

Disclosures - LIFE INSURANCE COMPANIES- web-site

Form NO.	Description
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REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2011

Policyholders' Account (Technical Account)

Particulars	Schedule	For the quarter	Upto the quarter	For the quarter	Upto the quarter
		ended 30th Sep, 2011	ended 30th Sep, 2011	ended 30th Sep, 2010	ended 30th Sep, 2010
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
Premiums earned - net					
(a) Premium	L-4	25,105,724	41,654,757	21,120,727	35,909,888
(b) Reinsurance ceded		(114,541)	(218,955)	(112,489)	(218,626)
(c) Reinsurance accepted					
Income from Investments					
(a) Interest, Dividends & Rent – Gross		3,120,126	6,271,367	2,393,462	4,492,913
(b) Profit on sale/redemption of investments		3,267,507	7,748,542	4,067,705	9,343,721
(c) (Loss on sale/ redemption of Investments)		(1,400,415)	(1,711,891)	(270,077)	(497,111)
(d) Transfer/Gain on revaluation/change in fair value*		(20,250,572)	(26,563,867)	9,046,158	12,965,555
(e) Appropriation/Expropriation Adjustment Account		60,870	(111,535)	60,536	106,890
(f) Amortisation of (premium)/discount on investments		44,404	82,520	23,352	20,047
Contribution from the Shareholders' Account		(25,025)	3,228	(26,067)	990,944
Other Income					
(a) Service Tax recovery		(13,544)	32,505	4,428	48,314
(b) Others		33,915	51,291	21,514	46,831
TOTAL (A)		9,828,449	27,237,962	36,329,249	63,209,366
Commission	L-5	1,612,155	2,263,385	1,221,483	2,225,299
Operating Expenses related to Insurance Business	L-6	2,536,489	5,399,149	3,909,418	7,630,540
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		-	-	-	-
Fringe Benefit Tax		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others		-	-	-	-
TOTAL (B)		4,148,644	7,662,534	5,130,901	9,855,839
Benefits Paid (Net)	L-7	7,470,268	14,591,766	7,448,393	12,801,977
Interim Bonuses Paid		442	4,866	58	199
Terminal Bonuses Paid		5,850	7,360	214	441
Change in valuation of liability in respect of life policies					
(a) Gross**					
Linked Liability		4,932,068	8,859,878	(11,472,638)	4,082,297
Non linked Liability		(7,170,926)	(5,124,715)	35,861,839	36,361,060
(b) Amount ceded in Reinsurance		(55,226)	(90,153)	(67,828)	(132,862)
(c) Amount accepted in Reinsurance		-	-	-	-
TOTAL (C)		5,182,476	18,249,002	31,770,038	53,113,112
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		497,329	1,326,426	(571,690)	240,415
APPROPRIATIONS					
Transfer to Shareholders' Account		-	-	(27,786)	-
Transfer to Other Reserves		-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		416,722	800,504	277,134	518,928
Balance being Funds For Future Appropriations		(482,574)	(499,346)	191,658	734,183
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end		526,907	1,060,956	32,756	32,756
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		36,274	(35,688)	(1,045,452)	(1,045,452)
TOTAL (D)		497,329	1,326,426	(571,690)	240,415

Notes:

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

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

The total surplus as mentioned below :

(a) Interim Bonuses Paid:	442	4,866	58	199
(b) Terminal Bonuses Paid:	5,850	7,360	214	441
(c) Allocation of Bonus to policyholders:	-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account:	497,329	1,326,426	(571,690)	240,415
(e) Total Surplus / (Deficit) : [(a)+(b)+(c)+(d)]	503,621	1,338,652	(571,418)	241,055

BALANCE SHEET AS AT 30TH SEPTEMBER, 2011

	Schedule	As at	As at	As at
		30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
SOURCES OF FUNDS				
<i>SHAREHOLDERS' FUNDS:</i>				
SHARE CAPITAL	L-8, L-9	19,948,801	19,693,000	19,948,801
Share application money received pending allotment of shares		-	1,000,000	-
RESERVES AND SURPLUS	L-10	2,203,541	573,692	2,206,790
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(62,483)	72,991	(350)
Sub-Total		22,089,859	21,339,683	22,155,241
<i>BORROWINGS</i>				
<i>POLICYHOLDERS' FUNDS:</i>				
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(494,461)	207,355	(15,447)
POLICY LIABILITIES		60,003,050	41,616,342	51,233,325
INSURANCE RESERVES		-	-	-
PROVISION FOR LINKED LIABILITIES		200,106,620	191,578,861	205,231,336
Sub-Total		259,615,209	233,402,558	256,449,214
Funds for discontinued policies				
i) Discontinued on account of non-payment of premium		3,619	-	-
ii) Others		57	-	-
Funds for Future Appropriations		1,417,802	2,224,195	1,917,148
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		3,355,610	1,583,759	2,555,106
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till year end		1,060,956	32,756	-
TOTAL		287,543,112	258,582,951	283,076,709
APPLICATION OF FUNDS				
<i>INVESTMENTS</i>				
Shareholders'	L-12	5,636,659	6,821,515	6,999,708
Policyholders'	L-13	65,615,972	49,002,726	53,349,840
<i>ASSETS HELD TO COVER LINKED LIABILITIES</i>				
LOANS	L-15	325,081	97,037	331,239
FIXED ASSETS	L-16	2,238,864	2,331,517	2,395,729
<i>CURRENT ASSETS</i>				
Cash and Bank Balances	L-17	3,077,017	1,543,410	3,837,312
Advances and Other Assets	L-18	5,747,113	4,479,649	6,770,283
Sub-Total (A)		8,824,130	6,023,059	10,607,595
<i>CURRENT LIABILITIES</i>				
PROVISIONS	L-20	12,246,871	13,415,321	13,037,550
Sub-Total (B)		12,375,192	13,629,017	13,187,652
NET CURRENT ASSETS (C) = (A – B)		(3,551,062)	(7,605,958)	(2,580,057)
<i>MISCELLANEOUS EXPENDITURE</i>				
(to the extent not written off or adjusted)	L-21	-	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		15,441,363	15,311,801	15,654,987
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		1,729,615	1,045,452	1,693,927
TOTAL		287,543,113	258,582,951	283,076,709

CONTINGENT LIABILITIES

Particulars	As at	As at	As at
	30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
1) Partly paid-up investments	-	-	-
2) Claims, other than against policies, not acknowledged as debts by the company	10,990	5,303	4,838
3) Underwriting commitments outstanding (in respect of shares and securities)	-	-	-
4) Guarantees given by or on behalf of the Company	-	-	-
5) Statutory demands/ liabilities in dispute, not provided for	3,234,880	2,990,733	7,001,010
6) Reinsurance obligations to the extent not provided for in the accounts	-	-	-
7) Others	-	-	-
TOTAL	3,245,870	2,996,036	7,005,848

FORM L-4-PREMIUM SCHEDULE

For the quarter ended 30th Sep, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Premiums earned - net											
(a) First Year Premium	1,756,843	32,845	-	-	603,429	854	4,178,456	(14,765)	674,477	79,428	7,311,567
(b) Renewal Premium	2,712,975	111,569	-	-	130,715	4,366	8,565,131	4,454,573	-	63,830	16,043,159
(c) Single Premium	1,935	1,207,391	10,001	21,685	1,847	-	453,638	54,501	-	-	1,750,998
Sub Total	4,471,753	1,351,805	10,001	21,685	735,991	5,220	13,197,225	4,494,309	674,477	143,258	25,105,724
(d) Reinsurance ceded	(8,050)	(51,098)	-	-	-	(926)	(54,467)	-	-	-	(114,541)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Sub Total	4,463,703	1,300,707	10,001	21,685	735,991	4,294	13,142,758	4,494,309	674,477	143,258	24,991,183

For the quarter ended 30th Sep, 2010

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Premiums earned - net											
(a) First Year Premium	651,281	48,028	-	-	24,423	6,047	3,914,384	3,358,184	573,553	263,324	8,839,223
(b) Renewal Premium	2,304,622	79,189	-	-	115,604	5,020	6,853,587	2,520,474	-	47,493	11,925,990
(c) Single Premium	21,527	59,218	-	5,802	2,015	-	13,664	253,288	-	-	355,514
Sub Total	2,977,430	186,435	-	5,802	142,042	11,067	10,781,635	6,131,946	573,553	310,817	21,120,727
(d) Reinsurance ceded	(7,628)	(44,849)	-	-	814	45,472	(106,298)	-	-	-	(112,489)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Sub Total	2,969,802	141,586	-	5,802	142,856	56,539	10,675,337	6,131,946	573,553	310,817	21,008,238

Upto the quarter ended 30th Sep, 2011

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Premiums earned - net											
(a) First Year Premium	2,572,508	61,675	-	-	832,999	1,672	6,773,944	19,994	979,269	433,205	11,675,266
(b) Renewal Premium	4,819,486	205,579	-	-	267,259	7,654	13,977,328	7,618,945	-	117,391	27,013,642
(c) Single Premium	3,602	1,647,377	266,926	35,724	5,281	-	912,600	94,339	-	-	2,965,849
Sub Total	7,395,596	1,914,631	266,926	35,724	1,105,539	9,326	21,663,872	7,733,278	979,269	550,596	41,654,757
(d) Reinsurance ceded	(16,519)	(101,955)	-	-	-	(1,500)	(98,981)	-	-	-	(218,955)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Sub Total	7,379,077	1,812,676	266,926	35,724	1,105,539	7,826	21,564,891	7,733,278	979,269	550,596	41,435,802

Upto the quarter ended 30th Sep, 2010

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Premiums earned - net											
(a) First Year Premium	1,354,429	85,565	-	-	48,353	10,727	6,713,962	5,688,108	936,754	928,555	15,766,453
(b) Renewal Premium	3,856,037	142,421	-	-	222,467	5,369	10,842,162	4,358,282	-	88,437	19,515,175
(c) Single Premium	20,764	128,935	-	17,643	2,850	-	30,362	427,706	-	-	628,260
Sub Total	5,231,230	356,921	-	17,643	273,670	16,096	17,586,486	10,474,096	936,754	1,016,992	35,909,888
(d) Reinsurance ceded	(16,372)	(93,724)	-	-	-	(2,232)	(106,298)	-	-	-	(218,626)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Sub Total	5,214,858	263,197	-	17,643	273,670	13,864	17,480,188	10,474,096	936,754	1,016,992	35,691,262

FORM L-5 - COMMISSION SCHEDULE

COMMISSION EXPENSES

For the quarter ended 30th Sep, 2011

(₹'000)

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

For the quarter ended 30th Sep, 2010

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension -Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Commission paid											
Direct - First year premiums	204,203	6,461	-	(3)	548	(2,112)	560,602	226,193	250	800	996,942
- Renewal premiums	81,931	3,533	-	-	2,239	201	95,457	40,192	-	-	223,553
- Single premiums	266	739	-	(12)	19	(53)	(195)	224	-	-	988
Sub Total	286,400	10,733	-	(15)	2,806	(1,964)	655,864	266,609	250	800	1,221,483
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	286,400	10,733	-	(15)	2,806	(1,964)	655,864	266,609	250	800	1,221,483

Upto the quarter ended 30th Sep, 2011

(₹'000)

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

Upto the quarter ended 30th Sep, 2010

(₹'000)

Particulars	Participating	Non Participating Life	Non Participating Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension -Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Commission paid											
Direct - First year premiums	416,496	17,211	-	(23)	2,137	91	1,026,530	373,794	507	2,400	1,839,143
- Renewal premiums	143,252	6,757	-	-	4,262	318	159,603	67,974	-	-	382,166
- Single premiums	480	2,240	-	74	157	-	291	748	-	-	3,990
Sub Total	560,228	26,208	-	51	6,556	409	1,186,424	442,516	507	2,400	2,225,299
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	560,228	26,208	-	51	6,556	409	1,186,424	442,516	507	2,400	2,225,299

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

(₹'000)

Particulars	For the quarter ended 30th	For the quarter ended	Upto the quarter ended 30th	Upto the quarter ended 30th
	Sep, 2011	30th Sep, 2010	Sep, 2011	Sep, 2010
Agents	239,604	328,337	417,040	583,307
Brokers	34,418	5,040	39,989	6,231
Corporate Agency	1,338,133	887,762	1,806,356	1,634,293
Referral	-	343	-	1,468
Others	-	-	-	-
Total	1,612,155	1,221,482	2,263,385	2,225,299

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

	Particulars	For the	Upto the	For the	Upto the
		quarter ended 30th Sep, 2011 (₹'000)	quarter ended 30th Sep, 2011 (₹'000)	quarter ended 30th Sep, 2010 (₹'000)	quarter ended 30th Sep, 2010 (₹'000)
1	Employees' remuneration & welfare benefits	1,308,001	2,577,724	1,588,524	3,182,497
2	Travel, conveyance and vehicle running expenses	40,118	81,248	35,095	73,818
3	Training expenses	112,123	167,633	99,864	207,176
4	Rents, rates & taxes	195,292	386,320	302,837	566,727
5	Repairs	35,163	39,794	1,864	8,058
6	Printing & stationery	23,738	49,803	31,224	58,553
7	Communication expenses	51,517	99,059	61,902	123,767
8	Legal & professional charges	190,254	408,569	211,244	412,056
9	Medical fees	12,448	19,431	11,101	19,699
10	Auditors' fees, expenses etc				
	a) as auditor	951	1,911	511	1,024
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	50
11	Advertisement and publicity	55,759	70,209	1,050,903	1,635,822
12	Interest & Bank Charges	9,763	18,835	8,978	15,173
13	Others				
	(a) Computer Expenses	57,360	114,537	75,207	150,801
	(b) General Office & Other Expenses	326,143	460,751	140,563	307,199
	(c) Business Development Expenses	(207,361)	238,367	107,252	250,303
	(d) Loss on Sale of Fixed Assets	4,418	14,432	8,851	12,775
	(e) Service Tax	220,863	463,042	55,223	369,793
14	Depreciation				
	- Depreciation on assets owned by policyholders	99,538	186,682	118,275	235,249
	- Reimbursement of depreciation of assets for use of Shareholders' Assets	401	802	-	-
	TOTAL	2,536,489	5,399,149	3,909,418	7,630,540

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

Particulars	For the	Upto the	For the	Upto the
	quarter ended 30th Sep, 2011 (₹'000)	quarter ended 30th Sep, 2011 (₹'000)	quarter ended 30th Sep, 2010 (₹'000)	quarter ended 30th Sep, 2010 (₹'000)
1. Insurance Claims				
(a) Claims by Death,	296,753	580,528	244,385	463,620
(b) Claims by Maturity,	57,116	82,314	941	2,557
(c) Annuities / Pension payment,	6,048	11,737	5,192	10,180
(d) Periodical Benefit	41,555	71,801	52,658	91,896
(e) Others				
Surrenders	5,356,388	11,328,178	6,281,390	10,619,969
Critical Illness	7,219	17,796	10,265	18,341
Permanent & Partial Disability	-	-	-	-
Withdrawals	1,738,266	2,541,438	866,396	1,622,409
Vesting of Pension policy	20,870	35,301	14,109	37,740
Sub Total (A)	7,524,215	14,669,093	7,475,336	12,866,712
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(48,399)	(69,303)	(24,723)	(57,086)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Surrenders	-	-	-	-
Critical Illness	(5,548)	(8,024)	(2,220)	(7,649)
Permanent & Partial Disability	-	-	-	-
Sub Total (B)	(53,947)	(77,327)	(26,943)	(64,735)
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL	7,470,268	14,591,766	7,448,393	12,801,977

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

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

Particulars	As at	As at	As at
	30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
1 Authorised Capital			
Equity Shares of ₹ 10 each	30,000,000	30,000,000	30,000,000
2 Issued Capital			
Equity Shares of ₹ 10 each	19,948,801	19,693,000	19,948,801
3 Subscribed Capital			
Equity Shares of ₹ 10 each	19,948,801	19,693,000	19,948,801
4 Called-up Capital			
Equity Shares of ₹ 10 each	19,948,801	19,693,000	19,948,801
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount originally paid up)	-	-	-
Less : Par value of Equity Shares bought back	-	-	-
Less : Preliminary Expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
TOTAL	19,948,801	19,693,000	19,948,801

Share Capital amounting to ₹14,437,338 thousand (Previous year : ₹14,280,560 thousand) is held by Housing Development Finance Corporation Limited, the holding company.

