,302	1,49,35,730	51,70,613	9,52,969	2,69,563	2,13,28,875	3,25,60,603
Interim bonuses paid		56,625	6,245	62,870	-	-	-	-	-	-	-	-	-	-	-	-	62,870
Terminal bonuses paid		9,47,989	53,908	10,01,897	-	-	-	-	-	-	-	-	-	-	-	-	10,01,897
Change in valuation of liability against life policies in force																	
(a) Gross		80,13,716	3,94,005	84,07,721	96,85,403	27,26,939	25,15,275	9,15,000	62,15,277	13,935	2,20,71,829	1,30,285	25,050	4,025	(2,819)	1,56,541	3,06,36,091
(b) Amount ceded in reinsurance		(3,968)	-	(3,968)	(26,68,740)	-	-	-	-	(6,537)	(26,75,277)	(560)	-	-	-	(560)	(26,79,805)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	35,72,952	(21,57,925)	4,05,685	(38,804)	17,81,908	17,81,908
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	2,38,098	(68,182)	-	-	1,69,916	1,69,916
TOTAL (C)		1,37,54,704	6,95,242	1,44,49,946	1,08,82,547	31,97,196	25,78,629	23,60,824	66,02,645	25,013	2,56,46,854	1,88,76,505	29,69,556	13,62,679	2,27,940	2,34,36,680	6,35,33,480
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		(5,33,325)	1,38,450	(3,94,875)	17,84,888	-	5,052	-	1,05,616	56,142	19,51,698	(1,22,205)	4,31,949	62,939	16,357	3,89,040	19,45,863
APPROPRIATIONS																	
Transfer to Shareholders' Account		-	-	-	17,84,888	-	5,052	-	1,05,616	56,142	19,51,698	(1,22,205)	4,31,949	62,939	16,357	3,89,040	23,40,738
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		(5,33,325)	1,38,450	(3,94,875)	-	-	-	-	-	-	-	-	-	-	-	-	(3,94,875)
TOTAL (D)		(5,33,325)	1,38,450	(3,94,875)	17,84,888	-	5,052	-	1,05,616	56,142	19,51,698	(1,22,205)	4,31,949	62,939	16,357	3,89,040	19,45,863
The total surplus as mentioned below :																	
(a) Interim bonuses paid		56,625	6,245	62,870	-	-	-	-	-	-	-	-	-	-	-	-	62,870
(b) Terminal bonuses paid		9,47,989	53,908	10,01,897	-	-	-	-	-	-	-	-	-	-	-	-	10,01,897
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		(5,33,325)	1,38,450	(3,94,875)	17,84,888	-	5,052	-	1,05,616	56,142	19,51,698	(1,22,205)	4,31,949	62,939	16,357	3,89,040	19,45,863
(e) Total surplus :[(a)+(b)+(c)+(d)]		4,71,289	1,98,603	6,69,892	17,84,888	-	5,052	-	1,05,616	56,142	19,51,698	(1,22,205)	4,31,949	62,939	16,357	3,89,040	30,10,630

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

REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2018

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds			Non Participating Funds							Unit Linked Funds				Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																	
(a) First year premium		44,52,470	67,866	45,20,336	32,29,249	-	1,87,301	-	-	2,12,471	36,29,021	1,18,68,462	1,70,834	-	-	1,20,39,296	2,01,88,653
(b) Renewal premium		1,93,41,217	7,78,151	2,01,19,368	55,42,318	-	10,05,551	-	-	2,36,319	67,84,188	2,55,20,412	36,84,941	-	-	2,92,05,353	5,61,08,909
(c) Single premium		251	-	251	1,83,72,411	51,09,390	24,15,835	29,16,984	1,03,56,224	1,88,855	3,93,59,699	12,93,544	1,48,073	14,63,652	4,19,383	33,24,652	4,26,84,602
Premium	L-4	2,37,93,938	8,46,017	2,46,39,955	2,71,43,978	51,09,390	36,08,687	29,16,984	1,03,56,224	6,37,645	4,97,72,908	3,86,82,418	40,03,848	14,63,652	4,19,383	4,45,69,301	11,89,82,164
(d) Reinsurance ceded		(19,572)	-	(19,572)	(10,01,463)	-	-	-	-	(1,05,659)	(11,07,122)	(67,167)	-	-	-	(67,167)	(11,93,861)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		2,37,74,366	8,46,017	2,46,20,383	2,61,42,515	51,09,390	36,08,687	29,16,984	1,03,56,224	5,31,986	4,86,65,786	3,86,15,251	40,03,848	14,63,652	4,19,383	4,45,02,134	11,77,88,303
Income from investments																	
(a) Interest, dividends & rent - gross		86,94,879	7,78,728	94,73,607	31,96,181	7,01,436	10,42,856	7,74,332	11,65,005	20,107	68,99,917	79,75,907	16,30,046	13,90,818	2,91,045	1,12,87,816	2,76,61,340
(b) Profit on sale/redemption of investments		1,91,628	2,532	1,94,160	2,66,799	12,501	11,683	3,706	62,460	822	3,57,971	1,24,71,682	32,86,038	5,54,313	1,95,201	1,65,07,234	1,70,59,365
(c) (Loss on sale/redemption of investments)		(61,397)	(315)	(61,712)	(53,258)	-	(2)	(834)	(12,556)	(1)	(66,651)	(21,85,555)	(4,99,676)	(5,48,107)	(1,16,086)	(33,49,424)	(34,77,787)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	(1,07,85,089)	(2,92,043)	(8,15,816)	(2,23,795)	(1,21,16,743)	(1,21,16,743)
(e) Amortisation of (premium) / discount on investments		(3,15,645)	(19,102)	(3,34,747)	13,561	(657)	(23,413)	(12,459)	22,429	652	113	48,794	5,592	20,447	3,482	78,315	(2,56,319)
Sub Total		85,09,465	7,61,843	92,71,308	34,23,283	7,13,280	10,31,124	7,64,745	12,37,338	21,580	71,91,350	75,25,739	41,29,957	6,01,655	1,49,847	1,24,07,198	2,88,69,856
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	-	37,008	-	1,39,190	-	-	1,76,198	-	-	-	-	-	1,76,198
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	2,35,686	-	-	-	2,35,686	2,35,686
(c) Others		2,52,147	5,426	2,57,573	24,325	(1)	1,855	-	5,504	1,754	33,437	2,16,533	1,001	-	-	2,17,534	5,08,544
TOTAL (A)		3,25,35,978	16,13,286	3,41,49,264	2,95,90,123	58,59,677	46,41,666	38,20,919	1,15,99,066	5,55,320	5,60,66,771	4,65,93,209	81,34,806	20,65,307	5,69,230	5,73,62,552	14,75,78,587
Commission																	
First year commission		10,87,358	2,613	10,89,971	3,01,546	-	13,451	-	-	12,357	3,27,354	18,66,094	8,437	3	-	18,74,534	32,91,859
Renewal commission		5,42,947	10,669	5,53,616	46,695	-	19,049	-	-	9,889	75,633	1,28,483	26,140	-	-	1,54,623	7,83,872
Single commission		-	-	-	4,40,702	1,250	-	-	89,263	(2)	5,31,213	11,349	194	-	-	11,543	5,42,756
Sub Total	L-5	16,30,305	13,282	16,43,587	7,88,943	1,250	32,500	-	89,263	22,244	9,34,200	20,05,926	34,771	3	-	20,40,700	46,18,487
Operating expenses related to insurance business	L-6	57,12,187	46,171	57,58,358	50,93,767	7,084	60,354	4,043	3,30,273	3,06,389	58,01,910	50,88,047	52,469	2,030	581	51,43,127	1,67,03,395
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(1,50,408)	-	(1,50,408)	5,44,561	-	-	-	-	9,568	5,54,129	(2,17,663)	-	12,349	-	(2,05,314)	1,98,407
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		7,17,770	17,311	7,35,081	-	-	-	-	-	-	-	-	-	-	-	-	7,35,081
(b) Others - Provision for standard and non standard assets		811	(19)	792	(94)	-	(19)	-	(29)	(7)	(149)	(616)	(107)	-	-	(723)	(80)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	14,27,011	1,48,674	38,232	8,374	16,22,291	16,22,291
TOTAL (B)		79,10,665	76,745	79,87,410	64,27,177	8,334	92,835	4,043	4,19,507	3,38,194	72,90,090	83,02,705	2,35,807	52,614	8,955	86,00,081	2,38,77,581
Benefits paid (net)	L-7	76,18,187	4,90,133	81,08,320	70,16,959	19,04,445	5,50,504	19,23,539	7,10,522	61,990	1,21,67,959	2,85,92,885	92,02,486	25,16,532	8,43,504	4,11,55,407	6,14,31,686
Interim bonuses paid		1,20,691	8,743	1,29,434	-	-	-	-	-	-	-	-	-	-	-	-	1,29,434
Terminal bonuses paid		14,09,368	79,404	14,88,772	-	-	-	-	-	-	-	-	-	-	-	-	14,88,772
Change in valuation of liability against life policies in force																	
(a) Gross		1,59,79,943	6,65,080	1,66,45,023	1,76,25,471	39,46,898	38,82,090	18,93,337	1,01,66,176	1,33,740	3,76,47,712	1,21,618	47,295	8,533	(13,756)	1,63,690	5,44,56,425
(b) Amount ceded in reinsurance		(3,643)	-	(3,643)	(46,75,043)	-	-	-	-	(34,746)	(47,09,789)	(594)	-	-	-	(594)	(47,14,026)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	58,82,373	(23,29,231)	(6,58,886)	(2,98,109)	25,96,147	25,96,147
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	27,78,599	1,99,581	-	-	29,78,180	29,78,180
TOTAL (C)		2,51,24,546	12,43,360	2,63,67,906	1,99,67,387	58,51,343	44,32,594	38,16,876	1,08,76,698	1,60,984	4,51,05,882	3,73,74,881	71,20,131	18,66,179	5,31,639	4,68,92,830	11,83,66,618
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		(4,99,233)	2,93,181	(2,06,052)	31,95,559	-	1,16,237	-	3,02,861	56,142	36,70,799	9,15,623	7,78,869	1,46,513	28,636	18,69,641	53,34,388
APPROPRIATIONS																	
Transfer to Shareholders' Account		-	-	-	31,95,559	-	1,16,237	-	3,02,861	56,142	36,70,799	9,15,623	7,78,869	1,46,513	28,636	18,69,641	55,40,440
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(4,99,233)	2,93,181	(2,06,052)	-	-	-	-	-	-	-	-	-	-	-	-	(2,06,052)
TOTAL (E)		(4,99,233)	2,93,181	(2,06,052)	31,95,559	-	1,16,237	-	3,02,861	56,142	36,70,799	9,15,623	7,78,869	1,46,513	28,636	18,69,641	53,34,388
The total surplus as mentioned below :																	
(a) Interim bonuses paid		1,20,691	8,743	1,29,434	-	-	-	-	-	-	-	-	-	-	-	-	1,29,434
(b) Terminal bonuses paid		14,09,368	79,404	14,88,772	-	-	-	-	-	-	-	-	-	-	-	-	14,88,772
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		(4,99,233)	2,93,181	(2,06,052)	31,95,559	-	1,16,237	-	3,02,861	56,142	36,70,799	9,15,623	7,78,869	1,46,513	28,636	18,69,641	53,34,388
(e) Total surplus : [(a)+(b)+(c)+(d)]		10,30,826	3,81,328	14,12,154	31,95,559	-	1,16,237	-	3,02,861	56,142	36,70,799	9,15,623	7,78,869	1,46,513	28,636	18,69,641	69,52,594

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

PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

(₹ '000)					
Particulars	Schedule	For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
Amounts transferred from the Policyholders' Account (Technical account)		22,03,002	57,06,308	23,40,738	55,40,440
Income from investments					
(a) Interest, dividends & rent – gross		9,34,884	17,75,653	7,33,835	14,07,358
(b) Profit on sale/redemption of investments		4,95,567	6,76,160	29,848	1,72,086
(c) (Loss on sale/ redemption of investments)		(8,622)	(16,706)	(4,018)	(4,509)
(d) Amortisation of (premium) / discount on investments		(21,853)	(47,453)	(26,579)	(53,776)
Other income		-	-	-	93,169
TOTAL (A)		36,02,978	80,93,962	30,73,824	71,54,768
Expenses other than those directly related to the insurance business	L-6A	68,202	88,450	53,506	77,804
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		55,802	1,57,721	16,086	19,396
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		-	-	-	-
Contribution to the Policyholders' Account		2,11,300	2,11,300	40,969	1,76,198
TOTAL (B)		3,35,304	4,57,471	1,10,561	2,73,398
Profit before tax		32,67,674	76,36,491	29,63,263	68,81,370
Provision for taxation		1,80,805	3,03,448	93,363	2,09,755
Profit after tax		30,86,869	73,33,043	28,69,900	66,71,615
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		3,69,86,437	3,27,40,263	2,77,38,241	2,39,36,526
(b) Interim dividends paid during the period/year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
Profit carried forward to the Balance Sheet		4,00,73,306	4,00,73,306	3,06,08,141	3,06,08,141
Earnings Per Share - Basic (₹)		1.53	3.63	1.43	3.31
Earnings Per Share - Diluted (₹)		1.53	3.63	1.42	3.30
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT SEPTEMBER 30, 2019

(₹ '000)

Particulars	Schedule	As at September 30, 2019	As at September 30, 2018
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	2,01,76,720	2,01,39,080
Share application money received pending allotment of shares		4,793	45,079
Reserves and surplus	L-10	4,37,83,426	3,39,10,346
Credit / (Debit) fair value change account		(4,12,525)	(14,634)
Sub-Total		6,35,52,414	5,40,79,871
BORROWINGS			
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		80,30,582	81,76,625
Policy liabilities		59,70,85,489	47,29,35,118
Provision for linked liabilities		52,54,85,927	48,03,61,864
Add: Fair value change		7,19,77,676	6,82,16,190
Provision for linked liabilities		59,74,63,603	54,85,78,054
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		3,30,60,927	2,87,49,257
ii) Others		1,18,688	1,00,947
Total provision for linked & discontinued Policyholders' liabilities		63,06,43,218	57,74,28,258
Sub-Total		1,23,57,59,289	1,05,85,40,001
Funds for Future Appropriations		1,12,17,906	93,85,910
TOTAL		1,31,05,29,609	1,12,20,05,782
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	5,30,34,962	4,43,74,891
- Policyholders'	L-13	62,64,37,106	51,05,25,773
Assets held to cover linked liabilities	L-14	63,06,43,218	57,74,28,258
LOANS	L-15	19,16,179	2,79,645
FIXED ASSETS	L-16	33,98,807	33,17,540
CURRENT ASSETS			
Cash and bank balances	L-17	52,11,101	52,90,470
Advances and other assets	L-18	3,98,13,967	2,83,58,443
Sub-Total (A)		4,50,25,068	3,36,48,913
CURRENT LIABILITIES			
PROVISIONS	L-19	4,93,31,174	4,71,35,585
	L-20	5,94,557	4,33,653
Sub-Total (B)		4,99,25,731	4,75,69,238
NET CURRENT ASSETS (C) = (A - B)		(49,00,663)	(1,39,20,325)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,31,05,29,609	1,12,20,05,782

CONTINGENT LIABILITIES

(₹ '000)

Particulars		As at September 30, 2019	As at September 30, 2018
1) Partly paid-up investments		2,27,73,536	1,12,48,536
2) Claims, other than against policies, not acknowledged as debts by the Company		1,423	2,740
3) Underwriting commitments outstanding		-	-
4) Guarantees given by or on behalf of the Company		3,457	3,485
5) Statutory demands/ liabilities in dispute, not provided for		9,66,503	9,74,379
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others:			
Claims, under policies, not acknowledged as debts (net of reinsurance)		3,36,941	-
TOTAL		2,40,81,860	1,22,29,140

FORM L-4-PREMIUM SCHEDULE

		(₹ '000)			
Particulars		For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1	First year premiums	1,45,27,206	2,77,93,010	1,20,64,367	2,01,88,653
2	Renewal premiums	3,56,68,395	6,17,66,433	3,23,08,304	5,61,08,909
3	Single premiums	2,53,56,624	5,13,50,458	2,40,32,461	4,26,84,602
Total Premiums		7,55,52,225	14,09,09,901	6,84,05,132	11,89,82,164
Premium income from business written:					
	In India	7,55,52,225	14,09,09,901	6,84,05,132	11,89,82,164
	Outside India	-	-	-	-
Total Premiums		7,55,52,225	14,09,09,901	6,84,05,132	11,89,82,164

FORM L-5 - COMMISSION SCHEDULE

Particulars	(₹ '000)			
	For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
Commission paid				
Direct - First year premiums	26,79,295	52,63,796	18,73,551	32,91,859
- Renewal premiums	6,35,115	9,70,398	4,43,697	7,83,872
- Single premiums	3,41,018	6,43,507	3,19,339	5,42,756
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	36,55,428	68,77,701	26,36,587	46,18,487
Break up of the commission expenses (gross) incurred to procure business :				
Agents	6,76,094	13,24,360	4,21,173	7,04,628
Brokers	4,77,827	7,23,786	1,16,154	2,35,471
Corporate agency	24,81,953	47,89,522	21,00,011	36,74,882
Others - Common Service Centres	-	-	-	-
- Insurance Marketing Firm	2,718	5,135	1,036	1,516
- Micro Finance	982	1,738	(1,787)	1,990
- Web Aggregators	15,854	33,160	-	-
Total	36,55,428	68,77,701	26,36,587	46,18,487

FORM L-6-OPERATING EXPENSES SCHEDULE

		(₹ '000)			
Particulars		For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1	Employees' remuneration & welfare benefits	43,09,023	82,48,825	36,61,395	69,10,768
2	Travel, conveyance and vehicle running expenses	1,12,689	1,83,439	73,252	1,30,819
3	Training expenses	4,38,575	6,45,827	3,28,578	4,24,099
4	Rents, rates & taxes	2,15,498	4,22,338	1,93,126	3,90,933
5	Repairs	9,197	22,232	20,148	38,239
6	Printing & stationery	30,750	59,155	28,213	54,340
7	Communication expenses	63,285	1,19,710	74,450	1,39,368
8	Legal & professional charges	5,37,941	9,96,967	5,05,678	8,73,690
9	Medical fees	57,468	95,767	51,515	86,967
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	2,400	4,800	2,400	4,800
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	50	100	124	249
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	739	2,161	503	1,756
11	Advertisement and publicity	27,46,742	47,37,105	24,74,470	39,59,095
12	Interest & bank charges	37,481	69,906	30,612	51,728
13	Others	-	-	-	-
	(a) Information technology expenses	2,95,403	5,78,543	3,11,376	5,72,363
	(b) General Office & other expenses	2,20,373	4,10,422	(23,445)	1,83,874
	(c) Stamp Duty	3,50,233	6,14,437	2,38,514	4,29,260
	(d) Business development expenses	13,96,355	23,09,365	13,65,107	22,01,408
14	Depreciation on fixed assets	1,17,175	2,22,985	1,13,152	2,31,950
15	Goods and Services Tax/Service tax	13,778	19,160	8,411	17,689
		-	-	-	-
	TOTAL	1,09,55,155	1,97,63,244	94,57,579	1,67,03,395

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

		(₹ '000)			
Particulars		For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1	Employees' remuneration & welfare benefits	21,953	16,691	3,840	7,978
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others	-	-	-	-
	(a) Corporate social responsibility expenses	31,346	41,622	30,412	36,262
	(b) Directors' fees	3,873	6,553	4,720	7,800
	(c) Directors' Commission	1,750	3,500	2,750	4,500
	(d) Other general expenses	9,280	20,084	11,784	21,264
14	Depreciation on fixed assets	-	-	-	-
15	Goods and Services Tax/Service tax	-	-	-	-
		-	-	-	-
	TOTAL	68,202	88,450	53,506	77,804

FORM L-7- BENEFITS PAID [NET]

Particulars	(₹ '000)			
	For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1. Insurance claims				
(a) Claims by death	55,75,376	1,07,66,627	33,41,145	62,55,193
(b) Claims by maturity	1,10,38,911	1,77,14,482	56,59,188	87,94,585
(c) Annuities / pensions payment	6,48,322	12,14,576	3,49,119	6,29,791
(d) Other benefits				
(i) Money back payment	(16,454)	53,437	63,463	90,717
(ii) Vesting of pension policy	6,59,824	12,32,855	10,72,838	16,50,704
(iii) Surrenders	1,35,36,670	2,85,62,451	1,52,39,650	3,03,61,707
(iv) Health	1,13,030	1,88,957	63,572	1,67,659
(v) Discontinuance/ Lapse Termination	42,13,756	81,20,178	24,29,116	38,36,558
(vi) Withdrawals	49,82,852	86,86,998	46,42,336	1,02,59,563
(vii) Waiver of Premium	45,860	83,119	40,050	73,960
(viii) Interest on unclaimed amount of Policyholders	1,09,314	2,07,130	1,27,514	2,31,486
Sub Total (A)	4,09,07,461	7,68,30,810	3,30,27,991	6,23,51,923
2. Amount ceded in reinsurance:				
(a) Claims by death	(8,00,609)	(14,83,183)	(4,67,388)	(9,11,757)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(28,608)	(1,17,720)	-	(8,480)
Sub Total (B)	(8,29,217)	(16,00,903)	(4,67,388)	(9,20,237)
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL (A+B+C)	4,00,78,244	7,52,29,907	3,25,60,603	6,14,31,686
Benefits Paid to Claimants:				
In India	4,00,78,244	7,52,29,907	3,25,60,603	6,14,31,686
Outside India	-	-	-	-
Total	4,00,78,244	7,52,29,907	3,25,60,603	6,14,31,686

Notes:

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

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

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

		As at	As at
Particulars		September 30, 2019	September 30, 2018
1	Authorised capital Equity Shares of ₹ 10 each	3,00,00,000	3,00,00,000
2	Issued capital Equity Shares of ₹ 10 each	2,01,76,720	2,01,39,080
3	Subscribed capital Equity Shares of ₹ 10 each	2,01,76,720	2,01,39,080
4	Called-up capital Equity Shares of ₹10 each	2,01,76,720	2,01,39,080
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
TOTAL		2,01,76,720	2,01,39,080

