



IRDAI PUBLIC DISCLOSURES
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2018

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

REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2018

(₹ '000)																	
Policyholders' Account (Technical Account)																	
Particulars	Schedule	Participating Funds			Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
Premiums earned - net																	
(e) First year premium		2,295,243	36,072	2,331,315	1,879,417	-	90,126	-	-	101,703	2,071,246	7,574,422	87,384	-	-	7,661,806	12,064,367
(b) Renewal premium		11,104,929	461,433	11,566,362	3,304,007	-	648,946	-	-	131,468	4,084,421	14,511,864	2,145,657	-	-	16,657,521	32,308,304
(c) Single premium		84	-	84	9,683,998	2,800,682	1,355,713	1,919,444	6,266,744	53,677	22,080,258	776,455	57,847	970,166	147,651	1,952,119	24,032,461
Premium	L-4	13,400,256	497,505	13,897,761	14,867,422	2,800,682	2,094,785	1,919,444	6,266,744	286,848	28,235,925	22,862,741	2,290,888	970,166	147,651	26,271,446	68,405,132
(d) Reinsurance ceded		(9,907)	-	(9,907)	(541,659)	-	-	-	-	(62,345)	(604,004)	(15,761)	-	-	-	(15,761)	(629,672)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		13,390,349	497,505	13,887,854	14,325,763	2,800,682	2,094,785	1,919,444	6,266,744	224,503	27,631,921	22,846,980	2,290,888	970,166	147,651	26,255,685	67,775,460
Income from investments																	
(a) Interest, dividends & rent - gross		4,390,953	393,309	4,784,262	1,634,529	370,491	541,186	401,903	656,847	10,668	3,615,624	4,180,524	802,525	699,283	144,842	5,827,174	14,227,060
(b) Profit on sale / redemption of investments		129,618	925	130,543	147,356	1,266	7,201	2,903	34,003	213	192,942	5,456,205	1,402,949	272,215	88,140	7,219,509	7,542,994
(c) (Loss on sale / redemption of investments)		(45,516)	(315)	(45,831)	(12,083)	-	(2)	(173)	(12,556)	(1)	(24,815)	(1,077,396)	(223,600)	(266,975)	(49,721)	(1,617,692)	(1,688,338)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of (premium) / discount on investments		(145,550)	(8,653)	(154,203)	13,167	654	(10,761)	(5,555)	11,822	505	9,832	(8,004,258)	(752,693)	(233,616)	(84,005)	(9,074,572)	(9,074,572)
Sub Total		4,329,505	385,266	4,714,771	1,782,969	372,411	537,624	399,078	690,116	11,385	3,793,583	579,484	1,232,369	481,249	100,980	2,394,082	10,902,436
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	-	28,382	-	44,943	-	(32,356)	40,969	-	-	-	-	-	40,969
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	134,349	-	-	-	134,349	134,349
(c) Others		124,936	2,786	127,722	11,629	-	968	-	2,989	796	16,382	6,025	552	-	-	6,577	150,681
TOTAL (A)		17,844,790	885,557	18,730,347	16,120,361	3,201,475	2,633,377	2,363,465	6,959,849	204,328	31,482,855	23,566,838	3,523,809	1,451,415	248,631	28,790,693	79,003,895
Commission																	
First year commission		567,509	1,476	568,985	185,470	-	6,542	-	(16,430)	3,692	179,274	1,121,066	4,226	-	-	1,125,292	1,873,551
Renewal commission		299,130	6,478	305,608	32,603	(50)	12,344	-	-	5,364	50,261	72,264	15,564	-	-	87,828	443,697
Single commission		-	-	-	243,310	501	-	-	68,694	(14)	312,491	6,756	89	3	-	6,848	319,339
Sub Total	L-5	866,639	7,954	874,593	461,383	451	18,886	-	52,264	9,042	542,026	1,200,086	19,879	3	-	1,219,968	2,636,587
Operating expenses related to insurance business	L-6	3,260,845	26,600	3,287,445	2,687,377	3,828	30,810	2,641	199,324	104,563	3,028,543	3,113,639	26,417	1,336	199	3,141,591	9,457,579
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(120,258)	-	(120,258)	304,166	-	-	-	-	9,568	313,734	(234,807)	-	5,241	-	(229,566)	(36,090)
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		616,464	17,311	633,775	-	-	-	-	-	-	-	-	-	-	-	-	633,775
(b) Others - Provision for standard and non standard assets		(279)	-	(279)	-	-	-	-	-	-	-	-	-	-	-	-	(279)
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	733,620	76,008	19,217	4,135	832,980	832,980
TOTAL (B)		4,623,411	51,865	4,675,276	3,452,926	4,279	49,696	2,641	251,588	123,173	3,884,303	4,812,538	122,304	25,797	4,334	4,964,973	13,524,552
Benefits paid (net)	L-7	4,740,342	241,084	4,981,426	3,865,884	470,257	63,354	1,445,824	387,368	17,615	6,250,302	14,935,730	5,170,613	952,969	269,563	21,328,875	32,560,603
Interim bonuses paid		56,625	6,245	62,870	-	-	-	-	-	-	-	-	-	-	-	-	62,870
Terminal bonuses paid		947,989	53,908	1,001,897	-	-	-	-	-	-	-	-	-	-	-	-	1,001,897
Change in valuation of liability against life policies in force																	
(a) Gross		8,013,716	394,005	8,407,721	9,685,403	2,726,939	2,515,275	915,000	6,215,277	13,935	22,071,829	130,288	25,050	4,025	(2,819)	156,544	30,636,094
(b) Amount ceded in reinsurance		(3,968)	-	(3,968)	(2,668,740)	-	-	-	-	(6,537)	(2,675,277)	(561)	-	-	-	(561)	(2,679,806)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	3,572,951	(2,157,925)	405,685	(38,804)	1,781,907	1,781,907
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	238,097	(68,182)	-	-	169,915	169,915
TOTAL (C)		13,754,704	695,242	14,449,946	10,882,547	3,197,196	2,578,629	2,360,824	6,602,645	25,013	25,646,854	18,876,505	2,969,556	1,362,679	227,940	23,436,680	63,533,480
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		(533,325)	138,450	(394,875)	1,784,888	-	5,052	-	105,616	56,142	1,951,698	(122,205)	431,949	62,939	16,357	389,040	1,945,863
APPROPRIATIONS																	
Transfer to Shareholders' Account		-	-	-	1,784,888	-	5,052	-	105,616	56,142	1,951,698	(122,205)	431,949	62,939	16,357	389,040	2,340,738
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		(533,325)	138,450	(394,875)	-	-	-	-	-	-	-	-	-	-	-	-	(394,875)
TOTAL (D)		(533,325)	138,450	(394,875)	1,784,888	-	5,052	-	105,616	56,142	1,951,698	(122,205)	431,949	62,939	16,357	389,040	1,945,863
The total surplus as mentioned below :																	
(a) Interim bonuses paid		56,625	6,245	62,870	-	-	-	-	-	-	-	-	-	-	-	-	62,870
(b) Terminal bonuses paid		947,989	53,908	1,001,897	-	-	-	-	-	-	-	-	-	-	-	-	1,001,897
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		(533,325)	138,450	(394,875)	1,784,888	-	5,052	-	105,616	56,142	1,951,698	(122,205)	431,949	62,939	16,357	389,040	1,945,863
(e) Total surplus :((a)+(b)+(c)+(d))		471,289	198,603	669,892	1,784,888	-	5,052	-	105,616	56,142	1,951,698	(122,205)	431,949	62,939	16,357	389,040	3,010,630

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

REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2018

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds			Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																	
(a) First year premium		4,452,470	67,866	4,520,336	3,229,249	-	187,301	-	-	212,471	3,629,021	11,868,462	170,834	-	-	12,039,296	20,188,653
(b) Renewal premium		19,341,217	778,151	20,119,368	5,542,318	-	1,005,551	-	-	236,319	6,784,188	25,520,412	3,684,941	-	-	29,205,353	56,108,909
(c) Single premium		251	-	251	18,372,411	5,109,390	-	2,916,984	10,356,224	188,855	39,359,699	1,293,544	148,073	1,463,652	419,383	3,324,652	42,684,602
Premium	L-4	23,793,938	846,017	24,639,955	27,143,978	5,109,390	3,608,687	2,916,984	10,356,224	637,645	49,772,908	38,682,418	4,003,848	1,463,652	419,383	44,569,301	118,982,164
(d) Reinsurance ceded		(19,572)	-	(19,572)	(1,001,463)	-	-	-	-	(105,659)	(1,107,122)	(67,167)	-	-	-	(67,167)	(1,193,861)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		23,774,366	846,017	24,620,383	26,142,515	5,109,390	3,608,687	2,916,984	10,356,224	531,986	48,665,786	38,615,251	4,003,848	1,463,652	419,383	44,502,134	117,788,303
Income from investments																	
(a) Interest, dividends & rent - gross		8,694,879	778,728	9,473,607	3,196,181	701,436	1,042,856	774,332	1,165,005	20,107	6,899,917	7,975,907	1,630,046	1,390,818	291,045	11,287,816	27,661,340
(b) Profit on sale/redemption of investments		191,628	2,532	194,160	266,799	12,501	11,683	3,706	62,460	822	357,971	12,471,682	3,286,038	554,313	195,201	16,507,234	17,059,365
(c) (Loss on sale/redemption of investments)		(61,397)	(315)	(61,712)	(53,258)	-	(2)	(834)	(12,556)	(1)	(66,651)	(2,185,555)	(499,676)	(548,107)	(116,086)	(3,349,424)	(3,477,787)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	(10,785,089)	(292,043)	(815,816)	(223,795)	(12,116,743)	(12,116,743)
(e) Amortisation of (premium) / discount on investments		(315,645)	(19,102)	(334,747)	13,561	(657)	(23,413)	(12,459)	22,429	652	113	48,794	5,592	20,447	3,482	78,315	(256,319)
Sub Total		8,509,465	761,843	9,271,308	3,423,283	713,280	1,031,124	764,745	1,237,338	21,580	7,191,350	7,525,739	4,129,957	601,655	149,847	12,407,198	28,869,856
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	-	37,008	-	139,190	-	-	176,198	-	-	-	-	-	176,198
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	235,686	-	-	-	235,686	235,686
(c) Others		252,147	5,426	257,573	24,324	-	1,855	-	5,504	1,754	33,437	216,533	1,001	-	-	217,534	508,544
TOTAL (A)		32,535,978	1,613,286	34,149,264	29,590,122	5,859,678	4,641,666	3,820,919	11,599,066	555,320	56,066,771	46,593,209	8,134,806	2,065,307	569,230	57,362,552	147,578,587
Commission																	
First year commission		1,087,358	2,613	1,089,971	301,546	-	13,451	-	-	12,357	327,354	1,866,094	8,437	-	-	1,874,531	3,291,856
Renewal commission		542,947	10,669	553,616	46,695	-	19,049	-	-	9,889	75,633	128,483	26,140	-	-	154,623	783,872
Single commission		-	-	-	440,701	1,251	-	-	89,263	(2)	531,213	11,349	194	3	-	11,546	542,759
Sub Total	L-5	1,630,305	13,282	1,643,587	788,942	1,251	32,500	-	89,263	22,244	934,200	2,005,926	34,771	3	-	2,040,700	4,618,487
Operating expenses related to insurance business	L-6	5,712,187	46,171	5,758,358	5,093,767	7,084	60,354	4,043	330,273	306,389	5,801,910	5,088,047	52,469	2,030	581	5,143,127	16,703,395
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(150,408)	-	(150,408)	544,561	-	-	-	-	-	554,129	(217,663)	-	12,349	-	(205,314)	198,407
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		717,770	17,311	735,081	-	-	-	-	-	-	-	-	-	-	-	-	735,081
(b) Others - Provision for standard and non standard assets		811	(19)	792	(94)	-	(19)	-	(29)	(7)	(149)	(616)	(107)	-	-	(723)	(80)
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	1,427,011	148,674	38,232	8,374	1,622,291	1,622,291
TOTAL (B)		7,910,665	76,745	7,987,410	6,427,176	8,335	92,835	4,043	419,507	338,194	7,290,090	8,302,705	235,807	52,614	8,955	8,600,081	23,877,581
Benefits paid (net)	L-7	7,618,187	490,133	8,108,320	7,016,959	1,904,445	550,504	1,923,539	710,522	61,990	12,167,959	28,592,885	9,202,486	2,516,532	843,504	41,155,407	61,431,686
Interim bonuses paid		120,691	8,743	129,434	-	-	-	-	-	-	-	-	-	-	-	-	129,434
Terminal bonuses paid		1,409,368	79,404	1,488,772	-	-	-	-	-	-	-	-	-	-	-	-	1,488,772
Change in valuation of liability against life policies in force																	
(a) Gross		15,979,943	665,080	16,645,023	17,625,471	3,946,898	3,882,090	1,893,337	10,166,176	133,740	37,647,712	121,618	47,295	8,533	(13,756)	163,690	54,456,425
(b) Amount ceded in reinsurance		(3,643)	-	(3,643)	(4,675,043)	-	-	-	-	(34,746)	(4,709,789)	(594)	-	-	-	(594)	(4,714,026)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	5,882,373	(2,329,231)	(658,886)	(298,109)	2,596,147	2,596,147
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	2,778,599	199,581	-	-	2,978,180	2,978,180
TOTAL (C)		25,124,546	1,243,360	26,367,906	19,967,387	5,851,343	4,432,594	3,816,876	10,876,698	160,984	45,105,882	37,374,881	7,120,131	1,866,179	531,639	46,892,830	118,366,618
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		(499,233)	293,181	(206,052)	3,195,559	-	116,237	-	302,861	56,142	3,670,799	915,623	778,868	146,514	28,636	1,869,641	5,334,388
APPROPRIATIONS																	
Transfer to Shareholders' Account		-	-	-	3,195,559	-	116,237	-	302,861	56,142	3,670,799	915,623	778,868	146,514	28,636	1,869,641	5,540,440
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(499,233)	293,181	(206,052)	-	-	-	-	-	-	-	-	-	-	-	-	(206,052)
TOTAL (D)		(499,233)	293,181	(206,052)	3,195,559	-	116,237	-	302,861	56,142	3,670,799	915,623	778,868	146,514	28,636	1,869,641	5,334,388
The total surplus as mentioned below :																	
(a) Interim bonuses paid		120,691	8,743	129,434	-	-	-	-	-	-	-	-	-	-	-	-	129,434
(b) Terminal bonuses paid		1,409,368	79,404	1,488,772	-	-	-	-	-	-	-	-	-	-	-	-	1,488,772
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue account		(499,233)	293,181	(206,052)	3,195,559	-	116,237	-	302,861	56,142	3,670,799	915,623	778,868	146,514	28,636	1,869,641	5,334,388
(e) Total Surplus :[(a)+(b)+(c)+(d)]		1,030,826	381,328	1,412,154	3,195,559	-	116,237	-	302,861	56,142	3,670,799	915,623	778,868	146,514	28,636	1,869,641	6,952,594

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

REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2017

(₹ '000)																	
Policyholders' Account (Technical Account)																	
Particulars	Schedule	Participating Funds			Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																	
(a) First year premium		2,992,745	72,844	3,065,589	1,151,332	-	279,915	-	-	92,341	1,523,588	6,063,240	301,377	-	-	6,364,617	10,953,794
(b) Renewal premium		9,616,431	470,355	10,086,786	2,377,216	-	493,207	-	-	176,710	3,047,133	11,490,175	2,230,965	-	-	13,721,140	26,855,059
(c) Single premium		60	-	60	6,128,788	794,522	1,235,499	2,627,102	1,454,705	652	12,241,268	449,272	21,006	3,512,423	332,855	4,315,556	16,556,884
Premium	L-4	12,609,236	543,199	13,152,435	9,657,336	794,522	2,008,621	2,627,102	1,454,705	269,703	16,811,989	18,002,687	2,553,347	3,512,423	332,855	24,401,312	54,365,736
(d) Reinsurance ceded		(9,054)	-	(9,054)	(386,624)	-	-	-	-	(37,335)	(423,959)	(38,417)	-	-	-	(38,417)	(471,430)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		12,600,182	543,199	13,143,381	9,270,712	794,522	2,008,621	2,627,102	1,454,705	232,368	16,388,030	17,964,270	2,553,347	3,512,423	332,855	24,362,895	53,694,306
Income from investments																	
(a) Interest, dividends & rent - gross		3,671,407	354,887	4,026,294	1,245,324	246,265	464,273	276,584	286,691	7,165	2,526,302	3,732,621	767,530	624,612	145,788	5,270,551	11,823,147
(b) Profit on sale / redemption of investments		2,744,073	1,656	2,745,729	21,857	854	4,126	416	184,471	228	211,952	6,101,966	1,170,079	288,104	100,217	7,660,366	10,618,047
(c) (Loss on sale / redemption of investments)		(162,739)	-	(162,739)	(180)	(4)	-	-	-	-	(184)	(495,364)	(106,983)	(40,859)	(10,302)	(653,508)	(816,431)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	3,020,179	673,808	(81,267)	(31,259)	3,581,461	3,581,461
(e) Amortisation of (premium) / discount on investments		(155,473)	(10,444)	(165,917)	958	767	(11,140)	(2,952)	(3,675)	(117)	(16,159)	24,249	8,697	2,868	876	36,690	(145,386)
Sub Total		6,097,268	346,099	6,443,367	1,267,959	247,882	457,259	274,048	467,487	7,276	2,721,911	12,383,651	2,513,131	793,458	205,320	15,895,560	25,060,838
Other income																	
(a) Contribution from the Shareholders' Account		-	-	-	-	9,514	(10,661)	51,225	-	-	50,078	-	-	-	-	-	50,078
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	147,817	-	-	-	147,817	147,817
(c) Others		54,818	2,951	57,769	12,271	4	1,871	-	1,937	725	16,808	45,034	3,783	(7)	-	48,810	123,387
TOTAL (A)		18,752,268	892,249	19,644,517	10,550,942	1,051,922	2,457,090	2,952,375	1,924,129	240,369	19,176,827	30,540,772	5,070,261	4,305,874	538,175	40,455,082	79,276,426
Commission																	
First year commission		744,750	4,307	749,057	147,708	-	20,624	-	-	7,476	175,808	1,091,144	15,642	-	-	1,106,786	2,031,651
Renewal commission		239,463	6,664	246,127	8,015	-	9,052	-	-	7,658	24,725	61,606	16,986	-	-	78,592	349,444
Single commission		2	-	2	70,888	20	-	-	15,986	2	86,896	5,917	129	594	-	6,640	93,538
Sub Total	L-5	984,215	10,971	995,186	226,611	20	29,676	-	15,986	15,136	287,429	1,158,667	32,757	594	-	1,192,018	2,474,633
Operating expenses related to insurance business	L-6	2,448,718	24,233	2,472,951	1,863,793	1,258	47,449	4,161	53,974	105,680	2,076,315	2,584,008	52,550	5,406	(2,809)	2,639,155	7,188,421
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(17,104)	-	(17,104)	227,772	(650)	-	-	-	12,556	239,678	(190,175)	-	4,327	-	(185,848)	36,726
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		(4,830)	-	(4,830)	-	-	-	-	-	-	-	-	-	-	-	-	(4,830)
(b) Others - Provision for standard and non standard assets		(58,646)	(15)	(58,661)	(94)	-	(16)	-	(29)	(8)	(147)	(543)	(78)	-	-	(621)	(59,429)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	652,684	77,908	17,577	4,299	752,468	752,468
TOTAL (B)		3,352,353	35,189	3,387,542	2,318,082	628	77,109	4,161	69,931	133,364	2,603,275	4,204,641	163,137	27,904	1,490	4,397,172	10,387,989
Benefits paid (net)	L-7	2,873,172	187,958	3,061,130	1,606,345	186,266	24,449	279,567	298,365	27,261	2,422,253	18,506,807	3,253,664	1,628,014	267,193	23,655,678	29,139,061
Interim bonuses paid		26,447	1,772	28,219	-	-	-	-	-	-	-	-	-	-	-	-	28,219
Terminal bonuses paid		457,952	23,837	481,789	-	-	-	-	-	-	-	-	-	-	-	-	481,789
Change in valuation of liability against life policies in force																	
(a) Gross		11,976,077	557,391	12,533,468	8,116,703	868,878	2,186,146	2,668,647	1,408,200	32,370	15,280,944	20,786	14,825	232	(2,520)	33,323	27,847,735
(b) Amount ceded in reinsurance		(5,369)	-	(5,369)	(2,841,967)	-	-	-	-	(27,145)	(2,869,112)	41	-	-	-	41	(2,874,440)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	9,048,832	1,036,525	2,601,152	253,124	12,939,633	12,939,633
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	(1,112,526)	269,555	-	-	(842,971)	(842,971)
TOTAL (C)		15,326,279	770,958	16,099,237	6,881,081	1,055,144	2,210,595	2,948,214	1,706,565	32,486	14,834,085	26,463,940	4,574,569	4,229,398	517,797	35,785,704	66,719,026
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		71,636	86,102	157,738	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,810)	332,555	48,572	18,889	272,206	2,169,411
APPROPRIATIONS																	
Transfer to Shareholders' Account		-	-	-	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,810)	332,555	48,572	18,889	272,206	2,011,673
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		71,636	86,102	157,738	-	-	-	-	-	-	-	-	-	-	-	-	157,738
TOTAL (D)		71,636	86,102	157,738	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,810)	332,555	48,572	18,889	272,206	2,169,411
The total surplus as mentioned below :																	
(a) Interim bonuses paid		26,447	1,772	28,219	-	-	-	-	-	-	-	-	-	-	-	-	28,219
(b) Terminal bonuses paid		457,952	23,837	481,789	-	-	-	-	-	-	-	-	-	-	-	-	481,789
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		71,636	86,102	157,738	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,810)	332,555	48,572	18,889	272,206	2,169,411
(e) Total surplus :[(a)+(b)+(c)+(d)]		556,035	111,711	667,746	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,810)	332,555	48,572	18,889	272,206	2,679,419