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

Shareholder	As at 30th Sep, 2011		As at 30th Sep, 2010		As at 31st Mar, 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters						
Indian / Holding Company	1,443,733,842	72.37%	1,428,056,000	72.52%	1,443,733,842	72.37%
Foreign	518,668,824	26.00%	511,680,000	25.98%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	29,564,000	1.50%	32,477,430	1.63%
Total	1,994,880,096	100.00%	1,969,300,000	100.00%	1,994,880,096	100.00%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

Particulars	As at 30th Sep, 2011 (₹'000)		As at 30th Sep, 2010 (₹'000)		As at 31st March, 2011 (₹'000)	
1 Capital Reserve		-		-		-
2 Capital Redemption Reserve		-		-		-
3 Share Premium						
Opening Balance	1,654,372		20,800		1,654,372	
Add: Additions during the peiord	-		-		-	
Less: Adjustments during the period	-	1,654,372	-	20,800	-	1,654,372
4 Revaluation Reserve						
Opening Balance	552,417		552,892		552,892	
Add: Additions during the peiord	-		-		20,255	
Less: Adjustments during the period	(3,248)	549,169	-	552,892	(20,729)	552,418
5 General Reserves						
Less: Debit balance in Profit and Loss Account, if any		-		-		-
Less: Amount utilized for Buy-back		-		-		-
6 Catastrophe Reserve						
7 Other Reserves						
8 Balance of profit in Profit and Loss Account						
TOTAL		2,203,541		573,692		2,206,790

FORM L-11-BORROWINGS SCHEDULE

BORROWINGS

	Particulars	As at	As at	As at
		30th Sep, 2011	30th Sep, 2010	31st March, 2011
		(₹'000)	(₹'000)	(₹'000)
1	Debentures/ Bonds	-		-
2	Banks	-		-
3	Financial Institutions	-		-
4	Others	-		-
	TOTAL	-	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

	Particulars	As at	As at	As at
		30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	1,989,998	1,991,357	2,139,512
2	Other Approved Securities	148,983	148,687	-
3	Other Investments			
	(a) Shares			
	(aa) Equity	430,557	202,934	240,468
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	458,449	308,921	458,908
	(e) Other Securities	-	-	-
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	413,721	757,540	413,721
4	Investments in Infrastructure and Social Sector	594,219	1,162,207	1,124,111
5	Other than Approved Investments	306,627	123,307	80,613
	Sub Total (A)	4,342,554	4,694,953	4,457,333
SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-
2	Other Approved Securities	-	-	-
3	Other Investments			
	(a) Shares			
	(aa) Equity	-	-	-
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	200,703	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	-	-	-
	(e) Other Securities			
	Commercial Paper	-	466,914	466,914
	Certificate of Deposit	491,661	1,202,890	1,462,421
	Repo Investments	201,879	155,381	213,496
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	600,565	100,674	399,544
5	Other than Approved Investments	-	-	-
	Sub Total (B)	1,294,105	2,126,562	2,542,375
	TOTAL	5,636,659	6,821,515	6,999,708

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

Particulars	As at	As at	As at
	30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
LONG TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	23,101,812	22,765,090	28,477,365
2 Other Approved Securities	5,691,441	5,068,765	-
3 Other Investments			
(a) Shares			
(aa) Equity	4,056,857	1,158,616	1,388,235
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	4,610,720	2,393,394	3,189,421
(e) Other Securities	-	-	-
Deep Discount Bonds	-	-	-
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	653,533	653,533	653,533
4 Investments in Infrastructure and Social Sector	15,209,646	9,612,284	11,316,287
5 Other than Approved Investments	978,059	435,941	426,553
Sub Total (A)	54,302,068	42,087,623	45,451,394
SHORT TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	3,526,226	31,070	1,558,495
2 Other Approved Securities	1,190,296	-	-
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	200,679	701,254	353,739
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	254,556	-	202,774
(e) Other Securities	-	-	-
Commercial Paper	-	248,950	-
Certificate of Deposit	1,367,879	2,175,688	1,643,280
Deep Discount Bonds	-	-	-
Repo Investments	3,560,930	2,307,412	2,650,336
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	1,213,338	1,450,729	1,489,822
5 Other than Approved Investments	-	-	-
Sub Total (B)	11,313,904	6,915,103	7,898,446
TOTAL	65,615,972	49,002,726	53,349,840

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

Particulars	As at	As at	As at
	30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
LONG TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	10,805,396	6,688,618	7,970,751
2 Other Approved Securities	990,480	1,785,535	-
3 Other Investments			
(a) Shares			
(aa) Equity	123,034,693	114,085,588	118,586,796
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	6,921,536	6,440,224	6,676,987
(e) Other Securities			
Deep Discount Bonds	479,981	218,075	428,948
Fixed Deposit	760,000	-	600,000
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	34,507,534	35,824,641	29,753,885
5 Other than Approved Investments	4,556,044	5,890,184	4,085,865
Sub Total (A)	182,055,664	170,932,865	168,103,232
SHORT TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	-	581,290	2,591,275
2 Other Approved Securities	-	-	-
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	1,529,105	1,105,814	1,486,768
(e) Other Securities			
Fixed Deposit	5,720,000	1,316,241	5,720,000
Commercial Paper	-	327,226	95,274
Certificate of Deposit	4,069,044	5,998,551	12,562,917
Deep Discount Bonds	233,019	232,153	239,502
Repo Investments	1,835,899	3,958,937	2,953,475
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	2,180,848	5,081,069	6,778,848
5 Other than Approved Investments	-	-	-
Sub Total (B)	15,567,915	18,601,281	32,428,059
OTHER ASSETS			
1 Interest Accrued and Dividend Receivable	2,319,201	1,604,471	1,501,268
2 Other Liabilities (net)	(182,718)	(194,477)	(313,305)
3 Other - Receivable	310,824	51,853	1,890,924
4 Appropriation Adjustment Account	-	520,539	210,751
5 Expropriation Adjustment Account	-	-	(99,216)
6 Investment Sold Awaiting Settlement	568,110	871,465	2,008,527
7 Investment Purchased Awaiting Settlement	(532,376)	(809,136)	(498,904)
Sub Total (C)	2,483,041	2,044,715	4,700,045
TOTAL (A+B+C)	200,106,620	191,578,861	205,231,336

FORM L-15-LOANS SCHEDULE
LOANS

	Particulars	As at	As at	As at
		30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
1	SECURITY-WISE CLASSIFICATION			
	<i>Secured</i>			
	(a) On mortgage of property			
	(aa) In India	92	312	293
	(bb) Outside India	-	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-	-
	(c) Loans against policies	44,793	39,755	43,171
	(d) Others	-	-	-
	<i>Unsecured</i>	280,196	56,970	287,775
	TOTAL	325,081	97,037	331,239
2	BORROWER-WISE CLASSIFICATION			
	(a) Central and State Governments	-	-	-
	(b) Banks and Financial Institutions	-	-	-
	(c) Subsidiaries	-	-	-
	(d) Companies	-	-	-
	(e) Loans against policies	45,893	41,016	44,068
	(f) Loans to employees	119	839	416
	(h) Others	279,069	55,182	286,755
	TOTAL	325,081	97,037	331,239
3	PERFORMANCE-WISE CLASSIFICATION			
	(a) Loans classified as standard			
	(aa) In India	325,081	97,037	331,239
	(bb) Outside India	-	-	-
	(b) Non-standard loans less provisions			
	(aa) In India	-	-	-
	(bb) Outside India	-	-	-
	TOTAL	325,081	97,037	331,239
4	MATURITY-WISE CLASSIFICATION			
	(a) Short Term	2,881	4,226	3,964
	(b) Long Term	322,200	92,811	327,275
	TOTAL	325,081	97,037	331,239

FORM 16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block		
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales / Adjustments	To Date	As at 30th Sep, 2011	As at 30th Sep, 2010	As at 31st March, 2011
Intangible Assets (Computer Software)	444,445	51,120	-	495,565	319,928	36,277	-	356,205	139,360	145,245	124,517
Leasehold Improvements	4,259	2,182	-	6,441	1,130	985	-	2,115	4,326	2,393	3,129
Buildings *	1,751,481	-	-	1,751,481	51,871	14,274	-	66,145	1,685,336	1,373,133	1,699,610
Furniture & Fittings	862,687	1,130	(44,059)	819,758	670,693	40,473	(32,168)	678,998	140,760	256,997	191,994
Information Technology Equipment	935,417	3,658	(2,628)	936,447	770,277	58,015	(2,453)	825,839	110,608	245,179	165,140
Vehicles	5,250	-	-	5,250	678	814	-	1,492	3,758	-	4,572
Office Equipment	729,841	2,714	(32,798)	699,757	544,511	39,893	(23,166)	561,238	138,519	253,307	185,330
TOTAL	4,733,380	60,804	(79,485)	4,714,699	2,359,088	190,731	(57,787)	2,492,032	2,222,667	2,276,254	2,374,292
Capital Work in progress	21,437	65,826	(71,066)	16,197	-	-	-	-	16,197	55,263	21,437
Grand Total	4,754,817	126,630	(150,551)	4,730,896	2,359,088	190,731	(57,787)	2,492,032	2,238,864	2,331,517	2,395,729
PREVIOUS YEAR	3,196,495	3,505,597	(2,129,418)	4,572,674	2,052,718	235,249	(46,810)	2,241,157	2,331,517		1,143,777

Note :

* Depreciation of ₹3248 thousands on Building, corresponding to revalued amount has been adjusted against the opening balance of revaluation reserve in schedule 6 as required by Accounting Standard 10 on Fixed Assets accounting.

FORM L-17-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

	Particulars	As at	As at	As at
		30th Sep, 2011	30th Sep, 2010	31st March, 2011
		(₹'000)	(₹'000)	(₹'000)
1	Cash (including cheques on hand, drafts and stamps)	999,061	473,522	593,971
2	Bank Balances			
	(a) Deposit Accounts			
	(aa) Short-term (due within 12 months of Balance Sheet)	890,000	885,859	699,600
	(bb) Others	650,000	-	700,000
	(b) Current Accounts	537,956	184,029	1,843,741
	(c) Others	-	-	-
3	Money at Call and Short Notice			
	(a) With Banks	-	-	-
	(b) With other Institutions	-	-	-
4	Others	-	-	-
	TOTAL	3,077,017	1,543,410	3,837,312
	Balances with non-scheduled banks included in 2 and 3 above			
	CASH & BANK BALANCES			
1	In India	3,077,017	1,543,410	3,837,312
2	Outside India	-	-	-
	TOTAL	3,077,017	1,543,410	3,837,312

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

	Particulars	As at	As at	As at
		30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
	ADVANCES			
1	Reserve deposits with ceding companies	-	-	-
2	Application money for investments	-	-	-
3	Prepayments	127,415	109,737	85,070
4	Advances to Directors/Officers	-	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	855,499	464,871	865,318
6	Others			
	(a) Security Deposits	478,372	701,323	-
	(b) Advances to employees	15,630	10,093	505,805
	(c) Investment sold awaiting settlement	-	-	16,217
	(d) Other Advances	226,786	140,442	191,118
	(e) Equity application - pending allotment	-	-	193,020
	TOTAL (A)	1,703,702	1,426,466	1,856,548
	OTHER ASSETS			
1	Income accrued on investments	1,667,565	1,293,172	1,477,390
2	Outstanding Premiums	1,111,681	1,135,531	1,553,675
3	Agents' Balances	273,049	271,497	265,211
4	Foreign Agencies Balances	-	-	-
5	Due from other entities carrying on insurance business (including reinsures)	77,989	65,389	60,106
6	Due from subsidiaries/ holding company	810	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-	-
8	Others			
	(a) Sundry Debtors	206,357	153,564	331,567
	(b) Due from Investing Company	-	33	-
	(c) Service Tax Advance & Unutilised Credits	705,960	133,997	1,225,786
	TOTAL (B)	4,043,411	3,053,183	4,913,735
	TOTAL (A+B)	5,747,113	4,479,649	6,770,283

FORM L-19-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at	As at	As at
		30th Sep, 2011 (₹'000)	30th Sep, 2010 (₹'000)	31st March, 2011 (₹'000)
1	Agents' Balances	252,129	206,140	443,110
2	Balances due to other insurance companies (including Reinsurers)	229,142	218,626	154,556
3	Deposits held on reinsurance ceded	-	-	-
4	Premiums received in advance	186,417	9,788	77,037
5	Unallocated premium	1,261,402	652,661	537,064
6	Sundry creditors	5,657,311	5,970,672	5,163,157
7	Due to subsidiaries/ holding company	810	-	-
8	Claims Outstanding	165,835	618,087	401,676
9	Annuities Due	-	-	-
10	Due to Officers/ Directors	-	-	-
11	Others			
	(a) Tax deducted to be remitted	109,446	73,720	98,852
	(b) Service Tax Liability	48,053	(1,949)	3,780
	(c) Security Deposits	21,441	21,441	21,441
	(d) Investments purchased - to be settled	59,229	110,796	15,740
	(e) Due to Investing Company	15,419	12,500	15,419
	(f) Others - Payable	310,824	51,853	1,890,924
	(g) Cheques issued but not presented for payments net of bank balances	-	639,335	-
	(h) Refunds due (Withdrawals, surrender, lookin, proposal declined)	290,013	763,896	511,889
12	Unclaimed amount of policyholders	3,639,400	4,067,755	3,702,905
	TOTAL	12,246,871	13,415,321	13,037,550

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

	Particulars	As at	As at	As at
		30th Sep, 2011	30th Sep, 2010	31st March, 2011
		(₹'000)	(₹'000)	(₹'000)
1	Wealth Tax	63	164	108
2	Fringe Benefit Tax (Net of advance tax)	-	-	-
3	Standard Loans	5	4	5
4	Employee Benefits	128,253	213,528	149,989
	TOTAL	128,321	213,696	150,102

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	As at	As at	As at
		30th Sep, 2011	30th Sep, 2010	31st March, 2011
		(₹'000)	(₹'000)	(₹'000)
1	Discount allowed in issue of shares/ debentures	-	-	-
2	Others	-	-	-
TOTAL		-	-	-

FORM L-22 Analytical Ratios PERIODIC DISCLOSURES

Insurer: HDFC Standard Life Insurance Co. Ltd.

