

AVIVA INVESTOR

December, 2012

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

MD SPEAK

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MARKET REVIEW

(Equity and Fixed Income Outlook)

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PORTFOLIO RETURNS SINCE INCEPTION

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FUND PERFORMANCE

Life unit Linked

Bond Fund

Life unit Linked

Secure Fund

Life unit Linked

Protector Fund

Life unit Linked

Balanced Fund

Life unit Linked

Growth Fund

Life unit Linked

Enhancer Fund

Life unit Linked

Index Fund

Life unit Linked

PSU Fund

Life unit Linked

Infra Fund

Life unit Linked

Wealth Builder Fund

Life unit Linked

Dynamic PE Fund

Life unit Linked

Bond Fund II

Life unit Linked

Protector Fund II

Life unit Linked

Balanced Fund II

Life unit Linked

Growth Fund II

Life unit Linked

Enhancer Fund II

Life unit Linked

Index Fund II

Pension unit Linked

Secure Fund

Pension unit Linked

Protector Fund

Pension unit Linked

Balanced Fund

Pension unit Linked

Growth Fund

Pension unit Linked

Index Fund

Pension unit Linked

Infra Fund

Pension unit Linked

PSU Fund

Pension unit Linked

Protector Fund II

Pension unit Linked

Balanced Fund II

Pension unit Linked

Growth Fund II

Pension unit Linked

Index Fund II

Disclaimer/Disclosure

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As on December 31,2012	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	8.8%	8.0%	7.1%	8.0%	7.1%	13.3%
Benchmark Return Since Inception	5.8%	6.4%	7.2%	7.2%	5.7%	10.1%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on December 31,2012	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	15.2%	15.5%	4.6%	11.1%	4.4%	-2.7%
Benchmark Return Since Inception	11.1%	12.5%	2.7%	10.4%	3.8%	-9.7%
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CNX INFRASTRUCTURE
As on December 31,2012	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	0.0%	-3.4%	-4.2%	-3.0%	7.5%	6.5%
Benchmark Return Since Inception	-0.9%	-9.0%	-11.1%	-9.1%	7.1%	7.3%
Benchmark	S&P CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on December 31,2012	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II	
Portfolio Return Since Inception	8.7%	7.3%	6.8%	7.3%	6.7%	
Benchmark Return Since Inception	7.3%	7.0%	6.7%	6.8%	5.8%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	
As on December 31,2012	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked Dynamic P/E		
Portfolio Return Since Inception	4.3%	6.9%	4.2%	5.8%		
Benchmark Return Since Inception	5.2%	4.1%	4.1%	5.4%		
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	S&P CNX NIFTY	CNX S&P NIFTY and LIQUID INDEX		
As on December 31,2012	Life Unit Linked Wealth Builder Fund					
Highest NAV locked in is	5.0%					

MD SPEAK



Dear Customers,
Wish you a Happy New Year!

We start 2013 on a relatively positive note with the Indian equity markets maintaining its winning trend for the second consecutive month. There are domestic issues notably our fiscal, and current account deficits, and internationally worries over the US fiscal cliff. A late Budget agreement in the US provided partial solution to the fiscal cliff issue by maintaining tax reductions for the vast majority of the population and delaying automatic spending cuts for another two months. This provided some relief to the investors. Moreover, a fruitful Parliament Session and the progress on the reforms front were quite encouraging. Issues surrounding the financial health in both the US and Euro-zone dictated the markets trends globally last quarter.

I am delighted to inform you that we ranked amongst the top ten in the 'Most Trusted Brands 2012' survey in the Life Insurance category conducted by Nielson Company and The Economic Times. This is a proud moment for us. Thank you for your continued confidence in us and helping us become a trusted brand in India.

Aviva's product philosophy is simplicity and keeping the customer at the heart of our product development process. In line with our internal customer survey we have recently launched a couple of products further strengthening our portfolio to meet your diverse needs and risk appetite.

- Aviva Dhan Samruddhi is a traditional money back plan with guaranteed returns, which not only enables you to build a corpus for future financial needs, but also gives guaranteed money back during the Policy Term, so that you can continue to meet your on-going financial requirements with ease.
- Aviva Live Smart Plan is on a ULIP platform which gives you the flexibility to increase the level of savings by paying a Top-up Premium during the Policy Term. You also have the flexibility to withdraw funds in case of emergency, with no charges for up to four withdrawals every year.
- Aviva i-Shield is an online term plan with a provision of return of 110% of paid premium, in case the insured survives the policy term.

In line with our strategy to use technology to further enhance customer service, we have upgraded our existing Policy Administration System to help us build a more robust system and ensure prompt service and hassle free policy management for you. Our 'Click to call' and 'Chat now' features on the website are designed to ensure that you get quick resolutions on your queries.