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

REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds			Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension
Premiums earned - net																
(a) First year premium		5,010,934	132,748	5,143,682	2,051,363	-	391,651	-	-	173,458	2,616,472	9,803,586	441,230	-	-	10,244,816
(b) Renewal premium		16,758,669	796,605	17,555,274	4,184,509	-	761,976	-	-	293,065	5,239,550	20,589,219	3,989,889	-	-	24,579,108
(c) Single premium		124	-	124	11,180,278	1,903,331	1,285,661	3,345,218	2,189,583	(547)	19,903,524	834,007	28,534	4,645,529	612,359	6,120,429
Premium	L-4	21,769,727	929,353	22,699,080	17,416,150	1,903,331	2,439,288	3,345,218	2,189,583	465,976	27,759,546	31,226,812	4,459,653	4,645,529	612,359	40,944,353
(d) Reinsurance ceded		(16,463)	-	(16,463)	(723,562)	-	-	-	-	(74,697)	(798,259)	(78,637)	-	-	-	(78,637)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		21,753,264	929,353	22,682,617	16,692,588	1,903,331	2,439,288	3,345,218	2,189,583	391,279	26,961,287	31,148,175	4,459,653	4,645,529	612,359	40,865,716
Income from investments																
(a) Interest, dividends & rent - gross		7,204,168	703,159	7,907,327	2,350,866	471,093	895,558	506,829	549,214	14,059	4,787,619	7,730,899	1,599,840	1,249,876	293,841	10,874,456
(b) Profit on sale/redemption of investments		3,995,066	17,196	4,012,262	66,098	7,797	17,643	8,580	202,016	798	302,932	12,313,453	3,205,451	550,400	189,297	16,258,601
(c) (Loss on sale/redemption of investments)		(181,000)	-	(181,000)	(180)	(4)	-	-	-	-	(184)	(830,716)	(178,820)	(79,259)	(21,988)	(1,110,783)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	8,547,743	1,345,982	241,130	37,869	10,172,724
(e) Amortisation of (premium) / discount on investments		(271,804)	(19,565)	(291,369)	6,230	1,931	(18,508)	(3,213)	(7,697)	(232)	(21,489)	46,922	17,384	5,663	1,742	71,711
Sub Total		10,746,430	700,790	11,447,220	2,423,014	480,817	894,693	512,196	743,533	14,625	5,068,878	27,808,301	5,989,837	1,967,810	500,761	36,266,709
Other income																
(a) Contribution from the Shareholders' Account		-	-	-	-	9,514	-	64,695	-	-	74,209	-	-	-	-	74,209
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	246,520	-	-	-	246,520
(c) Others		152,166	4,536	156,702	20,135	-	2,848	-	2,590	1,168	26,741	347,862	5,440	-	-	353,302
TOTAL (A)		32,651,860	1,634,679	34,286,539	19,135,737	2,393,662	3,336,829	3,922,109	2,935,706	407,072	32,131,115	59,550,858	10,454,930	6,613,339	1,113,120	77,732,247
Commission																
First year commission		1,242,401	7,709	1,250,110	222,313	-	29,116	-	-	15,211	266,640	1,783,806	22,576	-	-	1,806,382
Renewal commission		409,015	10,875	419,890	13,740	-	14,144	-	-	12,960	40,844	109,517	29,959	-	-	139,476
Single commission		2	-	2	81,513	(253)	-	-	20,624	2	101,886	10,701	185	1,169	-	12,055
Sub Total	L-5	1,651,418	18,584	1,670,002	317,566	(253)	43,260	-	20,624	28,173	409,370	1,904,024	52,720	1,169	-	1,957,913
Operating expenses related to insurance business	L-6	4,490,955	49,297	4,540,252	3,255,980	2,934	71,245	5,115	85,366	213,020	3,633,660	4,554,282	89,966	7,125	937	4,652,310
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		15,902	-	15,902	429,599	(1)	-	-	-	16,498	446,096	(246,737)	-	8,366	-	(238,371)
Provisions (other than taxation)																
(a) For diminution in the value of investments (net)		(4,983)	-	(4,983)	-	-	-	-	-	-	-	-	-	-	-	(4,983)
(b) Others - Provision for standard and non standard assets		(58,715)	(17)	(58,732)	(86)	-	(18)	-	(27)	(6)	(137)	(564)	(101)	-	(665)	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	1,142,217	135,949	31,434	7,708	1,317,308
TOTAL (B)		6,094,577	67,864	6,162,441	4,003,059	2,680	114,487	5,115	105,963	257,685	4,488,989	7,353,222	278,534	48,094	8,645	7,688,495
Benefits paid (net)	L-7	5,158,645	367,661	5,526,306	2,830,618	361,612	45,219	441,688	502,491	60,118	4,241,746	35,084,694	6,583,196	2,829,265	590,880	45,088,035
Interim bonuses paid		73,351	3,455	76,806	-	-	-	-	-	-	-	-	-	-	-	76,806
Terminal bonuses paid		827,903	42,687	870,590	-	-	-	-	-	-	-	-	-	-	-	870,590
Change in valuation of liability against life policies in force																
(a) Gross		20,046,331	986,017	21,032,348	13,064,822	2,029,370	3,007,737	3,475,306	2,137,413	36,279	23,750,927	78,192	23,065	7,726	(11,917)	97,066
(b) Amount ceded in reinsurance		(5,305)	-	(5,305)	(3,312,346)	-	-	-	-	(44,925)	(3,357,271)	3,345	-	-	-	3,345
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	15,459,559	1,778,986	3,618,320	464,149	21,321,014
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	892,801	1,090,229	-	-	1,983,030
TOTAL (C)		26,100,925	1,399,820	27,500,745	12,583,094	2,390,982	3,052,956	3,916,994	2,639,904	51,472	24,635,402	51,518,590	9,475,476	6,455,311	1,043,112	68,492,489
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		456,358	166,995	623,353	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	1,551,263
APPROPRIATIONS																
Transfer to Shareholders' Account		-	-	-	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	1,551,263
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		456,358	166,995	623,353	-	-	-	-	-	-	-	-	-	-	-	623,353
TOTAL (E)		456,358	166,995	623,353	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	1,551,263
The total surplus as mentioned below :																
(a) Interim bonuses paid		73,351	3,455	76,806	-	-	-	-	-	-	-	-	-	-	-	76,806
(b) Terminal bonuses paid		827,903	42,687	870,590	-	-	-	-	-	-	-	-	-	-	-	870,590
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		456,358	166,995	623,353	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	5,181,340
(e) Total surplus :[(a)+(b)+(c)+(d)]		1,357,612	213,137	1,570,749	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	6,128,736

PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2018

(₹ '000)

Particulars	Schedule	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
Amounts transferred from the Policyholders' Account (Technical account)		2,340,738	5,540,440	2,011,673	4,557,987
Income from investments					
(a) Interest, dividends & rent – gross		733,835	1,407,358	540,317	1,053,765
(b) Profit on sale/redemption of investments		29,848	172,086	337,054	524,959
(c) (Loss on sale/ redemption of investments)		(4,018)	(4,509)	(323,553)	(334,689)
(d) Amortisation of (premium) / discount on investments		(26,579)	(53,776)	(16,934)	(32,570)
Other income		-	93,169	-	130,180
TOTAL (A)		3,073,824	7,154,768	2,548,557	5,899,632
Expenses other than those directly related to the insurance business	L-6A	53,506	77,804	49,702	111,845
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		16,086	19,396	(941)	(2,661)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		-	-	36	85
Contribution to the Policyholders' Account		40,969	176,198	50,078	74,209
TOTAL (B)		110,561	273,398	98,875	183,478
Profit before tax		2,963,263	6,881,370	2,449,682	5,716,154
Provision for taxation		93,363	209,755	64,833	167,712
Profit after tax		2,869,900	6,671,615	2,384,849	5,548,442
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		27,738,241	23,936,526	19,298,511	16,134,918
(b) Interim dividends paid during the period/year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
Profit carried forward to the Balance Sheet		30,608,141	30,608,141	21,683,360	21,683,360
Earnings Per Share - Basic (₹)		1.43	3.31	1.19	2.77
Earnings Per Share - Diluted (₹)		1.42	3.30	1.19	2.76
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT SEPTEMBER 30, 2018

(₹ '000)

Particulars	Schedule	As at September 30, 2018	As at September 30, 2017
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	20,139,080	20,055,454
Share application money received pending allotment of shares		45,079	10,339
Reserves and surplus	L-10	33,910,346	24,204,544
Credit / (Debit) fair value change account		(14,634)	490,516
Sub-Total		54,079,871	44,760,853
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		8,176,625	5,670,976
Policy liabilities		472,935,118	365,340,437
Provision for linked liabilities		480,361,864	441,437,959
Add: Fair value change		68,216,190	87,947,663
Provision for linked liabilities		548,578,054	529,385,622
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		28,749,257	31,779,674
ii) Others		100,947	143,555
Total provision for linked & discontinued Policyholders' liabilities		577,428,258	561,308,851
Sub-Total		1,058,540,001	932,320,264
Funds for Future Appropriations		9,385,910	9,291,181
TOTAL		1,122,005,782	986,372,298
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	44,374,891	37,169,242
- Policyholders'	L-13	510,525,773	396,862,172
Assets held to cover linked liabilities	L-14	577,428,258	561,308,851
LOANS	L-15	279,645	162,356
FIXED ASSETS	L-16	3,317,540	3,436,015
CURRENT ASSETS			
Cash and bank balances	L-17	5,290,470	2,788,264
Advances and other assets	L-18	28,358,443	19,746,617
Sub-Total (A)		33,648,913	22,534,881
CURRENT LIABILITIES			
PROVISIONS	L-19	47,135,585	34,691,765
	L-20	433,653	409,454
Sub-Total (B)		47,569,238	35,101,219
NET CURRENT ASSETS (C) = (A - B)		(13,920,325)	(12,566,338)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,122,005,782	986,372,298

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at September 30, 2018	As at September 30, 2017
1) Partly paid-up investments	11,248,536	8,850,000
2) Claims, other than against policies, not acknowledged as debts by the Company	2,740	7,734
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company [#]	3,485	3,423
5) Statutory demands/ liabilities in dispute, not provided for	974,379	997,270
6) Reinsurance obligations to the extent not provided for in accounts	-	-
7) Others	-	-
TOTAL	12,229,140	9,858,427

Note :

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

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1	First year premiums	12,064,367	20,188,653	10,953,794	18,004,970
2	Renewal premiums	32,308,304	56,108,909	26,855,059	47,373,932
3	Single premiums	24,032,461	42,684,602	16,556,884	26,024,077
	Total Premiums	68,405,132	118,982,164	54,365,736	91,402,979
	Premium income from business written:				
	In India	68,405,132	118,982,164	54,365,736	91,402,979
	Outside India	-	-	-	-
	Total Premiums	68,405,132	118,982,164	54,365,736	91,402,979

FORM L-5 - COMMISSION SCHEDULE

Particulars	(₹ '000)			
	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
Commission paid				
Direct - First year premiums	1,873,554	3,291,859	2,031,651	3,323,132
- Renewal premiums	443,697	783,872	349,444	600,210
- Single premiums	319,336	542,756	93,538	113,943
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	2,636,587	4,618,487	2,474,633	4,037,285
Break up of the commission expenses (gross) incurred to procure business :				
Agents	423,484	706,939	355,231	569,491
Brokers	139,843	259,160	138,868	254,815
Corporate agency	2,071,962	3,646,833	1,978,945	3,209,367
Others - Common Service Centres	-	-	1	2
- Insurance Marketing Firm	1,149	1,629	608	1,757
- Micro Finance	(695)	3,082	980	1,853
- Web Aggregators	845	845	-	-
Total	2,636,587	4,618,487	2,474,633	4,037,285

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1	Employees' remuneration & welfare benefits	3,661,395	6,910,768	3,039,468	5,632,719
2	Travel, conveyance and vehicle running expenses	73,252	130,819	58,561	103,821
3	Training expenses	328,578	424,099	142,039	227,896
4	Rents, rates & taxes	193,126	390,933	188,345	376,713
5	Repairs	20,148	38,239	8,391	21,046
6	Printing & stationery	28,213	54,340	17,741	41,587
7	Communication expenses	74,450	139,368	58,856	113,686
8	Legal & professional charges	505,678	873,690	305,251	521,251
9	Medical fees	51,515	86,967	57,349	92,603
10	Auditors' fees, expenses etc				
	a) as auditor	2,400	4,800	2,000	4,000
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	124	249	121	242
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	503	1,756	1,809	3,237
11	Advertisement and publicity	2,474,470	3,959,095	2,049,241	2,772,112
12	Interest & bank charges	30,612	51,728	24,747	43,536
13	Others				
	(a) Information technology expenses	311,376	572,363	176,947	368,820
	(b) General Office & other expenses	(23,445)	183,874	161,726	335,698
	(c) Stamp Duty	238,514	429,260	167,632	346,919
	(d) Business development expenses	1,365,107	2,201,408	595,517	1,548,399
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	101,637	208,921	93,676	199,024
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,515	23,029	11,199	22,713
15	Goods and Services Tax/Service tax	8,411	17,689	27,805	50,200
	TOTAL	9,457,579	16,703,395	7,188,421	12,826,222

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1	Employees' remuneration & welfare benefits	3,840	7,978	22,068	23,397
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	24,499
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc				
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	30,412	36,262	11,138	30,345
	(b) Directors' fees	4,720	7,800	3,620	6,150
	(c) Directors' Commission	2,750	4,500	1,500	3,000
	(d) Other general expenses	11,784	21,264	11,376	24,454
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	11,515	23,029	11,199	22,713
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,515)	(23,029)	(11,199)	(22,713)
15	Goods and Services Tax/Service tax	-	-	-	-
	TOTAL	53,506	77,804	49,702	111,845

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1. Insurance claims				
(a) Claims by death	3,341,145	6,255,193	2,190,231	4,409,459
(b) Claims by maturity	5,659,188	8,794,585	4,756,439	7,888,996
(c) Annuities / pensions payment	349,119	629,791	168,886	349,193
(d) Other benefits				
(i) Money back payment	63,463	90,717	186,733	319,677
(ii) Vesting of pension policy	1,072,838	1,650,704	595,085	1,024,669
(iii) Surrenders	15,239,650	30,361,707	16,509,401	31,948,222
(iv) Health	63,572	167,659	57,520	149,029
(v) Discontinuance/ Lapse Termination	2,429,116	3,836,558	2,319,412	3,835,655
(vi) Withdrawals	4,642,336	10,259,563	2,390,687	5,353,655
(vii) Waiver of Premium	40,050	73,960	40,422	77,058
(viii) Interest on unclaimed amount of Policyholders	127,514	231,486	146,712	295,732
Sub Total (A)	33,027,991	62,351,923	29,361,528	55,651,345
2. Amount ceded in reinsurance:				
(a) Claims by death	(415,395)	(859,764)	(160,133)	(693,551)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(51,993)	(60,473)	(62,334)	(101,707)
Sub Total (B)	(467,388)	(920,237)	(222,467)	(795,258)
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL (A+B+C)	32,560,603	61,431,686	29,139,061	54,856,087
Benefits Paid to Claimants:				
In India	32,560,603	61,431,686	29,139,061	54,856,087
Outside India	-	-	-	-
Total	32,560,603	61,431,686	29,139,061	54,856,087

Notes:

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

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

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

		As at	As at
Particulars		September 30, 2018	September 30, 2017
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	20,139,080	20,055,454
3	Subscribed capital Equity Shares of ₹ 10 each	20,139,080	20,055,454
4	Called-up capital Equity Shares of ₹ 10 each	20,139,080	20,055,454
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
TOTAL		20,139,080	20,055,454

Note:

Of the above, Share Capital amounting to ₹ 10,385,141 thousands (Previous year : ₹ 12,297,601 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

	As at September 30, 2018		As at September 30, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,038,514,075	51.56%	1,229,760,125	61.32%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	589,626,265	29.28%	698,208,033	34.81%
Others	385,767,622	19.16%	77,577,212	3.87%
Total	2,013,907,962	100.00%	2,005,545,370	100.00%

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

Particulars	As at		As at	
	September 30, 2018		September 30, 2017	
1 Capital reserve		-		-
2 Capital redemption reserve		-		-
3 Share premium				
Opening balance	3,127,498		1,944,058	
Add: Additions during the year	174,707		577,126	
Less: Adjustments during the year	-	3,302,205	-	2,521,184
4 Revaluation reserve		-		-
Opening balance	-		-	
Add: Additions during the year	-		-	
Less: Adjustments during the year	-	-	-	-
5 General reserves		-		-
Less: Debit balance in Profit and Loss Account, if any		-		-
Less: Amount utilized for buy-back		-		-
6 Catastrophe reserve		-		-
7 Other reserves		-		-
8 Balance of profit in Profit and Loss Account		30,608,141		21,683,360
TOTAL		33,910,346		24,204,544

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2018	As at September 30, 2017
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2018	As at September 30, 2017
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	21,278,381	16,810,285
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,082,105	6,383,912
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,916,572	1,856,548
	(e) Subsidiaries	1,214,023	1,214,023
	(f) Fixed Deposit	410,000	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,887,636	4,327,285
5	Other than Approved Investments	701,557	750,482
Sub Total (A)		40,490,274	31,342,535
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	559,800	347,667
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,000,000	50,025
	(e) Other Securities		
	(aa) Commercial Paper	-	-
	(bb) Certificate of Deposit	-	-
	(cc) Fixed Deposit	-	510,000
	(dd) CBLO/Repo Investments	2,075,026	4,919,015
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	249,791	-
5	Other than Approved Investments	-	-
Sub Total (B)		3,884,617	5,826,707
TOTAL (A+B)		44,374,891	37,169,242

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2018	As at September 30, 2017
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	37,638,812	29,997,587
	b) Market Value of above investment	37,019,765	31,251,800
2	Investment in holding company at cost	250,000	250,000
3	Investment in subsidiaries company at cost	1,214,023	1,214,023
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	350,000	450,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	60,000	60,000
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	NIL	25
6	Investment made out of catastrophe reserve	NIL	NIL

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2018	As at September 30, 2017	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	224,803,790	170,776,530	
2 Other Approved Securities	28,963,408	20,247,229	
3 Other Investments			
(a) Shares			
(aa) Equity	55,848,731	48,612,874	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	43,299,369	38,809,742	
(e) Other Securities			
(aa) Fixed Deposit	-	-	
(bb) Deep Discount Bonds	2,336,665	2,238,017	
(cc) Infrastructure Investment Fund	725,143	922,865	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	83,379,180	68,409,853	
5 Other than Approved Investments	7,133,336	5,720,916	
Sub Total (A)	446,489,622	355,738,026	
SHORT TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	19,495,366	16,456,573	
2 Other Approved Securities	-	350,437	
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	-	6,651,237	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	11,030,288	5,150,294	
(e) Other Securities			
(aa) Commercial Paper	-	-	
(bb) Certificate of Deposit	1,461,491	-	
(cc) Fixed Deposit	200,000	-	
(dd) Deep Discount Bonds	390,504	543,976	
(ee) CBLO/Repo Investments	26,809,423	10,491,714	
(f) Subsidiaries	-	-	
(g) Investment Properties - Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	4,233,875	1,366,729	
5 Other than Approved Investments	415,204	113,186	
Sub Total (B)	64,036,151	41,124,146	
TOTAL	510,525,773	396,862,172	

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2018	As at September 30, 2017
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	451,238,727	338,264,721
	b) Market Value of above investment	434,741,127	348,218,792
2	Investment in holding company at cost	3,451,877	3,504,683
3	Investment in subsidiaries company at cost	NIL	NIL
4	Government Securities deposited with Reserve Bank of India in order to comply with the requirement prescribed under erstwhile Section 7 of the Insurance Act, 1938		
	a) Amortised cost	NIL	NIL
	b) Market Value of above investment	NIL	NIL
5	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	502,542	244,113
	b) Market Value of above investment	482,202	246,253
6	Fixed Deposits towards margin requirement for equity trade settlement and Bank Guarantee		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	NIL	NIL
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	NIL	NIL
7	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	9,648	214
8	Investment made out of catastrophe reserve	NIL	NIL

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

		(₹ '000)	
Particulars		As at September 30, 2018	As at September 30, 2017
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	42,113,194	59,287,899
2	Other Approved Securities	1,349,187	2,569,697
3	Other Investments		
	(a) Shares		
	(aa) Equity	313,023,850	288,482,980
	(bb) Preference	27,149	33,808
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	49,111,416	49,101,292
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	531,845	683,878
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	62,434,928	66,187,350
5	Other than Approved Investments	31,464,677	36,202,586
Sub Total (A)		500,056,246	502,549,490
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	27,258,497	19,812,861
2	Other Approved Securities	33,477	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,400,061	3,665,980
	(e) Other Securities		
	(aa) Fixed Deposit	-	30,000
	(bb) Commercial Paper	1,441,951	2,172,136
	(cc) Certificate of Deposit	-	479,686
	(dd) Deep Discount Bonds	307,304	193,661
	(ee) Repo Investments	35,798,568	24,102,373
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,135,872	1,302,503
5	Other than Approved Investments	568,984	-
Sub Total (B)		71,944,714	51,759,200
OTHER ASSETS (NET)			
1	Interest Accrued and Dividend Receivable	5,663,441	5,705,656
2	Others (Net)	435,161	10,954
3	Other - Receivable	739,125	426,454
4	Investment Sold Awaiting Settlement	1,457,981	1,900,079
5	Investment Purchased Awaiting Settlement	(2,868,410)	(2,090,873)
6	Investment application - Pending allotment	-	1,047,891
Sub Total (C)		5,427,298	7,000,161
TOTAL (A+B+C)		577,428,258	561,308,851

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2018	As at September 30, 2017
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	216,224,611	207,485,492
	b) Market Value of above investment	210,952,027	210,341,554
2	Investment in holding company at cost	7,801,049	4,894,214
3	Investment in subsidiaries company at cost	NIL	NIL
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	NIL	NIL
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	NIL	NIL
5	The value of equity shares lent by the Company under securities lending and borrowing scheme (SLB) and outstanding	411,838	1,415
6	Investment made out of catastrophe reserve	NIL	NIL

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹ '000)

Particulars	As at September 30, 2018	As at September 30, 2017
1 SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	22	27
(bb) Outside India	-	-
(b) On shares, bonds, government securities, etc.	-	-
(c) Loans against policies	276,786	137,331
(d) Others	-	-
Unsecured		
(a) HDFC Standard Life Employees' Stock Option Trust	2,837	24,998
TOTAL	279,645	162,356
2 BORROWER-WISE CLASSIFICATION		
(a) Central and state governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	276,786	137,331
(f) Loans to employees	22	27
(g) Others - HDFC Standard Life Employees' Stock Option Trust	2,837	24,998
TOTAL	279,645	162,356
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	279,645	162,356
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	279,645	162,356
4 MATURITY-WISE CLASSIFICATION		
(a) Short term	24,887	9,960
(b) Long term	254,758	152,396
TOTAL	279,645	162,356

Note-

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 24,887 thousands (Previous year ₹ 9,960 thousands)
- 2) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet.
Long term loans are the loans other than short-term loans.
- 3) Loans considered doubtful and the amount of provision created against such loans is ₹ Nil (Previous year ₹ Nil)

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at April 01, 2018	Additions	Deductions	As at September 30, 2018	As at April 01, 2018	For the year ended	On Sales / Adjustments	As at September 30, 2018	As at September 30, 2018	As at September 30, 2017
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	1,863,112	32,652	-	1,895,764	1,340,951	114,264	-	1,455,215	440,549	441,141
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	15,447	-	-	15,447	12,550	783	-	13,333	2,114	3,686
5	Buildings	2,866,745	-	-	2,866,745	354,626	23,029	-	377,655	2,489,090	2,535,148
6	Furniture & Fittings	698,042	11,961	(13,683)	696,320	645,979	16,569	(13,674)	648,874	47,446	60,912
7	Information Technology Equipments	954,675	18,156	(14,005)	958,826	844,993	34,459	(13,978)	865,475	93,351	138,654
8	Vehicles	155,880	40,124	(16,299)	179,705	80,653	20,222	(14,607)	86,268	93,437	65,309
9	Office Equipments	603,874	24,510	(21,463)	606,921	516,737	22,624	(21,419)	517,942	88,979	95,606
	TOTAL	7,157,775	127,403	(65,450)	7,219,728	3,796,489	231,950	(63,678)	3,964,762	3,254,966	3,340,456
10	Capital Work in progress	52,751	137,226	(127,403)	62,574	-	-	-	-	62,574	95,559
	Grand Total	7,210,526	264,629	(192,853)	7,282,302	3,796,489	231,950	(63,678)	3,964,762	3,317,540	3,436,015
	Previous Year	6,955,834	328,082	(238,253)	7,045,663	3,426,676	221,736	(38,764)	3,609,648	3,436,015	

Notes :

*All software are other than those generated internally.