Date: 30/09/2011

Sl.No.	Particular	For the quarter ended 30th Sep, 2011	Upto the quarter ended 30th Sep, 2011	For the quarter ended 30th Sep, 2010	Upto the quarter ended 30th Sep, 2010
1	New business premium income growth rate - segment wise				
	Participating Fund	161.41%	87.33%	48.97%	-38.75%
	Non Participating - Life Fund	1056.43%	698.76%	-40.83%	-17.30%
	Non Participating - Pension Fund	NA	NA	NA	NA
	Annulity Fund	273.78%	102.48%	-42.61%	-11.63%
	Pension Fund	2189.49%	1537.18%	-28.53%	-24.80%
	Health Fund	48.47%	84.40%	-37.60%	-29.70%
	UL Individual Life Fund	17.82%	13.87%	4.40%	22.62%
	UL Individual Pension Fund	98.20%	98.13%	211.63%	176.53%
	UL Group Life Fund	17.69%	4.54%	-29.53%	-29.53%
	UL Group Pension Fund	69.84%	53.35%	5.81%	96.16%
2	Net Retention Ratio	99.47%	99.47%	99.47%	99.50%
3	Expense of Management to Gross Direct Premium Ratio	16.52%	18.40%	24.29%	27.45%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.42%	5.43%	5.73%	6.20%
5	Ratio of policy holder's liabilities to shareholder's funds	3063.47%	3064.67%	3018.42%	3018.42%
6	Growth rate of shareholders' fund 5	10.30%	10.30%	-9.90%	-9.90%
7	Ratio of surplus to policyholders' liability	0.19%	0.19%	0.20%	0.19%
8	Change in net worth (Rs. in Lakhs) 8	5,206.14	6,204.14	8,620.30	6,620.34
9	Profit after tax/Total Income	1.23%	0.78%	0.28%	0.83%
10	Total net estate + loans/Cash & invested assets	1.12%	1.12%	1.12%	1.12%
11	Total investments/(Capital + Surplus)	25.29	25.29	28.09	28.09
12	Total affiliated investments/(Capital+ Surplus)	0.82	0.82	0.69	0.69
13	Investment Yield (Gross and Net)				
	A. with realised gains				
	Shareholders' Funds	2.55%	3.86%	1.85%	5.68%
	Policyholders' Funds				
	Non Linked				
	Far	3.12%	3.17%	2.12%	4.72%
	Non Far	1.97%	3.13%	1.20%	3.42%
	Linked				
	Non Far	2.88%	5.56%	5.08%	2.29%
	B. with unrealised gains				
	Shareholders' Funds	0.51%	1.89%	1.89%	3.33%
	Policyholders' Funds				
	Non Linked				
	Far	2.24%	2.23%	1.78%	4.15%
	Non Far	2.07%	2.95%	0.60%	3.90%
	Linked				
	Non Far	-6.30%	-6.51%	9.90%	15.68%
14	Conservation Ratio				
	Participating Fund	91.78%	92.59%	90.96%	88.63%
	Non Participating - Life	87.77%	92.17%	88.40%	88.40%
	Non Participating - Pension	NA	NA	NA	NA
	Annulity Fund	NA	NA	NA	NA
	Pension Fund	93.36%	98.99%	90.76%	93.58%
	Health Fund	59.46%	47.69%	33.79%	26.80%
	UL Individual Life Fund	75.44%	79.42%	79.68%	79.68%
	UL Individual Pension Fund	75.78%	75.84%	77.88%	82.26%
	UL Group Life Fund	NA	NA	NA	NA
	UL Group Pension Fund	20.64%	11.54%	14.25%	16.52%
15 (a)	Premium Persistency Ratio*				
	For 12m month (based on new business written from 1st April (x-1) to 30th Sep (x-1) for the half year end and from 1st July (x-1) to 30th Sep (x-1) for the quarter end)	77.39%	80.13%	77.62%	76.71%
	For 25m month (based on new business written from 1st April (x-2) to 30th Sep (x-2) for the half year end and from 1st July (x-2) to 30th Sep (x-2) for the quarter end)	71.12%	70.63%	43.67%	46.13%
	For 37m month (based on new business written from 1st April (x-3) to 30th Sep (x-3) for the half year end and from 1st July (x-3) to 30th Sep (x-3) for the quarter end)	29.67%	28.86%	28.98%	32.99%
	For 49m month (based on new business written from 1st April (x-4) to 30th Sep (x-4) for the half year end and from 1st July (x-4) to 30th Sep (x-4) for the quarter end)	19.52%	20.83%	25.12%	25.70%
	For 61m month (based on new business written from 1st April (x-5) to 30th Sep (x-5) for the half year end and from 1st July (x-5) to 30th Sep (x-5) for the quarter end)	20.17%	21.03%	27.56%	29.42%
15 (b)	Premium Persistency Ratio**				
	For 12m month (based on new business written from 1st April (x-1) to 30th Sep (x-1) for the half year end and from 1st July (x-1) to 30th Sep (x-1) for the quarter end)	77.39%	80.13%	77.62%	76.71%
	For 25m month (based on new business written from 1st April (x-2) to 30th Sep (x-2) for the half year end and from 1st July (x-2) to 30th Sep (x-2) for the quarter end)	84.43%	86.69%	83.86%	86.17%
	For 37m month (based on new business written from 1st April (x-3) to 30th Sep (x-3) for the half year end and from 1st July (x-3) to 30th Sep (x-3) for the quarter end)	51.61%	52.24%	47.20%	50.90%
	For 49m month (based on new business written from 1st April (x-4) to 30th Sep (x-4) for the half year end and from 1st July (x-4) to 30th Sep (x-4) for the quarter end)	62.61%	59.86%	67.14%	68.52%
	For 61m month (based on new business written from 1st April (x-5) to 30th Sep (x-5) for the half year end and from 1st July (x-5) to 30th Sep (x-5) for the quarter end)	74.34%	76.34%	80.81%	82.86%
15 (c)	Policy Persistency Ratio*				
	For 12m month (based on new business written from 1st April (x-1) to 30th Sep (x-1) for the half year end and from 1st July (x-1) to 30th Sep (x-1) for the quarter end)	71.94%	73.68%	67.64%	67.60%
	For 25m month (based on new business written from 1st April (x-2) to 30th Sep (x-2) for the half year end and from 1st July (x-2) to 30th Sep (x-2) for the quarter end)	60.64%	60.89%	56.85%	58.07%
	For 37m month (based on new business written from 1st April (x-3) to 30th Sep (x-3) for the half year end and from 1st July (x-3) to 30th Sep (x-3) for the quarter end)	35.73%	35.78%	37.01%	37.75%
	For 49m month (based on new business written from 1st April (x-4) to 30th Sep (x-4) for the half year end and from 1st July (x-4) to 30th Sep (x-4) for the quarter end)	26.87%	27.20%	35.40%	35.82%
	For 61m month (based on new business written from 1st April (x-5) to 30th Sep (x-5) for the half year end and from 1st July (x-5) to 30th Sep (x-5) for the quarter end)	29.40%	30.35%	38.63%	40.20%
15 (d)	Policy Persistency Ratio**				
	For 12m month (based on new business written from 1st April (x-1) to 30th Sep (x-1) for the half year end and from 1st July (x-1) to 30th Sep (x-1) for the quarter end)	71.94%	73.68%	67.64%	67.60%
	For 25m month (based on new business written from 1st April (x-2) to 30th Sep (x-2) for the half year end and from 1st July (x-2) to 30th Sep (x-2) for the quarter end)	81.96%	84.73%	84.27%	86.42%
	For 37m month (based on new business written from 1st April (x-3) to 30th Sep (x-3) for the half year end and from 1st July (x-3) to 30th Sep (x-3) for the quarter end)	55.19%	55.96%	50.75%	52.09%
	For 49m month (based on new business written from 1st April (x-4) to 30th Sep (x-4) for the half year end and from 1st July (x-4) to 30th Sep (x-4) for the quarter end)	65.16%	66.76%	71.78%	73.60%
	For 61m month (based on new business written from 1st April (x-5) to 30th Sep (x-5) for the half year end and from 1st July (x-5) to 30th Sep (x-5) for the quarter end)	76.99%	79.42%	84.16%	85.62%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	1,994,880,098	1,994,880,098	1,989,300,000	1,989,300,000
2	(b) Percentage of shareholders (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) Half Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(i) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	0.11	0.05	(0.33)
4 (b)	(ii) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	0.11	0.05	(0.33)
5 (a)	(i) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	0.11	0.05	(0.33)
5 (b)	(ii) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	0.11	0.05	(0.33)
6	(iv) Book value per share (Rs)	3.38	3.38	3.38	3.38

*Single premium and group policies are excluded in the calculation of the persistency ratios. The premium persistency ratios allow for lapses, surrenders, paid ups as well as premium reductions and are expressed in terms of original annualised premiums. The persistency ratio for current period has been calculated as at 31/08/2011 with a suitable allowance for premium payment grace periods and for the previous period has been calculated as at 30/09/2010 with a suitable allowance for grace periods.
 ** These ratio are calculated on a reducing balance basis considering policies paying premium at the start of the period.
 † The ratios are in comparison with the respective previous periods.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account for the half year ended 30th Sep, 2011 on direct basis

(₹'000)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	42,930,469
Other receipts:	
Service tax recovery	32,505
Fees & Charges	28,803
Misc income	22,493
Payments to the re-insurers, net of commissions and claims/ Benefits	(84,925)
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	(15,198,867)
Payments of commission and brokerage	(2,462,204)
Payments of other operating expenses	(3,690,347)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	164,489
Income taxes paid (Net)	20,367
Service tax paid	(547,917)
Other payments	-
Cash flows before extraordinary items	21,214,866
Cash flow from extraordinary operations	-
Net cash flow from operating activities	21,214,866
Cash flows from investing activities:	
Purchase of fixed assets	(55,563)
Proceeds from sale of fixed assets	7,264
Purchases of investments	(252,263,471)
Loans disbursed	6,158
Sales of investments	223,132,710
Repayments received	-
Rents/Interests/ Dividends received	6,362,665
Investments in money market instruments and in liquid mutual funds (Net)	847,548
Expenses related to investments	(12,473)
Net cash flow from investing activities	(21,975,162)
Cash flows from financing activities:	
Proceeds from issuance of share capital	-
Share Application Money received	-
Share Premium Money Received	-
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	-
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(760,296)
Cash and cash equivalents at the beginning of the period	3,837,312
Cash and cash equivalents at the end of the period	3,077,016

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer: HDFC Standard Life Insurance Co. Ltd.