We are aware that our relationship is long term and this is only possible when we can provide you with convenient options to renew your policy on a timely basis. We now have a range of AUTOPAY options like ECS & Direct Debit (with 17 banks) to ensure that you never miss paying your premiums and recently added YES bank branches for acceptance of premiums. I am confident this will create significant impact in helping you manage your long-term commitments and avail complete benefits of your insurance plan.

At Aviva we recognize education is Insurance for a better future. Our employees have once again donated their one day's salary towards education of underprivileged children as part of Aviva's Street to School programme and have impacted lives of 1000 children at Arpana Trust. While as a brand we provide opportunities for people to secure their children's future through our protection and education plans, through our Corporate Responsibility initiatives we focus on providing a brighter future for underprivileged children.

We look forward to securing your future and creating value for your investments in this New Year.

Thank you and greetings.

TR Ramachandran

CEO & MD, Aviva India

Indian equity markets rallied 28% in CY2012, led by the commencement of the much-delayed reforms process for stimulating growth. The rally was also supported by easing global liquidity situation, leading to one of the highest FII inflows in a year. CY2012 stood out to be very challenging displaying a strong divergence - where equity markets rallied in hope of improving growth dynamics, though fundamentals on the ground continued to deteriorate throughout the year. As we move to 2013, expectations have already been set high with the recent actions by the Government, anticipation of improvement in corporate earnings growth and continued FII inflows. However, one has to take a closer look at these expectations in light of earlier experiences and challenges in implementing reforms and stimulating economic growth, which can taper down return expectations during the year.

For the month of December, Indian equity markets maintained its positive bias amid worries over the U.S fiscal cliff. The European Central Bank's new bond-buying program announcement helped ease concerns related to the U.S. fiscal cliff to some extent. Key benchmark indices, BSE Sensex and S&P CNX Nifty rose 0.45% and 0.43% respectively during the month. Mid-cap and Small-caps outperformed the large-cap counterpart.

A late Budget agreement in the U.S. provided partial solution to the fiscal cliff issue by maintaining tax reductions for the vast majority of the population and delaying automatic spending cuts for another two months. This provided some relief to the investors. Moreover, a fruitful Parliament Session and the progress on the reforms front were quite encouraging. Issues surrounding the financial health in both the U.S. and Euro-zone dictated the markets trends globally this quarter.

Trading for the month began on a positive note after both the Houses of Parliament approved the Government's decision to allow 51% FDI in multi-brand retail. Investors took comfort from the RBI's statement that it would pump in Rs 8,000 crore in the market by buying Government securities to ease the liquidity situation. Positive global cues also helped the markets rise as U.S. President Barack Obama reiterated his commitment to avert the fiscal cliff.

The economic data surprised positively with Wholesale Price Index inflation for November coming lower at 7.24% and the Index of Industrial Production (IIP) recording growth of 8.2% in October. The rise in IIP was mainly due to low base effect. The HSBC manufacturing Purchasing Managers' Index (PMI) moved up from 52.9 in October to 53.7 in November, registering its fastest pace of growth in five months. Increase in new orders and improving purchasing activity were the primary reasons for the growth in PMI

numbers. The HSBC services PMI for service sector fell to 52.1 in November from October's 53.8.

Rising for the second consecutive month, retail inflation surged 9.90% driven mainly by rising prices of food items like sugar, vegetables, edible oil and clothing. The retail inflation stood at 9.75% in October and 9.73% in September.

Domestic exports fell by 4% to \$22.3 billion in November, while imports grew by 6.35% to \$41.5 billion. Trade deficit during the month stood at \$19.28 billion, against \$20.96 billion recorded during the last month. India's fiscal deficit during the April-November period stood at Rs. 4.13 trillion (\$76.2 billion) or 80.4% of the budgeted full fiscal year 2012-13 target. During the same period in the previous fiscal, the deficit was 85.6% of the Budget target.

Metal and Auto were the top performers this month. Banking stocks remained in focus in December on account of the Banking Bill, which finally got cleared in Parliament. Among the major laggards, Consumer Durable, IT, Teck and FMCG fell in the range of 2-4%.

Foreign institutional investors (FIIs) remained strong buyers in equity for the month to the tune of Rs 25,088 crore (net) which supported the markets. In the calendar year, the net buyer in equity stood at Rs 1,28,361 crore.

On the global front, the pressure of the looming U.S. fiscal cliff was evident throughout the month of December. Investor sentiments were hit over concerns whether the Democrats and the Republicans would be able to reach a Budget deal by the end of the year. These concerns outweighed positive data on HSBC PMI for China's manufacturing sector and Greece's plan to buy back debt. Moreover, U.S. manufacturing sector unexpectedly contracted to 49.5 in November and the Consumer Confidence Index hit a four-month low in December. The U.S. Federal Reserve slightly lowered its economic growth expectations and unemployment forecasts from September. The European Central Bank cut its economic forecasts for the Euro zone as well.