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹ '000)

		As at	As at
Particulars		September 30, 2018	September 30, 2017
1	Cash (including cheques on hand, drafts and stamps)*	844,923	637,138
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	884,281	3,443
	(b) Current accounts	3,561,266	2,147,683
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		5,290,470	2,788,264
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	5,287,044	2,785,893
2	Outside India	3,426	2,371
TOTAL		5,290,470	2,788,264

Note :

* Cheques on hand amount to Rs. 844,923 thousands (Previous Year : Rs. 637,138 thousands)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2018	As at September 30, 2017	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	409,823	214,254	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,956,854	3,510,012	
6 Others			
(a) Capital advances	7,764	942	
(b) Security deposits	407,125	327,783	
Less: Provision for Security deposit	<u>(11,873)</u>	<u>(11,950)</u>	315,833
(c) Advances to employees	6,021	5,691	
(d) Other advances	224,201	173,310	
(e) Investment application - pending allotment	945	50,000	
TOTAL (A)	5,000,860	4,270,042	
OTHER ASSETS			
1 Income accrued on investments	12,144,111	9,830,958	
2 Outstanding Premiums	1,253,722	1,138,103	
3 Agents' Balances	46,520	55,011	
Less: Provision for Agents' debit balances	<u>(46,520)</u>	<u>(55,011)</u>	-
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	195,110	317,223	
6 Due from subsidiaries/ holding Company	-	11	
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-	
8 Others			
(a) Fund Management Charges receivable from UL scheme (Including Goods and Services Tax/Service Tax)	77,364	49,951	
(b) Goods and Services Tax/Service Tax & Unutilised credits	74,286	6,233	
(c) Service Tax Deposits	9,900	9,900	
(d) Investment sold awaiting settlement	-	11,736	
(e) Other Assets	27,676	148,420	
(f) Assets held for unclaimed amount of policyholders	9,099,151	3,691,777	
(g) Income on unclaimed amount of policyholders	476,263	272,263	
TOTAL (B)	23,357,583	15,476,575	
TOTAL (A+B)	28,358,443	19,746,617	

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2018	As at September 30, 2017	
1 Agents' balances	934,742	724,086	
2 Balances due to other insurance companies (including reinsurers)	327,783	279,312	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	335,414	290,948	
5 Unallocated premium	5,730,860	2,622,839	
6 Sundry creditors	12,307,374	9,059,105	
7 Due to Subsidiaries/ Holding Company	222,100	176,228	
8 Claims outstanding	772,329	627,836	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	372,274	513,607	
(b) Goods and Services Tax/Service Tax Liability	62,408	378,841	
(c) Investments purchased to be settled	7,964,023	5,296,445	
(d) Proposal Deposits refund	479,706	195,068	
(e) Others-payable (Payable to unit linked schemes)	990,321	414,529	
(f) Payable to Policyholders	7,059,027	10,148,694	
(g) Unclaimed dividend payable	1,810	187	
12 Unclaimed amount of policyholders	9,099,151	3,691,777	
13 Income on unclaimed fund	476,263	272,263	
TOTAL	47,135,585	34,691,765	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at September 30, 2018	As at September 30, 2017
1	For taxation (less payments and taxes deducted at source)	116,106	116,106
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Employee benefits	317,547	293,348
TOTAL		433,653	409,454

HDFC Standard Life Insurance Company Limited

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

(₹ '000)

	Particulars	As at September 30, 2018	As at September 30, 2017
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sr.No.	Particulars	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-23.31%	-11.14%	16.05%	8.79%
	Participating - Individual & Group Pension	-50.48%	-48.88%	-46.01%	-42.20%
	Non Participating - Individual & Group Life	58.84%	63.26%	38.72%	47.97%
	Non Participating - Group Life Variable	252.50%	168.44%	-20.03%	36.48%
	Non Participating - Individual & Group Pension	-4.59%	55.20%	-30.82%	-34.40%
	Non Participating - Group Pension Variable	-26.94%	-12.80%	46.53%	29.55%
	Non Participating - Annuity	330.79%	372.98%	92.86%	44.39%
	Non Participating - Individual & Group Health	67.09%	132.10%	-16.55%	-17.83%
	Unit Linked - Individual Life	28.23%	23.73%	86.30%	77.51%
	Unit Linked - Individual Pension	-54.95%	-32.11%	-49.14%	-69.13%
	Unit Linked - Group Life	-72.38%	-68.49%	140.03%	54.74%
	Unit Linked - Group Pension	-55.64%	-31.51%	-53.55%	-16.75%
2	Net Retention Ratio	99.08%	99.00%	99.13%	99.02%
3	Expense of Management to Gross Direct Premium Ratio	17.68%	17.92%	17.77%	18.45%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.85%	3.88%	4.55%	4.42%
5	Ratio of policy holder's liabilities to shareholder's funds	1959.60%	1959.60%	2090.98%	2090.98%
6	Growth rate of shareholders' fund	13.87%	13.87%	16.60%	16.60%
7	Ratio of surplus to policyholders' liability	0.18%	0.50%	0.23%	0.55%
8	Change in net worth (₹ Lakhs)	65,880	65,880	63,741	63,741
9	Profit after tax/Total Income	3.60%	4.48%	2.99%	3.82%
10	(Total real estate + loans)/(Cash & invested assets)	0.24%	0.24%	0.27%	0.27%
11	Total investments/(Capital + Surplus)	20.96	20.96	22.49	22.49
12	Total affiliated investments/(Capital+ Surplus)	0.23	0.23	0.22	0.22
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	1.67%	3.61%	1.57%	3.70%
	Policyholders' Funds				
	Non Linked				
	Participating	1.67%	3.36%	2.79%	5.09%
	Non Participating	1.98%	3.96%	2.11%	4.17%
	Linked				
	Non Participating	1.80%	4.01%	2.17%	4.77%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	0.82%	0.18%	1.65%	4.28%
	Policyholders' Funds				
	Non Linked				
	Participating	0.86%	0.82%	1.80%	4.60%
	Non Participating	0.86%	-0.18%	1.54%	5.06%
	Linked				
	Non Participating	-0.02%	1.31%	2.49%	5.98%
14	Conservation Ratio				
	Participating - Individual & Group Life	88.07%	88.85%	87.75%	89.06%
	Participating - Individual & Group Pension	84.95%	83.73%	102.96%	98.97%
	Non Participating - Individual & Group Life	93.64%	88.88%	82.81%	86.14%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	83.94%	87.16%	93.75%	95.77%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Annuity	NA	NA	NA	NA
	Non Participating - Individual & Group Health	48.86%	50.66%	95.12%	85.10%
	Unit Linked - Individual Life	82.67%	83.97%	77.61%	79.16%
	Unit Linked - Individual Pension	84.73%	83.16%	86.10%	89.42%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio (Original Premium Basis) (Refer note 1.2 & 3)				
	13th month	84.85%	86.65%	86.18%	85.51%
	25th month	80.56%	79.09%	73.99%	76.51%
	37th month	69.82%	72.05%	68.17%	67.00%
	49th month	65.41%	64.19%	60.57%	60.19%
	61st month	52.44%	50.28%	50.55%	55.50%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1,2 & 3)				
	13th month	67.33%	69.51%	65.52%	68.04%
	25th month	57.32%	60.91%	56.11%	63.17%
	37th month	52.86%	58.82%	56.85%	59.10%
	49th month	54.21%	55.16%	51.93%	53.54%
	61st month	45.95%	46.21%	45.55%	49.63%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sr.No.	Particulars	For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	NIL
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	NIL
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	No. of shares	2,013,907,962	2,013,907,962	2,005,545,370	2,005,545,370
2	Percentage of shareholding (Indian / Foreign)				
	Indian	62.19%	62.19%	65.19%	65.19%
	Foreign	37.81%	37.81%	34.81%	34.81%
3	%of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.43	3.31	1.19	2.77
4 (b)	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.42	3.30	1.19	2.76
5 (a)	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.43	3.31	1.19	2.77
5 (b)	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.42	3.30	1.19	2.76
6	Book value per share (₹)	26.85	26.85	22.32	22.32

Note : 1. The persistency ratios are calculated in accordance with the IRDAI circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month.

2. The persistency ratios for the quarter ended September 30, 2018 have been calculated for the policies issued in the June to August period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from June 2017 to August 2017. Group business, where persistency is measurable, has been included in the calculations. Products exclusively sold in the rural area are excluded, on grounds of materiality.

3. The persistency ratios for the six months ended September 30, 2018 have been calculated for the policies issued in the September to August period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from September 2016 to August 2017. Group business, where persistency is measurable, has been included in the calculations. Products exclusively sold in the rural area are excluded, on grounds of materiality.

4. Ratios for the previous year's quarter & previous year have been reclassified / regrouped wherever necessary.

RECEIPTS AND PAYMENTS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2018

(₹ '000)

Particulars		For the six months ended September 30, 2018	For the six months ended September 30, 2017
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	125,715,615	94,664,953
	Other receipts:		
2	Goods and Services Tax/Service tax shared by agents	82,406	66,289
3	Fees & charges	147,282	5,027
4	Miscellaneous income	473,177	863,913
5	Payments to the re-insurers, net of commissions and claims/ benefits	24,828	(243,912)
6	Payments of claims/benefits	(65,396,882)	(53,856,610)
7	Payments of commission and brokerage	(5,748,016)	(4,995,345)
8	Payments of other operating expenses	(19,009,935)	(13,883,640)
9	Deposits, advances and staff loans	55,269	298,098
10	Income taxes paid (net)	(1,317,630)	(1,398,307)
11	Goods and Services tax/Service Tax paid	(2,972,709)	(2,310,664)
12	Cash flows before extraordinary items	32,053,405	19,209,802
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	32,053,405	19,209,802
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(132,278)	(121,947)
2	Proceeds from sale of fixed assets	3,187	4,398
3	Purchases of investments	(285,637,860)	(329,318,106)
4	Loans disbursed	-	-
5	Loan against policies	(99,425)	(32,358)
6	Sale of investments	230,003,519	288,816,636
7	Repayments received	7,171	348,518
8	Rents/Interests/ dividends received	27,013,084	23,596,483
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(2,262)	(7,279)
	Net cash flow from investing activities	(28,844,864)	(16,713,655)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	21,680	70,701
2	Share Application money pending allotment	36,205	10,339
3	Share premium money received	174,707	577,126
4	Interest/dividends paid	-	-
	Net cash flow from financing activities	232,592	658,166
D	Net increase / (decrease) in cash and cash equivalents:	3,441,133	3,154,313
E	Cash and cash equivalents at the beginning of the six months	68,008,209	46,792,212
F	Cash and cash equivalents at the end of the six months	71,449,342	49,946,525

Components of Cash and cash equivalents at end of the six months:			
(i)	Cash and cheques in hand	844,923	637,138
(ii)	Bank balances*	3,561,266	2,147,683
(iii)	Money market instruments	67,043,153	47,161,704
	Total cash and cash equivalents	71,449,342	49,946,525

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

(i)	Cash & cash equivalents	71,449,342	49,946,525
(ii)	Add: Deposit account - Others	884,281	3,443
(iii)	Less: Money market instruments	(67,043,153)	(47,161,704)
	Cash & Bank Balances as per Form L-17	5,290,470	2,788,264

*Note : Bank Balances includes unclaimed dividend Rs.1810 thousands (previous year Rs.187 thousands)

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

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

(₹ Lakhs)

Sr.No.	Particulars	As at September 30, 2018	As at September 30, 2017
1	Linked		
a	Life	4,861,654	4,636,651
b	General annuity	-	-
c	Pension	947,691	1,013,595
d	Health	-	-
2	Non-Linked		
a	Life	3,656,390	2,881,540
b	General annuity	337,949	149,351
c	Pension	694,666	582,497
d	Health	5,284	2,859
TOTAL		10,503,634	9,266,493

FORM L-25- (i) : Geographical Distribution Channel - Individual for the quarter ended September 30, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	1,084	1,085	4.31	182.33	5,412	5,427	32.94	1,093.90	6,496	6,512	37.24	1,276.23
2	Arunachal Pradesh	21	21	0.08	1.82	87	87	0.51	8.19	108	108	0.59	10.01
3	Assam	778	779	2.62	46.71	3,208	3,218	17.33	322.96	3,986	3,997	19.95	369.66
4	Bihar	2,187	2,191	8.82	193.79	3,384	3,390	17.78	435.20	5,571	5,581	26.60	628.99
5	Chattisgarh	870	871	3.51	76.32	1,874	1,881	10.41	367.21	2,744	2,752	13.92	443.53
6	Goa	193	193	1.26	19.40	782	784	4.59	121.54	975	977	5.85	140.94
7	Gujarat	3,362	3,362	12.63	286.27	14,630	14,726	126.46	2,671.65	17,992	18,088	139.10	2,957.92
8	Haryana	3,698	3,699	14.16	350.02	8,469	8,494	69.77	2,040.85	12,167	12,193	83.94	2,390.87
9	Himachal Pradesh	1,504	1,509	9.23	138.27	1,059	1,061	5.61	119.91	2,563	2,570	14.84	258.18
10	Jammu & Kashmir	401	401	1.38	32.62	1,504	1,506	8.45	195.58	1,905	1,907	9.83	228.20
11	Jharkhand	870	872	3.77	70.39	2,233	2,236	11.60	338.65	3,103	3,108	15.36	409.04
12	Karnataka	1,635	1,635	5.33	207.44	10,420	10,459	113.34	3,907.18	12,055	12,094	118.67	4,114.62
13	Kerala	1,566	1,566	4.65	140.25	4,829	4,839	36.91	655.73	6,395	6,405	41.56	795.97
14	Madhya Pradesh	2,010	2,011	6.72	153.19	6,829	6,844	33.85	1,201.79	8,839	8,855	40.57	1,354.98
15	Maharashtra	5,060	5,063	18.78	780.26	37,657	37,873	520.35	12,605.27	42,717	42,936	539.13	13,385.53
16	Manipur	260	260	0.83	14.01	602	603	2.18	39.19	862	863	3.01	53.20
17	Meghalaya	143	143	0.87	9.81	373	373	1.92	37.07	516	516	2.79	46.88
18	Mirzoram	11	11	0.05	0.62	180	181	1.65	18.06	191	192	1.70	18.67
19	Nagaland	25	25	0.09	1.70	188	188	0.65	11.89	213	213	0.74	13.59
20	Orissa	2,713	2,713	10.89	218.27	4,339	4,349	29.30	550.92	7,052	7,062	40.18	769.19
21	Punjab	6,259	6,264	28.51	418.12	9,149	9,162	59.61	1,171.29	15,408	15,426	88.12	1,589.42
22	Rajasthan	2,288	2,289	7.47	300.15	6,806	6,827	39.21	1,501.51	9,094	9,116	46.68	1,801.65
23	Sikkim	48	48	0.82	4.95	200	200	3.09	16.75	248	248	3.91	21.71
24	Tamil Nadu	1,148	1,149	5.99	119.80	13,602	13,639	129.16	2,518.68	14,750	14,788	135.15	2,638.48
25	Telangana	666	666	2.39	91.73	6,959	6,994	62.44	1,959.39	7,625	7,660	64.83	2,051.12
26	Tripura	83	85	0.77	8.95	244	244	0.80	32.64	327	329	1.57	41.59
27	Uttar Pradesh	7,032	7,038	27.84	657.89	15,663	15,688	87.73	2,863.63	22,695	22,726	115.57	3,521.52
28	Uttarakhand	693	695	3.39	74.25	1,763	1,783	17.83	319.51	2,456	2,478	21.22	393.77
29	West Bengal	2,837	2,843	10.46	165.61	10,637	10,696	88.62	1,349.69	13,474	13,539	99.08	1,515.30
30	Andaman & Nicobar Islands	4	4	0.06	0.29	28	28	0.13	1.72	32	32	0.18	2.01
31	Chandigarh	6	6	0.04	0.91	834	836	7.75	157.66	840	842	7.79	158.57
32	Dadra & Nagar haveli	55	55	0.14	2.59	269	269	1.18	32.31	324	324	1.31	34.90
33	Daman & Diu	22	22	0.10	2.90	248	248	1.34	24.37	270	270	1.44	27.27
34	Delhi	3	3	0.01	0.16	12,432	12,474	111.47	2,685.11	12,435	12,477	111.48	2,685.27
35	Lakshadweep	2	2	0.00	0.07	4	4	0.02	0.24	6	6	0.02	0.31
36	Puducherry	4	4	0.02	0.26	328	329	2.76	49.31	332	333	2.79	49.56
TOTAL		49,541	49,583	198.01	4,772.12	187,225	187,940	1,658.72	41,426.54	236,766	237,523	1,856.73	46,198.65

Note: The basis for computation of the above table has been revised w.e.f. Q2 FY19. The classification is now based on customer address as against the agent's tagging to the relevant state.

FORM L-25- (i) : Geographical Distribution Channel - Individual for the half year ended September 30, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	1,449	1,450	5.59	237.18	7,233	7,251	45.44	1,423.67	8,682	8,701	51.03	1,660.86
2	Arunachal Pradesh	21	21	0.08	1.82	87	87	0.51	8.19	108	108	0.59	10.01
3	Assam	1,177	1,179	3.98	67.48	5,065	5,080	26.81	464.67	6,242	6,259	30.79	532.15
4	Bihar	2,913	2,918	12.26	234.42	4,640	4,648	25.70	542.11	7,553	7,566	37.97	776.53
5	Chattisgarh	1,433	1,435	5.88	116.19	2,832	2,840	16.72	513.25	4,265	4,275	22.60	629.45
6	Goa	291	291	2.04	25.51	1,266	1,268	10.65	176.82	1,557	1,559	12.68	202.33
7	Gujarat	5,447	5,449	21.65	429.17	23,056	23,187	202.85	3,826.20	28,503	28,636	224.49	4,255.37
8	Haryana	5,138	5,139	19.86	435.56	11,525	11,554	105.32	2,451.63	16,663	16,693	125.18	2,887.19
9	Himachal Pradesh	1,840	1,845	11.29	156.33	1,284	1,288	7.08	138.37	3,124	3,133	18.37	294.70
10	Jammu & Kashmir	622	623	2.30	44.06	2,166	2,169	13.48	257.54	2,788	2,792	15.78	301.59
11	Jharkhand	1,306	1,308	5.78	94.33	3,311	3,316	19.31	444.16	4,617	4,624	25.10	538.49
12	Karnataka	2,442	2,447	9.12	281.95	14,025	14,096	169.76	4,703.50	16,467	16,543	178.88	4,985.44
13	Kerala	2,489	2,490	13.13	221.19	8,011	8,034	75.05	979.28	10,500	10,524	88.18	1,200.48
14	Madhya Pradesh	3,256	3,257	10.49	217.28	10,068	10,089	50.65	1,604.30	13,324	13,346	61.14	1,821.58
15	Maharashtra	25,690	25,698	77.40	3,003.99	123,305	123,679	975.47	36,500.61	148,995	149,377	1,052.87	39,504.60
16	Manipur	415	415	1.37	19.16	913	914	3.64	53.70	1,328	1,329	5.01	72.86
17	Meghalaya	174	174	1.07	11.22	470	470	2.51	42.35	644	644	3.58	53.57
18	Mizoram	17	17	0.07	1.01	245	247	2.27	24.15	262	264	2.33	25.16
19	Nagaland	43	43	0.14	2.21	276	276	0.96	16.22	319	319	1.10	18.43
20	Orissa	3,722	3,722	17.32	284.23	5,994	6,008	47.33	726.99	9,716	9,730	64.66	1,011.21
21	Punjab	9,281	9,286	42.61	554.21	12,792	12,809	80.37	1,511.35	22,073	22,095	122.98	2,065.56
22	Rajasthan	3,425	3,426	11.92	409.37	10,054	10,080	58.41	2,080.46	13,479	13,506	70.33	2,489.83
23	Sikkim	74	74	1.06	6.26	304	304	4.10	23.47	378	378	5.16	29.72
24	Tamil Nadu	1,922	1,923	9.36	191.70	21,196	21,261	187.89	3,398.22	23,118	23,184	197.25	3,589.92
25	Telangana	1,074	1,074	3.66	154.29	10,004	10,049	91.92	2,623.31	11,078	11,123	95.58	2,777.60
26	Tripura	113	115	0.86	11.98	331	331	1.16	38.46	444	446	2.02	50.44
27	Uttar Pradesh	9,468	9,476	38.12	842.58	21,232	21,276	125.74	3,764.37	30,700	30,752	163.86	4,606.95
28	Uttarakhand	981	983	4.57	104.54	2,380	2,403	21.82	398.27	3,361	3,386	26.39	502.82
29	West Bengal	4,517	4,533	17.59	238.13	16,342	16,426	133.56	1,878.04	20,859	20,959	151.14	2,116.17
30	Andaman & Nicobar Islands	4	4	0.06	0.29	28	28	0.13	1.72	32	32	0.18	2.01
31	Chandigarh	545	545	2.15	30.52	2,455	2,459	19.97	354.81	3,000	3,004	22.12	385.32
32	Dadra & Nagar haveli	55	55	0.14	2.59	269	269	1.18	32.31	324	324	1.31	34.90
33	Daman & Diu	22	22	0.10	2.90	248	248	1.34	24.37	270	270	1.44	27.27
34	Delhi	1,157	1,157	4.45	63.44	22,836	22,896	201.57	4,156.76	23,993	24,053	206.02	4,220.20
35	Lakshadweep	2	2	0.00	0.07	4	4	0.02	0.24	6	6	0.02	0.31
36	Puducherry	19	19	0.05	0.56	508	509	3.95	66.35	527	528	4.00	66.91
TOTAL		92,544	92,615	357.54	8,497.73	346,755	347,853	2,734.62	75,250.22	439,299	440,468	3,092.16	83,747.94

Note: The basis for computation of the above table has been revised w.e.f. Q2 FY19. The classification is now based on customer address as against the agent's tagging to the relevant state.