Note:

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

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

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

	As at September 30, 2019		As at September 30, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,03,85,14,075	51.47%	1,03,85,14,075	51.56%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	39,73,11,893	19.69%	58,96,26,265	29.28%
Others	58,18,46,051	28.84%	38,57,67,622	19.16%
Total	2,01,76,72,019	100.00%	2,01,39,07,962	100.00%

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

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

Particulars	As at		As at	
	September 30, 2019		September 30, 2018	
1 Capital reserve		-		-
2 Capital redemption reserve		-		-
3 Share premium				
Opening balance	31,27,498		31,27,498	
Add: Additions during the year	5,82,622		1,74,707	
Less: Adjustments during the year	-	37,10,120	-	33,02,205
4 Revaluation reserve				
Opening balance	-		-	
Add: Additions during the year	-		-	
Less: Adjustments during the year	-	-	-	-
5 General reserves				
Less: Debit balance in Profit and Loss Account, if any		-		-
Less: Amount utilized for buy-back		-		-
6 Catastrophe reserve		-		-
7 Other reserves		-		-
8 Balance of profit in Profit and Loss Account		4,00,73,306		3,06,08,141
TOTAL		4,37,83,426		3,39,10,346

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

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

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

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

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2019	As at September 30, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	50,45,306	2,12,78,381
2	Other Approved Securities	1,32,74,931	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	41,59,127	60,82,105
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	34,19,364	29,16,572
	(e) Subsidiaries	23,67,091	12,14,023
	(f) Fixed Deposit	-	4,10,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	91,73,137	78,87,636
5	Other than Approved Investments	79,38,711	7,01,557
Sub Total (A)		4,53,77,667	4,04,90,274
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	20,28,456	5,59,800
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,00,009	10,00,000
	(e) Other Securities		
	(aa) Commercial Paper	-	-
	(bb) Certificate of Deposit	-	-
	(cc) Fixed Deposit	24,10,000	-
	(dd) CBLO/Repo Investments	26,23,287	20,75,026
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,95,543	2,49,791
5	Other than Approved Investments	-	-
Sub Total (B)		76,57,295	38,84,617
TOTAL (A+B)		5,30,34,962	4,43,74,891

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2019	As at September 30, 2018
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	4,10,73,285	3,76,38,812
	b) Market Value of above investment	4,20,21,689	3,70,19,765
2	Investment in holding company at cost	2,50,000	2,50,000
3	Investment in subsidiaries company at cost	23,67,091	12,14,023
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	3,50,000	3,50,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	60,000	60,000
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	25,909	NIL
6	Investment made out of catastrophe reserve	NIL	NIL

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

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2019	As at September 30, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	23,38,97,085	22,48,03,790
2	Other Approved Securities	8,98,55,866	2,89,63,408
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,25,39,805	5,58,48,731
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,82,12,237	4,32,99,369
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	44,87,334	23,36,665
	(cc) Infrastructure Investment Fund	5,98,328	7,25,143
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	6,21,905	-
4	Investments in Infrastructure and Social Sector	10,31,20,436	8,33,79,180
5	Other than Approved Investments	1,05,26,268	71,33,336
Sub Total (A)		57,38,59,264	44,64,89,622
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	1,18,98,447	1,94,95,366
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	60,00,000	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,27,62,167	1,10,30,288
	(e) Other Securities		
	(aa) Commercial Paper	29,54,280	-
	(bb) Certificate of Deposit	22,21,887	14,61,491
	(cc) Fixed Deposit	3,00,000	2,00,000
	(dd) Deep Discount Bonds	11,36,700	3,90,504
	(ee) CBLO/Repo Investments	1,17,67,140	2,68,09,423
	(f) Subsidiaries	-	-
	(g) Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	30,23,316	42,33,875
5	Other than Approved Investments	5,13,905	4,15,204
Sub Total (B)		5,25,77,842	6,40,36,151
TOTAL		62,64,37,106	51,05,25,773

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2019	As at September 30, 2018
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	54,97,13,801	45,12,38,727
	b) Market Value of above investment	56,66,77,828	43,47,41,127
2	Investment in holding company at cost	60,46,062	34,51,877
3	Investment in subsidiaries company at cost	NIL	NIL
4	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	5,01,270	5,02,542
	b) Market Value of above investment	5,21,578	4,82,202
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	2,26,180	9,648
6	Investment made out of catastrophe reserve	NIL	NIL

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

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

(₹ '000)

Particulars		As at September 30, 2019	As at September 30, 2018
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	6,81,05,060	4,21,13,194
2	Other Approved Securities	26,76,275	13,49,187
3	Other Investments		
	(a) Shares		
	(aa) Equity	32,14,22,642	31,30,23,850
	(bb) Preference	18,099	27,149
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,39,56,973	4,91,11,416
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	11,25,455	5,31,845
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,39,56,503	6,24,34,928
5	Other than Approved Investments	4,49,33,628	3,14,64,677
Sub Total (A)		55,61,94,635	50,00,56,246
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	2,48,96,545	2,72,58,497
2	Other Approved Securities	1,08,360	33,477
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	71,63,804	54,00,061
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Commercial Paper	2,95,756	14,41,951
	(cc) Certificate of Deposit	4,74,250	-
	(dd) Deep Discount Bonds	1,36,867	3,07,304
	(ee) Repo Investments	3,00,50,555	3,57,98,568
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	22,59,139	11,35,872
5	Other than Approved Investments	-	5,68,984
Sub Total (B)		6,53,85,276	7,19,44,714
OTHER ASSETS (NET)			
1	Interest Accrued and Dividend Receivable	61,02,239	56,63,441
2	Others (Net)	(20,017)	4,35,161
3	Other - Receivable	16,20,766	7,39,125
4	Investment Sold Awaiting Settlement	29,25,551	14,57,981
5	Investment Purchased Awaiting Settlement	(15,65,232)	(28,68,410)
Sub Total (C)		90,63,307	54,27,298
TOTAL (A+B+C)		63,06,43,218	57,74,28,258

Notes :

(₹ '000)

Sr. No.	Particulars	As at September 30, 2019	As at September 30, 2018
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	23,14,24,308	21,62,24,611
	b) Market Value of above investment	23,28,14,812	21,09,52,027
2	Investment in holding company at cost	96,16,252	78,01,049
3	Investment in subsidiaries company at cost	NIL	NIL
4	The value of equity shares lent by the Company under securities lending and borrowing scheme (SLB) and outstanding	5,05,500	4,11,838
5	Investment made out of catastrophe reserve	NIL	NIL

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

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2019	As at September 30, 2018	
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	3	22	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	19,16,176	2,76,786	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	-	2,837	
TOTAL	19,16,179	2,79,645	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	-	-	
(e) Loans against policies	19,16,176	2,76,786	
(f) Loans to employees	3	22	
(g) Others - HDFC Standard Life Employees' Stock Option Trust	-	2,837	
TOTAL	19,16,179	2,79,645	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	19,16,179	2,79,645	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	19,16,179	2,79,645	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	6,00,775	24,887	
(b) Long term	13,15,404	2,54,758	
TOTAL	19,16,179	2,79,645	

Note-

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 600,755 thousands (Previous year ₹ 24,887 thousands)
- 2) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet.
Long term loans are the loans other than short-term loans.
- 3) Loans considered doubtful and the amount of provision created against such loans is ₹ Nil (Previous year ₹ Nil)

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

FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at April 01, 2018	Additions	Deductions	As at September 30, 2019	As at April 01, 2018	For the year ended	On Sales / Adjustments	As at September 30, 2019	As at September 30, 2019	As at September 30, 2018
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	19,96,677	36,364	-	20,33,041	15,66,553	1,02,001	-	16,68,554	3,64,487	4,40,549
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	15,594	2,065	(24)	17,635	14,055	1,263	(23)	15,295	2,340	2,114
5	Buildings	28,66,745	-	-	28,66,745	4,00,683	23,029	-	4,23,712	24,43,033	24,89,090
6	Furniture & Fittings	6,96,015	17,759	(11,938)	7,01,836	6,45,172	15,505	(11,929)	6,48,748	53,088	47,446
7	Information Technology Equipments	9,62,105	1,54,194	(17,134)	10,99,165	8,57,823	39,169	(17,103)	8,79,889	2,19,276	93,351
8	Vehicles	1,67,354	38,521	(25,988)	1,79,887	82,310	19,470	(15,550)	86,230	93,657	93,437
9	Office Equipments	6,15,817	23,001	(14,047)	6,24,771	5,22,631	22,546	(14,016)	5,31,161	93,610	88,979
	TOTAL	73,20,307	2,71,904	(69,131)	75,23,080	40,89,227	2,22,983	(58,621)	42,53,589	32,69,491	32,54,966
10	Capital Work in progress	1,01,894	2,99,326	(2,71,904)	1,29,316	-	-	-	-	1,29,316	62,574
	Grand Total	74,22,201	5,71,230	(3,41,035)	76,52,396	40,89,227	2,22,983	(58,621)	42,53,589	33,98,807	33,17,540
	Previous Year	72,10,526	2,64,629	(1,92,853)	72,82,302	37,96,489	2,31,950	(63,678)	39,64,762	33,17,540	

Notes :

*All software are other than those generated internally.

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

FORM L-17-CASH AND BANK BALANCES SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2019	As at September 30, 2018
1	Cash (including cheques on hand, drafts and stamps)*	5,40,566	8,44,923
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	3,547	8,84,281
	(b) Current accounts	46,66,988	35,61,266
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		52,11,101	52,90,470
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	52,05,463	52,87,044
2	Outside India	5,638	3,426
TOTAL		52,11,101	52,90,470

Note :

* Cheques on hand amount to ₹ 540,566 thousands (Previous Year : ₹ 844,923 thousands)

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

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2019	As at September 30, 2018	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	8,41,043	4,09,823	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	47,52,509	39,56,854	
6 Others			
(a) Capital advances	17,084	7,764	
(b) Security deposits	4,18,214	4,07,125	
Less: Provision for Security deposit	<u>(12,346)</u>	<u>(11,873)</u>	
(c) Advances to employees	3,173	6,021	
(d) Other advances	6,55,942	2,24,201	
(e) Investment application - pending allotment	-	945	
TOTAL (A)	66,75,619	50,00,860	
OTHER ASSETS			
1 Income accrued on investments	1,45,82,657	1,21,44,111	
2 Outstanding Premiums	6,54,103	12,53,722	
3 Agents' Balances	66,459	46,520	
Less: Provision for Agents' debit balances	<u>(66,459)</u>	<u>(46,520)</u>	
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	86,553	1,95,110	
6 Due from subsidiaries/ holding Company	7,186	-	
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-	
8 Others			
(a) Fund Management Charges receivable from UL scheme (Including Goods and Services Tax/Service Tax)	30,026	77,364	
(b) Goods and Services Tax/Service Tax & Unutilised credits	903	74,286	
(c) Service Tax Deposits	16,061	9,900	
(d) Investment sold awaiting settlement	1,04,02,190	-	
(e) Other Assets	88,576	27,676	
(f) Assets held for unclaimed amount of policyholders	68,28,789	91,29,464	
(g) Income on unclaimed amount of policyholders	4,41,304	4,45,950	
TOTAL (B)	3,31,38,348	2,33,57,583	
TOTAL (A+B)	3,98,13,967	2,83,58,443	

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

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2019	As at September 30, 2018	
1 Agents' balances	12,67,628	13,97,189	
2 Balances due to other insurance companies (including reinsurers)	2,35,024	3,10,769	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	3,26,170	3,35,414	
5 Unallocated premium	39,35,069	57,30,860	
6 Sundry creditors	1,41,01,960	1,18,44,927	
7 Due to Subsidiaries/ Holding Company	4,02,626	2,39,114	
8 Claims outstanding	6,52,237	7,72,329	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	4,79,686	3,72,274	
(b) Goods and Services Tax/Service Tax Liability	11,752	62,408	
(c) Investments purchased to be settled	87,64,846	79,64,023	
(d) Proposal Deposits refund	4,16,447	4,79,706	
(e) Others-payable (Payable to unit linked schemes)	16,26,920	9,90,321	
(f) Payable to Policyholders	98,38,827	70,59,027	
(g) Unclaimed dividend payable	1,889	1,810	
12 Unclaimed amount of policyholders	68,28,789	91,29,464	
13 Income on unclaimed fund	4,41,304	4,45,950	
TOTAL	4,93,31,174	4,71,35,585	

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

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at September 30, 2019	As at September 30, 2018
1	For taxation (less payments and taxes deducted at source)	1,54,938	1,16,106
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Employee benefits	4,39,619	3,17,547
TOTAL		5,94,557	4,33,653

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

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

(₹ '000)

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

FORM L-22-ANALYTICAL RATIOS

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

Date : September 30, 2019

Sr.No.	Particulars	For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-20.61%	-40.97%	-23.31%	-11.14%
	Participating - Individual & Group Pension	-70.60%	-74.69%	-50.48%	-48.88%
	Non Participating - Individual & Group Life	71.02%	75.62%	58.84%	63.26%
	Non Participating - Group Life Variable	25.06%	-6.33%	252.50%	168.44%
	Non Participating - Individual & Group Pension	-90.77%	-71.43%	-4.59%	55.20%
	Non Participating - Group Pension Variable	47.15%	223.16%	-26.94%	-12.80%
	Non Participating - Annuity	-15.77%	18.07%	330.79%	372.98%
	Non Participating - Individual & Group Health	2.69%	-34.40%	67.09%	132.10%
	Unit Linked - Individual Life	-50.45%	-40.88%	28.23%	23.73%
	Unit Linked - Individual Pension	-33.70%	-44.56%	-54.95%	-32.11%
	Unit Linked - Group Life	103.88%	89.55%	-72.38%	-68.49%
	Unit Linked - Group Pension	11.49%	-9.08%	-55.64%	-31.51%
2	Net Retention Ratio	98.66%	98.68%	99.08%	99.00%
3	Expense of Management to Gross Direct Premium Ratio	19.34%	18.91%	17.68%	17.92%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.84%	4.88%	3.85%	3.88%
5	Ratio of policy holder's liabilities to shareholder's funds	1962.12%	1962.12%	1959.60%	1959.60%
6	Growth rate of shareholders' fund	17.52%	17.52%	20.82%	20.82%
7	Ratio of surplus to policyholders' liability	0.47%	0.47%	0.50%	0.50%
8	Change in net worth (₹ Lakhs)	94,725	94,725	93,190	93,190
9	Profit after tax/Total Income	3.52%	4.21%	3.60%	4.48%
10	(Total real estate + loans)/(Cash & invested assets)	0.38%	0.38%	0.24%	0.24%
11	Total investments/(Capital + Surplus)	20.51	20.51	20.96	20.96
12	Total affiliated investments/(Capital+ Surplus)	0.29	0.29	0.23	0.23
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	2.57%	4.57%	1.67%	3.61%
	Policyholders' Funds				
	Non Linked				
	Participating	2.25%	4.79%	1.67%	3.36%
	Non Participating	2.23%	4.48%	1.98%	3.96%
	Linked				
	Non Participating	1.62%	3.38%	1.80%	4.01%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	1.93%	4.88%	0.82%	0.18%
	Policyholders' Funds				
	Non Linked				
	Participating	1.38%	5.64%	0.86%	0.82%
	Non Participating	2.01%	6.83%	0.86%	-0.18%
	Linked				
	Non Participating	-0.76%	-0.08%	-0.02%	1.31%
14	Conservation Ratio				
	Participating - Individual & Group Life	84.17%	83.07%	88.07%	88.85%
	Participating - Individual & Group Pension	99.26%	99.87%	84.95%	83.73%
	Non Participating - Individual & Group Life	67.09%	68.56%	93.64%	88.88%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	76.54%	77.35%	83.94%	87.16%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Annuity	NA	NA	NA	NA
	Non Participating - Individual & Group Health	73.69%	68.17%	48.86%	50.66%
	Unit Linked - Individual Life	81.21%	82.60%	82.67%	83.97%
	Unit Linked - Individual Pension	78.11%	78.55%	84.73%	83.16%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio (Original Premium Basis) (Refer note 1,2,3 & 4)				
	13th month	89.33%	89.08%	84.85%	86.65%
	25th month	77.72%	79.51%	80.56%	79.09%
	37th month	74.47%	72.91%	69.82%	72.05%
	49th month	65.16%	68.18%	65.41%	64.19%
	61st month	54.55%	54.21%	52.44%	50.28%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1,2,3 & 4)				
	13th month	70.25%	72.24%	67.33%	69.51%
	25th month	59.19%	61.63%	57.32%	60.91%
	37th month	51.68%	55.38%	58.82%	58.82%
	49th month	48.92%	55.20%	54.21%	55.16%
	61st month	45.67%	47.45%	45.95%	46.21%
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	NIL
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	0.08%	0.08%	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	NIL
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	No. of shares	2,01,76,72,019	2,01,76,72,019	2,01,39,07,962	2,01,39,07,962
2	Percentage of shareholding (Indian / Foreign)				
	Indian	64.11%	64.11%	62.19%	62.19%
	Foreign	35.89%	35.89%	37.81%	37.81%
3	%of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.53	3.63	1.43	3.31
4 (b)	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.53	3.63	1.42	3.30
5 (a)	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.53	3.63	1.43	3.31
5 (b)	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.53	3.63	1.42	3.30
6	Book value per share (₹)	31.50	31.50	26.85	26.85

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

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

(₹ '000)

Particulars		For the six months ended September 30,2019	For the six months ended September 30, 2018
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	14,42,90,543	12,57,44,099
	Other receipts:		
2	GST / Service tax recovery	1,65,469	82,406
3	Fees & charges	3,75,645	1,47,282
4	Miscellaneous income	1,89,332	4,73,177
3	Payments to the re-insurers, net of commissions and claims/ benefits	1,99,574	7,814
4	Payments of claims/benefits	(7,98,68,553)	(6,53,96,882)
5	Payments of commission and brokerage	(78,14,953)	(57,48,016)
6	Payments of other operating expenses	(2,40,44,614)	(1,90,21,405)
7	Deposits, advances and staff loans	(10,451)	55,269
8	Income taxes paid (net)	(10,03,410)	(13,17,630)
9	Goods and Services tax/Service Tax paid	(29,82,034)	(29,72,709)
10	Cash flows before extraordinary items	2,94,96,548	3,20,53,405
11	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities*	2,94,96,548	3,20,53,405
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(2,40,988)	(1,32,278)
2	Proceeds from sale of fixed assets	14,726	3,187
3	Purchases of investments	(57,56,20,997)	(28,56,37,860)
4	Loans disbursed	-	-
5	Loan against policies	(11,20,272)	(99,425)
6	Sale of investments	51,30,92,623	23,00,03,519
7	Repayments received	4	7,171
8	Rents/Interests/ dividends received	3,23,26,289	2,70,13,084
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(2,219)	(2,262)
	Net cash flow from investing activities	(3,15,50,834)	(2,88,44,864)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	2,908	21,680
2	Share Application money pending allotment	864	36,205
3	Share premium	41,572	1,74,707
4	Interest/dividends paid	-	-
	Net cash flow from financing activities	45,344	2,32,592
D	Net increase / (decrease) in cash and cash equivalents:	(20,08,942)	34,41,133
E	Cash and cash equivalents at the beginning of the year	6,14,87,252	6,80,08,209
F	Cash and cash equivalents at the end of the year	5,94,78,310	7,14,49,342

Components of cash and cash equivalents at end of the year:			
(i)	Cash and cheques in hand	5,40,566	8,44,923
(ii)	Bank balances**	46,66,988	35,61,266
(iii)	Fixed Deposit (less than 3 months)	-	-
(iv)	Money market instruments	5,42,70,756	6,70,43,153
	Total cash and cash equivalents	5,94,78,310	7,14,49,342

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

(i)	Cash & cash equivalents	5,94,78,310	7,14,49,342
(ii)	Add: Deposit account - Others	3,547	8,84,281
(iii)	Less: Fixed deposits (less than 3 months)	-	-
(iv)	Less: Money market instruments	(5,42,70,756)	(6,70,43,153)
	Cash & Bank Balances as per Form L-17	52,11,101	52,90,470

Note : * Includes cash paid towards Corporate Social Responsibility expenditure ₹42,100 thousands (previous period ended September 30, 2018: ₹36,037)

** Bank Balances includes unclaimed dividend ₹1,889 thousands (previous year ₹1,810 thousands)

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

FORM L-24- VALUATION OF NET LIABILITIES

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

Date : September 30, 2019

(₹ Lakh)

Sr.No.	Particulars	As at September 30, 2019	As at September 30, 2018
1	Linked		
a	Life	54,50,357	48,61,654
b	General annuity	-	-
c	Pension	8,91,134	9,47,691
d	Health	-	-
2	Non-Linked		
a	Life	43,90,725	36,56,390
b	General annuity	6,24,413	3,37,949
c	Pension	9,15,071	6,94,666
d	Health	5,587	5,284
	TOTAL	1,22,77,287	1,05,03,634