Amid such gloomy situation, the markets did witness moments of strength, thanks to some positive data published during the month. As per National Bureau of Statistics data, the output from Chinese factories climbed 10.1% in November from a year before, its best performance since March. Markets got additional support from positive Chinese retail sales data, the U.S. Federal Reserve's policy announcement and the European Union's agreement to create a common banking authority. Expectations of aggressive monetary easing after Shinzo Abe assumed office as Japan's new Prime Minister continued to weigh on the yen. The weakness in the yen sparked a rally in the Japanese shares. The business confidence data released in

Germany showed an increase for the second consecutive month. This, coupled with the stable outlook for Greece by Standard and Poor's, brought relief to investors.

Outlook

Over the medium term, markets will depend on the policy progress, subsidy reforms, and FII inflows, apart from global developments.

While RBI's dovish stance has set a positive bias for a rate cut in Jan, other macro-economic variables such as inflation, IIP would be closely watched in this context. Investors will closely follow the third quarter results, which will also set the tone for earnings estimates for the next year. Also, the market would start reflecting the expectations from the budget session, which would be the last full fledged budget before the elections.

During the December quarter, bond yields were impacted due to various factors like the Reserve Bank of India's (RBI) monetary policy review, key industrial output data, Wholesale Price Inflation data and the fiscal measures implemented by the Government. In October, bond yields closed higher after the central bank kept policy rates unchanged and instead cut Cash Reserve Ratio (CRR), which dashed hopes of bond purchases. However, during November, yields fell due to unexpected easing of WPI inflation which increased hopes that the central bank will have more room to cut rates to support growth. Bond yields also fell after the RBI said that it would purchase bonds via open market operations (OMOs), helping relieve some liquidity worries as companies gear up to pay advance taxes.

In the last month of the quarter, bond yields initially remained range bound as there was no clear picture on the RBI's bond buyback plans. Liquidity of the system was also under pressure due to advance tax outgo. Better-than-expected economic data during the middle of the month improved sentiments as expectations started rising for a rate cut in January. Towards the end of the month, bond yields dropped further on hopes that the central bank will continue to infuse liquidity through bond purchases via OMOs and on media reports that the Government was considering to raise diesel and kerosene prices gradually to contain the fiscal deficit. On the last trading day, bond yields fell to a more than 20-month low on quarter-end buying and the Government's move to sell more Treasury bills. The yields on 10-year benchmark bond touched a level of 8.01% on an intra-day basis on the last day of the month, a level last seen in mid-April 2011. However, it closed down 10 bps at 8.05%, compared to the last quarter's close of 8.15%.

The RBI maintained status quo for the fifth consecutive time in its mid-quarter monetary policy review. Accordingly, repo and reverse repo rate stood at 8% and 7% respectively. The central bank also decided to keep CRR rates unchanged at 4.25%. The RBI said in its policy statement that liquidity conditions remained tight during the third quarter mainly due to large Government balances with the central bank and the widening gap between deposit and credit growth.

Banks' net average borrowings under the RBI's repo window stood higher at around Rs. 1,21,200 crore compared to the previous month's average figure of Rs. 92,750 crore. Higher Government borrowing and the ongoing advance tax payment led to liquidity crunch in the banking system. To lower the cash deficit, the RBI conducted buyback of bonds through four OMOs

cumulatively worth Rs. 40,000 crore during the month under review.

The industrial output for October grew by 8.2% on a Y-o-Y basis, against decline of 0.7% (revised figure) recorded in September 2012. After remaining at a subdued level in the previous month, the IIP figures posted a higher growth in October. Surge in manufacturing output pushed India's industrial growth to its highest level in more than a year in October. Manufacturing and Electricity sectors posted growth of 9.6% and 5.5% respectively. Though the figure exceeded market expectations, the rise was mainly due to the base effect and market participants are carefully interpreting the numbers. The Wholesale Price Index-based inflation stood at 7.24% for the month of November against last month's reported figure of 7.45% (provisional) and same period last year's figure of 9.46%. This is the second consecutive decline and it indicates a downward trend going forward. The inflation trend in the past few months hinted that prices might ease from here. The fact that core inflation stayed below 5% would provide some respite to the decision maker. The trend of inflation in the past few months raised hopes that prices could fall more in 2013, which would ease the Reserve Bank of India's concerns and allow it to cut rates in the last quarter of the fiscal year, as it had indicated earlier.

Yields on the Government Securities declined across the maturities in the range of 1 bps to 17 bps during the month. Yields declined the most on 8-year paper. In line with Gilt securities, corporate bond yields also plunged on the entire segment by up to 8 bps. It dropped in the range of 1 to 8 bps with the highest change witnessed in 1-year paper. Spread between AAA corporate bond and Government Securities contracted only on 4-year and 6-year papers, while expanded on all other papers in the range of 1 to 11 bps.