FORM L-25- (ii) : Geographical Distribution Channel - Group for the quarter ended September 30, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	1	393	0.15	128.30	1	393	0.15	128.30
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	47,111	13.40	181.30	1	47,111	13.40	181.30
4	Bihar	-	-	-	-	1	485	1.18	0.05	1	485	1.18	0.05
5	Chattisgarh	-	-	-	-	1	100	83.74	77.97	1	100	83.74	77.97
6	Goa	-	-	-	-	2	2,474	0.84	121.41	2	2,474	0.84	121.41
7	Gujarat	-	-	-	-	8	7,474	116.78	554.88	8	7,474	116.78	554.88
8	Haryana	-	-	-	-	12	1,328,556	125.48	5,962.70	12	1,328,556	125.48	5,962.70
9	Himachal Pradesh	-	-	-	-	2	1,540	2.44	2.56	2	1,540	2.44	2.56
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	0.15	-	-	-	0.15	-
12	Karnataka	-	-	-	-	10	714,902	209.25	3,125.31	10	714,902	209.25	3,125.31
13	Kerala	-	-	-	-	3	23,173	2.91	255.09	3	23,173	2.91	255.09
14	Madhya Pradesh	-	-	-	-	2	1,747	5.00	8.07	2	1,747	5.00	8.07
15	Maharashtra	-	-	-	-	54	4,142,394	796.44	54,941.68	54	4,142,394	796.44	54,941.68
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	99,344	6.27	309.91	4	99,344	6.27	309.91
21	Punjab	-	-	-	-	1	10,784	7.81	63.01	1	10,784	7.81	63.01
22	Rajasthan	-	-	-	-	5	5,532	1.83	158.90	5	5,532	1.83	158.90
23	Sikkim	-	-	-	-	-	-	3.00	0.31	-	-	3.00	0.31
24	Tamil Nadu	-	-	-	-	8	622,212	154.76	5,003.06	8	622,212	154.76	5,003.06
25	Telangana	-	-	-	-	4	2,504,988	57.55	7,619.50	4	2,504,988	57.55	7,619.50
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	1	257,960	21.49	1,811.84	1	257,960	21.49	1,811.84
28	UttaraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	4	1,270,273	58.25	8,586.96	4	1,270,273	58.25	8,586.96
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	1.05	-	-	-	1.05
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	14	75,346	84.24	3,267.89	14	75,346	84.24	3,267.89
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	138	11,116,788	1,752.95	92,181.75	138	11,116,788	1,752.95	92,181.75

FORM L-25- : Geographical Distribution Channel - Group for the half year ended September 30, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	1	393	0.95	141.18	1	393	0.95	141.18
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	106,305	15.47	471.39	2	106,305	15.47	471.39
4	Bihar	-	-	-	-	2	577	1.46	0.06	2	577	1.46	0.06
5	Chattisgarh	-	-	-	-	2	333	83.84	93.94	2	333	83.84	93.94
6	Goa	-	-	-	-	4	3,134	0.94	162.39	4	3,134	0.94	162.39
7	Gujarat	-	-	-	-	16	17,671	129.76	1,568.75	16	17,671	129.76	1,568.75
8	Haryana	-	-	-	-	23	2,201,699	217.29	10,557.88	23	2,201,699	217.29	10,557.88
9	Himachal Pradesh	-	-	-	-	2	1,540	112.94	5.95	2	1,540	112.94	5.95
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	0.19	(0.88)	-	-	0.19	(0.88)
12	Karnataka	-	-	-	-	22	1,301,840	293.38	8,090.90	22	1,301,840	293.38	8,090.90
13	Kerala	-	-	-	-	8	35,165	5.27	384.80	8	35,165	5.27	384.80
14	Madhya Pradesh	-	-	-	-	3	1,857	5.05	100.38	3	1,857	5.05	100.38
15	Maharashtra	-	-	-	-	113	8,512,109	1,590.45	104,967.70	113	8,512,109	1,590.45	104,967.70
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	10	248,733	11.04	836.27	10	248,733	11.04	836.27
21	Punjab	-	-	-	-	2	17,451	8.12	87.13	2	17,451	8.12	87.13
22	Rajasthan	-	-	-	-	5	6,872	8.52	208.72	5	6,872	8.52	208.72
23	Sikkim	-	-	-	-	-	-	3.00	0.41	-	-	3.00	0.41
24	Tamil Nadu	-	-	-	-	10	1,121,694	237.28	9,441.23	10	1,121,694	237.28	9,441.23
25	Telangana	-	-	-	-	6	4,260,451	152.55	12,536.45	6	4,260,451	152.55	12,536.45
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	5	440,053	49.67	3,005.67	5	440,053	49.67	3,005.67
28	UttaraKhand	-	-	-	-	-	-	0.80	0.48	-	-	0.80	0.48
29	West Bengal	-	-	-	-	9	2,749,578	102.16	18,297.18	9	2,749,578	102.16	18,297.18
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	0.03	(0.08)	-	-	0.03	(0.08)
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	25	147,118	165.00	7,117.64	25	147,118	165.00	7,117.64
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	270	21,174,573	3,195.17	178,075.54	270	21,174,573	3,195.17	178,075.54

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

(₹ Crores)

No	Particulars	Schedule	Amount	Particulars	Amount	Amount
1	Investments (Shareholders)	L-12	4,437.49	Reconciliation of Investment Assets		
	Investments (Policyholders)	L-13	51,052.58			
	Investments (Linked Liabilities)	L-14	57,742.83	Balance Sheet Value of:		
2	Loans	L-15	27.96	A. Life Fund	36,141.89	
3	Fixed Assets	L-16	331.75	Less : Investment Loan as per L-15	-	36,141.89
4	Current Assets			B. Pension & General Annuity and Group Business		19,348.18
	a. Cash & Bank Balance	L-17	529.05	C. Unit Linked Funds		57,742.83
	b. Advances & Other Assets	L-18	2,835.84			
5	Current Liabilities					
	a. Current Liabilities	L-19	4,713.56			
	b. Provisions	L-20	43.37			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		112,200.58			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	27.96			
2	Fixed Assets (if any)	L-16	331.75			
3	Cash & Bank Balance (if any)	L-17	529.05			
4	Advances & Other Assets (if any)	L-18	2,835.84			
5	Current Liabilities	L-19	4,713.56			
6	Provisions	L-20	43.37			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
	TOTAL (B)		(1,032.31)			
	Investment Assets	(A-B)	113,232.89	(A+B+C)		113,232.89

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section II

₹ Crores

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value		
			Balance	FRSM+	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	-	2,183.82	1,077.81	13,899.90	2,266.44	19,427.97	54.90%	-	19,427.97	18,636.19	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	2,183.82	1,077.81	14,707.17	2,267.44	20,236.24	57.18%	-	20,236.24	19,433.55	
3	Investment subject to Exposure Norms											-	
	a. Housing & Infrastructure											-	
	1. Approved Investments	Not Less than 15%	-	995.47	48.61	5,454.22	165.23	6,663.54	18.83%	(1.10)	6,662.43	6,339.06	
	2. Other Investments		-	0.92	-	11.99	-	12.91	0.04%	(0.11)	12.80	12.76	
	b. i) Approved Investments	Not exceeding 35%	121.40	1,062.41	455.89	5,170.58	890.97	7,701.25	21.42%	716.96	8,418.20	8,291.36	
	ii) Other Investments		-	77.52	10.00	810.15	-	897.67	2.54%	(85.46)	812.21	812.71	
TOTAL LIFE FUND			100%	121.40	4,320.13	1,592.31	26,154.12	3,323.64	35,511.61	100.00%	630.28	36,141.89	34,889.44

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value		
			PAR	NON PAR							
			(a)	(b)	(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)		
1	Central Govt. Sec	Not Less than 20%			1,128.47	6,057.29	7,185.76	37.30%	-	7,185.76	6,960.93
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%			1,226.66	8,047.18	9,273.84	48.14%	-	9,273.84	8,984.05
3	Balance in Approved investment	Not Exceeding 60%			1,067.93	8,921.65	9,989.59	51.86%	84.76	10,074.34	9,904.91
4	Other Investments										
TOTAL PENSION, GENERAL ANNUITY FUND			100%		2,294.59	16,968.83	19,263.42	100.00%	84.76	19,348.18	18,888.96

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	-	54,539.46	54,539.46	94.45%
2	Other Investments	Not More than 25%	-	3,203.37	3,203.37	5.55%
TOTAL LINKED INSURANCE FUND			100%	-	57,742.83	100.00%

Notes:

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

CERTIFICATION:

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

Prasun Gajri
Chief Investment Officer

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
Opening Balance (Market Value)	12.93	16.22	92.87	247.28	396.30	55.16	34.04	2.64	113.97
Add: Inflow during the Quarter	1.00	0.00	11.63	4.28	1.50	29.99	2.96	-	12.64
Increase / (Decrease) Value of Inv [N]	0.18	0.24	1.01	2.06	3.01	0.78	0.49	0.03	1.19
Less: Outflow during the Quarter	1.43	0.55	7.65	8.85	10.07	32.32	5.85	0.00	13.87
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.68	15.90	97.85	244.76	390.73	53.60	31.64	2.67	113.92

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	6.73	53.02%	3.51	22.04%	27.97	28.59%	65.72	26.85%	53.00	13.56%	28.33	52.85%	5.61	17.74%	2.57	96.28%	26.58	23.33%	
State Government Securities	-	0.00%	0.10	0.63%	-	0.00%	1.42	0.58%	-	0.00%	-	0.00%	1.90	6.01%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	1.01	1.03%	-	0.00%	1.81	0.46%	-	0.00%	-	0.00%	-	0.00%	1.67	1.47%	
Corporate Bonds	-	0.00%	5.90	37.07%	30.53	31.20%	66.09	27.00%	77.80	19.91%	11.54	36.49%	-	0.00%	-	0.00%	37.88	33.25%	
Infrastructure Bonds	-	0.00%	5.16	32.45%	34.59	35.35%	34.92	14.26%	40.03	10.25%	-	0.00%	12.49	39.49%	-	0.00%	41.35	36.30%	
Equity	-	0.00%	-	0.00%	-	0.00%	58.19	23.77%	181.61	46.48%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	6.16	48.53%	0.78	4.88%	1.63	1.66%	10.54	4.31%	13.28	3.40%	25.54	47.65%	0.42	1.33%	0.05	2.01%	3.12	2.74%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	12.88	101.55%	15.44	97.08%	95.73	97.84%	236.88	96.78%	367.52	94.06%	53.87	100.49%	31.97	101.05%	2.63	98.29%	110.61	97.09%	
Current Assets:																			
Accrued Interest	0.00	0.02%	0.46	2.87%	3.28	3.35%	5.76	2.35%	6.45	1.65%	0.01	0.01%	0.99	3.14%	0.04	1.53%	4.43	3.89%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	0.05	0.01%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.08%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.10	0.02%	0.01	0.02%	0.01	0.03%	0.01	0.19%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.79	1.48%	0.07	0.23%	-	0.00%	0.09	0.08%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	0.90	0.92%	-	0.00%	1.91	0.49%	-	0.00%	-	0.00%	-	0.00%	1.01	0.88%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.02	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.21	1.64%	0.00	0.00%	0.26	0.27%	0.03	0.01%	0.02	0.00%	1.07	2.00%	1.41	4.46%	0.00	0.00%	0.20	0.18%	
Sub Total (B)	(0.20)	-1.55%	0.46	2.92%	2.12	2.16%	5.75	2.35%	4.65	1.19%	(0.26)	-0.49%	(0.33)	-1.05%	0.05	1.71%	3.31	2.91%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.75	0.31%	0.40	0.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	1.39	0.57%	6.77	1.73%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.39	2.91%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	2.14	0.87%	18.56	4.75%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	12.68	100.00%	15.90	100.00%	97.85	100.00%	244.76	100.00%	390.73	100.00%	53.60	100.00%	31.64	100.00%	2.67	100.00%	113.92	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

PART - B

₹ Crores

PARTICULARS	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgTf101	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101	
Opening Balance (Market Value)	98.55	417.74	634.42	2,595.69	25.98	57.87	409.82	995.44	223.62	
Add: Inflow during the Quarter	5.33	15.87	15.84	54.43	1.39	0.83	31.63	7.45	3.86	
Increase / (Decrease) Value of Inv (Net)	0.82	2.26	5.62	17.36	0.37	0.85	4.07	7.33	0.36	
Less: Outflow during the Quarter	8.79	27.02	49.49	199.00	1.18	0.66	17.16	28.73	8.12	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	95.91	408.85	606.38	2,468.49	26.57	58.88	428.36	981.49	219.73	
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	27.92	29.11%	55.03	13.46%	3.21	0.53%	-	0.00%	14.08	53.02%
State Government Securities	0.68	0.71%	-	0.00%	-	0.00%	-	0.00%	3.00	5.10%
Other Approved Securities	-	0.00%	1.92	0.47%	-	0.00%	-	0.00%	4.99	1.17%
Corporate Bonds	28.57	29.78%	87.31	21.36%	10.91	1.80%	-	0.00%	24.84	42.19%
Infrastructure Bonds	9.31	9.71%	36.40	8.90%	24.80	4.09%	-	0.00%	20.27	34.43%
Equity	25.24	26.32%	188.11	46.01%	488.33	80.53%	2,149.59	87.08%	-	0.00%
Money Market Investments	1.52	1.59%	14.77	3.61%	28.42	4.69%	51.36	2.08%	12.47	26.7%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.59	0.99%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.42	2.67%
Sub Total (A)	93.24	97.22%	383.52	93.81%	555.67	91.64%	2,200.95	89.16%	57.19	99.95%
Current Assets:										
Accrued Interest	2.18	2.27%	5.67	1.39%	1.67	0.28%	0.03	0.00%	0.00	0.02%
Dividend Receivable	0.00	0.00%	0.05	0.01%	0.14	0.02%	1.16	0.05%	-	0.00%
Bank Balance	0.01	0.01%	0.02	0.00%	0.03	0.00%	0.05	0.00%	0.01	0.04%
Receivable for Sale of Investments	0.00	0.00%	-	0.00%	0.02	0.00%	14.92	0.60%	-	0.00%
Other Current Assets (for Investments)	0.02	0.02%	0.09	0.02%	0.16	0.03%	2.60	0.11%	0.06	0.10%
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	0.00%	2.01	0.49%	-	0.00%	4.26	0.17%	3.82	0.89%
Fund Mgmt Charges Payable	0.01	0.01%	0.03	0.01%	0.04	0.01%	0.16	0.01%	0.00	0.01%
Other Current Liabilities (for Investments)	0.15	0.16%	0.56	0.14%	0.90	0.15%	5.08	0.21%	0.00	0.00%
Sub Total (B)	2.05	2.14%	3.22	0.79%	1.08	0.18%	9.25	0.37%	0.01	0.05%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	3.08	0.75%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.62	0.64%	7.09	1.73%	18.07	2.98%	99.51	4.03%	-	0.00%
Mutual funds	-	0.00%	11.94	2.92%	31.57	5.21%	158.77	6.43%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	0.62	0.64%	22.10	5.41%	49.63	8.19%	258.28	10.46%	-	0.00%
Total (A + B + C)	95.91	100.00%	408.85	100.00%	606.38	100.00%	2,468.49	100.00%	26.57	100.00%
Fund Carried Forward (as per LB2)										

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

PART - B

₹ Crores

PARTICULARS	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101
Opening Balance (Market Value)	25.61	16.28	0.00	65.49	56.06	296.57	284.40	1,260.42	6.67
Add: Inflow during the Quarter	13.06	2.82	0.00	8.03	1.69	7.23	10.49	25.18	0.13
Increase / (Decrease) Value of Inv [Net]	0.38	0.24	0.00	0.68	0.54	1.61	2.49	8.90	0.09
Less: Outflow during the Quarter	12.38	4.66	-	15.89	7.31	30.79	38.64	137.94	0.27
TOTAL INVESTIBLE FUNDS (MKT VALUE)	26.67	14.68	0.00	58.31	50.98	274.63	258.75	1,156.56	6.63

INVESTMENT OF UNIT FUND	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		ULGF02918/02/12LiquidFund101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	14.79	55.45%	5.04	34.31%	0.00	95.15%	14.80	25.37%	10.07	19.74%	38.70	14.09%	1.63	0.63%	-	0.00%	3.55	53.49%	
State Government Securities	-	0.00%	0.11	0.75%	-	0.00%	-	0.00%	0.46	0.91%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	1.01	1.74%	-	0.00%	1.81	0.66%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	5.42	36.90%	-	0.00%	22.06	37.83%	16.64	32.65%	45.59	16.60%	8.35	3.23%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	2.86	19.51%	-	0.00%	20.52	35.20%	9.23	18.10%	24.09	8.77%	7.12	2.75%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14.33	28.10%	152.80	55.64%	214.95	83.07%	1,021.01	88.28%	-	0.00%	
Money Market Investments	11.81	44.29%	0.93	6.31%	-	0.00%	0.46	0.78%	0.35	0.68%	5.46	1.99%	8.21	3.17%	13.26	1.15%	3.07	46.35%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	26.60	99.74%	14.36	97.78%	0.00	95.15%	58.85	100.92%	51.07	100.18%	268.45	97.75%	240.25	92.85%	1,034.28	89.43%	6.62	99.84%	
Current Assets:																			
Accrued Interest	0.00	0.02%	0.40	2.74%	0.00	3.52%	2.29	3.93%	1.11	2.18%	3.58	1.30%	0.44	0.17%	0.01	0.00%	0.00	0.02%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.07	0.03%	0.57	0.05%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.07%	0.00	1.34%	0.01	0.02%	0.01	0.02%	0.08	0.03%	0.02	0.01%	0.03	0.00%	0.01	0.15%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.06	0.11%	0.02	0.01%	-	0.00%	7.22	0.62%	-	0.00%	
Other Current Assets (for Investments)	0.09	0.35%	0.21	1.41%	0.00	0.00%	0.24	0.40%	0.28	0.55%	0.40	0.15%	0.04	0.01%	0.88	0.08%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	0.50	0.86%	-	0.00%	1.31	0.48%	-	0.00%	2.06	0.18%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.02	0.01%	0.02	0.01%	0.08	0.01%	0.00	0.01%	
Other Current Liabilities (for Investments)	0.04	0.14%	0.29	1.99%	0.00	0.00%	2.57	4.40%	1.94	3.80%	2.42	0.88%	4.29	1.66%	9.53	0.82%	0.00	0.00%	
Sub Total (B)	0.07	0.26%	0.33	2.22%	0.00	4.85%	-0.54	-0.92%	-0.48	-0.95%	0.35	0.13%	-3.74	-1.45%	-2.96	-0.26%	0.01	0.16%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.25	0.82%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.39	0.76%	3.58	1.30%	8.27	3.19%	48.72	4.21%	-	0.00%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13.98	5.40%	76.52	6.62%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.39	0.76%	5.83	2.12%	22.24	8.60%	125.24	10.83%	-	0.00%	
Total (A + B + C)	26.67	100.00%	14.68	100.00%	0.00	100.00%	58.31	100.00%	50.98	100.00%	274.63	100.00%	258.75	100.00%	1,156.56	100.00%	6.63	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

₹ Crores

PARTICULARS	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF10	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund10	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	70.01	68.18	156.83	197.18	0.50	0.08	2.23	7.44	50.54
Add: Inflow during the Quarter	1.39	1.07	2.58	3.36	-	-	0.00	0.05	16.56
Increase / (Decrease) Value of Inv (N)	1.03	0.65	1.39	0.50	0.02	0.00	0.03	0.12	0.64
Less: Outflow during the Quarter	2.79	2.02	6.45	8.11	0.08	0.00	0.00	-0.00	19.66
TOTAL INVESTIBLE FUNDS (MKT VALUE)	69.63	67.89	154.35	192.92	0.44	0.08	2.26	7.61	48.07

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF10		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund10		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdl101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	8.77	12.59%	15.57	22.93%	42.36	27.45%	27.57	14.29%	-	0.00%	0.08	95.74%	1.00	44.13%	2.26	29.71%	25.77	53.61%	
State Government Securities	5.00	7.18%	-	0.00%	0.95	0.62%	-	0.00%	-	0.00%	-	0.00%	0.50	22.06%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.84	1.23%	-	0.00%	0.49	0.25%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	26.14	37.55%	18.24	26.86%	39.80	25.79%	31.66	16.41%	-	0.00%	-	0.00%	-	0.00%	0.40	5.20%	-	0.00%	
Infrastructure Bonds	26.72	38.37%	29.65	43.67%	24.24	15.71%	29.86	15.48%	-	0.00%	-	0.00%	0.03	1.34%	0.93	12.26%	-	0.00%	
Equity	-	0.00%	-	0.00%	35.74	23.15%	90.97	47.15%	0.40	91.77%	-	0.00%	0.61	26.95%	3.33	43.70%	-	0.00%	
Money Market Investments	0.93	1.34%	1.91	2.81%	5.55	3.59%	3.48	1.80%	0.01	2.57%	0.00	2.26%	0.08	3.70%	0.28	3.70%	22.50	46.81%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	67.56	97.03%	66.19	97.51%	148.65	96.30%	184.02	95.39%	0.41	94.34%	0.08	98.00%	2.22	98.19%	7.20	94.57%	48.27	100.43%	
Current Assets:																			
Accrued Interest	2.06	2.96%	2.29	3.37%	3.80	2.46%	2.89	1.50%	0.00	0.00%	0.00	1.42%	0.02	0.73%	0.08	1.03%	0.01	0.01%	
Dividend Receivable	-	0.00%	-	0.00%	0.02	0.01%	0.05	0.03%	0.00	0.06%	-	0.00%	0.00	0.00%	0.00	0.01%	-	0.00%	
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	2.30%	0.00	0.61%	0.01	0.44%	0.01	0.13%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.15	0.10%	0.39	0.20%	0.00	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.00	0.01%	-	0.00%	0.00	0.00%	0.04	0.02%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.32	0.68%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	0.60	0.89%	-	0.00%	0.90	0.47%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.04	0.02%	0.00	0.00%	0.00	0.02%	0.00	0.00%	0.00	0.00%	0.54	1.13%	
Sub Total (B)	2.07	2.97%	1.69	2.49%	3.97	2.57%	2.41	1.25%	0.01	2.35%	0.00	2.00%	0.03	1.17%	0.09	1.17%	-0.21	-0.43%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	1.10	0.57%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	1.73	1.12%	4.37	2.27%	0.01	3.31%	-	0.00%	0.01	0.64%	0.11	1.43%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	1.01	0.52%	-	0.00%	-	0.00%	-	0.00%	0.22	2.83%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	1.73	1.12%	6.48	3.36%	0.01	3.31%	-	0.00%	0.01	0.64%	0.32	4.26%	-	0.00%	
Total (A + B + C)	69.63	100.00%	67.89	100.00%	154.35	100.00%	192.92	100.00%	0.44	100.00%	0.08	100.00%	2.26	100.00%	7.61	100.00%	48.07	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