Date: 30/09/2011

(₹ in Lakhs)

Sr.No.	Particular	As at 30th Sep, 2011	As at 30th Sep, 2010	As at 31st March, 2011
1	Linked			
a	Life	1,394,956	1,237,617	1,403,033
b	General Annuity			
c	Pension	659,359	724,923	706,121
d	Health			
2	Non-Linked			
a	Life	450,600	299,877	372,981
b	General Annuity	3,786	2,915	3,549
c	Pension	92,243	66,401	78,761
d	Health	153	218	202

PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals for the quarter ended 30th Sep, 2011

Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 30/09/2011											
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	25	25	0.08	0.77	9,333	9,292	39.82	449.68	9,358	9,317	39.90	450.45
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	1	0.00	0.01	2,651	2,373	9.29	92.64	2,652	2,374	9.29	92.65
4	Bihar	-	-	-	-	1,938	1,787	6.81	75.93	1,938	1,787	6.81	75.93
5	Chattisgarh	1	1	0.00	0.02	1,279	1,257	3.68	49.50	1,280	1,258	3.68	49.52
6	Goa	217	217	1.34	10.69	723	671	5.55	44.54	940	888	6.89	55.23
7	Gujarat	6	6	0.01	0.19	11,902	11,115	48.53	536.51	11,908	11,121	48.54	536.69
8	Haryana	-	-	-	-	8,401	8,117	36.18	449.69	8,401	8,117	36.18	449.69
9	Himachal Pradesh	1	1	0.01	0.05	545	535	2.07	20.24	546	536	2.07	20.29
10	Jammu & Kashmir	1	1	0.01	0.05	935	929	4.91	50.78	936	930	4.92	50.83
11	Jharkhand	-	-	-	-	1,643	1,545	6.23	74.43	1,643	1,545	6.23	74.43
12	Karnataka	7	7	0.03	0.28	8,636	8,582	48.49	550.88	8,643	8,589	48.52	551.16
13	Kerala	10	10	0.04	0.33	8,091	7,609	42.20	363.09	8,101	7,619	42.24	363.42
14	Madhya Pradesh	150	150	-	0.08	4,396	4,383	15.17	174.90	4,546	4,533	15.17	174.97
15	Maharashtra	4,436	4,436	0.09	2.63	24,883	23,637	149.71	1,822.52	29,319	28,073	149.80	1,825.15
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0.00	0.01	171	153	0.39	7.09	172	154	0.39	7.10
18	Mizoram	-	-	-	-	51	41	0.46	1.98	51	41	0.46	1.98
19	Nagaland	-	-	-	-	2	2	0.20	0.04	2	2	0.20	0.04
20	Orissa	1	1	0.00	0.01	3,706	3,465	10.03	130.87	3,707	3,466	10.04	130.88
21	Punjab	2	2	0.00	0.05	7,915	7,501	32.94	375.06	7,917	7,503	32.94	375.11
22	Rajasthan	1	1	0.00	0.05	5,430	5,173	16.01	200.73	5,431	5,174	16.02	200.78
23	Sikkim	1	1	0.02	0.40	190	186	0.79	7.97	191	187	0.81	8.37
24	Tamil Nadu	2	2	0.02	0.11	13,266	12,440	63.93	679.78	13,268	12,442	63.94	679.88
25	Tripura	1	1	0.00	0.02	688	649	1.32	19.38	689	650	1.32	19.40
26	Uttar Pradesh	-	-	-	-	13,643	12,977	44.92	553.74	13,643	12,977	44.92	553.74
27	UttraKhand	-	-	-	-	813	768	2.88	38.03	813	768	2.88	38.03
28	West Bengal	3	3	0.01	0.10	10,691	10,039	46.52	422.29	10,694	10,042	46.53	422.39
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	2,166	1,983	14.04	116.51	2,166	1,983	14.04	116.51
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	10,034	9,304	56.21	581.64	10,034	9,304	56.21	581.64
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	1	1	0.00	0.02	350	303	2.20	16.93	351	304	2.21	16.95
	TOTAL	4,868	4,868	1.66	15.87	154,472	146,816	711.47	7,907.34	159,340	151,684	713.13	7,923.21

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 30th Sep, 2011

Insurer:		HDFC Standard Life Insurance Co. Ltd.				Date:		30/09/2011					
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	-	-	-	-	4	1,174	0.42	89	4	1,174	0.42	89.39
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	38	0.23	0.60	1	38	0.23	0.60
7	Gujarat	-	-	-	-	2	297	5.08	0.03	2	297	5.08	0.03
8	Haryana	-	-	-	-	-	265	8.10	0.36	-	265	8.10	0.36
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	8	1,531	17.15	252.04	8	1,531	17.15	252.04
13	Kerala	-	-	-	-	-	44	0.01	0.20	-	44	0.01	0.20
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	27	118,008	78.01	570.27	27	118,008	78.01	570.27
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	(3)	(0.00)	(0.45)	-	(3)	(0.00)	(0.45)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	5,444	2.75	14.35	3	5,444	2.75	14.35
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	777	0.00	1.17	2	777	0.00	1.17
27	Uttarakhand	-	-	-	-	5	671	0.01	3.97	5	671	0.01	3.97
28	West Bengal	-	-	-	-	-	124	6.14	2.08	-	124	6.14	2.08
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	28	108,018	75.22	2,284.75	28	108,018	75.22	2,284.75
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					80	236,388	193.13	3,218.76	80	236,388	193.13	3,218.76

Company Name & Code :- HDFC Standard Life Insurance Company Ltd - 101
Statement as on :- 30th Sep, 2011
Statement of Investment Assets Life Insurers
(Business within India)
Periodicity of Submission: - Quarterly

(Rs in Lakhs)

Particulars	Sch No.	Amount
Total Application as per Balance Sheet (A)		2,875,431.13534
Add:		
Current Liabilities	Sch - 13	122,468.70839
Provisions	Sch - 14	1,283.20523
Sub Total (B)		123,751.91361
Less:		
Debit balances in P&L & Revenue Account		171,709.79014
Loans	Sch - 9	3,250.80982
Advances & Other Assets	Sch - 12	57,471.12541
Cash & Bank Balances	Sch - 11	30,770.17247
Fixed Assets	Sch - 10	22,388.63890
Misc Expenses not written off	Sch - 15	-
Sub Total (C)		285,590.53674
Funds available for Investments (A+B-C)		2,713,592.51222

Reconciliation of Investment Assets	Amount
Total Investment Assets As per Balance Sheet	2,713,592.51222
Balance Sheet Value of:	
A: Life Fund	627,798.58335
B: Pension & General Annuity Fund	100,127.72242
C: Unit Linked Fund	2,002,190.85886
	2,730,117.16463

* Reconciliation of Funds for Investments & Investment Assets	Amount
Funds Available for Investments (E)	2,713,592.51222
Add:	
Fixed Deposits of Conv Funds SCH - 11	15,400.00000
Sub Total (F)	15,400.00000
Less:	
Appropriation Adjustment Account	-
Expropriation Adjustment Account	-
Other - Receivable (Net units redemption in Units Administration System i.e Life Asia on 30th September 2011 * Unit Price of Respective Fund)	(1,124.65241)
Sub Total (G)	(1,124.65241)
Value of Investments as per Form 3A (E + F - G)	2,730,117.16463
	0.00000

For HDFC Standard Life Insurance Company Limited

Date:-

Prasun Gajri
Chief Financial Officer

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

HDFC Standard Life Insurance Company Limited - 101
30th Sep, 2011

Quarterly

NON - LINKED BUSINESS

(Rs.in Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value*	
		Balance (a)	FRSM (b)	UL - Non Unit Res (c)	PAR (d)						Non-PAR (e)
A. LIFE FUND											
1. Government Securities	Not less than 25%	-	19,899.98069	50,426.45486	170,018.21034	13,680.48795	254,025.13384	41.58%	(8,692.08829)	254,025.13384	245,333.04554
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	21,389.81186	62,329.41501	214,238.24968	15,287.93562	313,245.41217	51.27%	(10,679.67640)	313,245.41217	302,565.73577
3. Approved Investments											
a) Housing & Infrastructure	Not less than 15%	1,000.00199	10,947.83780	16,680.27964	105,365.11238	15,933.38019	148,926.61001	24.37%	(4,947.35301)	149,926.61200	144,606.07777
b) (i) Approved Investments	Not exceeding 35%	13,126.28012	10,836.38846	23,464.34064	82,269.81232	22,082.88430	138,653.42572	22.69%	(4,109.65372)	151,779.70583	137,701.53426
(ii) "Other Investments" not to exceed 15%		2,685.57047	380.69876	-	5,905.25043	3,875.33369	10,161.28287	1.66%	(468.67378)	12,846.85335	10,493.03335
Total Life Fund	100%	16,811.85258	43,554.73688	102,474.03528	407,778.42481	57,179.53380	610,986.73077	100.00%	(20,205.35691)	627,798.58335	595,366.38115

B. PENSION AND GENERAL ANNUITY FUND	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
1. Government Securities	Not less than 20%	28,872.29834	3,282.92680	32,155.22514	32.11%	(1,160.38909)	32,155.22514	30,994.83605
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	38,717.31826	4,524.83179	43,242.15005	43.19%	(1,490.78217)	43,242.15005	41,751.36788
3. Balance Inv to be in approved Investments	Not exceeding 60%	51,746.20319	5,139.36918	56,885.57237	56.81%	(1,614.07357)	56,885.57237	56,255.92301
Total Pension And General Annuity Fund	100%	90,463.52144	9,664.20097	100,127.72242	100.00%	(3,104.85574)	100,127.72242	98,007.29088

LINKED BUSINESS

C. LINKED LIFE, PENSION & GROUP INSURANCE FUNDS	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
1. Approved Investments	Not less than 75%	-	1,956,630.41691	1,956,630.41691	97.72%
2. Other than Approved Investment	Not exceeding 25%	-	45,560.44195	45,560.44195	2.28%
Total Linked Life Insurance Fund	100%	-	2,002,190.85886	2,002,190.85886	100.00%

* Note: Market Value of Investments in Life Fund:

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

For HDFC Standard Life Insurance Co. Ltd

Date :

Prasun Gajri
Chief Financial Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Group	Group	Group	Group	Group	Group	Group
	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00720/06/07SovereignF101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
Opening Balance (Market Value)	2,024.11266	856.65052	296.20923	4,548.35795	9,925.34953	5,808.14337	0.84779
Add : Inflow during the Quarter	527.40550	248.91400	-	128.23692	849.11081	955.57946	-
Increase/(Decrease) Value of Investment	0.64865	(35.42144)	4.78184	153.09881	(146.23715)	(1,044.61217)	(0.07970)
Less : Outflow During the Quarter	92.35066	103.90396	-	2,207.44610	480.33883	62.96942	-
TOTAL INVESTIBLE FUNDS (Market Value)	2,459.81616	966.23912	300.99107	2,622.24758	10,147.88437	5,656.14123	0.76809

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuran

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Life	Life	Life	Life	Life	Life	Life	Life
	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	11,199.96368	17,651.30346	357.89517	34,047.75101	71,662.16028	71,707.54136	101,863.25179	442,709.65520
Add : Inflow during the Quarter	7,728.66142	3,225.92849	-	8,609.00834	40,188.37097	3,817.82156	4,907.82810	44,225.19019
Increase/(Decrease) Value of Investment	(103.98180)	67.49166	6.82630	305.02656	(97.76405)	(3,751.41108)	(8,853.66648)	(49,491.06195)
Less : Outflow During the Quarter	3,653.61580	3,407.73281	-	10,035.02189	48,812.04128	7,784.78611	5,919.68795	54,630.77820
TOTAL INVESTIBLE FUNDS (Market Value)	15,171.02750	17,536.99079	364.72147	32,926.76402	62,940.72592	63,989.16573	91,997.72545	382,813.00524

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuran

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Pension	Pension	Pension	Pension	Pension	Pension	Pension	Pension
	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	8,207.78867	9,872.78291	6,05318	21,828.65969	22,100.25776	55,434.27450	53,578.32795	271,168.07114
Add : Inflow during the Quarter	2,938.91207	3,651.25930	0.04995	9,222.53405	1,738.14321	2,896.14927	2,901.31567	17,957.92240
Increase/(Decrease) Value of Investment	(3.58830)	17.22998	0.11128	169.56386	252.55874	(3,507.83125)	(4,518.17160)	(29,539.53896)
Less : Outflow During the Quarter	2,665.26592	3,835.01838	0.06018	8,016.90287	6,206.68670	3,761.69042	4,444.60207	28,802.98547
TOTAL INVESTIBLE FUNDS (Market Value)	8,477.84651	9,706.25381	6,15424	23,203.95472	17,884.27300	51,060.90210	47,516.86989	230,783.46911

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurar

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension
	ULGF00828/03/05LiquidFund101	ULGF01320/06/07StableMgFd101	ULGF01420/06/07SovereignF101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
Opening Balance (Market Value)	0.02878	36.25073	680.71306	1,116.09002	3,353.36239	1,991.13908
Add: Inflow during the Quarter	-	-	-	2.51879	35.63368	91.07283
Increase(Decrease) Value of Investment	0.00060	1.22111	15.30383	14.18408	(36.93376)	(84.19862)
Less: Outflow During the Quarter	-	-	-	-	-	-
TOTAL INVESTIBLE FUNDS (Market Value)	0.02938	37.47184	696.01689	1,132.79289	3,352.06231	1,998.01329

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurar

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II
	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndI101	ULGF01805/04/10CapGuaFnd2101	ULGF02005/04/11CapGuaFd3A101	ULGF02105/04/11CapGuaFd5A101
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 Years	Capital Guarantee 3A Years	Capital Guarantee 5A Years
Opening Balance (Market Value)	5,879.0888	5,041.61731	19,499.63111	15,694.01541	29,638.73515	37,173.05204	223,448.79842	263.06213	124.11222	1,362.17240
Add : Inflow during the Quarter	2,810.94780	1,449.63665	4,305.94830	2,429.79746	5,826.86935	6,481.98851	37,389.08923	-	-	-
Increase/(Decrease) Value of Investment	(125.89718)	59.18278	98.48522	(650.36490)	(1,449.21638)	(3,651.66154)	(26,922.83788)	(4.26065)	1.35030	(38.42959)
Less : Outflow During the Quarter	901.06371	1,065.35983	2,084.51479	877.04356	2,116.28488	2,090.56957	13,691.59242	-	-	-
TOTAL INVESTIBLE FUNDS (Market Value)	7,663.07579	5,485.07691	21,819.54984	16,596.40442	31,900.10323	37,912.80944	220,223.45735	258.80148	125.46251	1,323.74281

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurar

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Life Super-II	Life Super-II	Life Super-II	Life Super-II
	ULIF03901/09/10BalancedFd101	ULIF04001/09/10HighestNAV101	ULIF04126/10/10CaptIGuaFd101	ULIF03801/09/10ShortTrmFd101
	Balanced Fund	Highest NAV	Capital Guarantee	Short Term Fund
Opening Balance (Market Value)	7,200.79064	102,949.71287	1,057.77249	1,255.88581
Add : Inflow during the Quarter	1,903.43782	28,814.76364	71.71000	776.93815
Increase/(Decrease) Value of Investment	(492.63847)	(5,927.70521)	(124.72501)	12.92318
Less : Outflow During the Quarter	400.84429	1,901.55323	10.04256	761.91109
TOTAL INVESTIBLE FUNDS (Market Value)	8,210.74570	123,935.21808	994.71492	1,283.83605

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II
	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndII101	ULGF01905/04/10CapGuaFnd2101
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5A Years
Opening Balance (Market Value)	2,020.25781	5,054.23739	16,287.05317	12,326.83151	21,922.89385	27,093.80030	138,229.93594	26.17373
Add : Inflow during the Quarter	1,267.79858	2,069.04384	5,617.48868	2,039.86471	5,662.82914	5,819.40848	31,408.67421	-
Increase/(Decrease) Value of Investment	(12.58043)	49.93480	84.92896	(302.05100)	(1,077.61878)	(2,721.29646)	(16,797.76212)	(0.40755)
Less : Outflow During the Quarter	896.51395	1,197.03324	3,124.19435	681.48327	1,835.40997	2,201.99264	13,266.43698	-
TOTAL INVESTIBLE FUNDS (Market Value)	2,378.96201	5,976.18279	18,865.27646	13,383.16195	24,672.69424	27,989.91969	139,574.41104	25.76618