Outlook

Bond yields are expected to fall in the coming month if the RBI announces more OMOs to curb liquidity deficit in the banking system. The RBI is also trying to monitor the evolving growth-inflation dynamic and will update the assessment of its growth and inflation projections for 2012-13 in the third quarter review in January 2013. The upcoming monetary policy review, scheduled in January, is an important event as the market is expecting at least 25 bps cut in the policy rates and this will decide the movement of bond yields for the rest of the current fiscal. The RBI will conduct auctions of dated securities worth Rs. 24,000 crore and Treasury Bills worth Rs 50,000 crore during the first month of the calendar year 2013.



Presenting

Aviva Mobile App

A shortcut to all you need to know about your policy.

Available on: BlackBerry iPhone Android

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Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

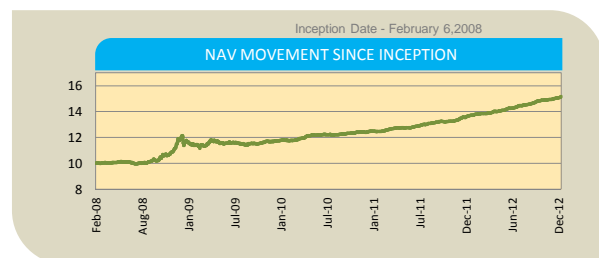
As on December 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.8%	8.9%	11.8%
Benchmark**	5.8%	7.3%	9.4%

Note: Past returns are not indicative of future performance.

****Benchmark for this fund is CRISIL Composite Bond Fund Index**

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.30% GOI 2042	7.99	
8.83% GOI 2041	6.72	
8.97% GOI 2030	5.93	
8.20% GOI 2025	5.59	
8.85% Tamil Nadu State Development Ltd. 2022	4.78	
8.15% GOI 2022	4.00	
9.15% GOI 2024	1.70	
8.79% GOI 2021	1.65	
6.49% GOI 2015	1.03	
8.48% Maharashtra SDL 2020	0.99	
8.33% GOI 2026	0.81	
8.28% GOI 2027	0.80	
Total	41.99	

CORPORATE BONDS		
Tata Sons Ltd.	6.56	AAA
HDFC Ltd.	5.16	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.13	AAA
Power Finance Corporation Ltd.	4.92	AAA
NABARD	4.83	AAA
India Infrastructure Finance Company Ltd.	3.32	AAA
Rural Electrification Corporation	3.25	AAA
Yes Bank Ltd.	3.23	AA
Power Grid Corporation of India Ltd.	1.97	AAA
LIC Housing Finance Ltd.	1.63	AAA
Gas Authority of India Ltd.	1.58	AAA
IndusInd Bank Ltd.	1.58	AA-
Total	43.16	

CASH AND MONEY MARKETS* 14.85%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	0%-20%
• Government and other Debt Securities	60%-100%

Asset Mix



Portfolio Return

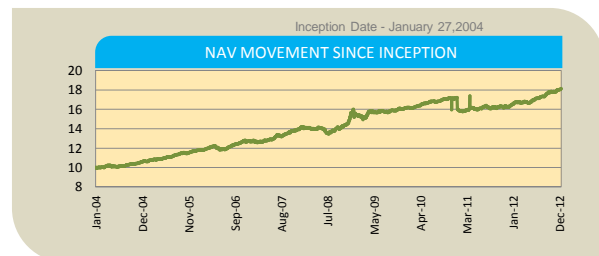
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.0%	7.1%	7.2%	12.1%
Benchmark**	6.4%	6.3%	7.8%	12.3%

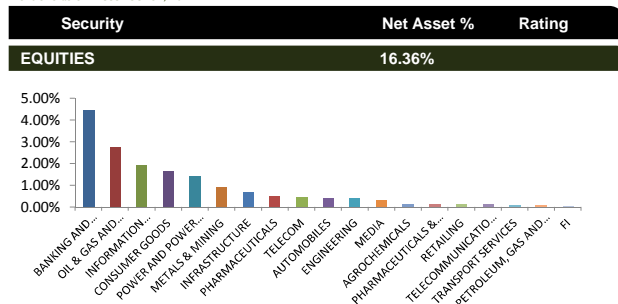
Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.38
ICICI Bank Ltd.	1.24
Infosys Ltd.	1.21
ITC Ltd.	1.19
HDFC Bank Ltd.	0.97
HDFC Ltd.	0.76
Tata Consultancy Services Ltd.	0.71
State Bank of India	0.62
Larsen & Toubro Ltd.	0.58
Oil and Natural Gas Corporation Ltd.	0.48
Others	7.22