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

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

Date : September 30, 2019

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)
1	Andhra Pradesh	1,118	1,130	4.61	221.23	4,927	4,981	33.44	1,187.12	6,045	6,111	38.05	1,408.35
2	Arunachal Pradesh	29	30	0.23	2.11	122	126	0.66	11.87	151	156	0.88	13.98
3	Assam	775	787	2.55	54.25	3,196	3,239	15.43	411.56	3,971	4,026	17.97	465.82
4	Bihar	2,152	2,238	9.16	232.79	3,441	3,530	23.32	619.32	5,593	5,768	32.48	852.10
5	Chattisgarh	901	919	3.51	85.50	1,939	2,012	12.69	422.29	2,840	2,931	16.20	507.79
6	Goa	135	137	1.01	17.88	648	662	7.02	138.83	783	799	8.02	156.71
7	Gujarat	2,518	2,528	11.52	282.05	11,807	11,936	120.18	3,017.44	14,325	14,464	131.70	3,299.49
8	Haryana	3,528	3,571	14.96	427.13	8,349	8,473	74.18	2,502.55	11,877	12,044	89.14	2,929.68
9	Himachal Pradesh	1,066	1,083	5.90	142.76	859	870	6.12	143.77	1,925	1,953	12.02	286.52
10	Jammu & Kashmir	249	253	0.89	26.01	741	752	3.92	121.40	990	1,005	4.81	147.41
11	Jharkhand	782	798	4.85	83.72	2,694	2,902	31.77	438.41	3,476	3,700	36.62	522.12
12	Karnataka	1,777	1,795	6.30	185.48	10,100	10,285	130.60	4,752.11	11,877	12,080	136.90	4,937.59
13	Kerala	1,228	1,234	7.12	165.60	4,349	4,370	36.03	760.67	5,577	5,604	43.15	926.27
14	Madhya Pradesh	1,617	1,653	5.36	154.67	5,679	5,776	31.16	1,260.43	7,296	7,429	36.53	1,415.10
15	Maharashtra	4,395	4,456	17.74	840.05	35,777	36,378	599.05	15,030.18	40,172	40,834	616.79	15,870.22
16	Manipur	301	302	1.40	21.04	583	589	2.45	47.05	884	891	3.85	68.10
17	Meghalaya	90	90	0.63	8.18	260	262	1.59	28.02	350	352	2.23	36.20
18	Mizoram	8	9	0.02	0.41	168	171	1.15	13.74	176	180	1.17	14.16
19	Nagaland	27	28	0.11	3.78	204	206	0.79	9.49	231	234	0.90	13.27
20	Orissa	2,249	2,283	11.28	203.70	3,393	3,461	24.59	512.93	5,642	5,744	35.87	716.63
21	Punjab	5,143	5,151	25.81	365.23	7,236	7,290	44.46	1,301.66	12,379	12,441	70.27	1,666.89
22	Rajasthan	1,977	2,018	7.04	331.86	6,140	6,254	34.23	1,740.91	8,117	8,272	41.27	2,072.76
23	Sikkim	63	64	0.34	8.03	227	230	1.64	25.27	290	294	1.98	33.30
24	Tamil Nadu	1,294	1,301	6.53	172.17	12,336	12,412	110.57	2,702.65	13,630	13,713	117.10	2,874.82
25	Telangana	704	711	3.55	122.01	6,863	6,965	62.35	2,389.64	7,567	7,676	65.90	2,511.66
26	Tripura	88	88	0.24	7.30	283	286	1.09	26.05	371	374	1.33	33.35
27	Uttar Pradesh	6,246	6,363	26.20	758.26	16,325	16,639	105.26	3,759.36	22,571	23,002	131.46	4,517.62
28	Uttarakhand	533	550	2.31	87.16	1,610	1,655	10.80	354.62	2,143	2,205	13.11	441.78
29	West Bengal	2,620	2,671	11.62	208.57	10,116	10,350	96.01	1,574.63	12,736	13,021	107.63	1,783.21
30	Andaman & Nicobar Islands	-	-	0.00	-	30	30	0.20	6.93	30	30	0.20	6.93
31	Chandigarh	-	-	0.00	-	823	829	6.09	178.59	823	829	6.09	178.59
32	Dadra & Nagarhaveli	41	41	0.15	1.85	192	196	1.06	24.71	233	237	1.21	26.56
33	Daman & Diu	13	13	0.09	1.73	147	148	1.27	15.65	160	161	1.35	17.39
34	Delhi	-	-	(0.01)	-	11,525	11,750	114.10	3,313.35	11,525	11,750	114.08	3,313.35
35	Lakshadweep	-	-	-	-	3	3	0.06	1.08	3	3	0.06	1.08
36	Puducherry	6	6	0.05	0.06	276	277	2.59	47.37	282	283	2.64	47.42
TOTAL		43,673	44,301	193.07	5,222.58	1,73,368	1,76,295	1,747.89	48,891.64	2,17,041	2,20,596	1,940.96	54,114.23

Note: The above classification is based on customer address.

FORM L-25- (i) : Geographical Distribution Channel - Individual for the six months ended September 30, 2019

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

Date : September 30, 2019

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)
1	Andhra Pradesh	2,031	2,059	8.13	394.33	9,353	9,471	63.43	2,209.50	11,384	11,530	71.55	2,603.84
2	Arunachal Pradesh	54	57	0.34	4.45	218	225	1.35	30.35	272	282	1.69	34.80
3	Assam	1,549	1,572	5.83	118.30	6,284	6,365	30.60	761.13	7,833	7,937	36.43	879.43
4	Bihar	4,162	4,307	18.19	431.07	6,968	7,157	45.64	1,096.45	11,130	11,464	63.83	1,527.52
5	Chattisgarh	1,632	1,667	7.13	164.22	3,749	3,917	28.08	823.00	5,381	5,584	35.21	987.22
6	Goa	283	285	2.27	40.46	1,270	1,286	12.70	250.54	1,553	1,571	14.97	291.00
7	Gujarat	5,104	5,127	25.32	549.28	24,783	25,088	265.84	5,617.58	29,887	30,215	291.17	6,166.86
8	Haryana	6,788	6,877	28.56	759.06	16,391	16,672	146.75	4,387.49	23,179	23,549	175.31	5,146.54
9	Himachal Pradesh	2,075	2,102	12.23	264.22	1,751	1,774	11.98	265.32	3,826	3,876	24.21	529.54
10	Jammu & Kashmir	580	595	2.43	58.58	1,931	1,950	12.45	272.95	2,511	2,545	14.88	331.54
11	Jharkhand	1,467	1,504	9.14	148.32	5,242	5,781	76.71	774.15	6,709	7,285	85.85	922.46
12	Karnataka	3,102	3,130	10.44	342.23	19,337	19,713	229.70	8,507.67	22,439	22,843	240.14	8,849.90
13	Kerala	2,426	2,438	14.59	320.47	8,479	8,530	71.59	1,447.82	10,905	10,968	86.18	1,768.29
14	Madhya Pradesh	3,034	3,085	10.53	291.58	10,898	11,113	62.81	2,366.94	13,932	14,198	73.34	2,658.52
15	Maharashtra	8,786	8,904	38.24	1,559.43	69,530	70,730	1,127.53	27,578.16	78,316	79,634	1,165.77	29,137.59
16	Manipur	564	566	2.51	43.12	1,208	1,215	5.40	109.82	1,772	1,781	7.91	152.94
17	Meghalaya	172	172	1.08	14.03	524	527	3.59	56.05	696	699	4.66	70.08
18	Mizoram	17	18	0.05	0.97	326	332	2.95	30.79	343	350	2.99	31.76
19	Nagaland	58	59	0.24	6.31	389	392	1.50	23.69	447	451	1.75	30.01
20	Orissa	4,366	4,423	21.13	394.10	6,870	7,032	58.42	982.96	11,236	11,455	79.54	1,377.06
21	Punjab	9,588	9,616	53.59	680.44	14,161	14,263	97.21	2,390.77	23,749	23,879	150.80	3,071.22
22	Rajasthan	3,652	3,723	12.98	551.54	11,419	11,639	63.36	3,059.34	15,071	15,362	76.33	3,610.88
23	Sikkim	116	117	1.07	16.86	436	440	3.60	46.59	552	557	4.67	63.44
24	Tamil Nadu	2,385	2,396	12.23	321.63	23,329	23,487	210.67	4,882.61	25,714	25,883	222.90	5,204.24
25	Telangana	1,241	1,252	6.16	198.22	13,011	13,210	165.95	4,198.84	14,252	14,462	172.11	4,397.05
26	Tripura	152	154	0.51	12.39	533	540	2.44	52.09	685	694	2.94	64.48
27	Uttar Pradesh	11,845	12,056	53.99	1,286.58	30,900	31,513	216.35	6,595.73	42,745	43,569	270.34	7,882.31
28	UttaraKhand	1,007	1,036	4.48	155.74	3,212	3,304	29.65	663.80	4,219	4,340	34.14	819.54
29	West Bengal	4,847	4,929	21.08	400.00	19,883	20,482	214.98	3,099.63	24,730	25,411	236.05	3,499.63
30	Andaman & Nicobar Islands	3	3	0.00	0.03	63	63	0.39	10.87	66	66	0.39	10.91
31	Chandigarh	4	4	0.01	1.11	1,585	1,598	15.02	315.56	1,589	1,602	15.04	316.67
32	Dadra & Nagar haveli	85	86	0.33	4.68	371	377	2.18	52.70	456	463	2.51	57.38
33	Daman & Diu	37	37	0.20	3.76	334	335	2.54	40.49	371	372	2.74	44.25
34	Delhi	-	-	(0.01)	-	21,886	22,327	225.45	5,974.21	21,886	22,327	225.44	5,974.21
35	Lakshadweep	-	-	-	-	4	4	0.06	1.11	4	4	0.06	1.11
36	Puducherry	14	14	0.08	0.61	505	507	4.59	79.69	519	521	4.67	80.30
TOTAL		83,226	84,370	385.05	9,538.14	3,37,133	3,43,359	3,513.47	89,056.38	4,20,359	4,27,729	3,898.51	98,594.52

Note: The above classification is based on customer address.

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

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

Date : September 30, 2019

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)
1	Andhra Pradesh	-	-	-	-	-	395	13.72	36.59	-	395	13.72	36.59
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	44,375	1.16	104.01	-	44,375	1.16	104.01
4	Bihar	-	-	-	-	-	22,539	0.44	83.63	-	22,539	0.44	83.63
5	Chattisgarh	-	-	-	-	-	-	128.77	-	-	-	128.77	-
6	Goa	-	-	-	-	1	568	1.04	0.54	1	568	1.04	0.54
7	Gujarat	-	-	-	-	30	11,910	26.05	969.02	30	11,910	26.05	969.02
8	Haryana	-	-	-	-	3	28,30,059	81.33	86,890.85	3	28,30,059	81.33	86,890.85
9	Himachal Pradesh	-	-	-	-	4	1,312	12.67	11.62	4	1,312	12.67	11.62
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	39	0.17	1.35	-	39	0.17	1.35
12	Karnataka	-	-	-	-	3	12,42,553	139.73	6,023.60	3	12,42,553	139.73	6,023.60
13	Kerala	-	-	-	-	2	5,45,261	46.93	2,106.12	2	5,45,261	46.93	2,106.12
14	Madhya Pradesh	-	-	-	-	-	405	0.02	31.47	-	405	0.02	31.47
15	Maharashtra	-	-	-	-	25	42,20,175	1,111.82	63,625.39	25	42,20,175	1,111.82	63,625.39
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	2,05,323	55.23	799.46	1	2,05,323	55.23	799.46
21	Punjab	-	-	-	-	2	76,028	3.03	307.59	2	76,028	3.03	307.59
22	Rajasthan	-	-	-	-	3	2,37,597	2.71	9,505.90	3	2,37,597	2.71	9,505.90
23	Sikkim	-	-	-	-	-	466	0.06	23.46	-	466	0.06	23.46
24	Tamil Nadu	-	-	-	-	11	5,28,560	117.90	5,212.76	11	5,28,560	117.90	5,212.76
25	Telangana	-	-	-	-	1	33,38,039	76.21	8,149.96	1	33,38,039	76.21	8,149.96
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	6	4,78,318	55.60	7,341.51	6	4,78,318	55.60	7,341.51
28	UttaraKhand	-	-	-	-	-	26	38.80	1.97	-	26	38.80	1.97
29	West Bengal	-	-	-	-	5	16,32,260	64.83	9,660.16	5	16,32,260	64.83	9,660.16
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	280	0.04	76.92	-	280	0.04	76.92
32	Dadra & Nagar haveli	-	-	-	-	-	206	0.01	12.88	-	206	0.01	12.88
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	10	88,914	95.53	3,866.03	10	88,914	95.53	3,866.03
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	107	1,55,05,608	2,073.78	2,04,842.78	107	1,55,05,608	2,073.78	2,04,842.78

FORM L-25- (ii) : Geographical Distribution Channel - Group for the six months ended September 30, 2019

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

Date : September 30, 2019

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)	No. of Policies	No. of Lives	Premium (₹ Crore)	Sum Assured (₹ Crore)
1	Andhra Pradesh	-	-	-	-	1	3,119	14.02	152.91	1	3,119	14.02	152.91
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	1,03,934	10.18	238.60	-	1,03,934	10.18	238.60
4	Bihar	-	-	-	-	-	26,885	0.45	126.79	-	26,885	0.45	126.79
5	Chattisgarh	-	-	-	-	-	1	128.77	0.35	-	1	128.77	0.35
6	Goa	-	-	-	-	1	691	1.21	4.87	1	691	1.21	4.87
7	Gujarat	-	-	-	-	37	24,075	36.73	1,670.86	37	24,075	36.73	1,670.86
8	Haryana	-	-	-	-	15	41,99,045	173.09	1,03,245.28	15	41,99,045	173.09	1,03,245.28
9	Himachal Pradesh	-	-	-	-	4	1,331	15.67	15.34	4	1,331	15.67	15.34
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	3	16,955	0.34	59.87	3	16,955	0.34	59.87
12	Karnataka	-	-	-	-	12	23,62,350	385.41	14,798.95	12	23,62,350	385.41	14,798.95
13	Kerala	-	-	-	-	2	9,70,765	76.15	3,712.23	2	9,70,765	76.15	3,712.23
14	Madhya Pradesh	-	-	-	-	-	934	0.05	83.34	-	934	0.05	83.34
15	Maharashtra	-	-	-	-	62	80,94,577	2,048.86	1,18,454.53	62	80,94,577	2,048.86	1,18,454.53
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	3,85,744	61.36	1,654.25	2	3,85,744	61.36	1,654.25
21	Punjab	-	-	-	-	4	81,249	3.59	341.64	4	81,249	3.59	341.64
22	Rajasthan	-	-	-	-	4	3,44,829	7.50	10,076.99	4	3,44,829	7.50	10,076.99
23	Sikkim	-	-	-	-	-	466	0.06	23.46	-	466	0.06	23.46
24	Tamil Nadu	-	-	-	-	14	9,21,011	183.69	9,516.25	14	9,21,011	183.69	9,516.25
25	Telangana	-	-	-	-	4	61,40,397	139.43	15,404.10	4	61,40,397	139.43	15,404.10
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	11	14,37,412	111.94	33,636.28	11	14,37,412	111.94	33,636.28
28	UttaraKhand	-	-	-	-	2	26,357	119.44	21.57	2	26,357	119.44	21.57
29	West Bengal	-	-	-	-	9	29,55,181	102.98	17,508.25	9	29,55,181	102.98	17,508.25
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	280	0.04	75.71	-	280	0.04	75.71
32	Dadra & Nagar haveli	-	-	-	-	-	358	0.03	22.38	-	358	0.03	22.38
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	19	1,60,385	441.71	9,216.90	19	1,60,385	441.71	9,216.90
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	206	2,82,58,331	4,062.68	3,40,061.67	206	2,82,58,331	4,062.68	3,40,061.67

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

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

Registration Number: 101

PART - A

Statement as on: September 30, 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

(₹ Crore)

No	Particulars	Schedule	Amount	Particulars	Amount	Amount
1	Investments (Shareholders)	L-12	5,303.50	Reconciliation of Investment Assets Total Investment Assets (as per Balance Sheet) Balance Sheet Value of: A. Life Fund Less : Investment Loan as per L-15 B. Pension & General Annuity and Group Business C. Unit Linked Funds	40,571.50	1,31,011.53
	Investments (Policyholders)	L-13	62,643.71			
	Investments (Linked Liabilities)	L-14	63,064.32			
2	Loans	L-15	191.62			
3	Fixed Assets	L-16	339.88			
4	Current Assets					
	a. Cash & Bank Balance	L-17	521.11			
	b. Advances & Other Assets	L-18	3,981.46			
5	Current Liabilities					
	a. Current Liabilities	L-19	(4,933.18)			
	b. Provisions	L-20	(59.46)			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		1,31,052.96			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	191.62			
2	Fixed Assets (if any)	L-16	339.88			
3	Cash & Bank Balance (if any)	L-17	521.11			
4	Advances & Other Assets (if any)	L-18	3,981.46			
5	Current Liabilities	L-19	(4,933.18)			
6	Provisions	L-20	(59.46)			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
	TOTAL (B)		41.43			
	Investment Assets	(A-B)	1,31,011.53	(A+B+C)		1,31,011.53

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: September 30, 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section II

(₹ Crore)

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(f+h)	Market Value (j)		
			Balance	FRSM+	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)						(e)	
1	Central Govt. Sec	Not Less than 25%	-	707.38	233.98	10,168.40	3,674.08	14,783.84	36.99%	-	14,783.84	15,219.94	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	2,034.87	270.09	14,077.87	4,523.04	20,905.86	52.31%	-	20,905.86	21,619.24	
3	Investment subject to Exposure Norms											-	
	a. Housing & Infrastructure											-	
	1. Approved Investments	Not Less than 15%	-	1,045.92	48.69	6,288.73	885.96	8,269.29	20.69%	12.30	8,281.59	8,443.96	
	2. Other Investments		-	3.75	-	6.00	-	9.74	0.02%	(1.88)	7.87	7.96	
	b. i) Approved Investments	Not exceeding 35%	236.71	1,249.36	293.52	6,218.20	1,070.86	9,068.65	22.10%	501.75	9,570.40	9,713.79	
	ii) Other Investments		-	800.62	-	1,145.33	-	1,945.96	4.87%	(140.18)	1,805.78	1,818.27	
TOTAL LIFE FUND			100%	236.71	5,134.51	612.29	27,736.13	6,479.85	40,199.50	100.00%	372.00	40,571.50	41,603.22

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)	
			PAR	NON PAR						
			(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	489.95	10,013.14	10,503.09	38.59%	-	10,503.09	10,813.44	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,348.37	13,345.78	14,694.15	53.99%	-	14,694.15	15,190.62	
3	Balance in Approved investment	Not Exceeding 60%	1,137.93	11,300.82	12,438.75	45.70%	158.57	12,597.32	12,859.46	
4	Other Investments		9.12	75.12	84.24	0.31%	-	84.24	85.15	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	2,495.43	24,721.71	27,217.14	100.00%	158.57	27,375.71	28,135.23

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)	
			PAR	NON PAR			
			(a)	(b)			
1	Approved Investments	Not Less than 75%	-	58,570.96	58,570.96	92.87%	
2	Other Investments	Not More than 25%	-	4,493.36	4,493.36	7.13%	
TOTAL LINKED INSURANCE FUND			100%	-	63,064.32	63,064.32	100.00%

Notes:

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

CERTIFICATION:

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

Prasun Gajri
Chief Investment Officer

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
Opening Balance (Market Value)	12.00	15.81	109.69	266.16	477.97	48.70	32.31	3.02	116.12
Add: Inflow during the Quarter	0.00	0.00	3.74	3.53	84.29	25.11	12.01	-	34.55
Increase / (Decrease) Value of Inv [Net]	0.16	0.33	2.61	3.19	1.64	0.68	0.68	0.05	2.64
Less: Outflow during the Quarter	0.44	0.34	4.44	8.60	13.17	24.39	13.80	0.00	27.77
TOTAL INVESTIBLE FUNDS (MKT VALUE)	11.73	15.79	111.59	264.28	550.73	50.10	31.20	3.07	125.54

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	5.31	45.23%	4.47	28.28%	43.30	38.80%	97.49	36.89%	109.18	19.82%	22.77	45.44%	7.00	22.45%	2.96	96.52%	62.14	49.50%	
State Government Securities	-	0.00%	1.62	10.23%	-	0.00%	2.49	0.94%	1.30	0.24%	-	0.00%	6.76	21.68%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	1.09	0.97%	-	0.00%	-	0.00%	1.95	0.35%	-	0.00%	-	0.00%	1.80	1.43%	
Corporate Bonds	-	0.00%	5.24	33.16%	36.02	32.28%	55.01	20.82%	95.35	17.31%	-	0.00%	8.66	27.76%	-	0.00%	29.59	23.57%	
Infrastructure Bonds	-	0.00%	3.77	23.85%	24.03	21.54%	36.91	13.97%	25.41	4.61%	-	0.00%	7.84	25.13%	-	0.00%	25.65	20.43%	
Equity	-	0.00%	-	0.00%	-	0.00%	55.12	20.86%	182.03	33.05%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	6.41	54.68%	0.22	1.39%	2.56	2.30%	1.15	0.43%	7.56	1.37%	27.53	54.95%	0.19	0.62%	0.06	1.81%	2.01	1.60%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	11.72	99.91%	15.30	96.90%	107.00	95.88%	248.17	93.90%	422.78	76.77%	50.30	100.39%	30.46	97.66%	3.02	98.34%	121.20	96.54%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.48	3.04%	3.36	3.01%	5.95	2.25%	8.15	1.48%	0.00	0.00%	0.94	3.02%	0.05	1.50%	3.70	2.95%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	0.01	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.09%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.02%	0.01	0.03%	0.01	0.16%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	1.23	1.10%	3.54	1.34%	4.73	0.86%	-	0.00%	-	0.00%	-	0.00%	1.53	1.22%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	80.54	14.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	0.55	0.49%	2.03	0.77%	2.26	0.41%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.11	0.10%	0.14	0.05%	0.00	0.00%	0.21	0.42%	0.22	0.71%	0.00	0.00%	0.29	0.23%	
Sub Total (B)	0.01	0.09%	0.49	3.10%	3.93	3.53%	7.34	2.78%	91.17	16.55%	(0.20)	-0.39%	0.73	2.34%	0.05	1.66%	4.34	3.46%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	0.66	0.59%	6.50	2.46%	1.88	0.34%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	2.27	0.86%	8.16	1.48%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	26.73	4.85%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	0.66	0.59%	8.78	3.32%	36.78	6.68%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	11.73	100.00%	15.79	100.00%	111.59	100.00%	264.28	100.00%	550.73	100.00%	50.10	100.00%	31.20	100.00%	3.07	100.00%	125.54	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101
Opening Balance (Market Value)	97.50	410.73	613.51	2,480.88	25.11	61.98	578.45	929.85	199.36
Add: Inflow during the Quarter	7.01	14.74	42.95	59.85	2.53	1.71	26.76	10.54	26.55
Increase / (Decrease) Value of Inv [Net]	1.34	0.12	-4.63	-22.73	0.35	1.31	13.82	9.57	0.46
Less: Outflow during the Quarter	7.44	21.18	40.93	106.63	1.58	0.94	17.56	34.34	6.44
TOTAL INVESTIBLE FUNDS (MKT VALUE)	98.42	404.40	610.90	2,411.37	26.41	64.07	601.47	915.61	219.93