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser
	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrFd101	ULIF03204/08/08LargeCapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101
	Money Plus	Bond Opportunities	Large Cap	Mid Cap	Manager
Opening Balance (Market Value)	999.53228	3,033.52171	5,709.12365	4,347.95485	54,257.99256
Add : Inflow during the Quarter	1,084.59859	4,350.25225	8,033.39634	6,334.72813	10,048.83765
Increase/(Decrease) Value of Investment	1,452.63000	3,151.76695	(6,414.33960)	(4,971.30866)	(2,788.48029)
Less : Outflow During the Quarter	2,334.32580	6,991.05267	1,704.60211	1,474.96835	4,405.47213
TOTAL INVESTIBLE FUNDS (Market Value)	1,202.43506	3,544.48824	5,623.57827	4,236.40597	57,112.87880

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurar

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2011

(Rs. In Lakhs)

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder	Pension Guarantee	Liquid Fund	Total of All Funds
	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF04224/01/11PenGuaFnd1101	ULGF01707/03/11GrLiquidFd101	
	Blue chip	Income	Opportunities	Vantage	Pension Maximus	Group	
Opening Balance (Market Value)	23,579.19735	2,296.06120	46,536.73513	16,829.76340	9,781.93632	644.14234	2,065,598.58523
Add : Inflow during the Quarter	7,742.70479	2,528.63416	13,002.67439	3,555.12029	450.53944	-	360,125.28754
Increase/(Decrease) Value of Investment	(4,812.84252)	1,197.65151	(6,884.47011)	(847.27424)	(178.15501)	(0.51507)	(181,294.43602)
Less : Outflow During the Quarter	1,099.30950	3,243.30997	1,869.05495	1,023.09121	20.83558	-	268,193.65164
TOTAL INVESTIBLE FUNDS (Market Value)	25,409.75012	2,779.03691	50,785.88446	18,514.51825	10,033.48516	643.62727	1,976,235.78512

For HDFC Standard Life Insurance Company Limited

Prasun Gajri
Chief Investment Officer

Unit Linked Insurance Business

Company Name & Code : HDFC Standar

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 20

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II Balanced Fund		Life Super-II Capital Guarantee		Life Super-II Short Term		Life Super-II Highest NAV		PEGMAX Pension Maximus		LIQGRF Group Liquid Fund		TOTAL UNIT LINKED	
	ULIF039010910BalancedFd101		ULIF041261010CapitGuaFd101		ULIF038010910ShortTrmFd101		ULIF040010910HighestNAV101		ULIF042240111PenGuaFnd1101		ULGF017070311GLLiquidFd101		Actual Inv.	% Actual
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		
I. Approved Investments (>=75%)														
Govt. bonds	504.84380	6.05	-	-	-	-	26.838.00000	21.02	-	-	-	-	117,958.75579	5.89
Corporate Bonds	771.73353	9.25	-	-	206.27609	15.53	9.354.85244	7.33	3,534.24185	33.78	-	-	91,636.40018	4.58
Infrastructure Bonds	1,796.38881	21.54	-	-	350.53047	26.40	47,393.88110	37.11	4,361.65728	41.69	-	-	220,769.99392	11.03
Equity	4,463.73869	53.51	901.62308	90.64	-	-	33,727.36293	26.41	908.75052	8.69	-	-	1,376,460.76809	68.75
Money Market	538.06483	6.45	86.96876	8.74	527.02949	39.69	6,397.88689	5.01	1,022.60344	9.77	643.62727	95.48	59,049.42520	2.95
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	200.00000	15.06	-	-	200.00000	1.91	-	-	64,800.00000	3.24
Sub Total (A)	8,074.76966	96.80	988.59184	99.38	1,283.83605	96.68	123,711.98335	96.88	10,027.25309	95.84	643.62727	95.48	1,930,675.34317	96.43
II. Current Assets:														
Accrued Interest	87.84926	1.05	0.03955	0.00	44.31854	3.34	3,690.15377	2.89	440.41484	4.21	30.62933	4.54	21,394.66379	1.07
Dividend Receivable	4.77361	0.06	0.44443	0.04	-	-	13.76253	0.01	0.42366	0.00	-	-	1,797.34789	0.09
Bank Balance	1,24138	0.01	1,07486	0.11	1,07304	0.08	1,06938	0.00	1,47518	0.01	0.00422	0.00	62.02408	0.00
Receivable for Sale of Investments	24.47150	0.29	-	-	-	-	-	-	-	-	-	-	5,681.10346	0.28
Other Current Assets (for Investments)	30.17374	0.36	-	-	0.32996	0.02	1,356.63755	1.06	4,19319	0.04	-	-	4,449.36649	0.22
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	(8.02092)	(0.10)	(0.01483)	(0.00)	-	-	(1,096.16781)	(0.86)	-	-	-	-	(5,323.77246)	(0.27)
Fund Mgmt Charges Payable	(8.97602)	(0.11)	(1.10423)	(0.11)	(1.45507)	(0.11)	(132.69638)	(0.10)	(11.53236)	(0.11)	(0.05506)	(0.01)	(1,684.05769)	(0.08)
Other Current Liabilities (for Investments)	(0.93571)	(0.01)	(0.38680)	(0.04)	(0.15715)	(0.01)	(68.97341)	(0.05)	(5.91688)	(0.06)	(0.07670)	(0.01)	(421.60179)	(0.02)
Sub Total (B)	130.57683	1.57	0.05298	0.01	44.10932	3.32	3,763.78563	2.95	429.05763	4.10	30.50178	4.52	25,955.07376	1.30
III. Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	135.97604	1.63	6.12308	0.62	-	-	223.23473	0.17	6.23208	0.06	-	-	45,560.44195	2.28
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	135.97604	1.63	6.12308	0.62	-	-	223.23473	0.17	6.23208	0.06	-	-	45,560.44195	2.28
Total (A + B + C)	8,341.32253	100.00	994.76790	100.00	1,327.94537	100.00	127,699.00371	100.00	10,462.54280	100.00	674.12906	100.00	2,002,190.85887	100.00
Funds Carried Forward (as per LB 2)														

For HDFC Standard Life Insurance Company Limited

Prasun Gajri
Chief Investment Officer

Company Name & Code:
Statement as on:

HDFC Standard Life Insurance Company Limited - 101
30th September 2011

(Amount in 'Rs')

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	ULIF00102/01/04LiquidFund101	1,584,495,062	34.7442	34.7442	34.0048	33.2591	32.5860	8.63	8.50
2	Secured Managed Investment - Life	ULIF00202/01/04SecureMgtF101	3,440,328,050	32.2314	32.2314	31.5202	30.9882	30.5374	8.95	9.87
3	Defensive Managed Investment - Life	ULIF00302/01/04DefensiveF101	6,459,175,203	41.0447	41.0447	41.5339	41.1612	41.2699	-4.67	10.45
4	Balanced Managed Investment - Life	ULIF00402/01/04BalancedMF101	6,637,667,109	52.1204	52.1204	54.4082	54.0305	55.3921	-16.68	11.92
5	Equity Managed Investment - Life	ULIF00616/01/06EquityMgFd101	9,276,591,222	63.5671	63.5671	69.8790	70.1055	73.6891	-35.84	12.16
6	Growth Fund Investment - Life	ULIF00502/01/04GrowthFund101	38,287,215,040	72.0700	72.0700	81.3796	82.7997	89.5352	-45.39	10.47
7	Liquid Fund Investment - Pension	ULIF00802/01/04LiquidFund101	888,810,782	35.0263	35.0263	34.2754	33.5186	32.8260	8.69	8.68
8	Secured Managed Investment - Pension	ULIF00902/01/04SecureMgtF101	2,419,123,115	31.7301	31.7301	31.0266	30.5097	30.0716	9.00	9.65
9	Defensive Managed Investment - Pension	ULIF01002/01/04DefensiveF101	1,835,109,633	37.0917	37.0917	37.5703	37.2284	37.4035	-5.05	10.28
10	Balanced Managed Investment - Pension	ULIF01102/01/04BalancedMF101	5,347,704,530	50.1328	50.1328	52.2942	51.9026	53.1970	-16.40	12.53
11	Equity Managed Investment - Pension	ULIF01316/01/06EquityMgFd101	4,775,431,945	60.2861	60.2861	66.2267	66.4284	69.8691	-35.59	12.99
12	Growth Fund Investment - Pension	ULIF01202/01/04GrowthFund101	23,063,059,246	69.0248	69.0248	78.0993	79.1502	85.9097	-46.10	10.28
13	Liquid Fund Investment - Group	ULGF00111/08/03LiquidFund101	256,253,085	35.8256	35.8256	34.8821	34.1010	33.1389	10.73	9.04
14	Secured Managed Investment - Group	ULGF00211/08/03SecureMgtF101	267,263,892	32.6648	32.6648	32.0909	31.5513	31.0135	7.10	9.08
15	Defensive Managed Investment - Group	ULGF00311/08/03DefensiveF101	1,046,346,067	47.5246	47.5246	48.1651	47.3514	47.4495	-5.28	10.61
16	Balanced Managed Investment - Group	ULGF00411/08/03BalancedMF101	654,285,312	66.7282	66.7282	70.1120	69.7373	72.2286	-19.15	11.03
17	Growth Fund Investment - Group	ULGF00511/08/03GrowthFund101	79,440	164.1194	164.1194	179.7840	178.3801	189.6850	-34.57	24.85
18	Liquid Fund Investment - DB Pension	ULGF00828/03/05LiquidFund101	3,126	35.8606	35.8606	35.2734	34.7593	34.2924	6.60	11.53
19	Secured Managed Investment - DB Pension	ULGF00928/03/05SecureMgtF101	116,690,294	37.6252	37.6252	37.2745	36.5143	36.2101	7.03	46.02
20	Defensive Managed Investment - DB Pension	ULGF01028/03/05DefensiveF101	343,149,089	38.1593	38.1593	38.7228	38.2395	38.4063	-5.77	9.89
21	Balanced Managed Investment - DB Pension	ULGF01128/03/05BalancedMF101	204,034,448	46.8135	46.8135	49.0029	48.7445	49.8253	-17.73	14.96
22	Stable Managed Life	ULIF00720/06/07StableMgFd101	1,835,298,169	34.2683	34.2683	33.5922	32.9232	32.3641	8.26	7.87
23	Stable Managed Pension	ULIF01420/06/07StableMgFd101	1,017,458,849	34.2964	34.2964	33.5996	32.9516	32.4008	8.23	7.90
24	Stable Managed - Group	ULGF00620/06/07StableMgFd101	103,385,221	34.4929	34.4929	33.9236	33.4718	31.7821	6.66	8.30
25	Stable Managed - DB Pension	ULGF01320/06/07StableMgFd101	3,849,419	27.2315	27.2315	26.7907	25.6094	25.1906	6.53	-0.07
26	Sovereign Fund Life	ULGF01620/06/07SovereignF101	37,074,590	27.8902	27.8902	27.5781	27.3863	26.9841	4.49	7.74
27	Sovereign Fund Pension	ULGF01520/06/07SovereignF101	639,419	27.8212	27.8212	27.3365	27.2164	26.7096	7.03	7.62
28	Sovereign Fund - Group	ULGF00720/06/07SovereignF101	30,657,218	27.5884	27.5884	27.3151	27.1980	26.7716	3.97	7.23
29	Sovereign Fund - DB Pension	ULGF01420/06/07SovereignF101	70,184,106	27.3393	27.3393	27.0682	26.7853	26.4050	3.97	6.81
30	Liquid Fund Investment - Life - II	ULIF01520/02/08LiquidFdlI101	804,867,230	13.3714	13.3714	13.1023	12.8429	12.5805	8.15	8.12
31	Secured Managed Investment - Life - II	ULIF01720/02/08SecureMFI101	2,262,699,207	12.9531	12.9531	12.6868	12.4722	12.2355	8.33	8.76
32	Defensive Managed Investment - Life - II	ULIF01820/02/08DefnsvFdlI101	1,739,148,995	12.3456	12.3456	12.5082	12.3978	12.4352	-5.16	9.91
33	Balanced Managed Investment - Life - II	ULIF01920/02/08BalncdMFI101	3,261,365,411	10.8440	10.8440	11.3256	11.2610	11.4731	-16.87	10.35
34	Equity Managed Investment - Life - II	ULIF02020/02/08EquityMFI101	3,815,401,647	9.9679	9.9679	11.0206	11.0306	11.5394	-37.90	9.81
35	Growth Fund Investment - Life - II	ULIF02120/02/08GrwthFdlI101	22,032,443,541	8.4332	8.4332	9.5720	9.6725	10.4444	-47.20	9.20
36	Stable Managed Life - II	ULIF01620/02/08StableMFI101	568,635,058	12.9371	12.9371	12.6506	12.4136	12.2220	8.99	7.18
37	Money Plus Niche Life Fund	ULIF02904/08/08MoneyPlusF101	239,226,828	12.1268	12.1268	11.9506	11.8539	11.7003	5.85	5.97
38	Bond Opportunity Niche Life Fund	ULIF03004/08/08BondOprrF101	2,554,908,078	12.4247	12.4247	12.2427	12.1522	12.0011	5.90	6.58
39	Mid Cap Niche Life Fund	ULIF03104/08/08Mid-capFnd101	2,134,824,300	17.1899	17.1899	18.8740	18.4688	20.3133	-35.40	22.42
40	Large Cap Niche Life Fund	ULIF03204/08/08Large-CapF101	2,348,213,033	12.5261	12.5261	14.3112	14.4985	15.4154	-49.49	10.37
41	Manager Niche Life Fund	ULIF03304/08/08ManagerFnd101	5,796,989,703	14.2105	14.2105	14.8976	14.8107	15.3586	-18.30	13.49
42	Balanced Managed Investment - Pension - II	ULIF02608/10/08BalncdMFI101	2,522,469,793	14.5734	14.5734	15.2071	15.1213	15.4346	-16.53	12.47
43	Defensive Managed Investment - Pension - II	ULIF02508/10/08DefnsvFdlI101	1,379,439,629	13.4496	13.4496	13.6293	13.5303	13.5569	-5.23	9.96
44	Equity Managed Investment - Pension - II	ULIF02708/10/08EquityMFI101	2,820,661,376	14.7689	14.7689	16.3323	16.3724	17.0190	-37.98	12.09
45	Growth Fund Investment - Pension - II	ULIF02808/10/08GrwthFdlI101	13,956,933,727	16.0868	16.0868	18.2530	18.4781	19.9897	-47.08	15.19
46	Liquid Fund Investment - Pension - II	ULIF02208/10/08LiquidFdlI101	248,924,809	12.6580	12.6580	12.4015	12.1470	11.9253	8.21	8.16
47	Secured Managed Investment - Pension - II	ULIF02408/10/08SecureMFI101	1,953,496,429	12.7920	12.7920	12.5291	12.3177	12.0817	8.32	8.54
48	Stable Managed Pension - II	ULIF02308/10/08StableMFI101	620,124,834	12.3620	12.3620	12.0863	11.8597	11.6744	9.05	7.32
49	Income Wealth Builder Fund #	ULIF03401/01/10IncomeFund101	1,034,134,955	11.1465	11.1465	10.9154	10.7332	10.5582	8.40	NA
50	Blue Chip Wealth Builder Fund #	ULIF03501/01/10BlueChipFdl101	3,117,801,963	9.2862	9.2862	10.5022	10.5402	11.1663	-45.94	NA
51	Opportunity Wealth Builder Fund #	ULIF03601/01/10OprrntyFdl101	5,673,682,294	10.5721	10.5721	11.7133	11.5027	12.5008	-38.65	NA
52	Vantage Wealth Builder Fund #	ULIF03701/01/10VantageFnd101	1,882,322,778	10.6096	10.6096	11.0766	10.9453	11.2842	-16.73	NA
53	Capital Guarantee 5 Year Life Fund - II #	ULGF01805/04/10CapGuaFnd2101	26,893,175	10.6831	10.6831	10.6456	10.5635	10.5876	1.40	NA
54	Capital Guarantee 5 Year Pension Fund - II #	ULGF01905/04/10CapGuaFnd2101	2,671,247	10.6775	10.6775	10.6376	10.5635	10.5881	1.49	NA
55	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	ULIF04001/09/10HighestNAV101	12,769,900,371	9.4550	9.4550	9.8352	10.0077	10.3101	-15.34	NA
56	HDFC SL Short Term Fund Life Super - II ^	ULIF03801/09/10ShortTrmFdl101	132,794,537	10.8002	10.8002	10.5886	10.3458	10.1462	7.93	NA
57	HDFC SL Balanced Fund Life Super - II ^	ULIF03901/09/10BalancedFdl101	834,132,253	9.5690	9.5690	10.1934	10.1212	10.3741	-24.30	NA
58	HDFC SL Capital Guarantee Fund Life Super - II \$	ULIF04126/10/10CapItGuaFdl101	99,476,790	9.1695	9.1695	10.4126	10.3477	10.0712	-47.36	NA
59	HDFC Life Pension Guarantee Maximus Fund @	ULIF04224/01/11PenGuaFnd1101	1,046,254,280	10.1823	10.1823	10.1466	10.1055	NA	1.40	NA
60	HDFC Life Group Liquid Fund @	ULGF01707/03/11GrLiquaFdl101	67,412,906	10.5264	10.5264	10.2934	10.0638	NA	8.98	NA
61	HDFC Life Capital Guarantee 3A Life Fund - II \$\$	ULGF02005/04/11CapGuaF3A101	12,624,832	10.0428	10.0428	10.0695	NA	NA	-1.05	NA
62	HDFC Life Capital Guarantee 5A Life Fund - II \$\$	ULGF02105/04/11CapGuaF5A101	136,159,677	9.9170	9.9170	10.0459	NA	NA	-5.09	NA
Total :			207,898,398,368							