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.33% GOI 2026	5.10
9.15% GOI 2024	4.62
8.28% GOI 2027	4.14
8.19% GOI 2020	2.12
8.20% GOI 2025	1.67
8.79% GOI 2021	1.30
8.93% Punjab SDL 2022	1.12
7.83% GOI 2018	0.74
8.15% GOI 2022	0.74
8.83% GOI 2041	0.59
7.17% GOI 2015	0.54
8.13% GOI 2022	0.38
8.33% GOI 2036	0.34
8.97% GOI 2030	0.24
8.95% Maharashtra SDL 2022	0.23
8.48% Maharashtra SDL 2020	0.20
Total	24.07

CORPORATE BONDS

Tata Sons Ltd.	7.46	AAA
Power Finance Corporation Ltd.	5.88	AAA
HDFC Ltd.	4.70	AAA
LIC Housing Finance Ltd.	4.50	AAA
Power Grid Corporation of India Ltd.	3.90	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.77	AAA
IndusInd Bank Ltd.	2.91	AA-
Yes Bank Ltd.	2.84	AA
Ultratech Cement Ltd.	2.74	AAA
Rural Electrification Corporation	2.58	AAA
State Bank of Hyderabad	2.23	AAA
Export-Import Bank of India Ltd.	1.81	AAA
Indian Railway Finance Corporation Ltd.	1.09	AAA
NABARD	0.59	AAA
Hindustan Petroleum Corporation Ltd.	0.56	AAA
India Infrastructure Finance Company Ltd.	0.23	AAA
MRF Ltd.	0.22	AA+
Tata Motors Ltd.	0.14	AAA
Total	48.15	

CASH AND MONEY MARKETS* 11.42%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

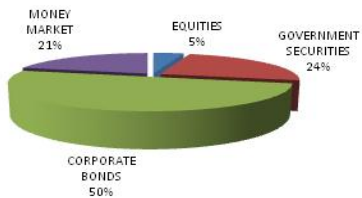
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

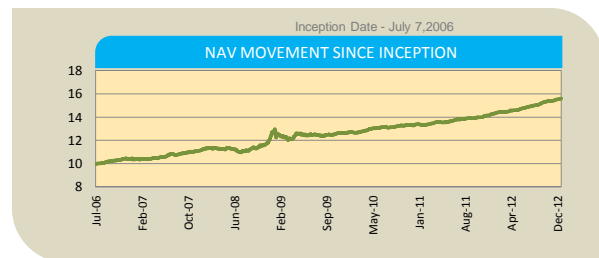
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.1%	6.9%	7.2%	10.4%
Benchmark**	7.2%	6.1%	7.3%	10.8%

Note: Past returns are not indicative of future performance.

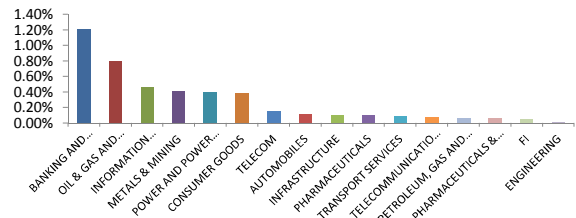
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	4.41%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.45
Infosys Ltd.	0.32
ITC Ltd.	0.31
National Mineral Development Corporation Ltd.	0.30
ICICI Bank Ltd.	0.30
HDFC Bank Ltd.	0.28
HDFC Ltd.	0.27
State Bank of India	0.15
Bharti Airtel Ltd.	0.15
Tata Consultancy Services Ltd.	0.14
Others	1.74

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.79% GOI 2021	5.15
8.20% GOI 2025	4.15
7.17% GOI 2015	3.35
8.33% GOI 2026	2.93
8.15% GOI 2022	2.08
8.48% Maharashtra SDL 2020	1.63
8.28% GOI 2027	1.33
8.97% GOI 2030	0.88
8.19% GOI 2020	0.83
8.93% Punjab SDL 2022	0.83
8.13% GOI 2022	0.69
7.83% GOI 2018	0.41
6.40% Gujarat SDL 2013	0.08
7.59% GOI 2016	0.02

Total 24.36

CORPORATE BONDS

LIC Housing Finance Ltd.	7.42	AAA
Power Finance Corporation Ltd.	6.76	AAA
Tata Sons Ltd.	6.37	AAA
Power Grid Corporation of India Ltd.	4.79	AAA
IndusInd Bank Ltd.	4.12	AA-
Reliance Gas Transportation Infrastructure Ltd.	3.55	AAA
Yes Bank Ltd.	3.36	AA
NABARD	3.34	AAA
HDFC Ltd.	3.00	AAA
Rural Electrification Corporation	1.86	AAA
Hindustan Petroleum Corporation Ltd.	1.65	AAA
India Infrastructure Finance Company Ltd.	1.55	AAA
Indian Railway Finance Corporation Ltd.	1.00	AAA
MRF Ltd.	0.82	AA+
UltraTech Cement Ltd.	0.49	AAA