INVESTMENT OF UNIT FUND	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	30.69	31.18%	92.91	22.97%	-	0.00%	-	0.00%	12.82	48.57%	21.32	33.27%	236.98	39.40%	344.43	37.62%	50.07	22.76%	
State Government Securities	1.09	1.11%	1.53	0.38%	-	0.00%	-	0.00%	-	0.00%	2.73	4.25%	-	0.00%	7.93	0.87%	0.52	0.24%	
Other Approved Securities	-	0.00%	2.06	0.51%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.37	0.89%	9.05	0.99%	1.00	0.46%	
Corporate Bonds	29.00	29.47%	91.33	22.58%	4.34	0.71%	0.02	0.00%	-	0.00%	19.36	30.21%	183.74	30.55%	202.58	22.13%	34.56	15.71%	
Infrastructure Bonds	10.39	10.56%	15.34	3.79%	15.02	2.46%	-	0.00%	-	0.00%	18.71	29.19%	138.27	22.99%	86.07	9.40%	23.06	10.48%	
Equity	22.42	22.78%	157.55	38.96%	485.21	79.43%	1,967.94	81.61%	-	0.00%	-	0.00%	-	0.00%	209.88	22.92%	97.08	44.14%	
Money Market Investments	1.21	1.23%	5.27	1.30%	15.44	2.53%	109.07	4.52%	13.57	51.40%	0.05	0.07%	16.26	2.70%	11.70	1.28%	2.93	1.33%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	94.80	96.32%	365.98	90.50%	520.01	85.12%	2,077.03	86.13%	26.40	99.96%	62.15	97.00%	580.62	96.53%	871.63	95.20%	209.21	95.13%	
Current Assets:																			
Accrued Interest	2.08	2.11%	6.14	1.52%	0.94	0.15%	0.02	0.00%	0.00	0.00%	1.71	2.68%	17.27	2.87%	18.16	1.98%	3.78	1.72%	
Dividend Receivable	0.00	0.00%	0.01	0.00%	0.03	0.00%	0.37	0.02%	-	0.00%	-	0.00%	-	0.00%	0.06	0.01%	0.03	0.01%	
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.04%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	1.30	1.32%	4.38	1.08%	0.81	0.13%	5.37	0.22%	-	0.00%	-	0.00%	6.55	1.09%	12.55	1.37%	2.12	0.96%	
Other Current Assets (for Investments)	0.06	0.06%	0.00	0.00%	0.00	0.00%	0.02	0.00%	-	0.00%	0.20	0.31%	-	0.00%	0.00	0.00%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	0.76	0.77%	1.96	0.48%	-	0.00%	0.59	0.02%	-	0.00%	-	0.00%	2.96	0.49%	6.14	0.67%	1.78	0.81%	
Fund Mgmt Charges Payable	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.05	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.02	0.00%	0.00	0.00%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.56	0.14%	0.38	0.06%	1.11	0.05%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	
Sub Total (B)	2.69	2.74%	8.01	1.98%	1.39	0.23%	4.04	0.17%	0.01	0.04%	1.92	3.00%	20.85	3.47%	24.61	2.69%	4.15	1.89%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.10	0.56%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	0.93	0.94%	7.03	1.74%	21.46	3.51%	77.01	3.19%	-	0.00%	-	0.00%	-	0.00%	14.27	1.56%	6.57	2.99%	
Mutual funds	-	0.00%	23.39	5.78%	68.04	11.14%	253.29	10.50%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	0.93	0.94%	30.41	7.52%	89.50	14.65%	330.30	13.70%	-	0.00%	-	0.00%	-	0.00%	19.37	2.12%	6.57	2.99%	
Total (A + B + C)	98.42	100.00%	404.40	100.00%	610.90	100.00%	2,411.37	100.00%	26.41	100.00%	64.07	100.00%	601.47	100.00%	915.61	100.00%	219.93	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101
Opening Balance (Market Value)	24.50	17.82	0.00	57.14	49.20	267.41	252.29	1,118.37	6.17
Add: Inflow during the Quarter	10.85	5.68	0.00	5.37	5.46	5.49	10.37	22.05	0.16
Increase / (Decrease) Value of Inv [Net]	0.34	0.36	0.00	1.24	0.69	1.13	-2.07	-10.47	0.09
Less: Outflow during the Quarter	11.28	6.00	-	5.69	6.57	11.03	17.47	43.45	0.11
TOTAL INVESTIBLE FUNDS (MKT VALUE)	24.41	17.87	0.00	58.06	48.78	263.00	243.11	1,086.50	6.30

INVESTMENT OF UNIT FUND	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		ULGF02918/02/12LiquidFund101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	11.05	45.26%	4.06	22.73%	0.00	91.56%	29.16	50.23%	15.65	32.08%	59.87	22.76%	-	0.00%	-	0.00%	2.93	46.49%	
State Government Securities	-	0.00%	5.35	29.95%	0.00	1.87%	-	0.00%	0.67	1.38%	0.73	0.28%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.00	1.82%	1.09	1.87%	-	0.00%	1.95	0.74%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	2.61	14.63%	-	0.00%	14.70	25.33%	9.66	19.81%	38.84	14.77%	5.84	2.40%	0.01	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	5.27	29.49%	-	0.00%	9.78	16.84%	9.30	19.07%	11.54	4.39%	2.41	0.99%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.22	23.00%	130.86	49.76%	193.27	79.50%	886.58	81.60%	-	0.00%	
Money Market Investments	13.36	54.72%	0.07	0.38%	-	0.00%	1.27	2.18%	0.45	0.93%	9.97	3.79%	4.78	1.97%	47.58	4.38%	3.36	53.35%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	24.41	99.98%	17.36	97.18%	0.00	95.25%	56.00	96.46%	46.96	96.27%	253.76	96.49%	206.31	84.86%	934.17	85.98%	6.29	99.84%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.49	2.76%	0.00	2.57%	1.72	2.96%	0.96	1.97%	3.59	1.37%	0.45	0.18%	0.01	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.01	0.00%	0.17	0.02%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.06%	0.00	2.18%	0.01	0.02%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.16%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.61	1.06%	0.65	1.33%	2.52	0.96%	0.31	0.13%	2.33	0.21%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.01%	0.00	0.00%	0.01	0.01%	0.12	0.24%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	0.29	0.49%	0.38	0.77%	1.85	0.70%	-	0.00%	0.27	0.02%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.02	0.00%	0.00	0.00%	
Other Current Liabilities (for Investments)	0.01	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.25	0.09%	0.23	0.09%	0.38	0.03%	0.00	0.00%	
Sub Total (B)	0.00	0.02%	0.50	2.82%	0.00	4.75%	2.06	3.54%	1.36	2.79%	4.04	1.54%	0.54	0.22%	1.86	0.17%	0.01	0.16%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.46	0.94%	5.20	1.98%	8.49	3.49%	35.42	3.26%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	27.77	11.42%	115.06	10.59%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.46	0.94%	5.20	1.98%	36.26	14.91%	150.47	13.85%	-	0.00%	
Total (A + B + C)	24.41	100.00%	17.87	100.00%	0.00	100.00%	58.06	100.00%	48.78	100.00%	263.00	100.00%	243.11	100.00%	1,086.50	100.00%	6.30	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	71.79	74.85	159.41	202.38	0.44	0.09	2.46	8.31	46.55
Add: Inflow during the Quarter	1.36	1.41	2.53	3.62	-	-	0.01	0.07	18.85
Increase / (Decrease) Value of Inv [Net]	1.53	1.85	1.88	0.43	-0.01	0.00	0.04	0.07	0.57
Less: Outflow during the Quarter	1.59	0.58	3.58	3.55	-0.00	0.00	0.00	0.00	20.55
TOTAL INVESTIBLE FUNDS (MKT VALUE)	73.08	77.54	160.24	202.87	0.43	0.09	2.51	8.45	45.42

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdl101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	21.37	29.23%	30.59	39.45%	53.02	33.09%	44.55	21.96%	-	0.00%	0.09	95.92%	0.85	33.86%	2.49	29.48%	20.68	45.53%	
State Government Securities	10.50	14.37%	-	0.00%	1.60	1.00%	0.54	0.27%	-	0.00%	-	0.00%	0.61	24.26%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.90	1.16%	-	0.00%	0.73	0.36%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	22.28	30.48%	22.40	28.89%	28.71	17.92%	37.95	18.71%	-	0.00%	-	0.00%	0.10	4.15%	0.61	7.24%	-	0.00%	
Infrastructure Bonds	16.90	23.12%	17.78	22.93%	28.05	17.51%	6.99	3.45%	-	0.00%	-	0.00%	0.23	9.26%	0.89	10.59%	-	0.00%	
Equity	-	0.00%	-	0.00%	36.50	22.78%	98.68	48.64%	0.38	87.92%	-	0.00%	0.54	21.45%	3.35	39.68%	-	0.00%	
Money Market Investments	0.01	0.01%	3.26	4.21%	2.83	1.77%	2.78	1.37%	0.01	2.18%	0.00	2.43%	0.10	4.11%	0.40	4.79%	24.74	54.46%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	71.05	97.22%	74.92	96.63%	150.71	94.05%	192.23	94.75%	0.39	90.10%	0.09	98.35%	2.44	97.09%	7.75	91.78%	45.42	99.99%	
Current Assets:																			
Accrued Interest	2.01	2.74%	2.16	2.79%	3.22	2.01%	2.83	1.39%	0.00	0.00%	0.00	1.11%	0.04	1.72%	0.08	0.90%	0.00	0.00%	
Dividend Recievable	-	0.00%	-	0.00%	0.01	0.01%	0.03	0.01%	0.00	0.05%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	2.33%	0.00	0.55%	0.01	0.40%	0.01	0.12%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	0.82	1.06%	2.12	1.32%	2.04	1.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.02	0.03%	-	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	0.38	0.49%	1.06	0.66%	0.97	0.48%	-	0.00%	-	0.00%	0.00	0.10%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.06	0.04%	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.00%	0.01	0.02%	
Sub Total (B)	2.03	2.78%	2.61	3.37%	4.22	2.63%	3.93	1.94%	0.01	2.38%	0.00	1.65%	0.05	2.02%	0.09	1.02%	0.00	0.01%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	2.83	1.76%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	2.48	1.55%	6.71	3.31%	0.03	7.52%	-	0.00%	0.02	0.89%	0.13	1.49%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.48	5.71%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	5.31	3.31%	6.71	3.31%	0.03	7.52%	-	0.00%	0.02	0.89%	0.61	7.21%	-	0.00%	
Total (A + B + C)	73.08	100.00%	77.54	100.00%	160.24	100.00%	202.87	100.00%	0.43	100.00%	0.09	100.00%	2.51	100.00%	8.45	100.00%	45.42	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFndI101	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101
Opening Balance (Market Value)	52.30	181.32	106.54	540.47	690.63	3,202.47	66.90	40.23	864.18
Add: Inflow during the Quarter	11.18	17.90	6.38	15.68	23.26	78.48	0.44	0.63	34.50
Increase / (Decrease) Value of Inv [Net]	1.01	3.71	1.14	0.53	-6.52	-34.14	0.80	0.77	19.84
Less: Outflow during the Quarter	13.43	19.39	8.23	25.21	34.59	129.73	7.38	1.48	81.16
TOTAL INVESTIBLE FUNDS (MKT VALUE)	51.07	183.53	105.84	531.47	672.77	3,117.08	60.76	40.15	837.36

INVESTMENT OF UNIT FUND	ULIF01620/02/08StableMFII101		ULIF01720/02/08SecureMFII101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFII101		ULIF02020/02/08EquityMFII101		ULIF02120/02/08GrwthFndI101		ULGF03620/02/12LiquidFdlI101		ULGF03720/02/12StableMFII101		ULGF03820/02/12SecureMFII101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	9.14	17.89%	76.82	41.85%	35.15	33.21%	120.69	22.71%	0.46	0.07%	-	0.00%	24.57	40.43%	10.15	25.28%	307.64	36.74%	
State Government Securities	8.78	17.20%	-	0.00%	1.18	1.11%	1.49	0.28%	-	0.00%	-	0.00%	-	0.00%	1.82	4.53%	-	0.00%	
Other Approved Securities	-	0.00%	2.41	1.31%	-	0.00%	3.31	0.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	6.42	0.77%	
Corporate Bonds	17.75	34.76%	54.82	29.87%	26.38	24.93%	121.85	22.93%	8.77	1.30%	0.03	0.00%	-	0.00%	15.58	38.80%	327.73	39.14%	
Infrastructure Bonds	10.12	19.81%	37.32	20.34%	12.57	11.87%	23.36	4.39%	18.60	2.76%	-	0.00%	-	0.00%	7.06	17.58%	133.42	15.93%	
Equity	-	0.00%	-	0.00%	24.03	22.71%	206.95	38.94%	534.40	79.43%	2,530.81	81.19%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	0.08	0.16%	6.02	3.28%	2.69	2.54%	3.78	0.71%	9.30	1.38%	152.52	4.89%	36.20	59.58%	0.56	1.40%	31.46	3.76%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	45.87	89.81%	177.38	96.65%	101.99	96.37%	481.40	90.58%	571.52	84.95%	2,683.35	86.09%	60.77	100.01%	35.17	87.59%	806.68	96.34%	
Current Assets:																			
Accrued Interest	1.70	3.33%	5.45	2.97%	2.21	2.09%	7.48	1.41%	1.56	0.23%	0.00	0.00%	0.00	0.00%	1.33	3.31%	23.65	2.82%	
Dividend Recievable	-	0.00%	-	0.00%	0.00	0.00%	0.01	0.00%	0.03	0.00%	0.49	0.02%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.02%	0.01	0.03%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	1.55	0.84%	1.40	1.33%	5.35	1.01%	0.40	0.06%	6.41	0.21%	-	0.00%	-	0.00%	8.93	1.07%	
Other Current Assets (for Investments)	0.23	0.44%	0.05	0.03%	0.05	0.05%	0.00	0.00%	0.00	0.00%	0.02	0.00%	-	0.00%	-	0.00%	2.23	0.27%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	0.90	0.49%	0.82	0.78%	2.56	0.48%	-	0.00%	0.77	0.02%	-	0.00%	-	0.00%	4.09	0.49%	
Fund Mgmt Charges Payable	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.02	0.00%	0.02	0.00%	0.11	0.00%	0.00	0.00%	0.00	0.00%	0.03	0.00%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.02	0.00%	0.28	0.04%	1.69	0.05%	0.02	0.03%	0.23	0.57%	0.02	0.00%	
Sub Total (B)	1.94	3.79%	6.15	3.35%	2.86	2.70%	10.26	1.93%	1.69	0.25%	4.37	0.14%	-0.01	-0.01%	1.11	2.76%	30.68	3.66%	
Other Investments (<=25%)																			
Corporate Bonds	3.27	6.39%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.88	9.66%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	0.99	0.94%	9.23	1.74%	23.57	3.50%	100.04	3.21%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	30.59	5.76%	76.00	11.30%	329.31	10.56%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	3.27	6.39%	-	0.00%	0.99	0.94%	39.81	7.49%	99.57	14.80%	429.35	13.77%	-	0.00%	3.88	9.66%	-	0.00%	
Total (A + B + C)	51.07	100.00%	183.53	100.00%	105.84	100.00%	531.47	100.00%	672.77	100.00%	3,117.08	100.00%	60.76	100.00%	40.15	100.00%	837.36	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULGF03920/02/12DefnsvFdll101	ULGF04020/02/12BalncdMFII101	ULIF02208/10/08LiquidFdll101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdll101	ULIF02608/10/08BalncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFdll101
Opening Balance (Market Value)	942.97	160.46	29.34	24.83	99.63	54.54	276.64	358.38	1,671.01
Add: Inflow during the Quarter	30.04	8.73	11.66	4.34	9.30	3.20	9.32	14.66	44.73
Increase / (Decrease) Value of Inv [Net]	8.26	0.41	0.37	0.47	2.09	0.66	1.04	-3.55	-18.26
Less: Outflow during the Quarter	14.46	1.57	11.40	4.86	17.69	6.71	25.87	32.63	115.51
TOTAL INVESTIBLE FUNDS (MKT VALUE)	966.81	168.03	29.98	24.78	93.33	51.69	261.12	336.86	1,581.98

INVESTMENT OF UNIT FUND	ULGF03920/02/12DefnsvFdll101		ULGF04020/02/12BalncdMFII101		ULIF02208/10/08LiquidFdll101		ULIF02308/10/08StableMFII101		ULIF02408/10/08SecureMFII101		ULIF02508/10/08DefnsvFdll101		ULIF02608/10/08BalncdMFII101		ULIF02708/10/08EquityMFII101		ULIF02808/10/08GrwthFdll101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	354.15	36.63%	41.58	24.75%	13.87	46.26%	8.12	32.77%	39.16	41.96%	16.65	32.20%	60.19	23.05%	-	0.00%	-	0.00%
State Government Securities	9.29	0.96%	0.42	0.25%	-	0.00%	1.92	7.74%	-	0.00%	0.75	1.45%	0.79	0.30%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	0.31	0.19%	-	0.00%	-	0.00%	1.66	1.78%	-	0.00%	2.14	0.82%	-	0.00%	-	0.00%
Corporate Bonds	224.80	23.25%	26.41	15.72%	-	0.00%	7.80	31.46%	28.81	30.87%	12.83	24.83%	42.65	16.33%	6.74	2.00%	0.01	0.00%
Infrastructure Bonds	98.13	10.15%	5.51	3.28%	-	0.00%	5.86	23.63%	18.88	20.23%	5.55	10.73%	12.89	4.94%	3.03	0.90%	-	0.00%
Equity	205.26	21.23%	77.51	46.13%	-	0.00%	-	0.00%	-	0.00%	12.69	24.55%	130.23	49.87%	271.09	80.47%	1,317.61	83.29%
Money Market Investments	20.23	2.09%	7.92	4.71%	16.32	54.45%	0.13	0.54%	1.68	1.80%	1.40	2.71%	3.80	1.46%	5.03	1.49%	33.71	2.13%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	911.87	94.32%	159.66	95.02%	30.19	100.71%	23.82	96.13%	90.20	96.65%	49.87	96.47%	252.69	96.77%	285.89	84.87%	1,351.34	85.42%
Current Assets:																		
Accrued Interest	17.58	1.82%	2.29	1.37%	0.00	0.00%	0.76	3.07%	2.78	2.98%	0.98	1.90%	2.85	1.09%	0.46	0.14%	0.01	0.00%
Dividend Recievable	0.05	0.01%	0.02	0.01%	-	0.00%	0.02	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.01	0.00%	0.27	0.02%
Bank Balance	0.01	0.00%	0.01	0.01%	0.01	0.03%	0.01	0.04%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	12.83	1.33%	1.57	0.94%	-	0.00%	-	0.00%	1.13	1.21%	0.69	1.34%	2.52	0.96%	0.45	0.13%	4.48	0.28%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	-	0.00%	0.19	0.77%	-	0.00%	0.01	0.03%	0.00	0.00%	0.00	0.00%	0.01	0.00%
Less: Current Liabilities																		
Payable for Investments	7.39	0.76%	0.79	0.47%	-	0.00%	-	0.00%	0.47	0.50%	0.41	0.79%	1.85	0.71%	-	0.00%	0.39	0.02%
Fund Mgmt Charges Payable	0.03	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.05	0.00%
Other Current Liabilities (for Investments)	1.06	0.11%	0.00	0.00%	0.22	0.74%	0.00	0.00%	0.32	0.34%	0.00	0.00%	0.26	0.10%	1.13	0.33%	1.70	0.11%
Sub Total (B)	21.98	2.27%	3.10	1.84%	-0.21	-0.71%	0.96	3.87%	3.13	3.35%	1.28	2.48%	3.27	1.25%	-0.20	-0.06%	2.64	0.17%
Other Investments (<=25%)																		
Corporate Bonds	19.04	1.97%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	13.92	1.44%	5.27	3.13%	-	0.00%	-	0.00%	-	0.00%	0.54	1.04%	5.16	1.97%	11.95	3.55%	54.51	3.45%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	39.23	11.64%	173.49	10.97%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	32.96	3.41%	5.27	3.13%	-	0.00%	-	0.00%	-	0.00%	0.54	1.04%	5.16	1.97%	51.18	15.19%	228.00	14.41%
Total (A + B + C)	966.81	100.00%	168.03	100.00%	29.98	100.00%	24.78	100.00%	93.33	100.00%	51.69	100.00%	261.12	100.00%	336.86	100.00%	1,581.98	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFII101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
Opening Balance (Market Value)	14.72	22.39	108.02	256.29	5.39	12.04	27.22	55.49	47.77
Add: Inflow during the Quarter	1.10	0.21	5.80	8.30	0.20	5.64	2.81	6.05	2.54
Increase / (Decrease) Value of Inv [Net]	0.19	0.43	2.36	2.53	0.02	0.17	0.55	-1.00	-1.59
Less: Outflow during the Quarter	0.31	0.61	53.59	9.51	0.64	10.24	12.04	24.13	17.42
TOTAL INVESTIBLE FUNDS (MKT VALUE)	15.69	22.43	62.58	257.61	4.97	7.61	18.54	36.42	31.31