₹ Crores

PARTICULARS	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdl101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndl101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101
Opening Balance (Market Value)	47.73	186.78	106.77	547.88	706.62	3,285.99	58.83	20.49	841.46
Add: Inflow during the Quarter	9.81	12.40	4.33	17.67	23.22	81.13	22.82	0.76	41.09
Increase / (Decrease) Value of Inv (Net)	0.67	1.63	0.85	2.50	4.05	16.99	0.75	0.27	7.71
Less: Outflow during the Quarter	8.41	15.05	7.33	29.66	41.68	166.00	23.27	0.90	23.59
TOTAL INVESTIBLE FUNDS (MKT VALUE)	49.80	185.76	104.62	538.40	692.20	3,218.11	59.13	20.62	866.66

INVESTMENT OF UNIT FUND	ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdl101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFndl101		ULGF03620/02/12LiquidFdl101		ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	5.88	11.81%	38.80	20.89%	24.93	23.83%	70.52	13.10%	4.18	0.60%	-	0.00%	30.73	51.98%	6.18	29.99%	162.73	18.78%	
State Government Securities	-	0.00%	-	0.00%	0.73	0.70%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	2.24	1.21%	-	0.00%	3.08	0.57%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	6.95	0.80%	
Corporate Bonds	18.88	37.90%	47.49	25.56%	27.10	25.91%	88.50	16.44%	26.23	3.79%	-	0.00%	-	0.00%	7.97	38.65%	239.33	27.61%	
Infrastructure Bonds	12.98	26.07%	64.72	34.84%	11.77	11.25%	39.56	7.35%	21.59	3.12%	-	0.00%	-	0.00%	3.79	18.40%	297.21	34.29%	
Equity	-	0.00%	-	0.00%	27.59	26.37%	246.53	45.79%	566.27	81.81%	2,716.07	84.40%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	9.99	20.05%	27.64	14.88%	9.82	9.39%	59.03	10.96%	17.17	2.48%	160.18	4.98%	28.39	48.01%	2.14	10.37%	139.98	16.15%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	47.72	95.83%	180.89	97.38%	101.95	97.45%	507.22	94.21%	635.45	91.80%	2,876.24	89.38%	59.12	99.99%	20.09	97.40%	846.20	97.64%	
Current Assets:																			
Accrued Interest	1.21	2.44%	6.07	3.27%	2.07	1.98%	6.79	1.26%	1.66	0.24%	0.00	0.00%	0.01	0.02%	0.53	2.57%	28.11	3.24%	
Dividend Receivable	-	0.00%	-	0.00%	0.00	0.00%	0.07	0.01%	0.16	0.02%	1.47	0.05%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.49	0.27%	0.01	0.01%	0.02	0.00%	0.03	0.00%	0.07	0.00%	0.01	0.02%	0.01	0.05%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	18.92	0.59%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	1.04	2.09%	0.07	0.04%	0.01	0.01%	0.27	0.05%	0.25	0.04%	2.75	0.09%	-	0.00%	-	0.00%	0.10	0.01%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	1.61	0.87%	-	0.00%	2.61	0.49%	-	0.00%	5.40	0.17%	-	0.00%	-	0.00%	7.64	0.88%	
Fund Mgmt Charges Payable	0.01	0.01%	0.02	0.01%	0.01	0.01%	0.06	0.01%	0.07	0.01%	0.33	0.01%	0.01	0.01%	0.00	0.01%	0.09	0.01%	
Other Current Liabilities (for Investments)	0.19	0.37%	0.14	0.07%	0.16	0.15%	0.45	0.08%	1.30	0.19%	2.32	0.07%	0.01	0.01%	0.00	0.01%	0.02	0.00%	
Sub Total (B)	2.08	4.17%	4.87	2.62%	1.93	1.84%	4.02	0.75%	0.73	0.10%	15.16	0.47%	0.01	0.01%	0.54	2.60%	20.47	2.36%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2.48	0.46%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	0.74	0.71%	9.00	1.67%	20.62	2.98%	125.81	3.91%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	15.69	2.91%	35.41	5.12%	200.90	6.24%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	0.74	0.00%	0.74	0.71%	27.16	5.05%	56.03	8.09%	326.71	10.15%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	49.80	100.00%	185.76	100.00%	104.62	100.00%	538.40	100.00%	692.20	100.00%	3,218.11	100.00%	59.13	100.00%	20.62	100.00%	866.66	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

PART - B

₹ Crores

PARTICULARS	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndI101
Opening Balance (Market Value)	734.50	120.51	34.56	30.13	127.13	70.69	340.15	429.24	1,919.35
Add: Inflow during the Quarter	40.04	4.84	9.73	5.53	11.50	1.93	11.44	13.77	55.39
Increase / (Decrease) Value of Inv (Net)	5.68	0.17	0.45	0.42	1.10	0.64	1.62	2.62	10.92
Less: Outflow during the Quarter	31.89	2.58	10.62	6.45	16.49	5.73	21.18	27.11	122.19
TOTAL INVESTIBLE FUNDS (MKT VALUE)	748.34	122.93	34.12	29.63	123.25	67.54	332.03	418.51	1,863.47

INVESTMENT OF UNIT FUND	ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdlI101		ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFndI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	188.06	25.13%	13.81	11.23%	19.12	56.02%	3.88	13.10%	26.69	21.66%	17.75	26.27%	33.77	10.17%	2.03	0.49%	-	0.00%	
State Government Securities	5.54	0.74%	-	0.00%	-	0.00%	0.25	0.85%	-	0.00%	0.51	0.75%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.29	0.24%	-	0.00%	-	0.00%	1.55	1.26%	-	0.00%	2.00	0.60%	0.30	0.07%	-	0.00%	
Corporate Bonds	229.55	30.67%	29.63	24.10%	-	0.00%	10.68	36.04%	33.93	27.53%	17.01	25.18%	51.01	15.36%	11.77	2.81%	-	0.00%	
Infrastructure Bonds	85.46	11.42%	7.56	6.15%	-	0.00%	10.89	36.75%	45.35	36.79%	5.48	8.11%	28.90	8.70%	12.92	3.09%	-	0.00%	
Equity	163.48	21.85%	57.81	47.03%	-	0.00%	-	0.00%	-	0.00%	17.68	26.18%	175.30	52.80%	335.73	80.22%	1,586.39	85.13%	
Money Market Investments	50.41	6.74%	9.34	7.60%	15.17	44.44%	3.11	10.49%	11.64	9.45%	8.45	12.52%	34.04	10.25%	20.97	5.01%	76.48	4.10%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	722.50	96.55%	118.44	96.35%	34.28	100.46%	28.81	97.23%	119.16	96.68%	66.88	99.02%	325.01	97.89%	383.70	91.68%	1,662.87	89.23%	
Current Assets:																			
Accrued Interest	14.62	1.95%	1.71	1.39%	0.00	0.01%	0.94	3.18%	4.22	3.42%	1.17	1.73%	4.05	1.22%	0.86	0.21%	0.04	0.00%	
Dividend Receivable	0.09	0.01%	0.03	0.03%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.10	0.02%	0.86	0.05%	
Bank Balance	0.02	0.00%	0.01	0.01%	0.01	0.03%	0.01	0.04%	0.41	0.33%	0.01	0.02%	0.01	0.00%	0.02	0.01%	0.04	0.00%	
Receivable for Sale of Investments	0.69	0.09%	0.24	0.20%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	-	0.00%	11.03	0.59%	
Other Current Assets (for Investments)	1.77	0.24%	0.01	0.01%	0.04	0.11%	0.00	0.00%	0.71	0.58%	0.01	0.01%	0.17	0.05%	0.03	0.01%	1.77	0.09%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	0.60	0.49%	-	0.00%	-	0.00%	1.11	0.90%	0.92	1.36%	1.61	0.48%	-	0.00%	3.14	0.17%	
Fund Mgmt Charges Payable	0.08	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.03	0.01%	0.04	0.01%	0.19	0.01%	
Other Current Liabilities (for Investments)	0.73	0.10%	0.00	0.00%	0.21	0.61%	0.13	0.43%	0.13	0.11%	0.05	0.07%	0.07	0.02%	0.20	0.05%	1.71	0.09%	
Sub Total (B)	16.39	2.19%	1.39	1.13%	-0.16	-0.46%	0.82	2.77%	4.09	3.32%	0.21	0.32%	2.56	0.77%	0.77	0.18%	8.69	0.47%	
Other Investments (<=25%)																			
Corporate Bonds	1.50	0.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.45	0.14%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	7.95	1.06%	2.55	2.07%	-	0.00%	-	0.00%	-	0.00%	0.44	0.66%	4.01	1.21%	12.64	3.02%	73.42	3.94%	
Mutual funds	-	0.00%	0.55	0.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	21.40	5.11%	118.50	6.36%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	9.45	1.26%	3.10	2.52%	-	0.00%	-	0.00%	-	0.00%	0.44	0.66%	4.46	1.34%	34.04	8.13%	191.92	10.30%	
Total (A + B + C)	748.34	100.00%	122.93	100.00%	34.12	100.00%	29.63	100.00%	123.25	100.00%	67.54	100.00%	332.03	100.00%	418.51	100.00%	1,863.47	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

₹ Crores

PARTICULARS	ULGF04311/02/12LiquidFdl101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdl101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
Opening Balance (Market Value)	9.78	20.47	129.65	226.13	5.38	13.10	29.48	60.53	63.31
Add: Inflow during the Quarter	17.84	1.64	5.80	18.73	0.21	10.82	2.07	6.92	5.71
Increase / (Decrease) Value of Inv [Net]	0.13	0.29	1.20	1.63	0.02	0.12	0.29	0.97	-1.78
Less: Outflow during the Quarter	17.23	2.32	5.06	19.36	0.09	11.12	2.16	10.07	6.82
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.52	20.08	131.60	227.13	5.32	12.92	29.69	58.35	60.42

INVESTMENT OF UNIT FUND	ULGF04311/02/12LiquidFdl101		ULGF04811/02/12StableMFI101		ULGF04411/02/12SecureMFI101		ULGF04511/02/12DefnsvFdl101		ULGF04611/02/12BalncdMFI101		ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprrFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	5.48	52.07%	0.40	1.98%	25.95	19.72%	55.62	24.49%	1.61	30.25%	11.92	92.25%	15.78	53.15%	0.00	0.00%	-	0.00%	
State Government Securities	-	0.00%	2.27	11.32%	-	0.00%	1.28	0.56%	-	0.00%	-	0.00%	1.38	4.65%	0.00	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.92	0.70%	-	0.00%	0.04	0.73%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	8.97	44.68%	41.44	31.49%	69.41	30.56%	0.39	7.34%	-	0.00%	3.69	12.42%	0.00	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	5.70	28.37%	42.58	32.35%	22.24	9.79%	0.64	12.07%	-	0.00%	2.70	9.10%	0.00	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	51.83	22.82%	2.44	45.84%	-	0.00%	-	0.00%	55.13	94.49%	54.15	89.63%	
Money Market Investments	5.03	47.82%	2.27	11.29%	17.58	13.36%	19.79	8.71%	0.05	1.01%	0.76	5.87%	3.08	10.37%	1.87	3.20%	2.12	3.50%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Sub Total (A)	10.51	99.90%	19.61	97.65%	128.46	97.62%	220.18	96.94%	5.17	97.25%	12.68	98.11%	26.63	89.69%	57.00	97.69%	56.27	93.13%	
Current Assets:																			
Accrued Interest	0.00	0.02%	0.46	2.31%	4.35	3.30%	4.30	1.89%	0.08	1.41%	0.19	1.48%	0.79	2.67%	0.00	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.03	0.01%	0.00	0.03%	-	0.00%	-	0.00%	0.02	0.04%	0.03	0.04%	
Bank Balance	0.01	0.10%	0.01	0.05%	0.01	0.01%	0.01	0.01%	0.01	0.19%	0.01	0.08%	0.01	0.03%	0.01	0.02%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.22	0.10%	0.01	0.19%	-	0.00%	-	0.00%	0.00	0.00%	1.47	2.43%	
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.05	0.35%	0.07	0.24%	0.06	0.10%	0.61	1.01%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	1.21	0.92%	-	0.00%	0.10	1.89%	-	0.00%	-	0.00%	0.00	0.00%	1.19	1.97%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.11	0.05%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.07	0.12%	0.12	0.20%	
Sub Total (B)	0.01	0.10%	0.47	2.35%	3.13	2.38%	4.44	1.95%	-0.00	-0.08%	0.24	1.89%	0.87	2.93%	0.02	0.03%	0.79	1.31%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.19	7.38%	0.00	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	2.51	1.11%	0.12	2.20%	-	0.00%	-	0.00%	1.33	2.28%	3.36	5.55%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.03	0.63%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	2.51	1.11%	0.15	2.83%	-	0.00%	2.19	7.38%	1.33	2.28%	3.36	5.55%	
Total (A + B + C)	10.52	100.00%	20.08	100.00%	131.60	100.00%	227.13	100.00%	5.32	100.00%	12.92	100.00%	29.69	100.00%	58.35	100.00%	60.42	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A
 (Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: September 30, 2018

PART - B

₹ Crores

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprnttyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	438.80	4,465.41	2,305.48	11,025.96	238.18	6,114.90	11.11	147.43	7,091.81
Add: Inflow during the Quarter	3.72	366.30	210.27	1,397.63	1.81	433.95	0.00	11.01	5.77
Increase / (Decrease) Value of Inv [Net]	1.45	11.05	16.58	-343.71	-0.01	23.44	0.30	0.75	61.86
Less: Outflow during the Quarter	22.62	236.67	181.35	519.14	12.62	297.30	0.43	16.90	404.38
TOTAL INVESTIBLE FUNDS (MKT VALUE)	421.35	4,606.09	2,350.98	11,560.74	227.36	6,275.00	10.98	142.29	6,755.07

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprnttyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptiGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	38.38	9.11%	-	0.00%	754.61	32.10%	-	0.00%	16.96	7.46%	612.38	9.76%	1.90	17.33%	-	0.00%	874.57	12.95%
State Government Securities	2.00	0.48%	-	0.00%	21.90	0.93%	-	0.00%	0.86	0.38%	-	0.00%	-	0.00%	10.02	7.04%	-	0.00%
Other Approved Securities	1.49	0.35%	-	0.00%	4.96	0.21%	-	0.00%	0.35	0.15%	21.05	0.34%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	69.98	16.61%	-	0.00%	913.53	38.86%	-	0.00%	23.92	10.52%	649.79	10.36%	-	0.00%	62.40	43.86%	1,346.50	19.93%
Infrastructure Bonds	32.23	7.65%	-	0.00%	354.53	15.08%	-	0.00%	24.85	10.93%	393.12	6.26%	-	0.00%	53.99	37.94%	1,449.35	21.46%
Equity	247.04	58.63%	3,791.51	82.32%	-	0.00%	9,299.27	80.44%	148.44	65.29%	3,842.29	61.23%	8.82	80.34%	-	0.00%	2,767.00	40.96%
Money Market Investments	17.14	4.07%	398.24	8.65%	179.85	7.65%	1,311.12	11.34%	2.56	1.13%	310.53	4.95%	0.08	0.76%	4.32	3.04%	48.08	0.71%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	408.26	96.89%	4,189.75	90.96%	2,229.38	94.83%	10,610.38	91.78%	217.94	95.86%	5,829.15	92.89%	10.81	98.43%	130.74	91.89%	6,485.50	96.01%
Current Assets:																		
Accrued Interest	4.72	1.12%	-	0.00%	68.27	2.90%	0.00	0.00%	1.97	0.86%	57.25	0.91%	0.06	0.56%	4.21	2.96%	148.25	2.19%
Dividend Receivable	0.09	0.02%	1.33	0.03%	-	0.00%	4.49	0.04%	0.02	0.01%	1.08	0.02%	0.00	0.03%	-	0.00%	0.85	0.01%
Bank Balance	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.30	0.00%	0.01	0.00%	0.23	0.00%	0.01	0.09%	0.01	0.01%	0.53	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	6.20	0.26%	3.89	0.03%	3.99	1.76%	-	0.00%	-	0.00%	-	0.00%	74.58	1.10%
Other Current Assets (for Investments)	0.01	0.00%	20.81	0.45%	9.18	0.39%	124.60	1.08%	0.03	0.02%	22.07	0.35%	-0.00	0.00%	0.47	0.33%	0.01	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	5.99	0.13%	8.29	0.35%	193.01	1.67%	-	0.00%	19.30	0.31%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.06	0.01%	0.51	0.01%	0.26	0.01%	1.28	0.01%	0.03	0.01%	0.69	0.01%	0.00	0.01%	0.02	0.01%	0.75	0.01%
Other Current Liabilities (for Investments)	0.34	0.08%	3.45	0.07%	2.79	0.12%	9.14	0.08%	0.12	0.05%	5.56	0.09%	0.00	0.02%	0.22	0.15%	9.82	0.15%
Sub Total (B)	4.44	1.05%	12.20	0.26%	72.32	3.08%	-70.14	-0.61%	5.87	2.58%	55.07	0.88%	0.07	0.65%	4.46	3.13%	213.65	3.16%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	49.28	2.10%	-	0.00%	-	0.00%	3.59	0.06%	-	0.00%	7.09	4.98%	14.12	0.21%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	17.38	0.26%
Equity	8.65	2.05%	85.37	1.85%	-	0.00%	1,020.50	8.83%	3.43	1.51%	151.99	2.42%	0.10	0.91%	-	0.00%	24.41	0.36%
Mutual funds	-	0.00%	318.76	6.92%	-	0.00%	-	0.00%	0.12	0.05%	235.20	3.75%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	8.65	2.05%	404.14	8.77%	49.28	2.10%	1,020.50	8.83%	3.55	1.56%	390.78	6.23%	0.10	0.91%	7.09	4.98%	55.91	0.83%
Total (A + B + C)	421.35	100.00%	4,606.09	100.00%	2,350.98	100.00%	11,560.74	100.00%	227.36	100.00%	6,275.00	100.00%	10.98	100.00%	142.29	100.00%	6,755.07	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A
 (Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: September 30, 2018

PART - B

₹ Crores

PARTICULARS	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101									
Opening Balance (Market Value)	93.42	2,462.31	405.72	2,832.41	67.68	27.92	84.56	19.51	133.98									
Add: Inflow during the Quarter	0.01	191.16	30.17	105.54	43.42	18.58	56.26	27.43	430.11									
Increase / (Decrease) Value of Inv [Net]	-0.56	33.13	5.49	43.52	0.37	0.25	-0.64	0.29	1.73									
Less: Outflow during the Quarter	9.52	200.48	42.48	163.98	7.32	9.76	7.92	13.54	424.03									
TOTAL INVESTIBLE FUNDS (MKT VALUE)	83.34	2,486.12	398.90	2,817.49	104.15	36.98	132.26	33.69	141.79									
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	11.18	13.42%	2,232.51	89.80%	372.15	93.29%	94.37	3.35%	-	0.00%	22.01	59.53%	-	0.00%	15.09	44.80%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.09	0.24%	-	0.00%	1.07	3.19%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	11.63	13.96%	-	0.00%	-	0.00%	307.46	10.91%	-	0.00%	2.84	7.68%	-	0.00%	3.30	9.79%	-	0.00%
Infrastructure Bonds	30.60	36.71%	-	0.00%	-	0.00%	768.82	27.29%	0.00	0.00%	3.72	10.06%	-	0.00%	1.73	5.12%	-	0.00%
Equity	15.81	18.97%	-	0.00%	-	0.00%	1,585.81	56.28%	72.88	69.98%	-	0.00%	91.77	69.39%	-	0.00%	114.09	80.47%
Money Market Investments	0.62	0.75%	232.12	9.34%	24.57	6.16%	6.88	0.24%	19.10	18.34%	8.14	22.02%	23.59	17.84%	10.71	31.79%	13.20	9.31%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	69.84	83.80%	2,464.62	99.14%	396.71	99.45%	2,763.34	98.08%	91.98	88.32%	36.81	99.53%	115.36	87.22%	31.90	94.70%	127.30	89.78%
Current Assets:																		
Accrued Interest	2.22	2.66%	34.55	1.39%	5.95	1.49%	39.82	1.41%	0.01	0.01%	0.62	1.69%	0.01	0.01%	0.42	1.24%	0.01	0.00%
Dividend Receivable	0.01	0.01%	-	0.00%	-	0.00%	0.52	0.02%	0.02	0.02%	-	0.00%	0.04	0.03%	-	0.00%	0.04	0.03%
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.06	0.00%	0.01	0.01%	0.00	0.01%	0.21	0.16%	0.00	0.01%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	4.52	0.18%	0.27	0.07%	3.20	0.11%	5.19	4.98%	0.46	1.25%	7.61	5.75%	1.42	4.22%	7.95	5.61%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.84	2.15%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.01	0.01%	0.10	0.00%	0.02	0.00%	0.31	0.01%	0.01	0.01%	0.00	0.01%	0.01	0.01%	0.00	0.01%	0.02	0.01%
Other Current Liabilities (for Investments)	1.79	2.14%	17.48	0.70%	4.02	1.01%	5.03	0.18%	0.16	0.16%	0.91	2.47%	0.09	0.07%	0.05	0.16%	5.94	4.19%
Sub Total (B)	0.44	0.53%	21.50	0.86%	2.19	0.55%	38.25	1.36%	5.05	4.85%	0.17	0.47%	4.92	3.72%	1.79	5.30%	2.05	1.44%
Other Investments (<=25%)																		
Corporate Bonds	4.63	5.55%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	8.20	9.84%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.23	0.27%	-	0.00%	-	0.00%	15.90	0.56%	1.92	1.84%	-	0.00%	4.44	3.36%	-	0.00%	3.12	2.20%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.20	5.00%	-	0.00%	7.54	5.70%	-	0.00%	9.32	6.57%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	13.06	15.67%	-	0.00%	-	0.00%	15.90	0.56%	7.12	6.84%	-	0.00%	11.98	9.06%	-	0.00%	12.44	8.78%
Total (A + B + C)	83.34	100.00%	2,486.12	100.00%	398.90	100.00%	2,817.49	100.00%	104.15	100.00%	36.98	100.00%	132.26	100.00%	33.69	100.00%	141.79	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2018