Total 50.08

CASH AND MONEY MARKETS* 21.15%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

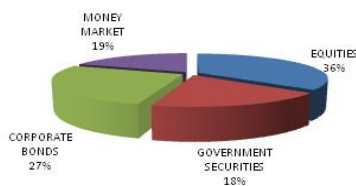
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

Asset Mix



Portfolio Return

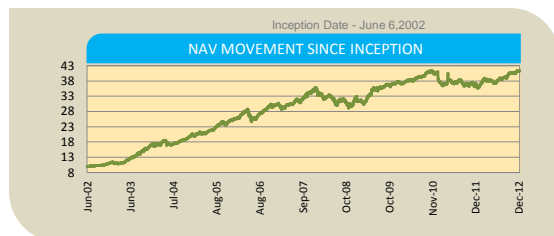
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	15.2%	4.7%	6.0%	16.1%
Benchmark**	11.1%	4.4%	7.2%	15.9%

Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



CORPORATE BONDS

MRF Ltd.	0.70	AA+
Export-Import Bank of India Ltd.	0.60	AAA
NABARD	0.57	AAA
Ultratech Cement Ltd.	0.44	AAA
National Capital Regional Planning Board	0.35	AAA
Reliance Industries Ltd.	0.19	AAA
Gas Authority of India Ltd.	0.06	AAA
NTPC Ltd.	0.01	AAA
Total	26.89	

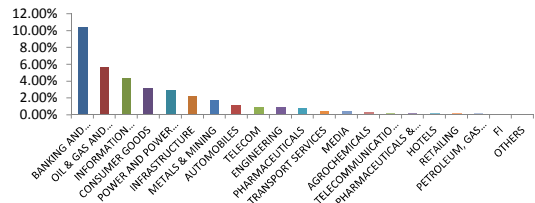
CASH AND MONEY MARKETS* 18.91%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	35.82%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.66
Reliance Industries Ltd.	2.61
ICICI Bank Ltd.	2.54
ITC Ltd.	2.44
HDFC Bank Ltd.	2.05
HDFC Ltd.	2.03
Tata Consultancy Services Ltd.	1.62
Larsen & Toubro Ltd.	1.43
State Bank of India	1.20
Oil and Natural Gas Corporation Ltd.	1.14
Others	16.10

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.28% GOI 2027	3.50
8.20% GOI 2025	2.27
8.15% GOI 2022	1.97
8.33% GOI 2026	1.93
9.15% GOI 2024	1.34
7.83% GOI 2018	0.97
8.19% GOI 2020	0.77
8.83% GOI 2041	0.74
8.79% GOI 2021	0.73
8.93% Punjab SDL 2022	0.71
182 day - Tbill 04-Jan-2013	0.70
7.94% GOI 2021	0.69
8.48% Maharashtra SDL 2020	0.69
6.49% GOI 2015	0.32
8.95% Maharashtra SDL 2022	0.28
8.97% GOI 2030	0.23
8.33% GOI 2036	0.21
8.13% GOI 2022	0.14
6.35% GOI 2020	0.08
8.35% GOI 2022	0.06
8.24% GOI 2018	0.05
Total	18.38

CORPORATE BONDS

LIC Housing Finance Ltd.	3.80	AAA
Tata Motors Ltd.	3.36	AAA
Power Grid Corporation of India Ltd.	3.31	AAA
Power Finance Corporation Ltd.	2.59	AAA
HDFC Ltd.	2.46	AAA
Rural Electrification Corporation	1.99	AAA
Tata Sons Ltd.	1.64	AAA
IndusInd Bank Ltd.	1.60	AA-
Indian Railway Finance Corporation Ltd.	1.33	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.18	AAA
Yes Bank Ltd.	0.71	AA

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 30%-85%
- Government and other Debt Securities 0%-50%

Asset Mix



Portfolio Return

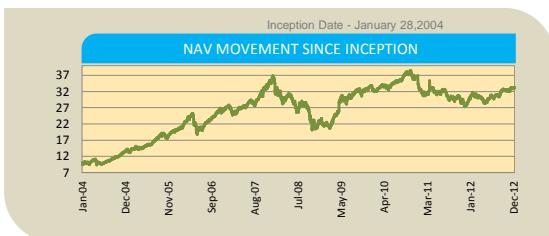
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	15.5%	0.2%	3.1%	20.7%
Benchmark**	12.5%	1.9%	5.5%	23.2%

Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



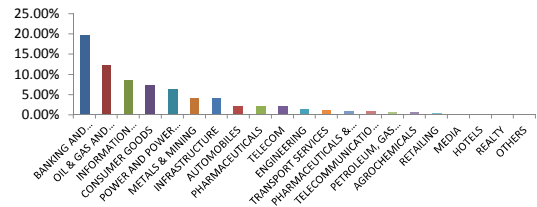
CASH AND MONEY MARKETS* 10.82%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	73.64%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	5.68
ITC Ltd.	5.35
Reliance Industries Ltd.	5.33
Infosys Ltd.	5.12
HDFC Bank Ltd.	4.01
HDFC Ltd.	3.61
Tata Consultancy Services Ltd.	3.15
Larsen & Toubro Ltd.	2.78
State Bank of India	2.72
Oil and Natural Gas Corporation Ltd.	2.15
Others	33.74

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.15% GOI 2022	0.99
8.28% GOI 2027	0.77
8.79% GOI 2021	0.58
8.90% Tamil Nadu State Development Ltd. 2022	0.52
8.33% GOI 2026	0.48
8.13% GOI 2022	0.31
8.20% GOI 2025	0.26
8.95% Maharashtra SDL 2022	0.21
8.19% GOI 2020	0.10
8.33% GOI 2036	0.10
7.49% GOI 2017	0.08
8.48% Maharashtra SDL 2020	0.04
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	4.46

CORPORATE BONDS

HDFC Ltd.	2.55	AAA
LIC Housing Finance Ltd.	1.94	AAA
Power Finance Corporation Ltd.	1.87	AAA
Tata Sons Ltd.	1.36	AAA
Power Grid Corporation of India Ltd.	0.69	AAA
Punjab National Bank	0.52	AAA
Tata Motors Ltd.	0.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.31	AAA
Rural Electrification Corporation	0.31	AAA
Gas Authority of India Ltd.	0.26	AAA
National Capital Regional Planning Board	0.26	AAA
NABARD	0.19	AAA
Reliance Capital Ltd.	0.10	AAA
Reliance Industries Ltd.	0.10	AAA
MRF Ltd.	0.05	AA+
IndusInd Bank Ltd.	0.03	AA-
Neyveli Lignite Corporation Ltd.	0.03	AAA
Steel Authority of India Ltd.	0.02	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
Total	11.08	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

• Debt and Money Market Instruments	0%-40%
• Equity	60%-100%

Asset Mix



Portfolio Return

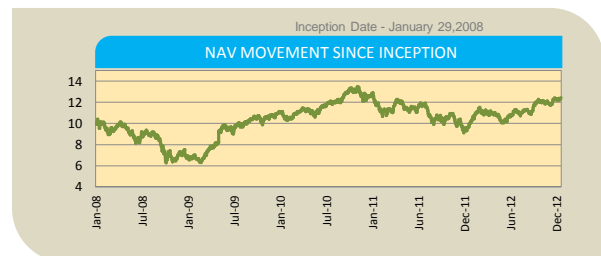
As on December 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.6%	4.2%	33.1%
Benchmark**	2.7%	4.3%	27.7%

Note: Past returns are not indicative of future performance.

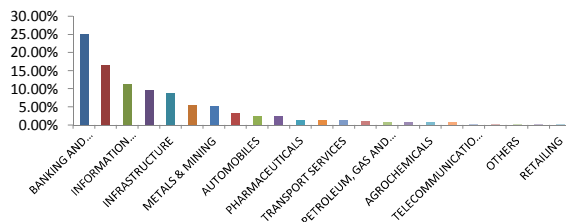
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	97.75%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	7.01
ITC Ltd.	6.75
Infosys Ltd.	6.58
Reliance Industries Ltd.	5.30
HDFC Ltd.	4.83
Larsen & Toubro Ltd.	4.53
State Bank of India	4.39
Tata Consultancy Services Ltd.	4.27
HDFC Bank Ltd.	3.56
Oil and Natural Gas Corporation Ltd.	3.10
Others	47.43

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.25%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

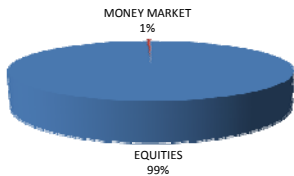
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA (Investment) regulations.