INVESTMENT OF UNIT FUND	ULGF04311/02/12LiquidFdlI101		ULGF04811/02/12StableMFII101		ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdlI101		ULGF04611/02/12BalncdMFII101		ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprrtFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	7.61	48.51%	5.18	23.08%	27.54	44.01%	87.70	34.04%	1.20	24.14%	7.17	94.20%	9.72	52.43%	0.00	0.00%	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	2.27	0.88%	-	0.00%	-	0.00%	1.49	8.03%	0.00	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.98	1.57%	-	0.00%	0.04	0.84%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	6.78	30.25%	21.90	34.99%	56.52	21.94%	0.52	10.37%	-	0.00%	3.88	20.92%	0.00	0.01%	-	0.00%	
Infrastructure Bonds	-	0.00%	6.69	29.85%	6.85	10.94%	37.50	14.56%	0.31	6.15%	-	0.00%	1.32	7.12%	0.00	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	57.80	22.44%	2.57	51.69%	-	0.00%	-	0.00%	34.77	95.47%	29.75	95.03%	
Money Market Investments	8.04	51.24%	0.93	4.16%	3.11	4.96%	1.73	0.67%	0.08	1.70%	0.51	6.74%	2.01	10.87%	0.15	0.41%	0.77	2.47%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Sub Total (A)	15.66	99.76%	19.59	87.33%	60.37	96.48%	243.53	94.53%	4.71	94.90%	7.68	100.94%	18.42	99.36%	34.92	95.88%	30.53	97.50%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.79	3.53%	1.71	2.73%	4.84	1.88%	0.05	0.96%	0.23	3.04%	0.45	2.42%	0.00	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.02	0.01%	0.00	0.01%	-	0.00%	-	0.00%	0.00	0.01%	0.01	0.04%	
Bank Balance	0.01	0.06%	0.01	0.04%	0.01	0.02%	0.01	0.00%	0.01	0.20%	0.01	0.13%	0.01	0.05%	0.01	0.03%	0.01	0.03%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.83	1.32%	3.44	1.33%	0.04	0.84%	-	0.00%	-	0.00%	1.24	3.41%	-	0.00%	
Other Current Assets (for Investments)	0.03	0.18%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	0.31	0.49%	1.73	0.67%	0.02	0.42%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.03	0.05%	0.18	0.07%	0.00	0.00%	0.31	4.12%	0.34	1.83%	1.00	2.73%	1.28	4.08%	
Sub Total (B)	0.04	0.24%	0.80	3.57%	2.21	3.52%	6.39	2.48%	0.08	1.59%	-0.07	-0.94%	0.12	0.64%	0.26	0.71%	-1.26	-4.01%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	2.04	9.10%	-	0.00%	3.77	1.46%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	3.93	1.52%	0.17	3.51%	-	0.00%	-	0.00%	1.24	3.41%	2.04	6.51%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	2.04	9.10%	-	0.00%	7.70	2.99%	0.17	3.51%	-	0.00%	-	0.00%	1.24	3.41%	2.04	6.51%	
Total (A + B + C)	15.69	100.00%	22.43	100.00%	62.58	100.00%	257.61	100.00%	4.97	100.00%	7.61	100.00%	18.54	100.00%	36.42	100.00%	31.31	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptlGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	375.40	5,401.62	2,517.42	14,925.24	216.17	7,042.40	9.93	123.79	6,372.13
Add: Inflow during the Quarter	1.90	381.88	259.16	1,340.87	1.65	397.25	-	7.13	3.02
Increase / (Decrease) Value of Inv [Net]	-4.57	-51.00	52.41	-549.16	0.83	-20.49	-0.19	1.10	29.43
Less: Outflow during the Quarter	141.41	267.41	270.58	609.60	5.39	362.18	0.32	10.35	202.40
TOTAL INVESTIBLE FUNDS (MKT VALUE)	231.31	5,465.08	2,558.42	15,107.36	213.27	7,056.98	9.41	121.67	6,202.19

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptlGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	13.40	5.79%	-	0.00%	1,071.69	41.89%	-	0.00%	13.07	6.13%	1,038.17	14.71%	1.08	11.47%	6.33	5.21%	972.77	15.68%	
State Government Securities	-	0.00%	-	0.00%	25.71	1.00%	-	0.00%	0.93	0.44%	17.48	0.25%	-	0.00%	8.19	6.73%	6.46	0.10%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.38	0.18%	22.62	0.32%	-	0.00%	-	0.00%	5.17	0.08%	
Corporate Bonds	30.03	12.98%	0.38	0.01%	839.09	32.80%	-	0.00%	13.63	6.39%	791.47	11.22%	-	0.00%	51.25	42.12%	1,719.63	27.73%	
Infrastructure Bonds	16.77	7.25%	-	0.00%	480.33	18.77%	-	0.00%	41.84	19.62%	308.00	4.36%	-	0.00%	37.37	30.72%	1,514.01	24.41%	
Equity	146.12	63.17%	4,287.15	78.45%	-	0.00%	12,298.27	81.41%	126.38	59.26%	4,027.94	57.08%	7.60	80.80%	-	0.00%	1,695.43	27.34%	
Money Market Investments	15.23	6.58%	438.97	8.03%	31.07	1.21%	1,698.53	11.24%	8.83	4.14%	22.24	0.32%	0.04	0.46%	14.38	11.82%	4.27	0.07%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	221.54	95.77%	4,726.51	86.49%	2,447.89	95.68%	13,996.79	92.65%	205.06	96.15%	6,227.92	88.25%	8.72	92.74%	117.52	96.59%	5,917.73	95.41%	
Current Assets:																			
Accrued Interest	1.94	0.84%	0.00	0.00%	72.34	2.83%	-0.00	0.00%	2.19	1.02%	62.86	0.89%	0.04	0.37%	3.68	3.02%	148.59	2.40%	
Dividend Recievable	0.04	0.02%	0.20	0.00%	-	0.00%	16.62	0.11%	0.02	0.01%	0.21	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.11%	0.01	0.01%	0.01	0.00%	
Receivable for Sale of Investments	0.18	0.08%	0.13	0.00%	24.41	0.95%	103.86	0.69%	0.00	0.00%	46.25	0.66%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.00	0.00%	15.28	0.28%	4.80	0.19%	68.08	0.45%	0.00	0.00%	14.61	0.21%	0.00	0.00%	0.16	0.13%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	0.20	0.00%	12.55	0.49%	70.55	0.47%	0.36	0.17%	21.32	0.30%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.01	0.00%	0.20	0.00%	0.09	0.00%	0.55	0.00%	0.01	0.00%	0.26	0.00%	0.00	0.00%	0.00	0.00%	0.23	0.00%	
Other Current Liabilities (for Investments)	9.62	4.16%	0.05	0.00%	0.05	0.00%	0.40	0.00%	0.00	0.00%	0.07	0.00%	0.00	0.01%	0.00	0.00%	4.95	0.08%	
Sub Total (B)	-7.46	-3.22%	15.17	0.28%	88.86	3.47%	117.05	0.77%	1.85	0.87%	102.28	1.45%	0.04	0.47%	3.84	3.16%	143.43	2.31%	
Other Investments (<=25%)																			
Corporate Bonds	12.44	5.38%	-	0.00%	21.68	0.85%	-	0.00%	-	0.00%	3.27	0.05%	-	0.00%	0.31	0.25%	7.65	0.12%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	21.06	0.34%	
Equity	4.79	2.07%	181.43	3.32%	-	0.00%	993.51	6.58%	5.08	2.38%	176.10	2.50%	0.64	6.80%	-	0.00%	112.33	1.81%	
Mutual funds	-	0.00%	541.98	9.92%	-	0.00%	-	0.00%	1.28	0.60%	547.41	7.76%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	17.23	7.45%	723.41	13.24%	21.68	0.85%	993.51	6.58%	6.36	2.98%	726.78	10.30%	0.64	6.80%	0.31	0.25%	141.04	2.27%	
Total (A + B + C)	231.31	100.00%	5,465.08	100.00%	2,558.42	100.00%	15,107.36	100.00%	213.27	100.00%	7,056.98	100.00%	9.41	100.00%	121.67	100.00%	6,202.19	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101
Opening Balance (Market Value)	66.41	2,900.76	395.52	2,728.91	187.95	72.70	299.18	54.62	183.02
Add: Inflow during the Quarter	-	227.37	29.78	78.75	40.79	40.42	81.15	45.30	555.01
Increase / (Decrease) Value of Inv [Net]	-0.90	47.96	6.04	1.62	-1.96	1.65	-0.59	1.29	-2.26
Less: Outflow during the Quarter	1.88	226.35	63.13	195.87	13.03	20.68	20.22	37.06	543.76
TOTAL INVESTIBLE FUNDS (MKT VALUE)	63.63	2,949.74	368.22	2,613.41	213.75	94.09	359.53	64.16	192.01

INVESTMENT OF UNIT FUND	ULIF04224/01/11PenGuaFnd1101		ULIF05110/03/11DiscontdPF101		ULIF05201/10/13DiscontdPF101		ULIF04818/06/12PenSuPls12101		ULIF05301/08/13EquityPlus101		ULIF05601/08/13Bond Funds101		ULIF05501/08/13DivrEqtyFd101		ULIF05801/08/13ConsertvFd101		ULIF06001/04/14PenEqPlsFd101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	1.03	1.62%	2,690.61	91.22%	348.52	94.65%	82.07	3.14%	-	0.00%	46.31	49.23%	-	0.00%	8.70	13.57%	-	0.00%	
State Government Securities	-	0.00%	5.29	0.18%	-	0.00%	54.60	2.09%	-	0.00%	0.10	0.10%	-	0.00%	6.66	10.39%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	18.65	29.31%	-	0.00%	-	0.00%	500.42	19.15%	3.15	1.48%	22.25	23.65%	7.08	1.97%	24.19	37.70%	0.01	0.01%	
Infrastructure Bonds	19.72	30.98%	-	0.00%	-	0.00%	534.04	20.43%	9.54	4.46%	18.18	19.32%	14.02	3.90%	17.85	27.82%	-	0.00%	
Equity	13.88	21.81%	-	0.00%	-	0.00%	1,292.40	49.45%	160.34	75.02%	-	0.00%	268.64	74.72%	-	0.00%	153.45	79.92%	
Money Market Investments	2.43	3.81%	210.47	7.14%	18.05	4.90%	3.87	0.15%	6.25	2.92%	3.22	3.43%	16.42	4.57%	4.85	7.56%	11.15	5.81%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	55.70	87.54%	2,906.37	98.53%	366.58	99.55%	2,467.41	94.41%	179.29	83.88%	90.06	95.72%	306.17	85.16%	62.25	97.03%	164.61	85.73%	
Current Assets:																			
Accrued Interest	1.52	2.38%	51.55	1.75%	4.53	1.23%	47.14	1.80%	0.65	0.30%	2.53	2.69%	1.12	0.31%	1.91	2.98%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.06	0.02%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.92	0.98%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	1.18	0.05%	3.48	1.63%	1.02	1.09%	4.94	1.37%	-	0.00%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.44	0.47%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.04	0.00%	0.01	0.00%	0.10	0.00%	0.01	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.01	0.00%	
Other Current Liabilities (for Investments)	0.01	0.01%	8.15	0.28%	2.89	0.79%	0.05	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.01%	1.87	0.97%	
Sub Total (B)	1.52	2.39%	43.37	1.47%	1.65	0.45%	48.18	1.84%	4.12	1.93%	4.03	4.28%	6.10	1.70%	1.91	2.97%	-1.87	-0.97%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.94	0.04%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	5.29	8.31%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	1.13	1.77%	-	0.00%	-	0.00%	96.88	3.71%	7.94	3.72%	-	0.00%	11.62	3.23%	-	0.00%	7.51	3.91%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	22.40	10.48%	-	0.00%	35.63	9.91%	-	0.00%	21.77	11.34%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	6.41	10.08%	-	0.00%	-	0.00%	97.83	3.74%	30.34	14.19%	-	0.00%	47.25	13.14%	-	0.00%	29.27	15.24%	
Total (A + B + C)	63.63	100.00%	2,949.74	100.00%	368.22	100.00%	2,613.41	100.00%	213.75	100.00%	94.09	100.00%	359.53	100.00%	64.16	100.00%	192.01	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

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

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2019

PART - B

(₹ Crore)

PARTICULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	ULIF06618/01/18DiscvryFnd101	ULIF06723/03/18EqtyAdvtFd101	Total of All Funds
Opening Balance (Market Value)	583.10	41.76	68.61	11.01	4.39	63,332.54
Add: Inflow during the Quarter	1,842.41	127.23	218.41	3.09	4.63	6,493.42
Increase / (Decrease) Value of Inv [Net]	11.72	-0.24	1.17	0.09	0.20	-484.30
Less: Outflow during the Quarter	1,805.34	124.54	213.09	0.76	0.80	6,277.35
TOTAL INVESTIBLE FUNDS (MKT VALUE)	631.90	44.21	75.10	13.43	8.42	63,064.32

INVESTMENT OF UNIT FUND	ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		ULIF06618/01/18DiscvryFnd101		ULIF06723/03/18EqtyAdvtFd101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	265.77	42.06%	-	0.00%	35.77	47.63%	-	0.00%	0.25	3.01%	9,300.16	14.75%
State Government Securities	0.53	0.08%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	202.10	0.32%
Other Approved Securities	3.93	0.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	76.36	0.12%
Corporate Bonds	210.96	33.39%	0.00	0.00%	15.02	20.00%	0.00	0.01%	0.00	0.00%	6,238.31	9.89%
Infrastructure Bonds	99.90	15.81%	-	0.00%	15.94	21.23%	-	0.00%	-	0.00%	4,112.07	6.52%
Equity	-	0.00%	36.17	81.82%	-	0.00%	11.28	83.95%	6.56	77.90%	34,505.68	54.72%
Money Market Investments	23.04	3.65%	1.49	3.37%	5.31	7.07%	1.34	9.95%	0.15	1.74%	3,229.94	5.12%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	604.14	95.61%	37.66	85.19%	72.05	95.93%	12.61	93.92%	6.96	82.65%	57,664.63	91.44%
Current Assets:												
Accrued Interest	17.47	2.76%	0.00	0.00%	1.84	2.46%	0.00	0.00%	0.01	0.10%	591.34	0.94%
Dividend Recievable	-	0.00%	0.01	0.02%	-	0.00%	0.01	0.07%	0.00	0.00%	18.88	0.03%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.77	0.00%
Receivable for Sale of Investments	7.06	1.12%	0.02	0.06%	0.72	0.95%	0.27	2.02%	-	0.00%	292.56	0.46%
Other Current Assets (for Investments)	5.40	0.85%	0.00	0.00%	0.86	1.15%	0.14	1.03%	0.26	3.07%	204.02	0.32%
Less: Current Liabilities												
Payable for Investments	3.06	0.48%	-	0.00%	0.36	0.48%	0.34	2.54%	-	0.00%	156.52	0.25%
Fund Mgmt Charges Payable	0.02	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2.08	0.00%
Other Current Liabilities (for Investments)	0.02	0.00%	0.41	0.93%	0.00	0.00%	0.00	0.00%	0.00	0.00%	42.64	0.07%
Sub Total (B)	26.82	4.24%	(0.38)	-0.86%	3.06	4.07%	0.08	0.58%	0.27	3.16%	906.33	1.44%
Other Investments (<=25%)												
Corporate Bonds	0.94	0.15%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	96.19	0.15%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	26.34	0.04%
Equity	-	0.00%	2.59	5.85%	-	0.00%	0.74	5.50%	0.51	6.02%	2,031.97	3.22%
Mutual funds	-	0.00%	4.34	9.82%	-	0.00%	-	0.00%	0.69	8.17%	2,338.85	3.71%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	0.94	0.15%	6.93	15.66%	-	0.00%	0.74	5.50%	1.19	14.18%	4,493.36	7.13%
Total (A + B + C)	631.90	100.00%	44.21	100.00%	75.10	100.00%	13.43	100.00%	8.42	100.00%	63,064.32	100.00%
Fund Carried Forward (as per LB2)												

Notes:

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

Prasun Gajri
Chief Investment Officer

FORM L-28- ULIP NAV

FORM - 3A

(Read with Regulation 10)

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

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: September 30, 2019

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

(₹ Crore)