PART - B

₹ Crores

PARTICULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	ULIF06618/01/18DiscvryFnd101	Total of All Funds
Opening Balance (Market Value)	351.32	31.92	36.34	-	57,547.64
Add: Inflow during the Quarter	1,158.89	104.99	122.27	2.02	5,452.72
Increase / (Decrease) Value of Inv [Net]	2.24	-0.14	0.37	-0.01	-12.99
Less: Outflow during the Quarter	1,112.78	102.30	116.93	0.00	5,244.55
TOTAL INVESTIBLE FUNDS (MKT VALUE)	399.68	34.47	42.05	2.00	57,742.83

INVESTMENT OF UNIT FUND	ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		ULIF06618/01/18DiscvryFnd101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	151.17	37.82%	-	0.00%	21.39	50.86%	-	0.00%	6,937.17	12.01%
State Government Securities	0.49	0.12%	-	0.00%	-	0.00%	-	0.00%	66.80	0.12%
Other Approved Securities	1.99	0.50%	-	0.00%	-	0.00%	-	0.00%	71.46	0.12%
Corporate Bonds	134.20	33.58%	-	0.00%	9.33	22.20%	-	0.00%	5,535.06	9.59%
Infrastructure Bonds	47.37	11.85%	-	0.00%	5.36	12.76%	-	0.00%	4,636.92	8.03%
Equity	-	0.00%	27.07	78.53%	-	0.00%	0.75	37.54%	33,025.26	57.19%
Money Market Investments	62.17	15.56%	3.70	10.73%	5.44	12.93%	0.45	22.25%	3,724.05	6.45%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	397.39	99.43%	30.77	89.26%	41.52	98.75%	1.20	59.79%	53,996.73	93.51%
Current Assets:										
Accrued Interest	8.36	2.09%	0.00	0.01%	0.98	2.33%	-	0.00%	552.63	0.96%
Dividend Receivable	-	0.00%	0.01	0.04%	-	0.00%	-	0.00%	13.72	0.02%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.01%	3.58	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.32	16.01%	145.78	0.25%
Other Current Assets (for Investments)	19.76	4.94%	2.15	6.23%	2.17	5.17%	0.66	33.11%	248.76	0.43%
Less: Current Liabilities										
Payable for Investments	9.21	2.31%	-	0.00%	0.40	0.96%	0.23	11.64%	286.84	0.50%
Fund Mgmt Charges Payable	0.04	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	5.73	0.01%
Other Current Liabilities (for Investments)	18.18	4.55%	1.68	4.87%	2.22	5.29%	0.00	0.01%	129.17	0.22%
Sub Total (B)	0.68	0.17%	0.48	1.40%	0.52	1.25%	0.75	37.47%	542.73	0.94%
Other Investments (<=25%)										
Corporate Bonds	1.60	0.40%	-	0.00%	-	0.00%	-	0.00%	98.15	0.17%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	25.59	0.04%
Equity	-	0.00%	1.39	4.02%	-	0.00%	0.05	2.74%	1,802.64	3.12%
Mutual funds	-	0.00%	1.83	5.32%	-	0.00%	-	0.00%	1,276.99	2.21%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	1.60	0.40%	3.22	9.34%	-	0.00%	0.05	2.74%	3,203.37	5.55%
Total (A + B + C)	399.68	100.00%	34.47	100.00%	42.05	100.00%	2.00	100.00%	57,742.83	100.00%
Fund Carried Forward (as per LB2)										

Notes:

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

Prasun Gajri
Chief Investment Officer

FORM L-28- ULIP NAV

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: September 30, 2018

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULF00102/01/04LiquidFund101	January 2, 2004	Non Par	53.60	57.4444	57.4444	56.6396	55.9040	55.1999	54.4946	5.41%	6.09%	57.4444
2	Secure Managed Fund	ULF00202/01/04SecureMgtF101	January 2, 2004	Non Par	113.92	56.5587	56.5587	55.9732	56.5639	55.8844	56.1063	0.81%	6.45%	57.1599
3	Defensive Managed Fund	ULF00302/01/04DefensiveF101	January 2, 2004	Non Par	95.91	79.4643	79.4643	78.8217	78.4069	78.7594	77.2305	2.89%	8.30%	81.5129
4	Balanced Managed Fund	ULF00402/01/04BalancedMF101	January 2, 2004	Non Par	408.85	108.3265	108.3265	107.8008	106.1604	108.8795	104.4955	3.67%	9.10%	113.1939
5	Equity Managed Fund	ULF00611/08/07StableMgtF101	January 17, 2006	Non Par	606.38	150.4829	150.4829	149.4487	143.9507	151.4356	139.6849	7.73%	11.59%	161.5554
6	Growth Fund	ULF00502/01/04GrowthFund101	January 2, 2004	Non Par	2,468.49	173.9256	173.9256	173.1389	166.1071	173.4809	160.3848	8.44%	11.43%	187.7458
7	Liquid Fund	ULF00802/01/04LiquidFund101	January 2, 2004	Non Par	26.67	57.8809	57.8809	57.0756	56.3274	55.6344	54.9256	5.38%	6.08%	57.8809
8	Secure Managed Fund	ULF00902/01/04SecureMgtF101	January 2, 2004	Non Par	58.31	55.7152	55.7152	55.1302	55.7234	55.0371	55.2272	0.88%	6.48%	56.3184
9	Defensive Managed Fund	ULF01002/01/04DefensiveF101	January 2, 2004	Non Par	50.98	72.1813	72.1813	71.5306	71.4599	71.7159	70.4276	2.49%	8.41%	74.0253
10	Balanced Managed Fund	ULF01102/01/04BalancedMF101	January 2, 2004	Non Par	274.63	108.2882	108.2882	107.8796	105.4743	107.9688	103.6326	4.49%	10.18%	114.1658
11	Equity Managed Fund	ULF01311/08/07StableMgtF101	January 17, 2006	Non Par	258.75	144.0504	144.0504	143.1629	137.7921	145.0979	133.9825	7.51%	11.63%	154.2026
12	Growth Fund	ULF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,156.56	166.9602	166.9602	166.3201	159.5176	166.6523	153.9867	8.43%	11.42%	180.5413
13	Liquid Fund	ULF01111/08/07LiquidFund101	July 23, 2003	Non Par	12.68	58.5846	58.5846	57.7586	57.0041	56.2858	55.5597	5.44%	6.15%	58.5846
14	Secure Managed Fund	ULF00211/08/07SecureMgtF101	July 23, 2003	Non Par	97.85	56.8326	56.8326	56.2332	56.7750	56.1102	56.3096	0.93%	6.27%	57.3813
15	Defensive Managed Fund	ULF00311/08/07DefensiveF101	July 23, 2003	Non Par	244.76	88.8158	88.8158	88.0820	87.7891	88.1300	86.5638	2.60%	8.20%	90.9162
16	Balanced Managed Fund	ULF00411/08/07BalancedMF101	July 23, 2003	Non Par	390.73	136.1380	136.1380	135.1628	133.0236	136.2793	130.7911	4.09%	9.14%	141.9440
17	Secure Managed Fund	ULF00928/03/05SecureMgtF101	March 28, 2005	Non Par	0.08	128.7545	128.7545	127.2817	127.2785	125.8446	125.8205	2.33%	6.54%	128.7545
18	Defensive Managed Fund	ULF01028/03/05DefensiveF101	March 28, 2005	Non Par	2.26	73.0641	73.0641	72.2139	71.3951	71.6139	70.0787	4.26%	8.77%	74.7720
19	Balanced Managed Fund	ULF01128/03/05BalancedMF101	March 28, 2005	Non Par	7.61	98.3016	98.3016	96.7330	94.6516	97.3724	93.5438	5.09%	9.63%	101.8544
20	Stable Managed Fund	ULF01720/06/07StableMgtF101	June 20, 2007	Non Par	31.64	56.5363	56.5363	55.7308	55.2517	54.3986	53.8810	4.53%	6.11%	56.5363
21	Stable Managed Fund	ULF01420/06/07StableMgtF101	June 20, 2007	Non Par	14.68	56.3733	56.3733	55.5501	55.1092	54.2596	53.7712	4.84%	6.10%	56.3733
22	Stable Managed Fund	ULF00620/06/07StableMgtF101	June 20, 2007	Non Par	15.90	54.7048	54.7048	53.9067	53.4517	52.6172	52.1155	4.97%	6.11%	54.7048
23	Sovereign Fund	ULF01620/06/07SovereignF101	June 20, 2007	Non Par	2.67	47.5829	47.5829	47.0567	47.6767	47.2530	48.1007	-1.08%	5.75%	48.5563
24	Sovereign Fund	ULF01520/06/07SovereignF101	June 20, 2007	Non Par	0.00	47.8965	47.8965	47.3316	47.9924	47.5875	48.4080	-1.06%	5.92%	48.8840
25	Liquid Fund II	ULF01520/02/08LiquidFund101	February 20, 2008	Non Par	48.07	21.3424	21.3424	21.0704	20.8240	20.5915	20.3557	4.85%	5.53%	21.3424
26	Secure Managed Fund II	ULF01720/02/08SecureMgtF101	February 20, 2008	Non Par	185.76	22.3362	22.3362	22.1423	22.3860	22.1187	22.2231	0.51%	6.10%	22.6253
27	Defensive Managed Fund II	ULF01820/02/08DefensiveF101	February 20, 2008	Non Par	104.62	23.3311	23.3311	23.1545	23.0904	23.2166	22.9003	2.33%	7.89%	23.9448
28	Balanced Managed Fund II	ULF01920/02/08BalancedMF101	February 20, 2008	Non Par	538.40	21.7910	21.7910	21.7029	21.3830	21.9535	21.1102	3.22%	8.30%	22.7562
29	Equity Managed Fund II	ULF02020/02/08EquityMgtF101	February 20, 2008	Non Par	692.20	22.4670	22.4670	22.3577	22.1725	22.6867	20.9797	7.09%	10.80%	24.1346
30	Growth Fund II	ULF02120/02/08GrowthFund101	February 20, 2008	Non Par	3,218.11	19.6941	19.6941	19.6095	18.8350	19.6877	18.2317	8.02%	10.77%	21.2363
31	Stable Managed Fund II	ULF01620/02/08StableMgtF101	February 20, 2008	Non Par	49.80	20.7843	20.7843	20.4960	20.3273	20.0559	19.8607	4.65%	5.49%	20.7843
32	Money Plus Fund	ULF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	12.92	17.8737	17.8737	17.7105	17.6446	17.4554	17.3533	3.00%	4.71%	17.8737
33	Bond Opportunities Fund	ULF03004/08/08BondOpF101	August 4, 2008	Non Par	29.69	19.4122	19.4122	19.2201	19.3938	19.1907	19.3056	0.55%	5.26%	19.5563
34	Mid-cap Fund	ULF03104/08/08Mid-capFund101	August 4, 2008	Non Par	60.42	44.1597	44.1597	45.4613	46.3304	51.0410	45.6794	-3.33%	11.16%	51.7165
35	Large-cap Fund	ULF03204/08/08Large-CapF101	August 4, 2008	Non Par	58.35	26.3197	26.3197	25.9453	24.7055	26.0813	24.2744	8.43%	10.70%	28.2179
36	Manager's Fund	ULF03304/08/08ManagerFund101	August 4, 2008	Non Par	421.35	27.6675	27.6675	27.6431	27.3385	28.5281	26.9297	2.74%	9.01%	29.3013
37	Balanced Managed Fund II	ULF02608/10/08BalancedMF101	October 8, 2008	Non Par	332.03	30.5746	30.5746	30.4529	29.8239	30.4633	29.3647	4.12%	8.77%	32.1406
38	Defensive Managed Fund II	ULF02508/10/08DefensiveF101	October 8, 2008	Non Par	67.54	25.5508	25.5508	25.3400	25.2992	25.4367	24.9806	2.28%	7.94%	26.2150
39	Equity Managed Fund II	ULF02708/10/08EquityMgtF101	October 8, 2008	Non Par	418.51	33.2645	33.2645	33.0956	31.9415	33.6374	31.1098	6.93%	10.84%	35.7304
40	Growth Fund II	ULF02808/10/08GrowthFund101	October 8, 2008	Non Par	1,863.47	37.4311	37.4311	37.2620	35.7889	37.4752	34.6297	8.09%	10.73%	40.3755
41	Liquid Fund II	ULF02208/10/08LiquidFund101	October 8, 2008	Non Par	34.12	20.2187	20.2187	19.9614	19.7281	19.5079	19.2848	4.84%	5.55%	20.2187
42	Secure Managed Fund II	ULF02408/10/08SecureMgtF101	October 8, 2008	Non Par	123.25	22.0814	22.0814	21.8915	22.1385	21.8793	21.9787	0.47%	6.12%	22.3787
43	Stable Managed Fund II	ULF02308/10/08StableMgtF101	October 8, 2008	Non Par	29.63	19.8931	19.8931	19.6227	19.4631	19.2095	19.0097	4.65%	5.53%	19.8931
44	Income Fund	ULF03004/10/10IncomeFund101	January 5, 2010	Non Par	2,850.98	18.8905	18.8905	18.7560	18.0371	18.8822	18.9594	0.36%	5.36%	19.2523
45	Blue Chip Fund	ULF03501/10/10BlueChipF101	January 5, 2010	Non Par	4,606.09	21.8191	21.8191	21.7452	21.7172	21.5455	20.0419	8.87%	11.50%	23.5462
46	Opportunities Fund	ULF03601/10/10OpprtntyF101	January 5, 2010	Non Par	11,560.74	27.2649	27.2649	28.0176	28.7398	31.0011	27.8226	-2.00%	11.13%	31.3594
47	Vantage Fund	ULF03701/10/10VantageFund101	January 5, 2010	Non Par	227.36	23.3187	23.3187	23.3573	22.7088	23.3744	22.2915	4.61%	10.45%	24.8836
48	Highest NAV Guarantee Fund	ULF04001/09/10HighestNAV101	September 8, 2010	Non Par	6,755.07	15.3902	15.3902	15.2680	14.9922	15.2171	14.7474	4.36%	6.05%	15.8760
49	Short Term Fund	ULF03801/09/10ShortTrmF101	September 14, 2010	Non Par	142.29	17.1870	17.1870	17.1025	17.0776	16.8466	16.7708	2.48%	5.12%	17.3178
50	Balanced Fund	ULF03901/09/10BalancedF101	September 8, 2010	Non Par	6,275.00	19.8773	19.8773	19.7906	19.3520	20.0603	18.9440	4.65%	9.10%	21.0084
51	Capital Guarantee Fund	ULF04126/10/10CapitGuarF101	November 2, 2010	Non Par	10.98	18.7319	18.7319	18.2497	17.4517	18.0622	16.6409	12.57%	9.23%	19.7737
52	Pension Guarantee Fund I	ULF04224/01/11PenGuarFnd101	February 1, 2011	Non Par	83.34	16.8818	16.8818	17.0050	16.8975	16.9190	16.6955	1.12%	5.88%	17.4982
53	Liquid Fund	ULF04312/02/12LiquidFund101	February 11, 2012	Non Par	10.52	20.1143	20.1143	19.8596	19.6283	19.4093	19.1876	4.83%	5.44%	20.1143
54	Stable Managed Fund II	ULF04811/02/12StableMgtF101	February 11, 2012	Non Par	20.08	19.8273	19.8273	19.5555	19.3778	19.1139	18.9414	4.68%	6.88%	19.8273
55	Secure Managed Fund II	ULF04411/02/12SecureMgtF101	February 11, 2012	Non Par	131.60	22.2164	22.2164	22.0112	22.2779	22.0214	22.1107	0.48%	6.05%	22.5209
56	Defensive Managed Fund II	ULF04511/02/12DefensiveF101	February 11, 2012	Non Par	227.13	24.8436	24.8436	24.6676	24.6894	24.8935	24.4664	1.55%	7.06%	25.4010
57	Balanced Managed Fund II	ULF04611/02/12BalancedMF101	February 11, 2012	Non Par	5.32	29.3837	29.3837	29.2616	28.6793	29.4768	28.4190	3.39%	8.46%	30.6301
58	Balanced Managed Fund	ULF03218/02/12BalancedMF101	February 18, 2012	Non Par	192.92	103.7489	103.7489	103.5328	101.8668	104.3653	100.6165	3.11%	8.81%	108.4738
59	Defensive Managed Fund	ULF03118/02/12DefensiveF101	February 18, 2012	Non Par	154.35	70.6917	70.6917	70.0778	69.9875	70.4712	69.1756	2.19%	7.69%	72.2169
60	Growth Fund	ULF03318/02/12GrowthFund101	February 18, 2012	Non Par	0.44	173.								

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2018	As % of total for this class	As at September 30, 2017	As % of total for this class	As at September 30, 2018	As % of total for this class	As at September 30, 2017	As % of total for this class
Break down by credit rating								
AAA rated *	4,649,697.74	96.52%	3,447,594.46	95.11%	4,659,193.89	96.54%	3,452,176.86	95.15%
AA or better	149,860.22	3.11%	160,797.33	4.44%	148,931.78	3.09%	159,745.91	4.40%
Rated below AA but above A (A or better)	11,702.58	0.24%	11,298.87	0.31%	11,705.81	0.24%	11,295.87	0.31%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	6,100.00	0.13%	5,100.00	0.14%	6,100.00	0.13%	5,100.00	0.14%
Total	4,817,360.54	100.00%	3,624,790.66	100.00%	4,825,931.48	100.00%	3,628,318.64	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	679,158.81	14.10%	402,464.07	11.10%	677,029.11	14.03%	400,071.28	11.03%
More than 1 year and upto 3 years	460,170.37	9.55%	468,802.17	12.93%	461,680.10	9.57%	468,663.96	12.92%
More than 3 years and up to 7 years	935,951.93	19.43%	934,676.39	25.79%	941,101.02	19.50%	940,476.70	25.92%
More than 7 years and up to 10 years	823,521.69	17.09%	524,168.93	14.46%	826,787.38	17.13%	524,157.79	14.45%
More than 10 years and up to 15 years	905,637.25	18.80%	743,715.51	20.52%	905,622.74	18.77%	743,173.02	20.48%
More than 15 years and up to 20 years	442,077.77	9.18%	134,564.96	3.71%	442,351.21	9.17%	134,694.03	3.71%
Above 20 years	570,842.72	11.85%	416,398.62	11.49%	571,359.92	11.84%	417,081.87	11.50%
Total	4,817,360.54	100.00%	3,624,790.66	100.00%	4,825,931.48	100.00%	3,628,318.64	100.00%
Breakdown by type of the issuer								
a. Central Government @	3,017,188.22	62.63%	2,264,292.34	62.47%	3,025,344.81	62.69%	2,268,213.59	62.51%
b. State Government	222,663.71	4.62%	139,702.17	3.85%	223,728.95	4.64%	140,177.60	3.86%
c. Corporate Securities	1,577,508.61	32.75%	1,220,796.16	33.68%	1,576,857.72	32.67%	1,219,927.44	33.62%
Total	4,817,360.54	100.00%	3,624,790.66	100.00%	4,825,931.48	100.00%	3,628,318.64	100.00%

Note

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

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2018	As % of total for this class	As at September 30, 2017	As % of total for this class	As at September 30, 2018	As % of total for this class	As at September 30, 2017	As % of total for this class
Break down by credit rating								
AAA rated *	2,001,020.95	94.86%	2,037,426.84	96.86%	2,045,120.53	94.76%	2,007,288.65	96.91%
AA or better	96,125.98	4.56%	58,247.32	2.77%	99,827.61	4.63%	56,914.79	2.75%
Rated below AA but above A (A or better)	7,498.34	0.36%	7,441.37	0.35%	6,732.48	0.31%	6,740.07	0.33%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	4,875.00	0.23%	300.00	0.01%	6,594.44	0.31%	300.00	0.01%
Total	2,109,520.27	100.00%	2,103,415.54	100.00%	2,158,275.05	100.00%	2,071,243.51	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	719,447.15	34.10%	517,592.00	24.61%	720,287.27	33.37%	516,882.66	24.96%
More than 1 year and upto 3 years	392,978.32	18.63%	317,413.77	15.09%	398,585.09	18.47%	314,097.84	15.16%
More than 3 years and up to 7 years	524,618.17	24.87%	716,891.09	34.08%	544,147.15	25.21%	700,948.02	33.84%
More than 7 years and up to 10 years	290,196.53	13.76%	303,118.80	14.41%	304,762.05	14.12%	294,822.50	14.23%
More than 10 years and up to 15 years	114,425.36	5.42%	199,387.82	9.48%	120,290.73	5.57%	195,350.12	9.43%
More than 15 years and up to 20 years	48,357.91	2.29%	29,139.78	1.39%	49,627.19	2.30%	29,521.76	1.43%
Above 20 years	19,496.84	0.92%	19,872.28	0.94%	20,575.57	0.95%	19,620.61	0.95%
Total	2,109,520.27	100.00%	2,103,415.54	100.00%	2,158,275.05	100.00%	2,071,243.51	100.00%
Breakdown by type of the issuer								
a. Central Government @	1,058,848.75	50.19%	1,041,562.53	49.52%	1,072,608.54	49.70%	1,032,313.78	49.84%
b. State Government	6,680.48	0.32%	16,165.77	0.77%	6,885.13	0.32%	15,879.38	0.77%
c. Corporate Securities	1,043,991.04	49.49%	1,045,687.24	49.71%	1,078,781.38	49.98%	1,023,050.35	49.39%
Total	2,109,520.27	100.00%	2,103,415.54	100.00%	2,158,275.05	100.00%	2,071,243.51	100.00%

Note

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

FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

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

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2018	For the six months ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Charges for hiring training infrastructure facility Name Usage Fees	(241,018) (174) - 250 205,215	(464,419) 282 (100,000) 1,452 356,946	(336,667) 117 (250,000) 78 163,128	(366,308) 310 (400,000) 872 274,209
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,235)	(2,469)	(1,155)	(2,310)
3	HDFC International Life and Re Company Limited	Wholly Owned Subsidiary	Reinsurance Premium Reimbursement for Expenses Incurred	17,156 -	17,156 467	- -	- -
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income Purchase of Investment	(247) 15,877	(4,340) 15,877	(14) -	(3,538) -
5	HDFC Credila Financial Services Pvt. Ltd.	Fellow Subsidiary	Premium income Commission expense	4 4,571	4 6,418	- -	- -
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expenses Purchase of investments General Insurance Premium Advance	(148) (198) 10 - 4,026	(632) (245) 314 - 4,692	- (593) 3,752 101,343 -	(1,684) (4,869) 4,516 101,343 -
7	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	127,424	228,199	57,966	115,210
8	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium income	(3)	(8)	(5)	(19)
9	Key Management Personnel		Premium income Managerial remuneration	(243) 10,436	(322) 39,584	(119) 23,624	(322) 53,375
10	Relative of Key Management Personnel		Premium income	(27)	(27)	(27)	(27)

B. Other group companies with material transactions #

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2018	For the quarter ended September 30, 2018	For the quarter ended September 30, 2017	For the six months ended September 30, 2017
1	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life's Insurance products such as pamphlets, standees, posters, Wall Branding/ window glazing at an agreed fees per branch/ATM	(31,012) (13,658) 1,684,936 - 36,123 1,590 1,773,968 - 1,101,794	(44,314) (258,598) 2,926,353 - 58,392 2,793 2,274,783 - 1,661,448	(527) (11,879) 1,708,737 - 22,746 1,829 - (1,855,484) 1,186,322	(15,220) (230,109) 2,726,986 6,287 35,113 4,107 3,155,252 (1,855,484) 1,542,098

* Transaction amounts are on accrual basis.