NOTE

Manager Niche Life Fund and Vantage Wealth Builder Fund are fund of funds, which invest in others scheme of wealth Maximiser and Wealth builder funds respectively. Total AUM excluding AUM of the Fund of funds is Rs.200,219,085,886.

\$ Annualised return for the quarter ended 30th September, 2011.

Wealth Builder Funds & Capital Guarantee Funds were launched on 4th Jan 2010 and 06th April 2010 respectively. Hence, 3 Year CAGR are not applicable.

^ Highest NAV Guarantee Life Super Fund - II and Balanced Fund Life Super - II were launched on 1st September 2010. Hence, 3 year CAGR is not applicable

\$ HDFC SL Capital Guarantee Fund Life Super - II \$ was launched on 26th October 2010. Hence, 3 year CAGR is not applicable.

@ Pension Guarantee Maximus Fund and Group Liquid Fund were launched on 24th January 2011 and 08th March 2011 respectively. Hence, 3 year CAGR is not applicable.

\$\$ Capital Guarantee 3A Life Fund - II and Capital Guarantee 5A Life Fund - II were launched on 05 April 2011. Hence, 3 year CAGR is not applicable.

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Prasun Gajri
Chief Investment Officer

Date :-

PERIODIC DISCLOSURES

FORM L-29

Detail regarding Debt securities

Insurer:

HDFC STANDARD LIFE INSURANCE COMPANY LTD - 101

Date: 30/09/2011

(Rs in Lakhs)

Detail Regarding Debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2011	As % of total for this class	As at 30/06/2011	As % of total for this class	As at 30/09/2011	As % of total for this class	As at 30/06/2011	As % of total for this class
Break down by credit rating								
AAA rated	548,343.97	50.92%	549,505.59	52.36%	550,331.58	50.98%	552,601.48	52.40%
AA or better	52,173.80	4.84%	41,364.94	3.94%	51,689.91	4.79%	41,076.03	3.90%
Rated below AA but above A	2,000.00	0.19%	-	-	2,000.00	0.19%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	474,446.32	44.05%	458,622.02	43.70%	475,582.19	44.05%	460,898.31	43.70%
Total	1,076,964.09	100%	1,049,492.55	100%	1,079,603.68	100%	1,054,575.82	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	166,565.36	15.47%	226,941.08	21.62%	166,029.55	15.38%	226,353.58	21.46%
More than 1 year and upto 3years	148,259.44	13.77%	150,018.59	14.29%	148,571.76	13.76%	151,112.94	14.33%
More than 3years and up to 7years	163,544.11	15.19%	146,360.71	13.95%	165,301.07	15.31%	149,406.14	14.17%
More than 7 years and up to 10 years	416,785.52	38.70%	353,125.73	33.65%	417,839.27	38.70%	354,592.47	33.62%
More than 10 years and up to 15 years	77,815.67	7.23%	77,257.93	7.36%	77,631.83	7.19%	77,125.72	7.31%
More than 15 years and up to 20 years	35,732.38	3.32%	27,523.71	2.62%	35,824.71	3.32%	27,579.47	2.62%
Above 20 years	68,261.62	6.34%	68,264.80	6.50%	68,405.49	6.34%	68,405.49	6.49%
Total	1,076,964.09	100%	1,049,492.55	100%	1,079,603.68	100%	1,054,575.82	100%
Breakdown by type of the issuer								
a. Central Government	471,937.46	43.82%	457,621.31	43.60%	473,073.21	43.82%	459,897.60	43.61%
b. State Government	2,508.86	0.23%	1,000.71	0.10%	2,508.98	0.23%	1,000.72	0.09%
c. Corporate Securities	602,517.77	55.95%	590,870.53	56.30%	604,021.49	55.95%	593,677.51	56.30%
Total	1,076,964.09	100%	1,049,492.55	100%	1,079,603.68	100%	1,054,575.82	100%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

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

Date: **30/09/2011**

(₹ '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended 30th Sep, 2011	Upto the year ended 30th Sep, 2011	For the quarter ended 30th Sep, 2010	Upto the year ended 30th Sep, 2010
1	HDFC Limited	Holding Company	Capital (including Share Application Money)	-	-	(1,320)	(749,620)
2	HDFC Limited	Holding Company	Insurance Commission Expenses	292	581	1,451	2,735
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(20,575)	(83,475)	(59,286)	(79,286)
4	HDFC Limited	Holding Company	Reimbursements of Expenses	-	-	97	97
5	Standard Life Assurance Company (SLAC)	Investing Party	Reimbursements of Expenses	511	1,103	1,612	3,219
6	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital (including Share Application Money)	-	-	(263,380)	(263,380)
7	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	-	(740)	(705)	(4,599)
8	Gruh Finance Limited	Fellow Subsidiary	Insurance Commission Expenses	-	-	-	46
9	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expenses	782	1,923	472	815
10	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(111)	(1,046)	(262)	(315)
11	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(14)	(142)	(11)	(123)
12	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expenses	5,372	12,907	12,564	25,378
13	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	5,101	19,802	4,420	9,161
14	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	2	14	189	251
15	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	3,880	10,556	3,040	7,221
16	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	-	25	22	34
17	Mr. Paresh Parasnis	Key Management Personal	Insurance Premium Income	(153)	(177)	175	175
18	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expenses	858,993	1,307,656	821,748	1,541,638
19	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	5,527	11,353	6,647	12,120
20	HDFC Bank Limited	Associate of holding Company	Marketing, Advertisement and Sales Promotion Expenses	-	-	817,818	1,346,800
21	HDFC Bank Limited	Associate of holding Company	Reimbursements of Expenses	-	-	58	58
22	HDFC Bank Limited	Associate of holding Company	Bank Charges	3,627	7,560	4,783	6,752
23	HDFC Bank Limited	Associate of holding Company	Superannuation contribution (received) / paid	14,565	(185,096)	86,928	(169,067)
24	HDFC Bank Limited	Associate of holding Company	Gratuity contribution (received) / paid	(78,291)	(75,676)	(70,000)	(70,000)
25	HDFC Bank Limited	Associate of holding Company	Group Term Insurance Premium	(5,050)	(9,838)	-	-
26	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	-	(4,919)	(1,059)	(5,967)

* Transaction amounts are on accrual basis.

PERIODIC DISCLOSURES

FORM L-31 LNL - 6 : Board of Directors & Key Person

Insurer: HDFC Standard Life Insurance Company Ltd.

Date: 30/09/2011

SI. No.	Name of person	Role/designation	Details of change in the quarter
1	Mr. Deepak S. Parekh	Chaiman & Director	
2	Mr. Keki M. Mistry	Director	
3	Ms. Renu Sud Karnad	Director	
4	Mr. Norman K. Skeoch	Director	
5	Mr. Gautam R. Divan	Independent Director	
6	Mr. Ranjan K. Pant	Independent Director	
7	Mr. Ravi Narain	Independent Director	
8	Mr. Nathan Parnaby	Director	
9	Mr. David Nish	Director	
10	Mr. A K T Chari	Independent Director	
11	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
12	Mr. Gerald E. Grimstone	Alternate to David Nish	
13	Mr. Amitabh Chaudhry	Managing Director & CEO	
14	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	
15	Ms.Vibha Padalkar	Chief Financial Officer	
16	Mr. Ashley Rebello	Chief Actuary and Appointed Actuary	
17	Mr. Prasun Gajri	CIO - Investment - Front Desk	
18	Mr. Vikram Mehta	General Manager - Sales & Marketing	
19	Mr. Rajendra Ghag	Executive Vice President - HR, L&D & Administration	
20	Mr. Khushru Sidwa	Senior VP - Audit & Risk	
21	Mr. Atul Juvle	VP - Legal, Compliance and Company Secretary	

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

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**As on 30th Sep 2011**

Form <u> K </u>	
Name of Insurer: <u>HDFC Standard Life Insurance Company Limited.</u>	Registration Number: <u>11-128245</u>
Classification: <u>Total Business</u>	

Item	Description	Adjusted Value [Amount (in ₹ lakhs)]	
(1)	(2)		
01	Available Assets in Policyholders' Fund:		2,626,304
	Deduct:		-
02	Mathematical Reserves		2,601,097
03	Other Liabilities		37
04	Excess in Policyholders' funds		25,171
05	Available Assets in Shareholders Fund:		65,729
	Deduct:		-
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		65,729
08	Total ASM (04)+(07)		90,899
09	Total RSM		49,770
10	Solvency Ratio (ASM/RSM)		183%

Certification:

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

Place: Mumbai
Date: 2-Nov-2011

Ashley Rebello

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

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

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

Name of the Fund Life Funds

Statement date as on: 30th Sep 2011

Details of Investment Portfolio

Periodicity of Submissior Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Prasun Gajri
Chief Investment Officer

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

Name of the Fund Pension & Annuity Funds

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

Statement date as on: 30th Sep 2011

Details of Investment Portfolio

Periodicity of Submission Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Prasun Gajri
 Chief Investment Officer

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

Statement date as on: 30th Sep 2011

Details of Investment Portfolio

Periodicity of Submission Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Prasun Gajri
Chief Investment Officer

FORM - 1

FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : September 30, 2011

Name of the Fund :- Shareholders Non Solvency Margin Func

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1)	G.Sec													
	Central Govt. Securities	CGSB	-	-	-	-	-	-	-	-	-	6.42681	2.17%	2.17%
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
2)	G.Sec OR Other Approved Securities/ Other Guaranteed securities													
	Other Approved Securities	SGOA	-	-	-	-	-	-	-	-	-	10.83996	2.21%	2.21%
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	1,000.00199	26.07240	1.14%	1.14%	1,000.00199	67.43379	2.98%	2.98%	3,593.85710	509.88727	9.65%	9.65%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	451.67208	32.16%	32.16%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FIs	ECDB	4,000.00000	59.34872	2.00%	2.00%	4,000.00000	98.06469	3.32%	3.32%	2,000.00000	49.74934	5.10%	5.10%
	Commercial Paper	ECCP	-	6.48327	0.28%	0.28%	-	88.52578	3.87%	3.87%	4,669.14000	242.33422	-	-
	Certificate of Deposit	EDCD	2,949.96600	1.45026	0.02%	0.02%	2,949.96600	70.07396	0.93%	0.93%	12,167.05250	612.09043	6.21%	6.21%
	Corporate Debentures	ECOS	1,500.00000	34.50000	2.33%	2.33%	1,500.00000	68.62500	4.68%	4.68%	1,500.00000	28.83663	1.62%	1.62%
	Investment properties - Immovable	EINP	4,137.21318	-	-	-	4,137.21318	-	-	-	4,137.21318	-	-	-
	Repo Investments	ECMR	539.10094	81.25691	8.07%	8.07%	539.10094	99.15553	9.93%	9.93%	1,557.14444	77.89724	1.61%	1.61%
	Sub-Ordinate Debt	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	Floating Rate Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Fund Units	EGMF	-	0.91008	0.02%	0.02%	-	65.38028	1.65%	1.65%	-	121.30186	3.50%	3.50%
(d)	Other than Approved Investments													
	Venture Funds		-	-	-	-	-	-	-	-	-	-	-	-
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	E. Security Receipt	OPSA	430.35291	-	-	-	430.35291	-	-	-	434.35626	-	-	-
	Equity Shares	OESH	2,255.21756	-	-	-	2,255.21756	-	-	-	-	249.51869	113.75%	113.75%
	TOTAL		16,811.85258	210.02164			16,811.85258	557.25902			30,058.76349	2,360.55453		