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULIF00102/01/04LiquidFund101	January 2, 2004	Non Par	50.10	60.8435	60.8435	60.0102	59.1658	58.2965	57.4444	5.92%	5.72%	60.8435
2	Secure Managed Fund	ULIF00202/01/04SecureMgtF101	January 2, 2004	Non Par	125.54	64.2819	64.2819	62.8626	60.7434	59.3043	56.5587	13.66%	7.10%	64.6947
3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par	98.42	88.3157	88.3157	87.1141	84.7309	82.2316	79.4643	11.14%	8.11%	88.5742
4	Balanced Managed Fund	ULIF00402/01/04BalancedMF101	January 2, 2004	Non Par	404.40	117.7084	117.7084	117.6433	115.5401	110.8541	108.3265	8.66%	7.87%	118.6229
5	Equity Managed Fund	ULIF00616/01/06EquityMgFd101	January 17, 2006	Non Par	610.90	159.7688	159.7688	161.0164	160.7334	150.9928	150.4829	6.17%	9.70%	164.6688
6	Growth Fund	ULIF00502/01/04GrowthFund101	January 2, 2004	Non Par	2,411.37	184.0656	184.0656	185.6472	183.9487	173.6801	173.9256	5.83%	9.90%	189.6270
7	Liquid Fund	ULIF00802/01/04LiquidFund101	January 2, 2004	Non Par	24.41	61.3135	61.3135	60.4710	59.6259	58.7513	57.8809	5.93%	5.71%	61.3135
8	Secure Managed Fund	ULIF00902/01/04SecureMgtF101	January 2, 2004	Non Par	58.06	63.3097	63.3097	61.9645	59.8577	58.4479	55.7152	13.63%	7.12%	63.7261
9	Defensive Managed Fund	ULIF01002/01/04DefensiveF101	January 2, 2004	Non Par	48.78	79.9282	79.9282	78.8148	76.5485	74.3662	72.1813	10.73%	7.98%	80.2558
10	Balanced Managed Fund	ULIF01102/01/04BalancedMF101	January 2, 2004	Non Par	263.00	116.8968	116.8968	116.3717	114.5792	110.4507	108.2882	7.95%	8.39%	117.3450
11	Equity Managed Fund	ULIF01316/01/06EquityMgFd101	January 17, 2006	Non Par	243.11	152.9408	152.9408	154.0125	153.6721	144.2520	144.0504	6.17%	9.66%	157.4647
12	Growth Fund	ULIF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,086.50	176.5484	176.5484	178.0745	176.4942	166.5945	166.9602	5.74%	9.83%	181.9525
13	Liquid Fund	ULGF00111/08/03LiquidFund101	July 23, 2003	Non Par	11.73	62.1158	62.1158	61.2553	60.3747	59.4755	58.5846	6.03%	5.80%	62.1158
14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	111.59	64.4490	64.4490	62.9484	60.9342	59.5029	56.8326	13.40%	6.92%	64.8597
15	Defensive Managed Fund	ULGF00311/08/03DefensiveF101	July 23, 2003	Non Par	264.28	98.0632	98.0632	96.8804	94.4286	91.7752	88.8158	10.41%	7.71%	98.6332
16	Balanced Managed Fund	ULGF00411/08/03BalancedMF101	July 23, 2003	Non Par	550.73	148.9527	148.9527	148.3933	145.8334	139.3806	136.1380	9.41%	8.24%	149.6198
17	Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005	Non Par	0.09	141.6262	141.6262	139.7423	135.8056	133.7558	128.7545	10.00%	5.67%	142.2117
18	Defensive Managed Fund	ULGF01028/03/05DefensiveF101	March 28, 2005	Non Par	2.51	80.1050	80.1050	78.7834	77.2884	74.8145	73.0641	9.64%	8.29%	80.1096
19	Balanced Managed Fund	ULGF01128/03/05BalancedMF101	March 28, 2005	Non Par	8.45	107.2922	107.2922	106.4326	104.4730	100.0345	98.3016	9.15%	8.53%	107.5569
20	Stable Managed Fund	ULIF00720/06/07StableMgFd101	June 20, 2007	Non Par	31.20	61.5658	61.5658	60.2664	59.2925	57.9381	56.5363	8.90%	6.67%	61.5658
21	Stable Managed Fund	ULIF01420/06/07StableMgFd101	June 20, 2007	Non Par	17.87	61.4233	61.4233	60.1031	59.1048	57.7920	56.3733	8.96%	6.61%	61.4233
22	Stable Managed Fund	ULGF00620/06/07StableMgFd101	June 20, 2007	Non Par	15.79	59.5769	59.5769	58.3472	57.4015	56.0622	54.7048	8.91%	6.65%	59.5769
23	Sovereign Fund	ULGF01620/06/07SovereignF101	June 20, 2007	Non Par	3.07	54.8191	54.8191	53.9724	51.4229	50.6152	47.5829	15.21%	6.50%	55.5921
24	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.00	52.6552	52.6552	51.6161	50.7301	49.6128	47.8965	9.94%	4.89%	52.6552
25	Liquid Fund II	ULIF01520/02/08LiquidFdlI101	February 20, 2008	Non Par	45.42	22.4977	22.4977	22.2169	21.9311	21.6361	21.3424	5.41%	5.18%	22.4977
26	Secure Managed Fund II	ULIF01720/02/08SecureMFII101	February 20, 2008	Non Par	183.53	25.2128	25.2128	24.7076	23.8836	23.3794	22.3362	12.88%	6.56%	25.4076
27	Defensive Managed Fund II	ULIF01820/02/08DefnsvFdlI101	February 20, 2008	Non Par	105.84	25.6826	25.6826	25.4076	24.7030	24.0371	23.3311	10.08%	7.32%	25.8258
28	Balanced Managed Fund II	ULIF01920/02/08BalncdMFII101	February 20, 2008	Non Par	531.47	23.6403	23.6403	23.6088	23.2462	22.2980	21.7390	8.49%	7.48%	23.7985
29	Equity Managed Fund II	ULIF02020/02/08EquityMFII101	February 20, 2008	Non Par	672.77	23.7336	23.7336	23.9465	23.9362	22.5134	22.4670	5.64%	9.00%	24.4978
30	Growth Fund II	ULIF02120/02/08GrwthFdlI101	February 20, 2008	Non Par	3,117.08	20.7459	20.7459	20.9572	20.7963	19.6588	19.6941	5.34%	9.30%	21.4164
31	Stable Managed Fund II	ULIF01620/02/08StableMFII101	February 20, 2008	Non Par	51.07	22.5161	22.5161	22.0806	21.7390	21.2725	20.7843	8.33%	6.14%	22.5161
32	Money Plus Fund	ULIF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	7.61	19.2194	19.2194	18.8969	18.6183	18.2494	17.8737	7.53%	5.20%	19.2194
33	Bond Opportunities Fund	ULIF03004/08/08BondOprrtF101	August 4, 2008	Non Par	18.54	21.6681	21.6681	21.2463	20.5576	20.1903	19.4122	11.62%	5.38%	21.7993
34	Mid-cap Fund	ULIF03104/08/08Mid-capF101	August 4, 2008	Non Par	31.31	42.5999	42.5999	43.5432	46.2564	46.2993	44.1597	-3.53%	2.72%	51.7165
35	Large-cap Fund	ULIF03204/08/08Large-CapF101	August 4, 2008	Non Par	36.42	27.3408	27.3408	27.4841	27.3179	25.8242	26.3197	3.88%	8.87%	28.2179
36	Manager's Fund	ULIF03304/08/08ManagerFnd101	August 4, 2008	Non Par	231.31	28.7483	28.7483	28.8513	28.9551	28.2309	27.6675	3.91%	5.77%	29.3013
37	Balanced Managed Fund II	ULIF02608/10/08BalncdMFII101	October 8, 2008	Non Par	261.12	33.2617	33.2617	33.0935	32.4814	31.2056	30.5746	8.79%	8.41%	33.3694
38	Defensive Managed Fund II	ULIF02508/10/08DefnsvFdlI101	October 8, 2008	Non Par	51.69	28.3124	28.3124	27.9652	27.1607	26.3523	25.5508	10.81%	7.66%	28.4313
39	Equity Managed Fund II	ULIF02708/10/08EquityMFII101	October 8, 2008	Non Par	336.86	35.2368	35.2368	35.5312	35.4904	33.3407	33.2645	5.93%	9.06%	36.3474
40	Growth Fund II	ULIF02808/10/08GrwthFdlI101	October 8, 2008	Non Par	1,581.98	39.4317	39.4317	39.8059	39.4936	37.3535	37.4311	5.34%	9.31%	40.7051
41	Liquid Fund II	ULIF02208/10/08LiquidFdlI101	October 8, 2008	Non Par	29.98	21.3165	21.3165	21.0477	20.7758	20.4962	20.2187	5.43%	5.18%	21.3165
42	Secure Managed Fund II	ULIF02408/10/08SecureMFII101	October 8, 2008	Non Par	93.33	24.9594	24.9594	24.4446	23.6292	23.1305	22.0814	13.03%	6.61%	25.1475
43	Stable Managed Fund II	ULIF02308/10/08StableMFII101	October 8, 2008	Non Par	24.78	21.5457	21.5457	21.1381	20.8037	20.3654	19.8931	8.31%	6.15%	21.5457
44	Income Fund	ULIF03401/01/10IncomeFund101	January 5, 2010	Non Par	2,558.42	21.1138	21.1138	20.6825	20.0652	19.7300	18.8905	11.77%	5.86%	21.2560
45	Blue Chip Fund	ULIF03501/01/10BlueChipF101	January 5, 2010	Non Par	5,465.08	23.2697	23.2697	23.5096	23.1377	21.8653	21.8191	6.65%	10.16%	23.9690
46	Opportunities Fund	ULIF03601/01/10OprrtntF101	January 5, 2010	Non Par	15,107.36	27.2663	27.2663	28.3402	28.8633	28.2372	27.2649	0.01%	5.23%	31.3594
47	Vantage Fund	ULIF03701/01/10VantageFnd101	January 5, 2010	Non Par	213.27	24.9075	24.9075	24.8029	24.6362	23.5272	23.3187	6.81%	8.45%	25.1285
48	Highest NAV Guarantee Fund	ULIF04001/09/10HighestNAV101	September 8, 2010	Non Par	6,202.19	16.5596	16.5596	16.4767	16.3058	15.6257	15.3902	7.60%	6.37%	16.5923
49	Short Term Fund	ULIF03801/09/10ShortTrmF101	September 14, 2010	Non Par	121.67	18.0409	18.0409	17.8794	17.7909	17.5940	17.1870	4.97%	4.49%	18.0409
50	Balanced Fund	ULIF03901/09/10BalancedF101	September 8, 2010	Non Par	7,056.98	21.3477	21.3477	21.4131	21.1952	20.1688	19.8773	7.40%	7.92%	21.7167
51	Capital Guarantee Fund	ULIF04126/10/10CaptlGuaF101	November 2, 2010	Non Par	9.41	19.2275	19.2275	19.6248	19.7235	18.5476	18.7319	2.65%	8.07%	20.1440
52	Pension Guarantee Fund 1	ULIF04224/01/11PenGuaF101	February 1, 2011	Non Par	63.63	16.7944	16.7944	17.0232	17.2972	17.1733	16.8818	-0.52%	6.22%	17.4942
53	Liquid Fund II	ULGF04311/02/12LiquidFdlI101	February 11, 2012	Non Par	15.69	21.1883	21.1883	20.9296	20.6620	20.3870	20.1143	5.34%	5.11%	21.1883
54	Stable Managed Fund II	ULGF04811/02/12StableMFII101	February 11, 2012	Non Par	22.43	21.4678	21.4678	21.0568	20.7326	20.2883	19.8273	8.27%	6.09%	21.4678
55	Secure Managed Fund II	ULGF04411/02/12SecureMFII101	February 11, 2012	Non Par	62.58	25.2575	25.2575	24.6966	23.8895	23.3322	22.2164	13.69%	6.79%	25.4281
56	Defensive Managed Fund II	ULGF04511/02/12DefnsvFdlI101	February 11, 2012	Non Par	257.61	27.3796	27.3796	27.1105	26.3222	25.6324	24.8436	10.21%	6.91%	27.5922
57	Balanced Managed Fund II	ULGF04611/02/12BalncdMFII101	February 11, 2012	Non Par	4.97	32.1084	32.1084	31.9407	31.2881	29.9939	29.3837	9.27%	7.96%	32.2008
58	Balanced Managed Fund	ULGF03218/02/12BalancedMF101	February 18, 2012	Non Par	202.87	113.0108	113.0108	112.7770	110.6063	106.2216	103.7489	8.93%	7.82%	113.6696
59	Defensive Managed Fund	ULGF03118/02/12DefensiveF101	February 18, 2012	Non Par	160.24	78.4442	78.4442	77.5285	75.2318	73.0960	70.6917	10.97%	7.56%	78.8630
60	Growth Fund	ULGF03318/02/12GrowthFund101	February 18, 2012	Non Par	0.43	170.6461	170.6461	176.2058	178.5167	168.6912	173.5023	-1.65%	8.56%	185.9269
61	Liquid Fund	ULGF02918/02/12LiquidFdlI101	February 18, 2012	Non Par	6.30	61.6222	61.6222	60.7834	59.9232	59.0416	58.1702	5.93%	5.69%	61.6222
62	Secure Managed Fund	ULGF03018/02/12SecureMgtF101	February 18, 2012	Non Par	77.54	64.3033	64.3033	62.7508	60.6498	59.1562	56.1867	14.45%	7.26%	64.7029
63	Stable managed Fund	ULGF03518/02/12StableMgFd101	February 18, 2012	Non Par	73.08	61.5965	61.5965	60.3155	59.3411	57.9684	56.5495	8.92%	6.62%	61.5965
64	Balanced Managed Fund II	ULGF04020/02/12BalncdMFII101	February 20, 2012	Non Par	168.03	23.8236	23.8236	23.7746	23.2750	22.3711	21.8883	8.84%	7.39%	23.9648
65	Defensive Managed Fund II	ULGF03920/02/12DefnsvFdlI101	February 20, 2012	Non Par	966.81	25.2547	25.2547	25.0361	24.3689	23.7264	22.9722	9.94%	6.84%	25.4947
66	Liquid Fund													

FORM - 3A
(Read with Regulation 10)
Name of the Insurer: HDFC Life Insurance Company Ltd (formerly HDFC Standard Life Insurance Company Ltd)
Registration Number: 101
Link to FORM 3A (Part B)
Statement for the period: September 30, 2019
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

PART - C

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-29-Details regarding debt securities

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

Date : September 30, 2019

(₹ Lakh)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2019	As % of total for this class	As at September 30, 2018	As % of total for this class	As at September 30, 2019	As % of total for this class	As at September 30, 2018	As % of total for this class
Break down by credit rating								
AAA rated *	55,60,325.41	95.27%	46,49,697.74	96.52%	55,46,699.94	95.27%	46,59,193.89	96.54%
AA or better	2,24,105.58	3.84%	1,49,860.22	3.11%	2,23,970.02	3.85%	1,48,931.78	3.09%
Rated below AA but above A (A or better)	24,611.47	0.42%	11,702.58	0.24%	24,611.02	0.42%	11,705.81	0.24%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	27,100.00	0.46%	6,100.00	0.13%	27,100.00	0.47%	6,100.00	0.13%
Total	58,36,142.45	100%	48,17,360.54	100%	58,22,380.99	100%	48,25,931.48	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,42,312.03	9.29%	6,79,158.81	14.10%	5,38,771.49	9.25%	6,77,029.11	14.03%
More than 1 year and upto 3 years	6,73,867.36	11.55%	4,60,170.37	9.55%	6,71,091.27	11.53%	4,61,680.10	9.57%
More than 3 years and up to 7 years	7,59,764.74	13.02%	9,35,951.93	19.43%	7,61,327.35	13.08%	9,41,101.02	19.50%
More than 7 years and up to 10 years	10,76,320.35	18.44%	8,23,521.69	17.09%	10,76,441.93	18.49%	8,26,787.38	17.13%
More than 10 years and up to 15 years	13,37,962.42	22.93%	9,05,637.25	18.80%	13,38,208.33	22.98%	9,05,622.74	18.77%
More than 15 years and up to 20 years	3,45,920.94	5.93%	4,42,077.77	9.18%	3,43,042.63	5.89%	4,42,351.21	9.17%
Above 20 years	10,99,994.60	18.85%	5,70,842.72	11.85%	10,93,498.00	18.78%	5,71,359.92	11.84%
Total	58,36,142.45	100%	48,17,360.54	100%	58,22,380.99	100%	48,25,931.48	100%
Breakdown by type of the issuer								
a. Central Government @	26,94,150.75	46.16%	30,17,188.22	62.63%	26,81,610.72	46.06%	30,25,344.81	62.69%
b. State Government	10,09,754.44	17.30%	2,22,663.71	4.62%	10,12,139.24	17.38%	2,23,728.95	4.64%
c. Corporate Securities	21,32,237.26	36.54%	15,77,508.61	32.75%	21,28,631.03	36.56%	15,76,857.72	32.67%
Total	58,36,142.45	100%	48,17,360.54	100%	58,22,380.99	100%	48,25,931.48	100%

Note

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

FORM L-29-Details regarding debt securities

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

Date : September 30, 2019

(₹ Lakh)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2019	As % of total for this class	As at September 30, 2018	As % of total for this class	As at September 30, 2019	As % of total for this class	As at September 30, 2018	As % of total for this class
Break down by credit rating								
AAA rated *	22,08,290.30	94.85%	20,01,020.95	94.86%	21,84,438.74	94.61%	20,45,120.53	94.76%
AA or better	1,07,604.30	4.62%	96,125.98	4.56%	1,06,610.49	4.62%	99,827.61	4.63%
Rated below AA but above A (A or better)	12,253.52	0.53%	7,498.34	0.36%	12,352.03	0.53%	6,732.48	0.31%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	-	0.00%	4,875.00	0.23%	5,569.79	0.24%	6,594.44	0.31%
Total	23,28,148.12	100%	21,09,520.27	100%	23,08,971.04	100%	21,58,275.05	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	6,53,852.77	28.08%	7,19,447.15	34.10%	6,51,755.40	28.23%	7,20,287.27	33.37%
More than 1 year and upto 3 years	4,85,449.61	20.85%	3,92,978.32	18.63%	4,80,294.26	20.80%	3,98,585.09	18.47%
More than 3 years and up to 7 years	6,43,774.66	27.65%	5,24,618.17	24.87%	6,38,607.72	27.66%	5,44,147.15	25.21%
More than 7 years and up to 10 years	3,54,975.97	15.25%	2,90,196.53	13.76%	3,48,597.79	15.10%	3,04,762.05	14.12%
More than 10 years and up to 15 years	94,910.94	4.08%	1,14,425.36	5.42%	94,966.16	4.11%	1,20,290.73	5.57%
More than 15 years and up to 20 years	50,569.76	2.17%	48,357.91	2.29%	50,233.73	2.18%	49,627.19	2.30%
Above 20 years	44,614.41	1.92%	19,496.84	0.92%	44,515.99	1.93%	20,575.57	0.95%
Total	23,28,148.12	100%	21,09,520.27	100%	23,08,971.04	100%	21,58,275.05	100%
Breakdown by type of the issuer								
a. Central Government @	12,38,157.64	53.18%	10,58,848.75	50.19%	12,33,956.51	53.44%	10,72,608.54	49.70%
b. State Government	20,210.31	0.87%	6,680.48	0.32%	19,524.18	0.85%	6,885.13	0.32%
c. Corporate Securities	10,69,780.17	45.95%	10,43,991.04	49.49%	10,55,490.35	45.71%	10,78,781.38	49.98%
Total	23,28,148.12	100%	21,09,520.27	100%	23,08,971.04	100%	21,58,275.05	100%

Note

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

FORM L-30- RELATED PARTY TRANSACTIONS

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

Date : September 30, 2019

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

(₹ '000)

Sr. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Conference charges Name Usage Fees	(3,43,518) 103 (60,000) - 3,02,209	(6,74,182) 221 (60,000) - 5,52,285	(2,41,018) (174) - 250 2,05,215	(4,64,419) 282 (1,00,000) 1,452 3,56,946
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,512)	(2,992)	(1,235)	(2,469)
3	HDFC International Life and Re Company Limited	Wholly Owned Subsidiary	Reinsurance Premium Reinsurance Claims	31,965 (43,935)	92,195 (60,619)	17,156 -	17,156 -
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income Purchase of Investment	(150) -	(5,143) -	(247) 15,877	(4,340) 15,877
5	Gruh Finance Limited	Fellow Subsidiary	Group Term Insurance Premium	(11)	(13)	-	-
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expenses Purchase of Investment (FD, Equity shares)	(124) (303) 796 2,75,260	(1,123) (658) 852 2,75,260	(148) (198) 10 -	(632) (245) 314 -
7	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	1,35,903	2,71,889	1,27,424	2,28,199
8	HDFC Credila Financial Services Pvt. Limited	Fellow Subsidiary	Premium income Commission expense	- 4,628	- 5,375	4 4,571	4 6,418
10	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium income	-	(2)	(3)	(8)
11	Key Management Personnel		Premium income Managerial remuneration	(64) 29,389	(11,152) 48,755	(243) 10,436	(322) 39,584
12	Relative of Key Management Personnel		Premium income	-	-	(27)	(27)

B. Other group companies with material transactions #

(₹ '000)

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2019	For the six months ended September 30, 2019	For the quarter ended September 30, 2018	For the six months ended September 30, 2018
1	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Bank charges paid Insurance claim paid Purchase of investments Sale of investments The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life's Insurance products such as pamphlets, standees, posters, Wall Branding/window glazing at an agreed fees per	(3,945) (76,654) 19,87,656 36,212 4,262 98,00,386 - 15,94,931	(20,009) (3,15,359) 39,08,523 82,878 4,487 98,51,683 (18,17,403) 26,03,428	(31,012) (13,658) 16,84,936 36,123 1,590 17,73,968 - 11,01,794	(44,314) (2,58,598) 29,26,353 58,392 2,793 22,74,783 - 16,61,448

* Transaction amounts are on accrual basis.

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

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

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

Date : September 30, 2019

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman, Non Executive Director	
2	Sir Gerry Grimstone	Non Executive Director	Ceased to be Director w.e.f. July 23, 2019
3	Mr. Keki M. Mistry	Non Executive Director	
4	Mr. Norman K. Skeoch	Non Executive Director	
5	Ms. Renu Sud Karnad	Non Executive Director	
6	Dr. JJ Irani	Independent Director	
7	Mr. VK Viswanathan	Independent Director	Re-appointed for second term of five years wef April 25, 2019
8	Mr. Prasad Chandran	Independent Director	Re-appointed for second term of five years wef April 25, 2019
9	Mr. Sumit Bose	Independent Director	
10	Mr. Ranjan Mathai	Independent Director	
11	Mr. Ketan Dalal	Independent Director	
12	Ms. Bharti Gupta Ramola	Independent Director	
13	Mr. James Aird	Alternate to Norman Keith Skeoch	
14	Mr. Rushan Abadan	Alternate to Sir Gerry Grimstone	Vacated office on April 25, 2019
15	Ms. Vibha Padalkar	Managing Director & Chief Executive Officer	
16	Mr. Suresh Badami	Executive Director	
17	Mr. Niraj Shah	Chief Financial Officer	
18	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
19	Mr. Parvez Mulla	Chief Operating Officer	
20	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief Actuary & Appointed Actuary	
21	Mr. Amit Punchhi	Senior Executive Vice President & Chief International Officer	Ceased to be a KMP wef June 30, 2019
22	Mr. Rajendra Ghag	Chief Value Officer & Senior Executive Vice President - Administration, Business & Service Excellence and Corporate Social Responsibility	Ceased to be a KMP wef June 30, 2019
23	Mr. Pankaj Gupta	Senior Executive Vice President (Sales) & Chief Marketing Officer	
24	Mr. Sanjay Vij	Senior Executive Vice President (Bancassurance) & Chief Values Officer	
25	Mr. Narendra Gangan	Executive Vice President, Company Secretary & Head - Compliance & Legal	
26	Mr. Vibhash Naik	Executive Vice President - Human Resources, Learning and Development & Administration	Appointed as KMP wef April 01, 2019
27	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

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

Registration Number: **101**

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

Name of Fund: **Life Fund**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ Crore)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)
1	Investments Assets (As per Form 5)	10,315.84	9,741.38	-	-	1,181.43	1,226.10	28,702.24	26,704.00	40,199.50	37,671.48
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,315.84	9,741.38	-	-	1,181.43	1,226.10	28,702.24	26,704.00	40,199.50	37,671.48
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: September 30, 2019

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ Crore)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)
1	Investments Assets (As per Form 5)	10,217.92	9,373.84	-	-	1,046.23	1,280.90	15,952.99	12,847.45	27,217.14	23,502.19
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,217.92	9,373.84	-	-	1,046.23	1,280.90	15,952.99	12,847.45	27,217.14	23,502.19
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: September 30, 2019

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ Crore)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 Sep 2019)	Prev. FY (As on 31 Mar 2019)
1	Investments Assets (As per Form 5)	10,472.92	11,335.71	-	-	3,230	3,047	49,361.46	48,995.02	63,064.32	63,377.41
2	Gross NPA	51.25	48.75	-	-	-	-	-	-	51.25	49
3	% of Gross NPA on Investment Assets (2/1)	0.49%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%
4	Provision made on NPA	51.25	16.25	-	-	-	-	-	-	51.25	16
5	Provision as a % of NPA (4/2)	100.00%	33.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	33.33%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,421.67	11,319.46	-	-	3,230	3,047	49,361.46	48,995.02	63,013.07	63,361.16
8	Net NPA (2-4)	-	32.50	-	-	-	-	-	-	-	33
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: September 30, 2019