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman, Non Executive Director	
2	Sir Gerry Grimstone	Non Executive Director	
3	Mr. Keki M. Mistry	Non Executive Director	
4	Mr. Norman K. Skeoch	Non Executive Director	
5	Ms.Renu Sud Karnad	Non Executive Director	
6	Dr. JJ Irani	Independent Director	
7	Mr. AKT Chari	Independent Director	
8	Mr. VK Viswanathan	Independent Director	
9	Mr. Prasad Chandran	Independent Director	
10	Mr. Sumit Bose	Independent Director	
11	Mr. Ranjan Mathai	Independent Director	
12	Mr. Ketan Dalal	Independent Director	
13	Mr. James Aird	Alternate to Norman Keith Skeoch	Vacated office on April 17, 2018 and reappointed wef May 16, 2018
14	Mr. Rushad Abadan	Alternate to Sir Gerry Grimstone	Vacated office on July 19, 2018 and reappointed wef August 23, 2018
15	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	Vacated office on July 15, 2018 and reappointed wef July 20, 2018
16	Ms.Vibha Padalkar	Managing Director, Chief Executive Officer & Chief Financial Officer	Vacated office on September 8, 2018 Appointed as MD & CEO wef September 12, 2018
17	Mr. Suresh Badami	Executive Director	Appointed wef September 17, 2018
18	Mr. Subrat Mohanty	Chief Operating Officer	
19	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
20	Mr. Parvez Mulla	Senior Executive Vice President & Chief Business Officer - Group	Appointed as KMP wef April 18, 2018
21	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
22	Mr. Amit Punchhi	Senior Executive Vice President & Chief International Officer	Appointed as KMP wef April 18, 2018
23	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
24	Mr. Sanjeev Kapur	Senior Executive Vice President - Bancassurance and Group Sales	
25	Mr. Pankaj Gupta	Executive Vice President - Strategic Alliances, Bancassurance & Speciality Sales and Chief Marketing Officer	Appointed as KMP wef April 18, 2018
26	Mr. Sanjay Vij	Executive Vice President - Bancassurance	
27	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
28	Mr. Narendra Gangan	Executive Vice President, Company Secretary & Head - Compliance & Legal	

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2016
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As on September 30, 2018

		Form Code: _____	K
Name of Insurer: _____	HDFC Standard Life Insurance Company Limited.	Registration Number: _____	11-128245
Classification: _____	Total Business		

Item	Description	Adjusted Value (₹ lakhs)	
(1)	(2)		
01	Available assets in Policyholders' fund:		10,551,455
	Deduct:		
02	Mathematical reserves		(10,503,634)
03	Other liabilities		-
04	Excess in Policyholders' funds		47,821
05	Available assets in Shareholders' fund:		526,403
	Deduct:		
06	Other liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		526,403
08	Total ASM (04)+(07)		574,225
09	Total RSM		297,739
10	Solvency Ratio (ASM/RSM)		193%

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: _____
Date: _____

Srinivasan Parthasarathy

Notes

- Item Nos. 01 and 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2016.
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.
- The investment made in Tata Sons, prior to its conversion into Private Ltd, continues to be considered as 'Admissible' for solvency

FORM L-33- NPAs**FORM 7**

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Name of Fund: Life Fund**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	8,684.79	8,912.18	-	-	1,632.78	1,827.07	25,194.04	22,317.61	35,511.61	33,056.86
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	8,684.79	8,912.18	-	-	1,632.78	1,827.07	25,194.04	22,317.61	35,511.61	33,056.86
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

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

Registration Number: **101**

Statement as on: **September 30, 2018**

Name of Fund: **Pension & General Annuity and Group Business**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	6,784.55	5,741.68	-	-	1,561.41	1,009.28	10,917.46	8,982.82	19,263.42	15,733.78
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	6,784.55	5,741.68	-	-	1,561.41	1,009.28	10,917.46	8,982.82	19,263.42	15,733.78
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 30 Sep 2018)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	10,295.72	10,603.71	-	-	3,724	2,738	43,723.06	43,843.49	57,742.83	57,185.39
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,295.72	10,603.71	-	-	3,724	2,738	43,723.06	43,843.49	57,742.83	57,185.39
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Life Fund

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)							
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)				
A	CENTRAL GOVT. SECURITIES																	
A01	Central Government Bonds	CCSB	17,701.46	330.04	1.86%	1.86%	17,237.21	640.99	3.72%	3.72%	13,931.31	773.34	5.55%	5.55%				
A03	Deposit under Section 7 of Insurance Act, 1938	CDS5	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
A04	Treasury Bills	CTRB	728.74	11.46	1.57%	1.57%	601.33	18.61	3.09%	3.09%	940.97	27.98	2.97%	2.97%				
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES																	
B02	State Government Bonds	SGGB	175.44	1.28	0.73%	0.73%	75.67	1.70	2.25%	2.25%	16.55	0.72	4.35%	4.35%				
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	491.56	9.83	2.00%	2.00%	491.23	19.66	4.00%	4.00%	422.80	17.25	4.08%	4.08%				
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																	
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDGP	226.22	4.92	2.18%	2.18%	235.55	10.48	4.45%	4.45%	197.44	16.14	8.17%	8.17%				
	TAXABLE BONDS																	
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	216.35	4.92	2.28%	2.28%	191.41	8.62	4.50%	4.50%	161.14	7.11	4.41%	4.41%				
	TAX FREE BONDS																	
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	2.41	4.39%	4.39%	54.78	2.41	4.39%	4.39%				
	(b) OTHER INVESTMENTS (HOUSING)																	
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
	(c) INFRASTRUCTURE INVESTMENTS																	
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	96.78	1.43	1.48%	1.48%	96.57	1.45	1.50%	1.50%	90.25	3.73	4.14%	4.14%				
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	91.42	0.70	0.77%	0.77%	91.15	0.72	0.79%	0.79%	78.90	3.85	4.88%	4.88%				
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
	TAXABLE BONDS																	
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	5,742.44	114.34	1.99%	1.99%	5,702.42	223.03	3.91%	3.91%	3,905.52	176.09	4.51%	4.51%				
C28	Infrastructure - PSU - CPs	IPCP	217.47	3.57	1.64%	1.64%	221.73	7.52	3.39%	3.39%	-	-	0.00%	0.00%				
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.46	0.35	2.40%	2.40%	14.45	0.69	4.78%	4.78%	14.34	0.69	4.82%	4.82%				
	TAX FREE BONDS																	
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	4.21	4.21%	4.21%	100.00	4.21	4.21%	4.21%				
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																	
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	0.92	-	0.00%	0.00%	0.92	-	0.00%	0.00%	1.83	-0.03	-1.81%	-1.81%				
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.08	0.40	2.32%	2.32%	17.53	0.81	4.61%	4.61%	17.98	0.83	4.61%	4.61%				
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																	
D01	PSU - Equity shares - Quoted	EAEQ	270.41	-0.75	-0.28%	-0.28%	270.16	-0.40	-0.15%	-0.15%	273.99	6.42	2.34%	2.34%				
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	3,230.87	6.56	0.20%	0.20%	3,188.43	34.10	1.07%	1.07%	3,164.83	116.26	3.67%	3.67%				
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EELP	203.19	0.00	0.00%	0.00%	203.19	2.36	1.16%	1.16%	203.19	1.99	0.98%	0.98%				
D09	Corporate Securities - Debentures	ECDS	2,493.16	55.23	2.22%	2.22%	2,524.38	111.76	4.43%	4.43%	1,602.55	74.57	4.65%	4.65%				
D08	Corporate Securities - Investment in Subsidiaries	ECIS	121.40	-	0.00%	0.00%	121.40	-	0.00%	0.00%	121.40	-	0.00%	0.00%				
	Corporate Securities - Derivative Instruments		-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%				
D12	Investment properties - immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, BBI	EADB	83.23	1.45	1.74%	1.74%	80.56	2.80	3.47%	3.47%	79.52	3.01	3.79%	3.79%				
D17	Deposits - CDs with Scheduled Banks	EDCD	56.93	0.62	1.09%	1.09%	49.87	0.69	1.39%	1.39%	-	-	0.00%	0.00%				
D18	Deposits - Repo / Reverse Repo	ECMR	168.00	2.66	1.58%	1.58%	109.97	3.41	3.10%	3.10%	295.01	8.65	2.93%	2.93%				
D21	CCIL - CBLO	ECBO	216.58	2.39	1.10%	1.10%	259.58	6.61	2.55%	2.55%	387.18	9.08	2.34%	2.34%				
D22	Commercial Papers	ECCP	-	-0.04	0.00%	0.00%	41.88	0.50	1.20%	1.20%	24.80	0.41	1.65%	1.65%				
D23	Application Money	ECAM	24.81	0.03	0.13%	0.13%	119.91	0.30	0.25%	0.25%	-	-	0.00%	0.00%				
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	37.00	0.84	2.28%	2.28%	37.00	1.68	4.53%	4.53%	49.04	2.25	4.60%	4.60%				
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%				
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	931.28	15.79	1.70%	1.70%	802.74	28.40	3.54%	3.54%	371.12	10.56	2.85%	2.85%				
D30	Mutual Funds - (Under Insurer's Promoter Group)	EMPG	236.23	2.65	1.12%	1.12%	314.58	8.41	2.67%	2.67%	387.59	3.28	0.85%	0.85%				
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
D41	Units of Infrastructure Investment Trust	EIIT	36.87	0.86	2.32%	2.32%	37.03	1.69	4.57%	4.57%	34.36	0.40	1.16%	1.16%				
E	OTHER INVESTMENTS																	
E03	Equity Shares (incl Co-op Societies)	OESH	486.84	-51.68	-10.62%	-10.62%	455.73	-61.81	-13.56%	-13.56%	412.49	37.86	9.18%	9.18%				
E04	Equity Shares (PSUs & Unlisted)	OEPU	2.01	-	0.00%	0.00%	1.79	-0.49	-27.27%	-27.27%	1.26	0.13	10.62%	10.62%				
E06	Debentures	OLDB	65.00	1.67	2.56%	2.56%	65.00	3.32	5.10%	5.10%	123.32	4.59	3.72%	3.72%				
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFV	7.91	0.01	0.07%	0.07%	7.54	0.01	0.07%	0.07%	3.54	0.50	14.08%	14.08%				
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	104.96	0.60	0.57%	0.57%	97.57	1.20	1.23%	1.23%	60.53	1.14	1.88%	1.88%				
E14	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	0.11	2.38%	2.38%				
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%				
E17	Securitized Assets	OPSA	1.70	0.26	15.59%	15.59%	1.70	0.49	28.93%	28.93%	1.78	0.27	14.93%	14.93%				
E19	Passively Managed Equity ETF (Non Promoter Group)	DETF	6.38	-	0.00%	0.00%	6.38	-	0.00%	0.00%	-	-	0.00%	0.00%				
E20	Preference Shares	OPSH	130.00	-	0.00%	0.00%	130.00	3.90	3.00%	3.00%	130.00	1.95	1.50%	1.50%				
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	42.32	0.73	1.73%	1.73%	41.20	1.57	3.82%	3.82%	30.00	0.41	1.37%	1.37%				
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	37.73	-0.03	-0.07%	-0.07%	37.87	-0.03	-0.07%	-0.07%	21.55	0.08	0.39%	0.39%				
TOTAL			34,869.95	526.42	1.51%	1.51%	34,137.40	1,091.37	3.20%	3.20%	27,719.85	1,318.26	4.76%	4.76%				

Notes:

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

CERTIFICATION

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

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	6,162.28	122.20	1.98%	1.98%	5,894.51	230.56	3.91%	3.91%	4,090.04	161.28	3.94%	3.94%			
A04	Treasury Bills	CTRB	272.63	4.56	1.67%	1.67%	275.25	8.74	3.17%	3.17%	396.49	11.83	2.98%	2.98%			
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	1,776.28	34.66	1.95%	1.95%	1,755.39	68.42	3.90%	3.90%	1,133.14	45.49	4.01%	4.01%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	177.72	3.45	1.94%	1.94%	177.16	6.89	3.89%	3.89%	144.75	5.69	3.93%	3.93%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	169.41	3.22	1.90%	1.90%	169.44	6.41	3.78%	3.78%	203.63	10.82	5.31%	5.31%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	681.96	14.40	2.11%	2.11%	637.89	26.71	4.19%	4.19%	470.82	20.01	4.25%	4.25%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	0.18	1.54%	1.54%	11.83	0.18	1.55%	1.55%	11.83	0.18	1.53%	1.53%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.17	0.08	0.76%	0.76%	11.17	0.08	0.76%	0.76%	11.17	0.05	0.42%	0.42%			
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.24%	2.24%	0.90	0.04	4.45%	4.45%	0.90	0.04	4.45%	4.45%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,085.69	60.49	1.96%	1.96%	2,989.22	116.12	3.88%	3.88%	2,100.05	98.14	4.67%	4.67%			
C28	Infrastructure - PSU - CPs	IPCP	337.79	6.26	1.85%	1.85%	324.12	11.68	3.60%	3.60%	-	-	0.00%	0.00%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	109.99	2.78	2.52%	2.52%	110.75	5.17	4.67%	4.67%	67.53	3.06	4.53%	4.53%			
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	32.16	0.12	0.39%	0.39%	32.16	0.19	0.58%	0.58%	32.16	0.18	0.56%	0.56%			
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	376.44	0.28	0.07%	0.07%	376.48	2.58	0.69%	0.69%	380.43	5.53	1.45%	1.45%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	0.00	0.00%	0.00%	31.92	0.37	1.15%	1.15%	31.92	0.31	0.97%	0.97%			
D09	Corporate Securities - Debentures	ECOS	2,438.76	51.88	2.13%	2.13%	2,322.27	98.06	4.22%	4.22%	2,079.48	92.14	4.43%	4.43%			
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	35.00	0.91	2.61%	2.61%	35.00	1.82	5.19%	5.19%	35.00	1.82	5.19%	5.19%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D17	Deposits - CDs with Scheduled Banks	EDCD	88.42	0.98	1.11%	1.11%	76.78	1.08	1.40%	1.40%	-	-	0.00%	0.00%			
D18	Deposits - Repo / Reverse Repo	ECLR	238.23	3.76	1.58%	1.58%	187.23	5.77	3.08%	3.08%	307.52	9.08	2.95%	2.95%			
D21	CCL - CBLO	ECBO	197.73	1.92	0.97%	0.97%	183.28	4.36	2.38%	2.38%	251.87	3.16	1.25%	1.25%			
D22	Commercial Papers	ECCP	-	0.04	0.00%	0.00%	57.49	0.78	1.36%	1.36%	-	-	0.00%	0.00%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	13.00	0.30	2.28%	2.28%	13.00	0.59	4.54%	4.54%	20.00	0.94	4.68%	4.68%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	848.31	14.80	1.74%	1.74%	683.78	24.38	3.57%	3.57%	117.67	3.41	2.90%	2.90%			
D30	Mutual Funds - (under insurer's Promoter Group)	EMPG	237.45	1.89	0.80%	0.80%	214.87	2.34	1.09%	1.09%	90.14	0.95	1.05%	1.05%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	150.55	3.24	2.15%	2.15%	150.57	6.45	4.28%	4.28%	39.73	0.23	0.58%	0.58%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	973.07	22.29	2.29%	2.29%	952.26	43.29	4.55%	4.55%	406.48	18.29	4.50%	4.50%			
D41	Units of Infrastructure Investment Trust	EIIT	56.72	1.34	2.35%	2.35%	56.97	2.64	4.64%	4.64%	39.64	0.43	1.09%	1.09%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E06	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	10.00	0.13	1.28%	1.28%	10.00	0.22	2.23%	2.23%	10.00	0.23	2.34%	2.34%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
TOTAL			18,525.45	356.19	1.92%	1.92%	17,741.66	675.92	3.81%	3.81%	12,474.88	493.29	3.95%	3.95%			

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Investment and Income on Investment

Name of the Fund Unit Linked Funds

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	6,791.48	78.73	1.16%	1.16%	6,669.30	33.60	0.50%	0.50%	7,729.88	290.21	3.75%	3.75%			
A04	Treasury Bills	CTRB	725.61	11.72	1.62%	1.62%	765.92	23.94	3.13%	3.13%	586.53	17.55	2.99%	2.99%			
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	82.20	1.37	1.67%	1.67%	97.19	1.53	1.58%	1.58%	116.30	6.11	5.26%	5.26%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	71.36	1.75	2.45%	2.45%	71.68	1.03	1.44%	1.44%	92.38	3.94	4.27%	4.27%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	682.22	10.81	1.58%	1.58%	683.13	6.40	0.94%	0.94%	515.83	22.75	4.41%	4.41%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,357.34	22.56	1.66%	1.66%	1,319.64	21.59	1.64%	1.64%	1,096.60	50.47	4.60%	4.60%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,017.10	29.01	2.85%	2.85%	1,016.39	-20.91	-2.06%	-2.06%	914.00	127.58	13.96%	13.96%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	813.03	-80.18	-9.86%	-9.86%	860.91	-132.06	-15.34%	-15.34%	893.92	93.76	10.49%	10.49%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IOBR	8.30	0.05	0.60%	0.60%	9.05	-0.16	-1.79%	-1.79%	11.24	0.52	4.60%	4.60%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,860.75	49.99	1.29%	1.29%	3,843.86	14.64	0.38%	0.38%	3,534.28	159.60	4.52%	4.52%			
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	26.44	0.60	2.28%	2.28%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	810.06	9.74	1.20%	1.20%	815.12	0.86	0.11%	0.11%	866.25	40.41	4.67%	4.67%			
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	61.89	-18.18	-29.37%	-29.37%	71.28	-20.49	-28.75%	-28.75%	122.71	2.72	2.22%	2.22%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	25.79	0.43	1.66%	1.66%	25.90	0.405	1.57%	1.57%	27.13	1.42	5.24%	5.24%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	1,615.71	-14.83	-0.92%	-0.92%	1,699.18	-190.32	-11.20%	-11.20%	2,250.97	27.39	1.22%	1.22%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	27,277.43	372.83	1.37%	1.37%	26,537.90	1,516.37	5.71%	5.71%	23,762.81	1,861.78	7.83%	7.83%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	3,177.22	-153.99	-4.85%	-4.85%	3,164.60	217.72	6.88%	6.88%	2,700.79	613.17	22.70%	22.70%			
D07	Corporate Securities - Preference Shares	EPNQ	2.66	0.07	2.56%	2.56%	2.64	0.12	4.53%	4.53%	3.26	0.15	4.71%	4.71%			
D09	Corporate Securities - Debentures	ECOS	3,569.14	49.38	1.38%	1.38%	3,629.80	15.10	0.42%	0.42%	3,494.09	174.85	5.00%	5.00%			
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.24	0.48	0.96%	0.96%	50.59	-0.32	-0.64%	-0.64%	126.62	5.92	4.67%	4.67%			
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3.00	0.11	3.77%	3.77%			
D17	Deposits - CDs with Scheduled Banks	EDCD	38.51	0.04	0.10%	0.10%	83.95	1.14	1.36%	1.36%	129.81	4.31	3.32%	3.32%			
D18	Deposits - Repo / Reverse Repo	ECMR	914.76	14.37	1.57%	1.57%	1,067.59	32.40	3.03%	3.03%	810.48	24.17	2.98%	2.98%			
D21	CCIL - CBLO	ECBO	2,222.64	34.11	1.53%	1.53%	2,124.01	63.43	2.99%	2.99%	1,220.00	35.53	2.91%	2.91%			
D22	Commercial Papers	ECCP	133.75	2.53	1.89%	1.89%	138.52	5.15	3.72%	3.72%	170.65	5.87	3.44%	3.44%			
D23	Application Money	ECAM	99.99	0.13	0.13%	0.13%	99.99	0.13	0.13%	0.13%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	35.27	0.68	1.94%	1.94%	35.39	0.83	2.35%	2.35%	51.88	2.04	3.93%	3.93%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	542.73	-	0.00%	0.00%	542.73	-	0.00%	0.00%	700.02	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	1,276.72	-83.98	-6.58%	-6.58%	1,310.23	-230.47	-17.59%	-17.59%	1,707.05	-57.07	-3.34%	-3.34%			
E06	Debentures	OLDB	39.15	0.76	1.93%	1.93%	38.77	1.19	3.06%	3.06%	65.05	3.09	4.75%	4.75%			
E04	Equity Shares (PSUs & Unlisted)	OEUU	118.68	-21.34	-17.98%	-17.98%	126.98	-39.31	-30.96%	-30.96%	119.79	10.38	8.67%	8.67%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	1,363.34	-57.84	-4.24%	-4.24%	1,306.09	34.92	2.67%	2.67%	1,148.35	112.00	9.75%	9.75%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	21.11	-15.06	-71.33%	-71.33%	15.59	-14.93	-95.75%	-95.75%	10.20	0.06	0.59%	0.59%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	458.54	-31.56	-6.88%	-6.88%	483.75	-149.87	-30.98%	-30.98%	420.12	-46.92	-11.17%	-11.17%			
	TOTAL		59,264.72	214.58	0.36%	0.36%	58,707.64	1,193.64	2.03%	2.03%	55,428.44	3,594.46	6.48%	6.48%			

Notes:

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

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

3. Net Yield disclosed is net of tax.

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

5. Previous year figures have been regrouped/reclassified to conform to current year presentation.

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
B.	<u>As on Date</u>								
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.79	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.80	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.46	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2020	ORAD	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	20.03	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	7.98% IDFC Bank Ltd NCD Mat 23-May-2023	ECOS	40.00	May 28, 2013	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Pension & General Annuity and Group Business