NOTE

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

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri
Chief Investment Officer

FORM - 1

FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : September 30, 2011

Name of the Fund :- Life Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1)	G.Sec													
	Central Govt. Securities	CGSB	219,884.96164	4,284.68577	2.00%	2.00%	219,884.96164	8,499.95837	4.01%	4.01%	212,908.64804	16,366.00510	8.39%	8.39%
	Treasury Bills	CTRB	34,140.17222	732.95714	3.04%	3.04%	34,140.17222	1,101.87930	4.61%	4.61%	14,757.70053	207.80934	1.70%	1.70%
2)	G.Sec OR Other Approved Securities/ Other Guaranteed securities													
	Other Approved Securities	SGOA	59,220.27833	1,039.12032	2.00%	2.00%	59,220.27833	2,012.99681	3.91%	3.91%	45,676.55593	3,011.18404	10.82%	10.82%
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	144,463.15704	3,103.58928	2.33%	2.33%	144,463.15704	5,873.10395	4.46%	4.46%	125,047.77928	8,547.16568	8.88%	8.88%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	4,463.45296	(104.35128)	-3.42%	-3.42%	4,463.45296	(286.52704)	-9.12%	-9.12%	1,533.15033	23.94544	1.99%	1.99%
(c)	Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	37,332.42169	(3,483.48758)	-12.90%	-12.90%	37,332.42169	(2,899.55459)	-10.85%	-10.85%	13,210.09013	1,543.25618	11.80%	11.80%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/Fis	ECDB	11,400.00000	257.10632	2.22%	2.22%	11,400.00000	517.79762	4.53%	4.53%	11,996.00000	735.97471	5.97%	5.97%
	Commercial Paper	ECCP	-	-	-	-	-	-	-	-	94.73536	-	-	-
	Certificate of Deposit	ECDB	15,289.68770	222.64065	1.33%	1.33%	15,289.68770	588.14080	3.55%	3.55%	18,479.47847	1,042.44955	5.77%	5.77%
	Corporate Securities (Approved Investments) - Debentures	ECOS	41,047.61042	958.44270	2.80%	2.80%	41,047.61042	1,735.04109	5.13%	5.13%	28,316.17435	2,197.67827	9.28%	9.28%
	Investment properties - Immovable	EINP	6,535.33000	-	-	-	6,535.33000	-	0.00%	0.00%	6,535.33000	-	-	-
	Repo Investments	ECMR	25,041.58295	536.94234	2.45%	2.45%	25,041.58295	997.37832	4.60%	4.60%	19,317.91701	1,313.36123	6.48%	6.48%
	Sub-Ordinate Debt	ECOS	-	-	-	-	-	-	-	-	134.95998	21.34%	21.34%	
	Floating Rate Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	
	Mutual Fund Units	EGMF	2,006.79293	166.90912	6.21%	6.21%	2,006.79293	273.14425	10.36%	10.36%	3,537.39197	841.57492	7.16%	7.16%
	Deep Discount Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	
(d)	Other than Approved Investments													
	Venture Funds	OVNF	1,742.78928	-	-	-	1,742.78928	-	-	-	1,827.78928	-	-	-
	PTC/Securitized Assets - Under Approved Sectors	OPSA	4,878.03369	2,20369	0.08%	0.08%	4,878.03369	2,20369	0.08%	0.08%	847.82000	-	-	-
	Sub-Ordinate Debt	OLDB	-	-	-	-	-	-	-	-	-	21.34%	21.34%	
	Equity Shares	OESH	701.78728	(87.83968)	-6.39%	-6.39%	701.78728	709.34805	72.60%	72.60%	1,961.68997	33.47805	1.74%	1.74%
	Security Receipts	OPSA	838.67263	-	-	-	838.67263	-	-	-	-	-	-	
	A. Mutual Fund - Liquid Funds	OMLF	-	-	-	-	-	-	-	-	153.85691	2.02%	2.02%	
	Corporate Debentures	OLDB	2,000.00000	3.61644	0.36%	0.36%	2,000.00000	-	-	-	-	-	-	
TOTAL			610,986.73	7,632.54			610,986.73	19,124.91			505,953.51529	36,247.43475		

NOTE

1 Gross Yield = $2^{1/2} / (A+B-I)$; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri
Chief Investment Officer

FORM - 1

FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : September 30, 2011

Name of the Fund: Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1)	G.Sec													
	Central Govt. Securities	CGSB	31,033.14267	622.90933	1.82%	1.82%	31,033.14267	1,430.56716	4.24%	4.24%	37,885.47319	2,830.11954	8.94%	8.94%
	Treasury Bills	CTRB	1,122.08247	31.19706	5.72%	5.72%	1,122.08247	34.93237	6.43%	6.43%	-	0.52573	-	-
2)	G.Sec OR Other Approved Securities/ Other Guaranteed securities													
	Other Approved Securities	SGOA	11,086.92491	240.07435	2.25%	2.25%	11,086.92491	445.13479	4.21%	4.21%	10,525.38546	826.34136	9.25%	9.25%
3)	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	25,247.10670	601.12609	3.21%	3.21%	25,247.10670	1,053.47653	5.70%	5.70%	12,751.05229	1,162.45942	10.07%	10.07%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	1,003.96463	(72.20636)	-9.97%	-9.97%	1,003.96463	(95.18375)	-12.94%	-12.94%	371.80703	(36.77613)	-10.67%	-10.67%
	(c) Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	7,541.71640	(685.97798)	-12.14%	-12.14%	7,541.71640	(565.26112)	-10.11%	-10.11%	3,076.94381	456.09293	12.44%	12.44%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FIs	ECDB	-	-	-	-	-	-	-	-	-	0.28842	0.16%	0.16%
	Commercial Paper	ECCP	-	-	-	-	-	-	-	-	-	2.52496	-	-
	Certificate of Deposit	ECDB	355.74552	9.01450	2.38%	2.38%	355.74552	18.78423	5.03%	5.03%	410.47560	132.73669	57.69%	57.69%
	Corporate Debentures	ECOS	10,689.63198	253.05786	2.65%	2.65%	10,689.63198	466.12419	4.93%	4.93%	8,694.85053	898.82598	10.09%	10.09%
	Repo Investments	ECMR	12,047.40715	145.67701	1.48%	1.48%	12,047.40715	258.69571	2.65%	2.65%	7,763.25597	219.09188	4.55%	4.55%
	Sub-Ordinate Debt	ECOS	-	-	-	-	-	-	-	-	-	31.06838	10.92%	10.92%
	Deep Discount Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Fund	EGMF	-	-	-	-	-	5.02550	-	-	-	6.09646	-	-
	(d) Other than Approved Investments													
	Equity Shares	OESH	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			100,127.72241	1,144.87185			100,127.72241	3,052.29560			81,479.24388	6,529.39561		

NOTE

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

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri
Chief Investment Officer

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

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : September 30, 2011

Name of the Fund : Unit Linked Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1)	G.Sec													
	Central Govt. Securities	CGSB	108,053.95579	1,635.10411	1.73%	1.73%	108,053.95579	2,310.69494	2.45%	2.45%	82,881.82313	4,165.93257	6.76%	6.76%
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	0.00106	-	-
2)	G.Sec OR Other Approved Securities/ Other Guaranteed securities													
	Other Approved Securities	SGOA	9,904.80000	398.83506	2.47%	2.47%	9,904.80000	692.84443	4.34%	4.34%	22,738.43668	1,152.21232	6.46%	6.46%
3)	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	220,769.99391	5,283.24599	2.67%	2.67%	220,769.99391	8,776.76118	4.47%	4.47%	180,632.88928	10,088.76786	5.77%	5.77%
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	146,113.83909	(14,901.71863)	-8.62%	-8.62%	146,113.83909	(26,776.71507)	-14.98%	-14.98%	184,694.43334	(1,502.00907)	-0.96%	-0.96%
	(c) Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	1,230,346.92900	(159,761.56853)	-12.40%	-12.40%	1,230,346.92900	(153,064.75929)	-11.91%	-11.91%	1,185,867.96446	164,182.62147	17.26%	17.26%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FLs	ECDB	64,800.00000	1,565.57204	2.48%	2.48%	64,800.00000	3,222.63952	5.17%	5.17%	63,200.00000	2,915.52970	5.85%	5.85%
	Net Current Assets / (Liabilities)	ECMR	25,955.07375	-	-	-	25,955.07375	-	-	-	26,975.85754	-	-	-
	Repo Investments	ECMR	18,358.98929	609.27666	2.58%	2.58%	18,358.98929	1,266.77094	5.43%	5.43%	29,534.74975	2,162.63244	6.21%	6.21%
	Commercial Paper	ECCP	-	-	-	-	6,74049	1.43%	1.43%	952.73600	323.04784	15.22%	15.22%	
	Certificate of Deposit	EDCD	40,690.43591	1,153.04462	1.40%	1.40%	40,690.43591	3,247.93107	3.98%	3.98%	125,629.18351	3,239.69334	4.43%	4.43%
	Deep Discount Bonds	ECOS	7,129.99189	260.62656	3.85%	3.85%	7,129.99189	422.92867	6.32%	6.32%	6,684.50260	261.94924	6.04%	6.04%
	Floating Rate Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Debentures	ECOS	84,506.40829	2,126.72430	5.16%	5.16%	84,506.40829	2,981.82209	7.32%	7.32%	81,637.54336	4,859.72292	-	-
	Mutual Fund Units	EGMF	-	-	-	-	-	-	-	-	-	230.54563	1.71%	1.71%
	(d) Other than Approved Investments													
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Debentures.	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Subordinate debt	OLDB	-	-	-	-	(12,84575)	-	-	-	(12,84575)	-4.61%	-4.61%	
	Equity Shares	OESH	45,560.44195	(3,297.75143)	-7.35%	-7.35%	45,560.44195	(10,441.18312)	-21.56%	-21.56%	40,858.64754	(25,402.78425)	-32.89%	-32.89%
	TOTAL		2,002,190.85886	(164,928.60926)			2,002,190.85886	(167,366.36989)			2,032,288.76718	166,665.01732		

NOTE

1 Gross Yield = $2^1 / (A+B-1)$; where I=Investment income; A= the assetsd at the beginning of the financial year; and B= the assetsd at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date :

Prasun Gajri
Chief Investment Officer

FORM - 2

L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sep 2011

Name of the Fund: Shareholders Non Solvency Margin Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Oct 2011

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sep 2011

Name of the Fund:

Life Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	Investment subject to Exposure Norms		-		-	-	-	-	-
	Other than Approved Investments		-		-	-	-	-	-
B.	<u>AS ON DATE</u>								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	5.95 % REL NCD Mat 28/07/2013	IPTD	1,459.82	28-Jul-06	FITCH	AAA	AA+	23-Dec-10	
	6.35% ReI. Energy Mat 28/07/13	IPTD	964.38	28-Jul-06	FITCH	AAA	AA+	23-Dec-10	
	5.60% ReI Energy Mat. 28/07/13	IPTD	958.52	28-Jul-06	FITCH	AAA	AA+	23-Dec-10	
	Investment subject to Exposure Norms		-		-	-	-	-	-
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000.00	07-May-08	CRISIL Limited	AAA	AA	24-Dec-08	
	Other than Approved Investments		-		-	-	-	-	-

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Oct 2011

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sep 2011

Name of the Fund: Pension and General Annuity

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Oct 2011

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th Sep 2011

Name of the Fund: Unit Linked Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Oct 2011