Name of the Fund Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ Crore)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A CENTRAL GOVT. SECURITIES														
A01	Central Government Bonds	CGSB	14,488.41	375.44	2.59%	2.59%	15,147.25	799.72	5.28%	5.28%	17,237.21	640.99	3.72%	3.72%
A04	Treasury Bills	CTRB	735.51	10.56	1.44%	1.44%	583.96	17.22	2.95%	2.95%	601.33	18.61	3.09%	3.09%
B CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES														
B02	State Government Bonds	SGGB	5,530.65	126.10	2.28%	2.28%	4,980.69	215.81	4.33%	4.33%	75.67	1.70	2.25%	2.25%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	74.81	1.36	1.82%	1.82%	74.78	2.72	3.64%	3.64%	491.23	19.66	4.00%	4.00%
C (a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE														
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	25.28	0.04	0.14%	0.14%	25.28	0.04	0.14%	0.14%	-	-	0.00%	0.00%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	142.54	3.81	2.67%	2.67%	142.59	7.58	5.32%	5.32%	235.55	10.48	4.45%	4.45%
TAXABLE BONDS														
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	225.39	5.14	2.28%	2.28%	275.98	12.30	4.46%	4.46%	191.41	8.62	4.50%	4.50%
TAX FREE BONDS														
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	2.41	4.39%	4.39%	54.78	2.41	4.39%	4.39%
(b) OTHER INVESTMENTS (HOUSING)														
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
(c) INFRASTRUCTURE INVESTMENTS														
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	131.12	2.27	1.73%	1.73%	122.57	3.71	3.02%	3.02%	96.57	1.45	1.50%	1.50%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	99.11	3.36	3.39%	3.39%	96.74	3.47	3.58%	3.58%	91.15	0.72	0.79%	0.79%
TAXABLE BONDS														
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	7,327.32	147.98	2.02%	2.02%	7,108.52	282.74	3.98%	3.98%	5,702.42	223.03	3.91%	3.91%
C28	Infrastructure - PSU - CPs	IPCP	19.16	0.21	1.07%	1.07%	32.76	0.99	3.04%	3.04%	221.73	7.52	3.39%	3.39%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.58	0.35	2.38%	2.38%	14.56	0.69	4.74%	4.74%	14.45	0.69	4.78%	4.78%
TAX FREE BONDS														
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.11	2.11%	2.11%	100.00	4.20	4.20%	4.20%	100.00	4.21	4.21%	4.21%
(d) INFRASTRUCTURE - OTHER INVESTMENTS														
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	3.75	-1.88	-50.05%	-50.05%	3.78	-1.86	-49.16%	-49.16%	0.92	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	11.08	0.26	2.32%	2.32%	11.54	0.53	4.61%	4.61%	17.53	0.81	4.61%	4.61%
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D01	PSU - Equity shares - Quoted	EAEQ	272.07	1.13	0.41%	0.41%	252.55	2.36	0.94%	0.94%	270.16	-0.40	-0.15%	-0.15%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	4,884.64	132.81	2.72%	2.72%	4,527.01	189.90	4.19%	4.19%	3,188.43	34.10	1.07%	1.07%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	202.85	1.44	0.71%	0.71%	203.03	4.14	2.04%	2.04%	203.19	2.36	1.16%	1.16%
D09	Corporate Securities - Debentures	ECOS	2,267.33	67.04	2.96%	2.96%	2,289.44	116.33	5.08%	5.08%	2,524.38	111.76	4.43%	4.43%
D08	Corporate Securities - Investment in Subsidiaries	ECIS	236.71	-	0.00%	0.00%	236.71	-	0.00%	0.00%	121.40	-	0.00%	0.00%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	268.08	5.74	2.14%	2.14%	293.29	12.39	4.22%	4.22%	80.56	2.80	3.47%	3.47%
D17	Deposits - CDs with Scheduled Banks	EDCD	183.71	3.44	1.87%	1.87%	181.62	6.85	3.77%	3.77%	49.87	0.69	1.39%	1.39%
D18	Deposits - Repo / Reverse Repo	ECMR	285.12	3.81	1.33%	1.33%	300.99	8.39	2.79%	2.79%	109.97	3.41	3.10%	3.10%
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	259.58	6.61	2.55%	2.55%
D22	Commercial Papers	ECCP	42.68	0.74	1.73%	1.73%	40.94	0.92	2.25%	2.25%	41.88	0.50	1.20%	1.20%
D23	Application Money	ECAM	50.00	0.05	0.10%	0.10%	50.00	0.05	0.10%	0.10%	119.91	0.30	0.25%	0.25%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	37.00	0.84	2.28%	2.28%	37.00	1.68	4.53%	4.53%	37.00	1.68	4.53%	4.53%
D10	Corporate Securities - Debentures / Bonds/ CPs/Loan - (Promoter Group)	EDPG	139.24	0.64	0.46%	0.46%	139.24	0.64	0.46%	0.46%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	344.52	5.16	1.50%	1.50%	467.02	14.97	3.20%	3.20%	802.74	28.40	3.54%	3.54%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	96.76	0.98	1.02%	1.02%	76.30	1.97	2.58%	2.58%	314.58	8.41	2.67%	2.67%
D40	Units of Real Estate Investment Trust (REITs)	ERIT	23.12	0.18	0.77%	0.77%	23.18	0.18	0.77%	0.77%	-	-	0.00%	0.00%
D41	Units of Infrastructure Investment Trust	EIIT	35.54	0.77	2.16%	2.16%	35.73	1.61	4.51%	4.51%	37.03	1.69	4.57%	4.57%
E OTHER INVESTMENTS														
E03	Equity Shares (incl Co-op Societies)	OESH	579.86	-39.07	-6.74%	-6.74%	560.67	-39.26	-7.00%	-7.00%	455.73	-61.81	-13.56%	-13.56%
E04	Equity Shares (PSUs & Unlisted)	OEPD	1.39	0.00	0.06%	0.06%	1.41	-0.01	-0.99%	-0.99%	1.79	-0.49	-27.27%	-27.27%
E06	Debentures	OLDB	34.78	1.10	3.15%	3.15%	42.35	2.36	5.57%	5.57%	65.00	3.32	5.10%	5.10%
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFI	13.21	-	0.00%	0.00%	11.74	0.05	0.43%	0.43%	7.54	0.01	0.07%	0.07%
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	159.79	3.08	1.93%	1.93%	153.22	5.52	3.60%	3.60%	97.57	1.20	1.23%	1.23%
E17	Securitized Assets	OPSA	0.10	0.28	265.23%	265.23%	0.10	0.61	582.85%	582.85%	1.70	0.49	28.93%	28.93%
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	11.62	-	0.00%	0.00%	10.11	0.09	0.94%	0.94%	6.38	-	0.00%	0.00%
E10	Preference Shares	OPSH	0.36	-	0.00%	0.00%	0.36	-	0.00%	0.00%	130.00	3.90	3.00%	3.00%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	83.91	2.04	2.43%	2.43%	60.00	2.83	4.72%	4.72%	41.20	1.57	3.82%	3.82%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	275.03	0.50	0.18%	0.18%	252.42	1.77	0.70%	0.70%	37.87	-0.03	-0.07%	-0.07%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	150.37	3.24	2.16%	2.16%	150.37	3.35	2.23%	2.23%	-	-	0.00%	0.00%
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	549.07	12.42	2.26%	2.26%	352.00	15.86	4.51%	4.51%	-	-	0.00%	0.00%
TOTAL			40,212.38	886.65	2.20%	2.20%	39,524.59	1,707.84	4.32%	4.32%	34,137.40	1,091.37	3.20%	3.20%

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: September 30, 2019

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ Crore)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)				
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	
A	CENTRAL GOVT. SECURITIES														
A01	Central Government Bonds	CGSB	8,483.17	196.69	2.32%	2.32%	7,726.90	379.52	4.91%	4.91%	5,894.51	230.56	3.91%	3.91%	
A04	Treasury Bills	CTRB	965.96	14.53	1.50%	1.50%	869.16	26.35	3.03%	3.03%	275.25	8.74	3.17%	3.17%	
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES														
B02	State Government Bonds	SGGB	4,104.51	95.41	2.32%	2.32%	4,067.77	177.91	4.37%	4.37%	1,755.39	68.42	3.90%	3.90%	
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	140.67	2.68	1.90%	1.90%	140.63	5.35	3.80%	3.80%	177.16	6.89	3.89%	3.89%	
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE														
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	73.01	0.10	0.14%	0.14%	73.01	0.10	0.14%	0.14%	-	-	0.00%	0.00%	
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	481.48	10.03	2.08%	2.08%	429.92	17.90	4.16%	4.16%	169.44	6.41	3.78%	3.78%	
	TAXABLE BONDS														
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	869.17	19.96	2.30%	2.30%	1,061.57	47.51	4.48%	4.48%	637.89	26.71	4.19%	4.19%	
	(c) INFRASTRUCTURE INVESTMENTS														
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	0.19	1.64%	1.64%	11.83	0.19	1.64%	1.64%	11.83	0.18	1.55%	1.55%	
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	12.20	0.02	0.15%	0.15%	11.89	0.02	0.15%	0.15%	11.17	0.08	0.76%	0.76%	
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.23%	2.23%	0.90	0.04	4.44%	4.44%	0.90	0.04	4.45%	4.45%	
	TAXABLE BONDS														
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,868.24	87.07	2.25%	2.25%	3,813.90	161.76	4.24%	4.24%	2,989.22	116.12	3.88%	3.88%	
C28	Infrastructure - PSU - CPs	IPCP	55.34	0.81	1.47%	1.47%	88.04	2.87	3.26%	3.26%	324.12	11.68	3.60%	3.60%	
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	276.28	6.16	2.23%	2.23%	214.00	9.42	4.40%	4.40%	110.75	5.17	4.67%	4.67%	
	TAX FREE BONDS														
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D01	PSU - Equity shares - Quoted	EAEQ	19.53	0.12	0.60%	0.60%	19.53	0.36	1.83%	1.83%	32.16	0.19	0.58%	0.58%	
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	322.94	-4.46	-1.38%	-1.38%	332.86	11.03	3.31%	3.31%	376.48	2.58	0.69%	0.69%	
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EELP	31.92	0.14	0.44%	0.44%	31.92	0.56	1.76%	1.76%	31.92	0.37	1.15%	1.15%	
D09	Corporate Securities - Debentures	ECOS	4,508.59	101.36	2.25%	2.25%	4,309.21	189.69	4.40%	4.40%	2,322.27	98.06	4.22%	4.22%	
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	443.48	9.83	2.22%	2.22%	425.07	18.78	4.42%	4.42%	35.00	1.82	5.19%	5.19%	
	Corporate Securities - Derivative Instruments	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	37.80	0.44	1.17%	1.17%	38.10	0.83	2.17%	2.17%	-	-	0.00%	0.00%	
D17	Deposits - CDs with Scheduled Banks	EDCD	36.41	0.74	2.03%	2.03%	35.58	1.43	4.03%	4.03%	76.78	1.08	1.40%	1.40%	
D18	Deposits - Repo / Reverse Repo	ECMR	277.77	3.75	1.35%	1.35%	265.25	7.45	2.81%	2.81%	187.23	5.77	3.08%	3.08%	
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	183.28	4.36	2.38%	2.38%	
D22	Commercial Papers	ECCP	152.64	2.83	1.85%	1.85%	104.53	3.94	3.77%	3.77%	57.49	0.78	1.36%	1.36%	
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	13.00	0.30	2.28%	2.28%	13.00	0.59	4.54%	4.54%	13.00	0.59	4.54%	4.54%	
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	672.48	9.67	1.44%	1.44%	687.15	21.91	3.19%	3.19%	683.78	24.38	3.57%	3.57%	
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	138.99	1.32	0.95%	0.95%	138.94	3.64	2.62%	2.62%	214.87	2.34	1.09%	1.09%	
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	0.00%	0.00%	-	-0.00	0.00%	0.00%	150.57	6.45	4.28%	4.28%	
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	523.79	12.53	2.39%	2.39%	523.75	24.93	4.76%	4.76%	952.26	43.29	4.55%	4.55%	
D40	Units of Real Estate Investment Trust (REITs)	ERIT	23.12	0.18	0.77%	0.77%	23.18	0.18	0.77%	0.77%	-	-	0.00%	0.00%	
D41	Units of Infrastructure Investment Trust	EIIT	54.68	1.20	2.20%	2.20%	54.97	2.53	4.60%	4.60%	56.97	2.64	4.64%	4.64%	
E	OTHER INVESTMENTS														
E03	Equity Shares (incl Co-op Societies) Note2	OESH	9.12	0.27	2.98%	2.98%	9.12	0.27	2.98%	2.98%	-	-	0.00%	0.00%	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	44.80	0.87	1.94%	1.94%	27.66	0.95	3.43%	3.43%	10.00	0.22	2.23%	2.23%	
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	16.98	7.36	43.36%	43.36%	-	-	0.00%	0.00%	
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	-	-	0.00%	0.00%	150.41	3.10	2.06%	2.06%	-	-	0.00%	0.00%	
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	-	-	0.00%	0.00%	409.74	8.84	2.16%	2.16%	-	-	0.00%	0.00%	
	TOTAL		26,653.80	574.77	2.16%	2.16%	26,126.48	1,137.32	4.35%	4.35%	17,741.66	675.92	3.81%	3.81%	

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

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

3. Net Yield disclosed is net of tax.

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

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

Registration Number: 101

Statement as on: September 30, 2019

Name of the Fund Unit Linked Funds

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ Crore)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	8,130.88	114.61	1.41%	1.41%	7,495.14	390.42	5.21%	5.21%	6,669.30	33.60	0.50%	0.50%
A04	Treasury Bills	CTRB	638.96	10.37	1.62%	1.62%	728.70	23.65	3.25%	3.25%	765.92	23.94	3.13%	3.13%
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	313.74	10.37	3.31%	3.31%	306.64	25.92	8.45%	8.45%	97.19	1.53	1.58%	1.58%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	76.59	2.19	2.86%	2.86%	75.63	4.73	6.25%	6.25%	71.68	1.03	1.44%	1.44%
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	999.16	31.45	3.15%	3.15%	1,016.44	61.76	6.08%	6.08%	683.13	6.40	0.94%	0.94%
	TAXABLE BONDS													
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,451.70	45.13	3.11%	3.11%	1,441.53	75.48	5.24%	5.24%	1,319.64	21.59	1.64%	1.64%
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,180.46	-52.17	-4.42%	-4.42%	1,187.51	-20.85	-1.76%	-1.76%	1,016.39	-20.91	-2.06%	-2.06%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,150.89	7.29	0.63%	0.63%	1,103.46	75.56	6.85%	6.85%	860.91	-132.06	-15.34%	-15.34%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	8.82	0.27	3.08%	3.08%	8.66	0.60	6.99%	6.99%	9.05	-0.16	-1.79%	-1.79%
	TAXABLE BONDS													
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,544.39	117.68	3.32%	3.32%	3,794.33	218.20	5.75%	5.75%	3,843.86	14.64	0.38%	0.38%
C28	Infrastructure - PSU - CPs	IPCP	71.02	1.21	1.70%	1.70%	64.21	1.34	2.08%	2.08%	-	-	0.00%	0.00%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	819.81	25.02	3.05%	3.05%	811.80	48.18	5.94%	5.94%	815.12	0.86	0.11%	0.11%
	TAX FREE BONDS													
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	28.98	-11.76	-40.59%	-40.59%	38.42	-27.73	-72.17%	-72.17%	71.28	-20.49	-28.75%	-28.75%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	26.34	0.89	3.36%	3.36%	26.24	1.38	5.27%	5.27%	25.90	0.41	1.57%	1.57%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	1,215.96	-71.29	-5.86%	-5.86%	1,344.85	-16.45	-1.22%	-1.22%	1,699.18	-190.32	-11.20%	-11.20%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	26,882.53	-136.28	-0.51%	-0.51%	27,699.05	-487.42	-1.76%	-1.76%	26,537.90	1,516.37	5.71%	5.71%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	3,011.48	11.75	0.39%	0.39%	3,100.58	200.60	6.47%	6.47%	3,164.60	217.72	6.88%	6.88%
D07	Corporate Securities - Preference Shares	EPNQ	1.82	-	0.00%	0.00%	1.81	-0.09	-4.71%	-4.71%	2.64	0.12	4.53%	4.53%
D09	Corporate Securities - Debentures	ECOS	3,631.08	121.45	3.34%	3.34%	3,567.25	212.15	5.95%	5.95%	3,629.80	15.10	0.42%	0.42%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	186.35	5.42	2.91%	2.91%	163.39	13.07	8.00%	8.00%	50.59	-0.32	-0.64%	-0.64%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D17	Deposits - CDs with Scheduled Banks	EDCD	46.47	0.68	1.46%	1.46%	34.89	1.17	3.34%	3.34%	83.95	1.14	1.36%	1.36%
D18	Deposits - Repo / Reverse Repo	ECMR	2,929.06	39.69	1.35%	1.35%	2,996.78	84.38	2.82%	2.82%	1,067.59	32.40	3.03%	3.03%
D21	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,124.01	63.43	2.99%	2.99%
D22	Commercial Papers	ECCP	29.32	0.51	1.75%	1.75%	59.47	2.21	3.71%	3.71%	138.52	5.15	3.72%	3.72%
D23	Application Papers	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	99.99	0.13	0.13%	0.13%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	35.27	0.72	2.03%	2.03%	35.29	1.36	3.86%	3.86%	35.39	0.83	2.35%	2.35%
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	906.33	-	0.00%	0.00%	906.33	-	0.00%	0.00%	542.73	-	0.00%	0.00%
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E	OTHER INVESTMENTS													
E03	Equity Shares (incl Co-op Societies)	OESH	816.40	-108.63	-13.31%	-13.31%	879.36	-75.85	-8.63%	-8.63%	1,310.23	-230.47	-17.59%	-17.59%
E06	Debentures	QLDB	37.80	0.33	0.86%	0.86%	40.69	1.20	2.95%	2.95%	38.77	1.19	3.06%	3.06%
E04	Equity Shares (PSUs & Unlisted)	OEPD	149.00	-39.33	-26.39%	-26.39%	143.54	-55.99	-39.00%	-39.00%	126.98	-39.31	-30.96%	-30.96%
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	2,269.16	-139.67	-6.16%	-6.16%	2,213.58	-129.74	-5.86%	-5.86%	1,306.09	34.92	2.67%	2.67%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	88.58	-15.19	-17.14%	-17.14%	78.37	-29.58	-37.75%	-37.75%	15.59	-14.93	-95.75%	-95.75%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,147.75	-222.20	-19.36%	-19.36%	1,184.86	-177.62	-14.99%	-14.99%	483.75	-149.87	-30.98%	-30.98%
	TOTAL		61,826.14	-249.50	-0.40%	-0.40%	62,548.80	422.03	0.67%	0.67%	58,707.64	1,193.64	2.03%	2.03%

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

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

Registration Number: 101

Statement as on: September 30, 2019

Name of Fund : Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ Crore)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ORAD	20.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA A+	Jul 25, 2019	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	105.80	Jun 20, 2017	ICRA Ltd	ICRA AA	ICRA BBB+	Jul 25, 2019	
	8.75% Indiabulls Housing Finance Ltd Mat 21-Feb-2020 (Option 1)	HTDN	29.96	Sep 14, 2018	ICRA Ltd	ICRA AAA	ICRA AA+	Sep 03, 2019	
	10% Tata Motors Finance Ltd NCD Mat 29-Mar-2029	ORAD	100.00	Mar 29, 2019	ICRA Ltd	ICRA AA	ICRA AA-	Aug 20, 2019	
	9.00% Indiabulls Housing Finance Ltd Mat 09-July-2020	HTDN	120.00	May 09, 2019	CRISIL Ltd	CRISIL AAA	CRISIL AA+	Sep 09, 2019	
B.	<u>As on Date</u>								
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.85	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.85	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.60	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2020	ORAD	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	40.00	May 28, 2013	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	105.80	Jun 20, 2017	ICRA Ltd	ICRA AA	ICRA BBB+	Jul 25, 2019	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ORAD	20.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA A+	Jul 25, 2019	
	8.75% Indiabulls Housing Finance Ltd Mat 21-Feb-2020 (Option 1)	HTDN	29.96	Sep 14, 2018	ICRA Ltd	ICRA AAA	ICRA AA+	Sep 03, 2019	
	10% Tata Motors Finance Ltd NCD Mat 29-Mar-2029	ORAD	100.00	Mar 29, 2019	ICRA Ltd	ICRA AA	ICRA AA-	Aug 20, 2019	
	9.00% Indiabulls Housing Finance Ltd Mat 09-July-2020	HTDN	120.00	May 09, 2019	CRISIL Ltd	CRISIL AAA	CRISIL AA+	Sep 09, 2019	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

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

Registration Number: 101

Statement as on: September 30, 2019

Name of Fund : Pension & General Annuity and Group Business

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ Crore)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	9.00% Indiabulls Housing Finance Ltd Mat 30-Dec-2020	HTDN	75.02	Dec 30, 2015	CARE Ltd	CARE AAA	CARE AA+	Sep 25, 2019	
	9.2244% Indiabulls Housing Finance Ltd Mat 11-June-2020	HTDN	150.00	Dec 11, 2018	CRISIL Ltd	CRISIL AAA	CRISIL AA+	Sep 11, 2019	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ORAD	50.12	Oct 01, 2018	CARE Ltd	CARE AA+	CARE AA-	Aug 20, 2019	
	9.71% TATA Motors Ltd NCD Mat 01-Oct-2019	ORAD	25.00	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA-	Aug 20, 2019	
B.	<u>As on Date</u>								
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	20.00	Apr 15, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.70% IDFC First Bank Limited NCD Mat 23-June-2025	ECOS	5.00	Jun 26, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.38% IDFC First Bank Limited NCD Mat 12-Sep-2024	ECOS	15.00	Sep 16, 2014	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.63% IDFC First Bank Limited NCD Mat 18-Feb-2020	ECOS	10.00	Jan 29, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ORAD	50.12	Oct 01, 2018	CARE Ltd	CARE AA+	CARE AA-	Aug 20, 2019	
	9.71% TATA Motors Ltd NCD Mat 01-Oct-2019	ORAD	25.00	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA-	Aug 20, 2019	
	8.35% IDFC First Bank Limited Series 26 (option II) Mat 13-Apr-2020	ECOS	100.00	Apr 13, 2017	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	7.57% Can Fin Homes Ltd NCD Mat 12-Apr-2020	HTDN	75.00	Jan 31, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	9.00% Indiabulls Housing Finance Ltd Mat 30-Dec-2020	HTDN	75.02	Dec 30, 2015	CARE Ltd	CARE AAA	CARE AA+	Sep 25, 2019	
	9.2244% Indiabulls Housing Finance Ltd Mat 11-June-2020	HTDN	150.00	Dec 11, 2018	CRISIL Ltd	CRISIL AAA	CRISIL AA+	Sep 11, 2019	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