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
B.	<u>As on Date</u>								
	8.64% IDFC Bank Ltd NCD Mat 15-Apr-2020	ECOS	20.00	Apr 15, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.70% IDFC Bank Ltd NCD Mat 23-June-2025	ECOS	5.00	Jun 26, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.38% IDFC Bank Ltd NCD Mat 12-Sep-2024	ECOS	15.00	Sep 16, 2014	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.63% IDFC Bank Ltd NCD Mat 18-Feb-2020	ECOS	10.00	Jan 29, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	9.00% IL&FS Ltd NCD Mat 29-Dec-2024	ORAD	11.25	Oct 26, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	7.85% IL&FS LTD NCD Mat 30-Dec-22 (option-I)	ORAD	11.25	Dec 04, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	8.06% IL&FS LTD NCD Mat 06-June-22 (option-II)	ORAD	11.25	Jun 06, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.98% IL&FS Ltd NCD Mat 05-Dec-2021	ORAD	3.75	Dec 12, 2011	ICRA Ltd	ICRA AAA	ICRA D	Sep 18, 2018	
	9.90% IL&FS Ltd NCD Mat 13-Feb-2021	ORAD	3.75	Feb 13, 2014	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.00% IL&FS Ltd NCD Mat 18-Sept-2019	ORAD	7.5	Apr 18, 2016	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.03	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	15.03	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.19	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.25	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.14	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	23.04	Oct 04, 2016	Brickwork Ratings Ltd	BWR AA+	BWR AA	Oct 28, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	9.96	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	8.49% IDFC Bank Ltd NCD Mat 11-Dec-2024	ECOS	96.56	Aug 02, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.67% IDFC Bank Ltd NCD Mat 03-Jan-2025	ECOS	34.07	Jan 07, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.17% IDFC Bank Ltd NCD Mat 14-Oct-2024	ECOS	149.57	Jan 21, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.64% IDFC Bank Ltd NCD Mat 15-Apr-2020	ECOS	29.83	Apr 15, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	7.98% IDFC Bank Ltd NCD Mat 23-May-2023	ECOS	4.79	Mar 31, 2017	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.75% IDFC Bank Ltd NCD Mat 28-Jul-2023	ECOS	39.41	Aug 11, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.89% IDFC Bank Ltd NCD Mat 02-Dec-2020	ECOS	24.94	May 14, 2013	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.70% IDFC Bank Ltd NCD Mat 20-May-2025	ECOS	19.47	May 29, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.36% IDFC Bank Ltd NCD Mat 21-Aug-2024	ECOS	15.08	Jun 26, 2018	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.50% IDFC Bank Ltd NCD Mat 04-Jul-2023	ECOS	68.32	May 19, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.00% IL&FS Ltd NCD Mat 29-Dec-2024	ORAD	11.25	Oct 26, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	7.85% IL&FS LTD NCD Mat 30-Dec-22 (option-I)	ORAD	11.25	Dec 04, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	8.06% IL&FS LTD NCD Mat 06-June-22 (option-II)	ORAD	11.25	Jun 06, 2017	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.98% IL&FS Ltd NCD Mat 05-Dec-2021	ORAD	3.75	Dec 12, 2011	ICRA Ltd	ICRA AAA	ICRA D	Sep 18, 2018	
	9.90% IL&FS Ltd NCD Mat 13-Feb-2021	ORAD	3.75	Feb 13, 2014	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	
	9.00% IL&FS Ltd NCD Mat 18-Sept-2019	ORAD	7.50	Apr 18, 2016	CARE Ltd	CARE AAA	CARE D	Sep 18, 2018	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

1	Particulars	For the quarter ended September 30, 2018				For the six months ended September 30, 2018				For the quarter ended September 30, 2017				For the six months ended September 30, 2017			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
	First year Premium																
	i) Individual Single Premium- (ISP)																
	From 0-10,000	9.26	54	54	163.26	29.12	69	69	203.92	15.69	387	387	146.56	25.76	456	456	224.73
	From 10,000-25,000	40.31	124	124	187.11	66.98	202	202	240.87	19.36	44	44	64.34	34.39	77	77	82.00
	From 25,001-50,000	253.00	537	537	615.07	452.67	1,002	1,002	1,167.96	142.03	272	272	270.81	232.74	457	457	446.90
	From 50,001- 75,000	148.56	229	230	418.27	215.06	389	390	726.47	38.78	54	54	141.26	63.59	91	91	426.83
	From 75,000-100,000	592.02	608	613	973.01	990.25	1,085	1,091	1,659.27	277.15	279	279	507.49	441.29	443	443	895.53
	From 1,00,001 -1.25,000	147.04	127	129	458.36	186.10	249	252	641.65	17.52	15	15	94.06	48.74	43	43	652.04
	Above ₹ 1,25,000	42,424.47	4,839	5,291	19,511.74	47,869.51	8,185	8,876	31,663.03	4,329.42	736	736	9,143.62	7,990.17	1,178	1,178	17,104.25
	ii) Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	124.55	352	355	8.54	237.42	595	599	14.53	26.71	71	71	1.82	48.55	129	129	3.21
	From 50,001-100,000	578.82	736	738	39.50	1,133.55	1,307	1,316	69.92	188.05	250	252	12.69	290.19	387	390	19.33
	From 1,00,001-150,000	902.87	723	733	60.89	1,876.99	1,345	1,369	112.71	346.16	281	285	22.99	644.80	524	537	42.26
	From 150,001- 2,00,000	1,209.44	687	698	81.39	2,947.00	1,389	1,418	165.10	602.73	346	368	40.38	1,055.10	607	638	69.55
	From 2,00,001-250,000	975.84	437	445	64.71	2,257.65	832	851	123.68	429.71	190	196	28.54	798.19	352	365	52.07
	From 2,50,001 -3,00,000	728.72	265	283	48.81	2,015.52	542	572	100.47	317.70	114	119	21.59	719.00	260	274	48.14
	Above ₹ 3,00,000	23,008.79	1,956	2,201	1,599.49	57,955.67	3,525	3,878	2,721.72	12,635.99	939	1,028	867.81	18,340.01	1,492	1,619	1,258.30
	iii) Group Single Premium (GSP)																
	From 0-10,000	(60.33)	2.00	329.00	16,314.02	(1,371.06)	4	490,280	151,171.23	(119.76)	2	606	4,988.72	(287.41)	3.00	3,011.00	26,438.04
	From 10,000-25,000	8.05	1	339.00	1,936.66	14.28	3	588	3,743.70	2.48	3	294	247.18	4.65	3.00	397.00	461.89
	From 25,001-50,000	20.04	2	629	3,412.02	38.72	2	1,299	6,596.09	12.58	4	881	1,000.65	23.64	4.00	1,612.00	1,760.55
	From 50,001- 75,000	23.88	-	861	3,199.67	38.63	-	2,505	5,162.39	10.77	-	746	2,011.15	21.80	-	1,188.00	2,494.25
	From 75,000-100,000	21.50	-	690	4,823.26	41.52	2	1,199	10,116.00	11.55	-	630	849.15	29.47	-	1,467.00	2,335.17
	From 1,00,001 -1.25,000	31.11	-	649	5,127.53	57.07	-	1,446	9,490.13	20.17	2	267	1,296.48	42.92	3.00	629.00	2,250.76
	Above ₹ 1,25,000	169,139.56	68.00	7,814,416	7,199,860.75	309,795.00	126	14,474,504	13,646,047.25	146,247.23	45	4,335,825	4,926,541.29	229,676.21	73.00	7,999,595.00	9,108,761.23
	iv) Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v) Individual non Single Premium- INSP																
	From 0-10,000	1,583.62	44,520	44,520	859,916.25	3,080.10	88,164	88,164	1,631,918.42	1,667.07	49,831	49,831	899,034.82	3,018.88	93,970	93,971	1,605,353.32
	From 10,000-25,000	11,022.91	62,753	62,753	1,596,063.17	21,141.69	119,112	119,112	3,012,697.88	12,830.14	68,531	68,531	1,501,467.83	22,663.44	120,408	120,408	2,466,709.09
	From 25,001-50,000	26,278.44	67,795	67,795	897,545.61	48,690.74	124,824	124,824	1,619,815.28	29,846.29	73,757	73,757	721,973.31	50,706.62	127,049	127,049	1,177,963.07
	From 50,001- 75,000	7,781.21	13,919	13,919	270,594.07	14,540.75	25,307	25,307	485,771.98	7,559.38	12,781	12,781	195,877.70	12,641.58	21,891	21,891	306,331.13
	From 75,000-100,000	19,332.34	20,187	20,187	251,958.34	34,317.96	36,213	36,213	458,365.97	22,835.99	23,785	23,785	252,391.16	36,887.29	38,938	38,938	408,868.46
	From 1,00,001 -1.25,000	2,895.34	2,832	2,832	86,734.64	5,273.76	4,950	4,950	153,451.40	2,691.72	2,515	2,515	71,879.66	4,389.29	4,193	4,193	105,732.70
	Above ₹ 1,25,000	45,635.62	13,086	13,086	632,823.25	63,937.26	20,013	20,013	973,162.18	30,185.42	11,032	11,032	367,965.78	44,837.20	17,126	17,126	576,042.92
	vi) Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	For the quarter ended September 30, 2018				For the six months ended September 30, 2018				For the quarter ended September 30, 2017				For the six months ended September 30, 2017			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
vii Group Non Single Premium (GNSP)																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ix Group Yearly Renewable Premium- - GYRP																
From 0-10,000	(35.62)	15	1,882.00	148,407.61	(37.58)	21	3,535	285,928.40	1.51	9.00	1,742.00	72,741.94	2.23	14.00	2,753.00	174,597.64
From 10,000-25,000	3.37	4	5,723.00	15,971.52	7.13	10	8,078	17,815.43	2.67	5.00	2,668.00	1,311.78	7.15	17.00	7,955.00	4,170.64
From 25,001-50,000	8.26	6	3,489.00	3,408.03	14.45	11	6,231	8,037.25	8.18	8.00	7,327.00	4,343.84	14.74	18.00	9,666.00	11,024.17
From 50,001- 75,000	9.00	6	12,499.00	4,513.49	16.66	14	13,827	9,984.48	3.44	1.00	3,662.00	1,469.65	11.28	7.00	15,658.00	6,492.96
From 75,000-100,000	10.04	4	9,624.00	18,201.86	18.97	6	17,908	22,298.05	4.23	3.00	3,060.00	3,926.54	11.64	4.00	9,349.00	7,999.41
From 1,00,001 -1,25,000	5.63	2	5,073.00	3,695.80	8.89	4	6,064	6,131.75	3.39	2.00	259.00	3,241.99	10.04	6.00	4,080.00	9,220.47
Above ₹ 1,25,000	6,110.61	28	3,260,585.00	1,789,302.69	10,874.10	67	6,147,109	3,625,031.36	1,896.02	32.00	1,479,738.00	846,096.30	4,845.25	113.00	3,255,183.00	3,628,159.19
2 Renewal Premium																
i Individual																
From 0-10,000	7,031.90	200,513	202,518	3,074,776.17	12,583.39	385,426	389,282	5,751,303.60	6,644.51	201,121.00	204,635.00	2,447,074.07	12,075.76	383,796.00	390,966.00	4,593,355.60
From 10,000-25,000	51,563.50	391,231	398,935	5,326,322.06	100,239.20	738,578	753,126	9,738,183.86	47,922.17	370,773.00	382,580.00	3,761,691.52	91,493.34	700,589.00	723,097.00	7,061,909.04
From 25,001-50,000	84,111.08	285,998	287,348	2,311,055.01	148,599.42	530,044	532,696	4,155,455.77	70,910.82	241,610.00	243,446.00	1,637,892.61	126,334.41	448,764.00	452,061.00	3,012,904.75
From 50,001- 75,000	20,557.01	61,872	61,914	709,032.14	36,175.59	115,293	115,370	1,282,376.34	16,055.03	48,577.00	48,604.00	507,322.04	28,797.00	91,580.00	91,637.00	944,140.15
From 75,000-100,000	60,956.75	76,556	76,563	785,949.87	103,132.45	136,043	136,053	1,402,788.63	49,250.61	61,859.00	61,863.00	604,354.03	84,448.37	110,987.00	110,995.00	1,095,130.94
From 1,00,001 -1,25,000	8,154.58	13,492	13,494	251,649.55	14,022.31	24,751	24,754	440,576.11	6,476.00	10,621.00	10,623.00	178,774.52	11,300.51	19,697.00	19,700.00	324,424.33
Above ₹ 1,25,000	86,644.16	37,591	37,592	1,187,406.09	141,049.43	65,252	65,253	2,075,473.66	68,662.35	29,809.00	29,810.00	914,387.84	115,324.60	52,274.00	52,275.00	1,613,225.16
ii Individual- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10,000	(24.97)	3.00	27,925.00	261,591.39	(254.05)	7.00	52,433.00	556,171.85	(70.93)	1.00	23,721.00	237,060.11	(106.42)	2.00	57,146.00	550,214.23
From 10,000-25,000	23.29	14.00	11,267.00	122,128.20	41.14	23.00	21,905.00	224,910.41	15.91	5.00	25,811.00	172,306.61	30.69	16.00	39,294.00	298,537.66
From 25,001-50,000	21.95	4.00	8,664.00	103,937.80	49.69	18.00	17,237.00	258,770.68	13.49	10.00	5,069.00	67,603.23	33.13	20.00	12,879.00	146,692.83
From 50,001- 75,000	27.47	8.00	3,794.00	71,519.11	52.35	21.00	9,428.00	160,096.39	17.94	7.00	8,805.00	84,609.11	34.77	13.00	11,868.00	142,302.65
From 75,000-100,000	23.86	10.00	2,638.00	35,965.17	46.10	14.00	7,510.00	138,416.90	14.28	7.00	2,470.00	41,401.79	29.80	17.00	6,440.00	78,309.59
From 1,00,001 -1,25,000	28.15	10.00	3,804.00	62,827.59	46.23	16.00	8,021.00	130,394.29	13.58	5.00	10,494.00	106,997.59	26.91	9.00	14,907.00	157,566.75
Above ₹ 1,25,000	3,964.30	111.00	274,023.00	2,300,059.12	5,305.85	189.00	445,215.00	4,284,073.29	2,624.86	58.00	88,754.00	1,036,984.96	3,916.50	144.00	324,203.00	3,403,609.34
iv Group- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

	Channels	For the quarter ended September 30, 2018			For the six months ended September 30, 2018			For the quarter ended September 30, 2017			For the six months ended September 30, 2017		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	4	674	0.55	8	1,171	15.57	-	-	0.22	1	51	0.23
2	Corporate agents-Banks	4	4,993,993	220.00	14	9,656,932	401.27	19	1,394,141	43.97	27	1,697,638	60.76
3	Corporate agents -Others	3	689,299	315.37	7	898,550	544.16	10	90,950	102.65	12	92,490	104.71
4	Brokers	32	242,513	35.22	52	815,851	82.63	17	59,997	8.85	74	214,019	34.93
5	Micro agents	-	6,852	0.24	-	109,442	3.10	1	93,604	2.27	1	126,865	3.11
6	Direct business	95	5,183,457	1,181.57	189	9,692,627	2,148.44	69	4,199,013	1,323.09	150	9,181,480	2,140.39
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	138	11,116,788	1,752.95	270	21,174,573	3,195.17	116	5,837,705	1,481.04	265	11,312,543	2,344.14
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	138	11,116,788	1,752.95	270	21,174,573	3,195.17	116	5,837,705	1,481.04	265	11,312,543	2,344.14

Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

	Channels	For the quarter ended September 30, 2018		For the six months ended September 30, 2018		For the quarter ended September 30, 2017		For the six months ended September 30, 2017	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	36,623	231.87	62,444	414.10	30,989	165.12	52,556	271.86
2	Corporate agents-Banks	97,960	958.26	182,642	1,528.00	118,695	774.85	204,389	1,215.17
3	Corporate agents -Others	17,893	74.76	37,206	140.00	14,646	62.17	25,698	114.62
4	Brokers	9,471	59.04	18,595	115.42	11,631	55.08	22,264	98.19
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	74,786	532.48	138,328	894.05	70,133	212.36	124,979	357.95
7	Common Service Centres(CSC)	-	-	-	-	12	(0.00)	25	(0.01)
8	Insurance Marketing Firm	33	0.33	84	0.58	104	0.43	160	0.97
	Total (A)	236,766	1,856.73	439,299	3,092.14	246,210	1,270.01	430,071	2,058.75
1	Referral (B)	-	-	-	0.02	-	0.01	-	0.01
	Grand Total (A+B)	236,766	1,856.73	439,299	3,092.16	246,210	1,270.02	430,071	2,058.77

Note:

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

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	487	103,748	3	-	-	-	104,238	575.34
2	Survival benefit	513	568	1	-	-	-	1,082	3.42
3	For Annuities / pension	37,004	3,098	3	2	6	-	40,113	118.89
4	For surrender	-	35,975	115	18	6	-	36,114	1,296.37
5	Other benefits #	-	12,542	1,994	3,200	4,436	2,032	24,204	266.78
1	Death claims \$	-	2,641	486	63	-	-	3,190	119.81
2	Health claims ^	-	620	11	-	4	-	635	4.82

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2018

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension	-	-	-	-	-	-	-	-
4	For surrender	-	41,323	-	-	-	-	41,323	120.45
5	Other benefits ##	-	44,810	-	-	-	-	44,810	466.88
1	Death claims \$	-	34,448	-	-	-	-	34,448	196.50
2	Health claims	-	-	-	-	-	-	-	-

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

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

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

\$ Death Claim:

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

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

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

^ Delay in claims beyond 1 month were due to review cases.

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

FOR L-40- : CLAIMS DATA FOR LIFE FOR THE QUARTER ENDED SEPTEMBER 30, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/ Pension#	For Surrender	Other Benefits##
1	Claims O/S at the beginning of the period	3,788	250	61,276	1,715	4,074	2,647	83,418
2	Claims reported during the period ^{Note 1 a & b}	37,636	1,177	83,199	1,568	40,341	77,483	67,813
3	Claims settled during the period	(37,638)	(635)	(104,238)	(1,082)	(40,113)	(77,437)	(69,014)
4	Claims repudiated during the period	(168)	(67)	-	-	-	-	(2)
	(a) Less than 2 years from the date of acceptance of risk	(156)	67	-	-	-	-	(2)
	(b) Greater than 2 years from the date of acceptance of risk	(12)	-	-	-	-	-	-
5	Claims Rejected	(6)	(428)	-	-	-	-	(10)
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	3,612	297	40,237	2,201	4,302	2,693	82,205
	Less than 3 months	3,050	297	18,050	728	1,370	2,588	10,738
	3 months to 6 months	511	-	6,200	262	526	27	4,492
	6 months to 1 year	39	-	8,342	755	1,110	33	27,691
	1 year and above	12	-	7,645	456	1,296	45	39,284

1)\$ Death Claims:

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

2)^ Health Claim:

- a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal. There were claims written off due to non receipt of required documents.
- b) Claims reported during the period include 69 claims reopened during the quarter, out of which 56 claims have been settled, 4 claim have been closed, 9 claims have been rejected.

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

4)# Change in consideration of cases pending due to submission of Life Certificate. Cases pending for Life Certificate are not considered as due hence not part of Outstanding Claims as Life certificate is not submitted by Annuitant. Hence the opening claims outstanding figures are revised.

5)## Other Benefits:

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2018

GRIEVANCE DISPOSAL FOR THE QUARTER ENDED SEPTEMBER 30, 2018

1	Particulars*	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	2	23	11	-	12	2	55
b)	Policy servicing	5	26	14	-	16	1	61
c)	Proposal processing	1	39	21	-	19	-	86
d)	Survival claims	5	91	39	-	51	7	175
e)	ULIP related	-	3	3	-	-	-	4
f)	Unfair business practices	61	1,367	404	-	945	80	2,784
g)	Others	1	53	10	-	30	12	87
Total Number of complaints:		75	1,602	502	-	1,073	102	3,252

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

2	Total number of policies upto corresponding period of previous year	430,336
3	Total number of claims upto corresponding period of previous year	192,628
4	Total number of policies upto current period	439,569
5	Total number of claims upto current period	545,683
6	Total number of policy complaints (current period) per 10,000 policies (current year)	74
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	4

8	Duration wise pending status	Complaints made by	Complaints made by	Total
(a)	Upto 7 days	83	-	83
(b)	7-15 days	19	-	19
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		102	-	102

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at September 30, 2018

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

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

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

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

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Maximum	Minimum
(a.1) Life - Participating policies	7.0%	5.8%
(a.2) Life - Non-participating policies	7.0%	5.2%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities – Non-participating policies	7.00%	7.00%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	5.8%	5.8%

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

(2) Mortality Assumptions

Expressed as a % of IALM 2006-08, unless otherwise stated

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	42%	264%	
(a.2) Non-participating policies	24%	960%	
(a.3) Annuities	26%	36%	Expressed as a % of LIC Annuitants (1996-98)
(a.4) Unit linked	29%	138%	
(a.5) Health insurance	120%	144%	

(b) Group Business (Non unit linked)	77%	480%	
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(3) Expense Assumptions

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

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

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

The per policy costs vary by premium frequency.

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

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

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

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

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

(b) Individual Business (Conventional)

(b.1) For the participating and non participating savings contracts, the valuation bases incorporates lapse assumptions till the policy acquires a Guaranteed Surrender Value. Once the policy acquires Guaranteed Surrender Value, no lapses/surrenders are assumed.

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

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

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 2% and 6%.

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

HDFC Standard Life Insurance Company Limited**L-42- Valuation Basis (Life Insurance) as at September 30, 2018****(6) Policyholder's Reasonable Expectations**

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

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

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

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

(7) Taxation and Shareholder Transfers

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

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

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

(9) Change in Valuation Methods or Bases**(9.a) Individuals Assurances**

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

(9.b) Annuities

1. Interest Change, please refer to notes below
- 1a. Annuity in payment No change
- 1b. Annuity during deferred period N/A
- 1c. Pension : All Plans No change
2. Expenses No change
3. Inflation No change

(9.c) Unit Linked

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

(9.d) Health

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

(9.e) Group

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

Notes

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

2 Maintenance expense assumptions

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2018:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	645	718	861	979	522

For group business, renewal expense of Rs 5.5 to Rs. 15 per member is assumed.

3 Claim expense assumptions

Maturity / Surrender	₹ 112
Death	₹ 2,217

4 Interest Rate for annuity has been changed to 7.00% p.a. from 6.85% p.a. as at 31st March 2018.