Amitabh Chaudhry
Managing Director & CEO

PERIODIC DISCLOSURES																	
FORM L-36 : Premium and number of lives covered by policy type																	
Insurer: HDFC Standard Life Insurance Co. Ltd.																	
Sl. No	Particulars	For the quarter ended 30th Sep. 2011			For the quarter ended 30th Sep. 2010			Upto the quarter ended 30th Sep. 2011			Upto the quarter ended 30th Sep. 2010			Date: 30/09/2011			
		Premium (₹ in Crores)	No. of Policies	No. of Lives	Premium (₹ in Crores)	No. of Policies	No. of Lives	Premium (₹ in Crores)	No. of Policies	No. of Lives	Premium (₹ in Crores)	No. of Policies	No. of Lives				
1	First year Premium																
	i) Individual Single Premium- (ISPI)																
	From 0-10,000	0.72	563	536	22.55	1,48	4,214	4,214	57.54	1.18	949	904	33.12	2,87	7,049	7,049	112.87
	From 10,000-25,000	1.48	635	626	50.07	1,69	814	814	55.96	2.55	1,066	1,052	78.01	3.85	1,797	1,797	121.41
	From 25,001-50,000	12.70	2,589	2,476	72.60	3,93	1,110	1,110	38.25	27.18	5,354	5,178	112.02	13.66	2,512	2,512	78.37
	From 50,001-75,000	2.39	361	349	34.80	1,51	1,050	1,050	10.83	5.14	753	738	35.06	2.69	331	331	25.01
	From 75,000-100,000	8.39	948	898	21.92	4.32	386	386	3.87	18.80	1,854	1,777	37.95	8.63	636	636	8.84
	From 1,00,001-1,25,000	0.76	63	62	2.16	0.26	23	23	1.94	1.22	99	97	7.31	0.69	51	51	4.74
	Above ₹ 1,25,000	27.76	734	700	34.89	18.96	284	284	6.83	52.13	1,433	1,355	95.03	24.23	559	559	11.48
	ii) Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	6.10	31	32	0.01	0.07	19	19	0.00	0.20	59	57	0.01	0.15	44	44	0.01
	From 50,001-100,000	0.20	33	32	0.02	0.14	29	29	0.01	0.34	51	50	0.02	0.24	32	32	0.01
	From 1,00,001-150,000	0.10	10	10	0.02	0.11	9	9	0.01	0.19	16	16	0.01	0.20	16	16	0.01
	From 150,001-2,00,000	0.20	10	12	0.00	0.03	2	2	0.00	0.22	13	12	0.02	0.18	10	10	0.01
	From 2,00,001-250,000	0.18	9	9	0.01	0.04	2	2	0.00	0.24	11	11	0.02	0.13	8	8	0.01
	From 2,50,001-3,00,000	0.11	5	5	0.02	0.09	2	2	0.00	0.19	7	7	0.01	0.09	3	3	0.00
	Above ₹ 3,00,000	1.28	19	19	0.08	0.12	11	11	0.04	2.21	26	26	0.16	0.78	25	25	0.08
	iii) Group Single Premium (GSP)																
	From 0-10,000	(0.28)	8	(1,490)	(693.81)	(0.03)	7	7,884	436.06	(0.31)	16	(849)	(982.89)	0.00	11.00	10,305.00	525.34
	From 10,000-25,000	0.06	14	4,609	136.57	0.06	4	3,560	45.87	0.10	23	6,652	139.97	0.11	10.00	5,624.00	120.80
	From 25,001-50,000	0.06	3	3,746	84.39	0.03	5	1,939	100.03	0.14	13	10,936	156.79	0.12	9.00	2,677.00	149.12
	From 50,001-75,000	0.05	6	1,279	53.69	0.03	3	2,140	49.70	0.08	9	4,486	78.24	0.10	4.00	2,714.00	58.23
	From 75,000-100,000	0.08	4	3,011	159.94	0.03	1	368	29.25	0.15	10	8,030	230.08	0.05	4.00	1,123.00	65.76
	From 1,00,001-1,25,000	0.02	1	668	70.99	0.01	2	238	36.89	0.11	8	2,418	125.02	0.07	4.00	629.00	50.14
	Above ₹ 1,25,000	117.73	41	223,185	3,647.68	1.02	11	17,130	866.71	184.42	84	378,756	7,016.01	3.00	42.00	64,271.00	2,863.38
	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	8.50	11,659	11,468	410.55	9.23	17,794	17,795	666.14	14.70	20,903	20,528	724.93	15.34	30,686	30,691	1,128.77
	From 10,000-25,000	100.99	61,414	59,211	1,283.18	139.32	72,222	72,225	1,276.98	167.74	100,911	97,456	2,451.45	255.83	136,008	136,011	2,445.73
	From 25,001-50,000	255.05	52,883	50,711	2,496.05	170.71	39,813	39,813	1,144.13	350.49	84,043	78,949	3,964.10	397.25	69,066	69,066	1,344.52
	From 50,001-75,000	29.41	4,717	4,571	357.64	35.45	5,703	5,703	289.81	41.71	7,579	7,311	561.81	64.09	10,709	10,709	531.90
	From 75,000-100,000	139.70	15,466	13,988	1,368.11	132.61	14,325	14,325	617.30	200.40	24,921	22,510	2,377.69	222.85	24,327	24,327	1,962.35
	From 1,00,001-1,25,000	7.92	789	745	116.37	11.68	1,090	1,090	91.23	13.11	1,242	1,157	173.91	21.99	2,106	2,106	170.40
	Above ₹ 1,25,000	153.60	6,409	5,784	1,352.75	301.17	10,483	10,483	1,118.25	217.31	9,554	8,625	2,367.61	522.67	18,133	18,133	2,022.57
	vi) Individual non Single Premium- Annuity- (INSPA)																
	From 0-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	1.87	-	344	0.20	-	-	185	-	(2.30)	-	576	0.20	0.83	-	185.00	-
	From 10,000-25,000	0.02	-	70	0.00	-	1	42	-	1.84	-	162	0.00	0.80	2.00	42.00	-
	From 25,001-50,000	0.59	-	44	-	0.00	-	-	-	11.82	-	114	-	13.35	1.00	-	-
	From 50,001-75,000	0.35	-	16	-	0.01	-	8	-	8.95	-	38	-	4.63	8.00	-	-
	From 75,000-100,000	0.35	-	11	-	0.01	-	-	-	2.32	-	22	-	0.99	-	-	-
	From 1,00,001-1,25,000	8.33	-	10	-	0.01	-	-	-	1.15	-	13	-	0.29	6.00	34,387.00	-
	Above ₹ 1,25,000	71.20	3	347	0.03	25.64	15	183,276	14.50	116.20	6	887	0.08	965.63	22.00	188,000.00	15.53
	viii) Group Non Single Premium- Annuity- (GNSPA)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i) Individual																
	From 0-10,000	74.73	165,781	169,387	2,808.58	93.82	198,250	202,065	2,856.93	134.52	273,405	280,067	4,832.11	166.28	311,241	421,107	5,548.71
	From 10,000-25,000	369.90	321,058	322,649	6,368.91	332.53	328,849	328,521	6,349.39	643.63	509,289	512,858	10,105.28	548.87	478,891	977,751	18,927.54
	From 25,001-50,000	316.05	111,225	111,553	3,192.21	229.48	98,146	98,308	3,128.88	532.79	170,426	170,909	5,814.46	380.27	139,989	322,122	10,200.04
	From 50,001-75,000	70.80	25,047	25,073	1,457.65	47.57	23,154	23,184	1,297.70	128.38	32,826	32,910	1,972.56	84.59	27,544	103,346	5,272.84
	From 75,000-100,000	220.82	28,086	28,078	1,201.70	153.81	20,163	20,173	1,319.52	363.99	43,413	43,486	2,317.52	288.04	30,896	44,431	2,943.79
	From 1,00,001-1,25,000	29.27	5,153	5,157	530.56	17.17	4,843	4,847	484.05	6.418	6,434	6,922.09	30.33	5,554	22,226	2,025.69	
	Above ₹ 1,25,000	821.36	21,766	21,772	3,445.30	314.05	15,102	15,109	2,938.90	840.48	33,853	33,900	5,645.71	494.80	20,445	32,316	6,803.67
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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

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

Date: **30/09/2011**

SI No.	Channels	For the quarter ended 30th Sep, 2011			For the quarter ended 30th Sep, 2010			Upto the quarter ended 30th Sep, 2011			Upto the quarter ended 30th Sep, 2010		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)
1	Individual agents	1	630	0.72	1	7,500	10.00	1	630	0.72	3	11,177	23.00
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	14	7,294	0.41	-	-	-	14	7,294	0.41	-	-	-
4	Brokers	22	6,602	4.49	5	1,101	0.15	31	10,231	4.98	12	26,778	7.65
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	43	221,862	187.51	43	208,157	74.71	123	393,886	320.66	100	277,610	159.34
	Total(A)	80	236,388	193.13	49	216,758	84.85	169	412,041	326.77	115	315,565	189.99
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	80	236,388	193.13	49	216,758	84.85	169	412,041	326.77	115	315,565	189.99

PERIODIC DISCLOSURES

FORM L-38 Business Acquisition through different channels (Individuals)

Insurer:		HDFC Standard Life Insurance Co. Ltd.								Date:	30/09/2011
Sl. No.	Channels	For the quarter ended 30th Sep, 2011		For the quarter ended 30th Sep, 2010		Upto the quarter ended 30th Sep, 2011		Upto the quarter ended 30th Sep, 2010			
		No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)		
1	Individual agents	41,822	128.92	103,541	319.00	73,498	229.56	166,670	540.02		
2	Corporate Agents-Banks	93,326	485.74	76,832	466.05	151,952	755.55	142,179	827.07		
3	Corporate Agents -Others	194	34.84	388	21.99	328	52.26	703	38.74		
4	Brokers	7,989	33.01	1,088	3.78	11,034	52.62	1,328	4.48		
5	Micro Agents	-	-	-	-	-	-	-	-		
6	Direct Business	16,009	30.62	8,161	23.12	24,032	47.35	13,795	36.86		
	Total (A)	159,340	713.13	190,010	833.93	260,844	1,137.34	324,675	1,447.18		
1	Referral (B)	-	-	158	0.69	-	-	824	2.31		
	Grand Total (A+B)	159,340	713.13	190,168	834.62	260,844	1,137.34	325,499	1,449.48		

PERIODIC DISCLOSURES

FORM L-39-Data on Settlement of Claims - Individual for the quarter ended 30th Sep, 2011

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

Date: **30/09/2011**

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	263	144	30	4	-	-	441	5.19
2	Survival Benefit	776	108	41	32	37	102	1,096	5.18
3	for Annuities / Pension	-	4	22	36	22	7	91	1.97
4	For Surrender	-	30,417	-	-	-	-	30,417	377.91
5	Other benefits	-	40,238	-	-	-	-	40,238	210.33
1	Death Claims	-	1,098	123	6	1	2	1,230	26.77

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

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits #	-	2,502	-	-	-	-	2,502	262.09
1	Death Claims	-	261	-	-	-	-	261	1.98

No. of Claims of Other Benefits for Group business is based on the individual member.

The figures for individual and group insurance business are shown separately

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

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life - Individual for the quarter ended 30th Sep, 2011

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

Date: **30/09/2011**

No. of claims only

Sl. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	143	29	187	200	1,552	1,020
2	Claims reported during the period	1,211	539	909	98	29,377	40,015
3	Claims Settled during the period	1,230	441	1,096	91	30,417	40,238
4	Claims Repudiated during the period	61	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	50	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	11	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	63	127	-	207	512	797
	Less than 3months	61	106	-	71	473	755
	3 months to 6 months	-	16	-	37	39	32
	6months to 1 year	-	5	-	53	-	10
	1year and above	2	-	-	46	-	-

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

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits #
1	Claims O/S at the beginning of the period	-	-	-	-	-	52
2	Claims reported during the period	261					2,597
3	Claims Settled during the period	261					2,502
4	Claims Repudiated during the period	-					
a	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	147
	Less than 3months	-	-	-	-	-	147
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

No. of Claims of Other Benefits for Group business is based on the individual member.

PERIODIC DISCLOSURES

FORM L-41 GREIVANCE DISPOSAL for the quarter ended 30th Sep, 2011

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

Date: **30/09/2011**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partially Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	700	4,667	1,582	-	3,479	306
b)	New Busines Related	108	1,327	770	-	565	100
c)	Policy Servcing related	197	971	584	-	445	139
d)	Claim Servicing related	32	728	486	-	221	53
e)	Others	-	150	70	-	80	-
	Total Number	1,037	7,843	3,492	-	4,790	598

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
2	Duration wise Pending Status			
a)	Less than 15 days	578	-	578
b)	Greater than 15 days	20	-	20
	Total Number	598	-	598

L-42- Valuation Basis (Life Insurance) as at end Sep 2011

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

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

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

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

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

(1) Valuation Interest Rate Assumptions

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

(b) Group Business

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

(2) Mortality Assumptions

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

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

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

(3) Expense Assumptions

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

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

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

The per policy renewal expense assumption varies between Rs 241 and Rs 1913 for the majority of the individual business.

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

The claim expense assumptions for maturities and surrenders for individual contracts is Rs. 669 and for death claims it is the higher of 0.4% of Sum at risk and Rs 669.

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

In addition, investment expenses of 0.18% of fund (0.12% for individual unit-linked & group unit-linked) are also reserved for.

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

(a.1) No lapses or surrenders are assumed to occur in the initial policy years when the surrender charges are applicable.

After the completion of such period, the lapse/surrender rate is set at best estimate, adjusted for 20% downside Margin for Adverse Deviations (MAD).

The actual rates range from 4% to 32% based on products and duration in-force since inception.

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

(a.3) The partial withdrawals have been set to 120% of the best estimate rates (implying a MAD of 20%).

The actual rates vary from 1.2% to 6% based on products.

(b) Individual Business (Conventional)

(b.1) No lapses or surrenders are assumed to occur.

L-42- Valuation Basis (Life Insurance) as at end Sep 2011

(5) Bonus Rates

(a) Individual Business

- The future reversionary bonus rates vary between 2% and 5%.
- Reversionary bonuses are assumed to de-escalate for some products, subject to a minimum floor of 1% or any other minimum guarantees applicable.
- Terminal bonuses are set at a policy level as the excess of projected asset share over guaranteed maturity benefits, subject to a minimum of zero.

(6) Policyholder's Reasonable Expectations

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

(7) Taxation and Shareholder Transfers

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

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

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

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

- | | |
|--------------|--|
| 1. Interest | No change |
| 2. Expenses | No change except that the renewal and claim expenses at the valuation date are inflated for the period from the last valuation to the current valuation. |
| 3. Inflation | No change |

(9.b) Annuities

- | | |
|------------------------------------|--|
| 1. Interest | |
| 1a. Annuity in payment | No change |
| 1b. Annuity during deferred period | N/A |
| 1c. Pension : All Plans | No change |
| 2. Expenses | The fixed per policy renewal expense assumptions are derived by inflating the expense assumptions applicable at 31st March 2010 at the rate of 7.5%. The fixed Renewal Expense per frequency has been increased from Rs. 216 to Rs. 241. |
| 3. Inflation | The rate of inflation is increased from 6.5% per annum to 7.5% per annum. |

(9.c) Unit Linked

- | | |
|--------------|--|
| 1. Interest | No change |
| 2. Expenses | No change except that the renewal and claim expenses at the valuation date are inflated for the period from the last valuation to the current valuation. |
| 3. Inflation | No change |

(9.d) Health

- | | |
|--------------|--|
| 1. Interest | No change |
| 2. Expenses | The fixed per policy expense and claim expense assumptions are derived by applying a 7.5% p.a. inflation to the expense assumptions applicable at 31 st March 2011. |
| 3. Inflation | No change |

(9.e) Group

- | | |
|--------------|---|
| 1. Interest | No change |
| 2. Expenses | The fixed per policy renewal and claim expense assumptions are derived by inflating the expense assumptions applicable at 31st March 2010 at the rate of 7.5%. The claim expense assumptions for surrenders have been increased from Rs. 5,000 to Rs. 5,573. The scheme level fixed renewal expenses have been increased from Rs. 20,000 to Rs. 22,292. |
| 3. Inflation | The rate of inflation is increased from 6.5% per annum to 7.5% per annum. |

Notes

In the financial year 2010-2011, the company has launched products with highest NAV guarantee.
An additional reserve is held for such NAV guarantee and is equal to the accumulated guarantee charge deducted for these funds.