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

Registration Number: 101

Statement as on: September 30, 2019

Name of Fund : Unit Linked Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ Crore)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	8.00% Yes Bank Ltd NCD Mat 30-Sep-2026	ORAD	70.68	Sep 30, 2016	ICRA Ltd	ICRA AA+	ICRA A+	Jul 25, 2019	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ORAD	25.51	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA-	Aug 20, 2019	
	9.00% Indiabulls Housing Finance Ltd Mat 30-Dec-2020	HTDN	25.49	Dec 30, 2015	CARE Ltd	CARE AAA	CARE AA+	Sep 25, 2019	
	9.4648% Indiabulls Housing Finance Ltd Mat 04-Nov-2019	HTDN	100.12	Oct 04, 2018	ICRA Ltd	ICRA AAA	ICRA AA+	Sep 03, 2019	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.63	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	15.67	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.38	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.57	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.39	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	24.77	Oct 04, 2016	Brickwork Ratings Ltd	BWR AA+	BWR AA	Oct 28, 2016	
	8.49% IDFC First Bank Limited NCD Mat 11-Dec-2024	ECOS	102.26	Aug 02, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.67% IDFC First Bank Limited NCD Mat 03-Jan-2025	ECOS	36.06	Jan 07, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.17% IDFC First Bank Limited NCD Mat 14-Oct-2024	ECOS	157.47	Jan 21, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.64% IDFC First Bank Limited NCD Mat 15-Apr-2020	ECOS	30.22	Apr 15, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	7.98% IDFC First Bank Limited NCD Mat 23-May-2023	ECOS	5.03	Mar 31, 2017	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.75% IDFC First Bank Limited NCD Mat 28-Jul-2023	ECOS	41.03	Aug 11, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.89% IDFC First Bank Limited NCD Mat 02-Dec-2020	ECOS	25.37	May 14, 2013	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.70% IDFC First Bank Limited NCD Mat 20-May-2025	ECOS	20.31	May 29, 2015	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.36% IDFC First Bank Limited NCD Mat 21-Aug-2024	ECOS	15.84	Jun 26, 2018	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	8.50% IDFC First Bank Limited NCD Mat 04-Jul-2023	ECOS	71.41	May 19, 2016	ICRA Ltd	ICRA AAA	ICRA AA	May 21, 2019	
	9.00% IL&FS Ltd NCD Mat 29-Dec-2024	ORAD	11.25	Oct 26, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	7.85% IL&FS LTD NCD Mat 30-Dec-22 (option-I)	ORAD	11.25	Dec 04, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	8.06% IL&FS LTD NCD Mat 06-June-22 (option-II)	ORAD	11.25	Jun 06, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.98% IL&FS Ltd NCD Mat 05-Dec-2021	ORAD	3.75	Dec 12, 2011	ICRA Ltd	ICRA AAA	ICRA D	Sep 18, 2018	
	9.90% IL&FS Ltd NCD Mat 13-Feb-2021	ORAD	3.75	Feb 13, 2014	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	8.00% Yes Bank Ltd NCD Mat 30-Sep-2026	ORAD	70.68	Sep 30, 2016	ICRA Ltd	ICRA AA+	ICRA A+	Jul 25, 2019	
	9.73% TATA Motors Ltd Mat 01-Oct-2020	ORAD	25.51	Oct 01, 2014	CARE Ltd	CARE AA+	CARE AA-	Aug 20, 2019	
	8.40% IDFC First Bank Limited Series 26 (option II) Mat 03-May-2022	ECOS	71.72	May 03, 2017	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	7.89% Can Fin Homes Ltd NCD Mat 18-May-2022	HTDN	15.20	May 22, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	7.68% Can Fin Homes Ltd NCD Mat 27-May-2020	HTDN	60.22	Mar 21, 2017	ICRA Ltd	ICRA AAA	ICRA AA+	May 07, 2019	
	9.10% IDFC First Bank Limited Mat 31-May-2021	ECOS	20.54	Oct 25, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.20% IDFC First Bank Limited Mat 22-Jan-2021	ECOS	5.11	Jun 22, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.20% IDFC First Bank Limited Mat 29-Jan-2021	ECOS	35.81	Jan 29, 2016	Brickwork Rating	BWR AAA	BWR AA+	May 29, 2019	
	9.00% Indiabulls Housing Finance Ltd Mat 30-Dec-2020	HTDN	25.49	Dec 30, 2015	CARE Ltd	CARE AAA	CARE AA+	Sep 25, 2019	
	9.4648% Indiabulls Housing Finance Ltd Mat 04-Nov-2019	HTDN	100.12	Oct 04, 2018	ICRA Ltd	ICRA AAA	ICRA AA+	Sep 03, 2019	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

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

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

Date : September 30, 2019

1	Particulars	For the quarter ended September 30, 2019				For the six months ended September 30, 2019				For the quarter ended September 30, 2018				For the six months ended September 30, 2018			
		Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)
	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10,000	15.97	150	150	299.60	61.25	996	996	2,388.31	9.26	54	54	163.26	29.12	69	69	203.92
	From 10,000-25,000	42.70	148	148	360.82	123.16	832	832	2,387.09	40.31	124	124	187.11	66.98	202	202	240.87
	From 25,001-50,000	102.45	216	216	848.15	204.26	465	465	1,420.82	253.00	537	537	615.07	452.67	1,002	1,002	1,167.96
	From 50,001- 75,000	37.00	56	56	429.93	80.24	132	132	909.76	148.56	229	230	418.27	215.06	389	390	726.47
	From 75,000-100,000	152.09	156	156	598.85	296.00	307	307	1,032.42	592.02	608	613	973.01	990.25	1,085	1,091	1,659.27
	From 1,00,001 -1.25,000	32.25	28	28	547.03	53.65	47	47	806.43	147.04	127	129	458.36	186.10	249	252	641.65
	Above ₹ 1,25,000	5,036.42	555	629	25,489.60	9,126.82	1,067	1,202	43,588.02	42,424.47	4,839	5,291	19,511.74	47,869.51	8,185	8,876	31,663.03
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	85.59	233	241	5.35	161.78	448	463	10.65	124.55	352	355	8.54	237.42	595	599	14.53
	From 50,001-100,000	380.09	488	521	24.11	785.21	999	1,070	52.64	578.82	736	738	39.50	1,133.55	1,307	1,316	69.92
	From 1,00,001-150,000	779.39	632	664	109.19	1,472.28	1,186	1,245	98.88	902.87	723	733	60.89	1,876.99	1,345	1,369	112.71
	From 150,001- 2,00,000	1,356.81	766	819	88.41	2,660.62	1,502	1,602	182.38	1,209.44	687	698	81.39	2,947.00	1,389	1,418	165.10
	From 2,00,001-250,000	1,527.86	679	763	100.95	3,005.10	1,330	1,509	207.47	975.84	437	445	64.71	2,257.65	832	851	123.68
	From 2,50,001 -3,00,000	1,624.48	588	653	109.04	3,293.62	1,188	1,361	231.74	728.72	265	283	48.81	2,015.52	542	572	100.47
	Above ₹ 3,00,000	47,028.24	4,003	4,697	3,352.65	1,10,901.95	8,904	10,820	8,196.63	23,008.79	1,956	2,201	1,599.49	57,955.68	3,525	3,878	2,721.72
	iii Group Single Premium (GSP)																
	From 0-10,000	(996.90)	3	274	5,530.74	(993.92)	4	486	(10,516)	(60.33)	2	329	16,314.02	(1,371.06)	4	4,90,280	1,51,171
	From 10,000-25,000	8.48	2	267	2,072.87	19.92	3	608	4,849	8.05	1	339	1,936.66	14.28	3	588	3,744
	From 25,001-50,000	23.43	-	898	4,775.14	44.02	3	1,970	9,805	20.04	2	629	3,412.02	38.72	2	1,299	6,596
	From 50,001- 75,000	30.62	2	1,132	5,133.58	59.83	2	1,694	13,522	23.88	-	861	3,199.67	38.63	-	2,505	5,162
	From 75,000-100,000	33.30	-	1,316	6,330.93	67.18	-	2,215	12,430	21.50	-	690	4,823.26	41.52	2	1,199	10,116
	From 1,00,001 -1.25,000	21.35	1	484	3,643.75	52.60	1	1,409	10,659	31.11	-	649	5,127.53	57.07	-	1,446	9,490
	Above ₹ 1,25,000	1,98,380.54	36	96,08,117	82,16,164.51	3,85,897.21	64	1,70,47,258	1,47,58,063	1,69,139.56	68	78,14,416	71,99,860.75	3,09,795.00	126	1,44,74,504	1,36,46,047
	iv Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10,000	1,023.56	24,110	24,110	6,10,320.75	1,718.53	45,606	45,606	11,42,500.58	1,583.62	44,520	44,520	8,59,916.25	3,080.10	88,164	88,164	16,31,918.42
	From 10,000-25,000	9,033.62	53,242	54,200	16,66,223.77	16,184.40	96,513	98,277	29,73,175.14	11,022.91	62,753	62,753	15,96,063.17	21,141.69	1,19,112	1,19,112	30,12,697.88
	From 25,001-50,000	26,213.04	69,466	70,092	12,03,875.54	51,156.62	1,35,654	1,36,823	21,23,663.09	26,278.44	67,795	67,795	8,97,545.61	48,690.74	1,24,824	1,24,824	16,19,815.28
	From 50,001- 75,000	8,640.03	15,918	16,433	4,17,471.59	16,771.89	31,452	32,502	7,45,920.43	7,781.21	13,919	13,919	2,70,594.07	14,540.75	25,307	25,307	4,85,771.98
	From 75,000-100,000	21,714.25	22,852	22,955	3,62,677.13	44,154.67	46,797	46,979	7,09,798.70	19,332.34	20,187	20,187	2,51,958.34	34,317.96	36,213	36,213	4,58,365.97
	From 1,00,001 -1.25,000	4,989.79	5,132	5,323	1,50,676.51	9,872.28	10,538	10,888	2,85,250.41	2,895.34	2,832	2,832	86,734.64	5,273.76	4,950	4,950	1,53,451.40
	Above ₹ 1,25,000	64,279.88	17,623	17,742	9,67,872.56	1,17,767.03	34,396	34,603	18,17,630.86	45,635.62	13,086	13,086	6,32,823.25	63,937.26	20,013	20,013	9,73,162.18
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Date : September 30, 2019

Particulars	For the quarter ended September 30, 2019				For the six months ended September 30, 2019				For the quarter ended September 30, 2018				For the six months ended September 30, 2018			
	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)	Premium (₹ Lakh)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakh)
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ix Group Yearly Renewable Premium- - GYRP																
From 0-10,000	27.36	7	9,142	83,564.81	55.45	20	22,545	1,83,382.37	(35.62)	15	1,882	1,48,407.61	(37.58)	21	3,535	2,85,928.40
From 10,000-25,000	42.51	17	12,108	94,806.58	81.82	22	24,026	1,99,063.60	3.37	4	5,723	15,971.52	7.13	10	8,078	17,815.43
From 25,001-50,000	60.32	6	22,380	1,14,424.58	109.12	8	43,598	2,27,969.67	8.26	6	3,489	3,408.03	14.45	11	6,231	8,037.25
From 50,001- 75,000	44.31	3	21,392	65,983.29	74.32	6	30,106	1,21,407.82	9.00	6	12,499	4,513.49	16.66	14	13,827	9,984.48
From 75,000-100,000	41.35	5	21,033	49,859.76	90.06	10	31,587	1,07,365.58	10.04	4	9,624	18,201.86	18.97	6	17,908.00	22,298.05
From 1,00,001 -1.25,000	30.75	-	19,067	41,680.15	59.70	2	29,545	84,904.12	5.63	2	5,073	3,695.80	8.89	4	6,064.00	6,131.75
Above ₹ 1,25,000	9,630.17	25	57,87,998	1,17,90,307.47	20,650.22	61	1,10,21,284	1,82,83,263.95	6,110.61	28	32,60,585	17,89,302.69	10,874.10	67	61,47,109	36,25,031.36
2 Renewal Premium																
i Individual																
From 0-10,000	7,153.84	1,54,292	1,55,499	29,30,361.98	12,930.90	3,40,311	3,42,921	63,41,642.90	7,031.90	2,00,513	2,02,518	30,74,776.17	12,583.39	3,85,426	3,89,282	57,51,303.60
From 10,000-25,000	52,422.10	2,95,485	3,00,485	53,23,952.20	96,009.05	6,60,750	6,71,332	1,20,56,133.90	51,563.50	3,91,231	3,98,935	53,26,322.06	1,00,239.20	7,38,578	7,53,126	97,38,183.86
From 25,001-50,000	89,364.81	2,33,517	2,34,436	23,92,081.42	1,60,931.03	5,13,170	5,15,253	52,98,666.97	84,111.08	2,85,998	2,87,348	23,11,055.01	1,48,599.42	5,30,044	5,32,696	41,55,455.77
From 50,001- 75,000	23,785.44	39,077	39,103	6,70,072.61	42,904.62	1,06,153	1,06,217	15,91,827.84	20,557.01	61,872	61,914	7,09,032.14	36,175.59	1,15,293	1,15,370	12,82,376.34
From 75,000-100,000	66,230.68	71,022	71,026	7,82,235.71	1,14,133.49	1,39,199	1,39,206	15,83,786.85	60,956.75	76,556	76,563	7,85,949.87	1,03,132.45	1,36,043	1,36,053	14,02,788.63
From 1,00,001 -1.25,000	9,277.51	8,186	8,187	2,30,183.44	16,444.73	22,185	22,187	5,16,628.95	8,154.58	13,492	13,494	2,51,649.55	14,022.31	24,751	24,754	4,40,576.11
Above ₹ 1,25,000	1,05,457.61	36,542	36,543	13,52,180.09	1,69,430.30	69,581	69,582	26,23,566.13	86,644.16	37,591	37,592	11,87,406.09	1,41,049.43	65,252	65,253	20,75,473.66
ii Individual- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10,000	0.45	6	25	644.23	1.06	14	135	1,654.42	(24.97)	3	27,925	2,61,591.39	(254.05)	7	52,433	5,56,171.85
From 10,000-25,000	3.38	14	407	3,678.51	6.54	25	1,136	7,841.41	23.29	14	11,267	1,22,128.20	41.14	23	21,905	2,24,910.41
From 25,001-50,000	2.95	5	354	3,689.12	8.94	17	1,309	11,635.30	21.95	4	8,664	1,03,937.80	49.69	18	17,237	2,58,770.68
From 50,001- 75,000	4.75	6	366	7,152.58	12.96	14	1,269	18,350.72	27.47	8	3,794	71,519.11	52.35	21	9,428	1,60,096.39
From 75,000-100,000	8.72	6	448	7,534.23	20.59	14	1,915	93,549.80	23.86	10	2,638	35,965.17	46.10	14	7,510	1,38,416.90
From 1,00,001 -1.25,000	14.43	12	2,385	13,798.99	21.03	17	2,674	20,286.47	28.15	10	3,804	62,927.59	46.23	16	8,021	1,30,394.29
Above ₹ 1,25,000	3,117.97	83.00	7,40,224.00	11,77,695.65	4,733.96	191	9,25,896	35,55,954.33	3,964.30	111	2,74,023	23,00,059.12	5,305.85	189	4,45,215	42,84,073.29
iv Group- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

Date : September 30, 2019

	Channels	For the quarter ended September 30, 2019			For the six months ended September 30, 2019			For the quarter ended September 30, 2018			For the six months ended September 30, 2018		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crore)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crore)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crore)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crore)
1	Individual agents	4	1,074	0.60	6	2,638	0.79	4	674	0.55	8	1,171	15.57
2	Corporate agents-Banks	10	57,56,941	321.66	13	1,07,05,531	579.70	4	49,93,993	220.00	14	96,56,932	401.27
3	Corporate agents -Others	2	10,81,933	355.36	7	21,19,247	650.08	3	6,89,299	315.37	7	8,98,550	544.16
4	Brokers	51	6,64,988	59.37	84	12,23,876	105.88	32	2,42,513	35.22	52	8,15,851	82.63
5	Micro agents	-	35,552	0.98	1	70,066	1.93	-	6,852	0.24	-	1,09,442	3.10
6	Direct business	40	79,65,120	1,335.80	95	1,41,36,973	2,724.30	95	51,83,457	1,181.57	189	96,92,627	2,148.44
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	107	1,55,05,608	2,073.78	206	2,82,58,331	4,062.68	138	1,11,16,788	1,752.95	270	2,11,74,573	3,195.17
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	107	1,55,05,608	2,073.78	206	2,82,58,331	4,062.68	138	1,11,16,788	1,752.95	270	2,11,74,573	3,195.17

Note:

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

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

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

Date : September 30, 2019

	Channels	For the quarter ended September 30, 2019		For the six months ended September 30, 2019		For the quarter ended September 30, 2018		For the six months ended September 30, 2018	
		No. of Policies	Premium (₹ Crore)	No. of Policies	Premium (₹ Crore)	No. of Policies	Premium (₹ Crore)	No. of Policies	Premium (₹ Crore)
1	Individual agents	35,686	271.73	67,982	528.34	36,623	231.87	62,444	414.10
2	Corporate agents-Banks	81,932	795.46	1,58,576	1,644.67	97,960	958.26	1,82,642	1,528.00
3	Corporate agents -Others	13,676	84.52	27,225	163.21	17,893	74.76	37,206	140.00
4	Brokers	14,526	154.56	28,557	256.18	9,471	59.04	18,595	115.42
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	62,038	611.26	1,20,023	1,259.77	74,786	532.48	1,38,328	894.05
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	76	0.82	119	1.89	33	0.33	84	0.58
9	Web Aggregators	9,107	22.60	17,877	44.46	-	-	-	-
	Total (A)	2,17,041	1,940.95	4,20,359	3,898.51	2,36,766	1,856.73	4,39,299	3,092.14
1	Referral (B)	-	0	-	0	-	-	-	0
	Grand Total (A+B)	2,17,041	1,940.96	4,20,359	3,898.51	2,36,766	1,856.73	4,39,299	3,092.16

Note:

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

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

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

Date : September 30, 2019

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crore)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	4,602	80,958	3	-	-	-	85,563	1,191.88
2	Survival benefit	1,458	638	-	-	-	-	2,096	8.93
3	For Annuities / pension	75,247	6,136	35	32	19	7	81,476	142.57
4	For surrender	-	31,141	29	8	4	3	31,185	986.59
5	Other benefits #	-	11,685	4,537	6,333	1,995	2,643	27,193	334.00
1	Death claims \$	-	2,853	139	18	-	-	3,010	155.82
2	Health claims ^	-	892	12	3	1	-	908	8.18

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

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crore)
		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	-	10,118	-	-	-	-	10,118	143.16
5	Other benefits ##	-	20,073	-	-	-	-	20,073	463.45
1	Death claims \$	-	68,837	60	2	-	-	68,899	370.40
2	Health claims	-	338	1	-	-	-	339	0.24

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

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

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

\$ Death Claim:

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

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

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

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

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

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

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

Date : September 30, 2019

Number of claims only

SI. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits#
1	Claims O/S at the beginning of the period	1,931	190	38,002	2,923	6,176	2,636	73,590
2	Claims reported during the period ^{Note 1 a & b}	72,404	1,494	85,879	1,860	81,660	41,467	50,140
3	Claims settled during the period	(71,909)	(1,247)	(85,563)	(2,096)	(81,476)	(41,303)	(47,266)
4	Claims repudiated during the period	(90)	(49)	-	-	-	-	(6)
	(a) Less than 2 years from the date of acceptance of risk	(89)	(30)	-	-	-	-	(6)
	(b) Greater than 2 years from the date of acceptance of risk	(1)	(19)	-	-	-	-	-
5	Claims Rejected	(3)	(195)	-	-	-	-	(23)
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	2,333	193	38,318	2,687	6,360	2,800	76,435
	Less than 3 months	2,060	193	13,756	142	1,907	2,734	18,960
	3 months to 6 months	150	-	3,163	174	1,029	7	10,159
	6 months to 1 year	93	-	6,490	1,232	1,421	17	11,530
	1 year and above	30	-	14,909	1,139	2,003	42	35,786

1)^{\$} Death Claims:

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

2)[^] Health Claim:

- a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal.
- b) Claims reported during the period include 47 claims reopened during the quarter, out of which 38 claims have been Settled, 6 claim have been Repudiated, 3 claims have been rejected and No claim are pending. Ageing is calculated from the date of receipt of last document.

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

4)[#] Other Benefits:

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

FORM L-41 GRIEVANCE DISPOSAL

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

Date : September 30, 2019

GRIEVANCE DISPOSAL FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

1	Particulars*	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	-	25	8	-	15	2	48
b)	Policy servicing	2	53	30	-	25	-	83
c)	Proposal processing	1	36	17	-	17	3	63
d)	Survival claims	4	62	30	-	34	2	114
e)	ULIP related	-	2	1	-	1	-	4
f)	Unfair business practices	26	929	313	-	607	35	1,918
g)	Others	2	120	32	-	79	11	205
Total Number of complaints:		35	1,227	431	-	778	53	2,435

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

2	Total number of policies upto corresponding period of previous year	4,39,569
3	Total number of claims upto corresponding period of previous year	5,45,683
4	Total number of policies upto current period	4,20,565
5	Total number of claims upto current period	6,40,258
6	Total number of policy complaints (current period) per 10,000 policies (current year)	58
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	3

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	50	-	50
(b)	7-15 days	3	-	3
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		53	-	53

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

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

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

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

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

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

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Maximum	Minimum
(a.1) Life - Participating policies	7.00%	5.80%
(a.2) Life - Non-participating policies	6.55%	5.95%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities – Non-participating policies	7.00%	7.00%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.20%	5.20%
(a.7) Health insurance	6.50%	5.90%

(b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policies)*	6.55%	5.95%
(b.2) Unit Linked	5.20%	5.20%

(2) Mortality Assumptions

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

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

(3) Expense Assumptions

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

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

The future maintenance expenses are provisioned using servicing costs per policy, claim expenses and investment expenses.

The per policy costs vary by premium frequency.

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

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

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

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

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

(b) Individual Business (Conventional)

(b.1) For the participating and non participating savings contracts, the valuation bases incorporates lapse assumptions till the policy acquires a Guaranteed Surrender Value.

Once the policy acquires Guaranteed Surrender Value, no lapses/surrenders are assumed.

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

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

(5) Bonus Rates

(a) Individual Business

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

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

(6) Policyholder's Reasonable Expectations

The Policyholder's Reasonable Expectations (PRE) is allowed for in the mathematical reserves by considering

- a) Benefit Illustrations provided to the customer at the time of sale
- b) Sales literature provided
- c) Terms and Conditions in the Policy document
- d) The Company's past practice and bonus history
- d) Practices followed by other players in the industry

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

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

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

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

(7) Taxation and Shareholder Transfers

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

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

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

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

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

(9.b) Annuities

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

(9.c) Unit Linked

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

(9.d) Health

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

(9.e) Group

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

Notes

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

2 Maintenance expense assumptions

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 30th September 2019:

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

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

3 Claim expense assumptions

Maturity / Surrender	₹ 126
Death	₹ 2,275

4 The valuation interest Rate for:
Individual Non-Participating premium paying policies to 6.55% for first five year and 5.95% for later years, paid up policies to 6.5%
Group Non-Participating single pay policies to 6.55% for first five year and 5.95% for later years

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