The risk profile for this fund is High

Asset Allocation Pattern

• Debt Securities Incl. Money Market Instruments	0%-20%
• Equity	80%-100%

Asset Mix



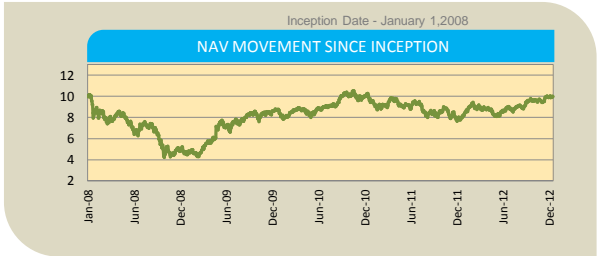
Portfolio Return

As on December 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	0.0%	4.9%	28.6%
Benchmark**	-0.9%	4.3%	27.7%

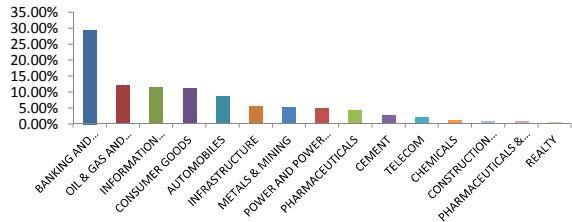
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.48%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.28
Reliance Industries Ltd.	7.46
ICICI Bank Ltd.	7.20
HDFC Bank Ltd.	6.64
HDFC Ltd.	6.59
Infosys Ltd.	5.98
Larsen & Toubro Ltd.	4.68
Tata Consultancy Services Ltd.	3.52
State Bank of India	3.39
Hindustan Unilever Ltd.	2.84
Others	42.90

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.52%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

The investment objective of the fund is to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	60%-100%

Asset Mix



Portfolio Return

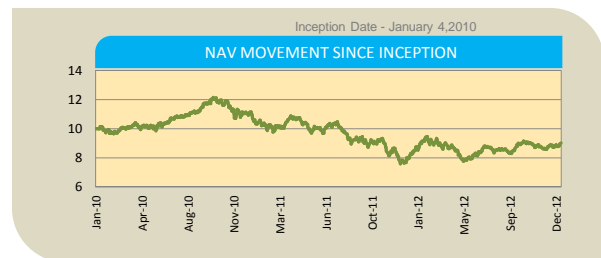
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-3.4%	17.1%
Benchmark**	-9.0%	15.2%

Note: Past returns are not indicative of future performance.

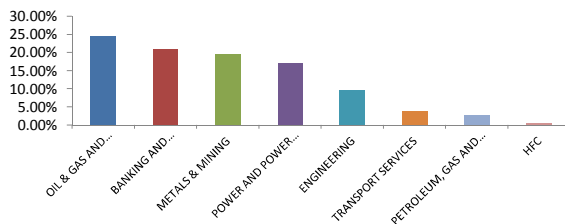
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	98.45%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.04
State Bank of India	8.71
National Mineral Development Corporation Ltd.	8.66
Oil and Natural Gas Corporation Ltd.	8.31
NTPC Ltd.	6.79
Gas Authority of India Ltd.	5.91
Bharat Electronics Ltd.	5.35
Power Grid Corporation of India Ltd.	4.90
Indian Oil Corporation Ltd.	4.72
Engineers India Ltd.	4.22
Others	31.84

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.55%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

The investment objective of the fund is to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

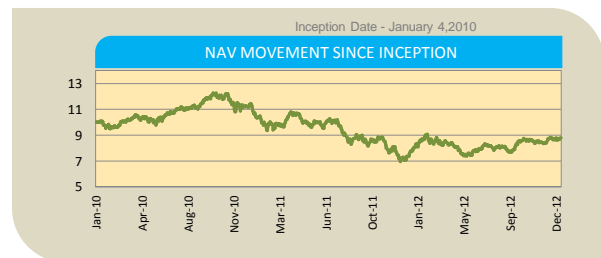
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-4.2%	24.0%
Benchmark**	-11.1%	21.7%

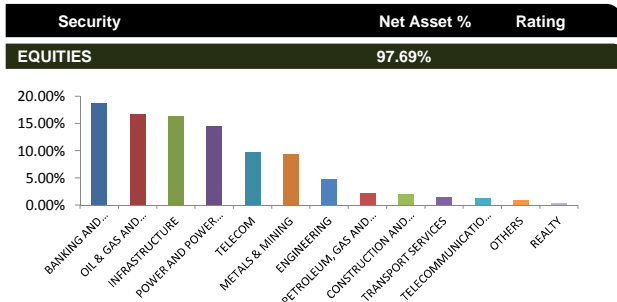
Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on December 31, 2012



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	8.65
Larsen & Toubro Ltd.	8.04
ICICI Bank Ltd.	4.77
Reliance Industries Ltd.	4.23
National Mineral Development Corporation Ltd.	3.75
Coal India Ltd.	3.43
Power Grid Corporation of India Ltd.	3.37
NTPC Ltd.	3.33
Tata Power Co. Ltd.	3.17
State Bank of India	2.87
Others	52.08

[View Detailed Portfolio >>](#)
CASH AND MONEY MARKETS* **2.31%**
PORTFOLIO TOTAL **100.00%**

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

• Debt and Money Market Instruments	0%-100%
• Equity	0%-100%

Asset Mix



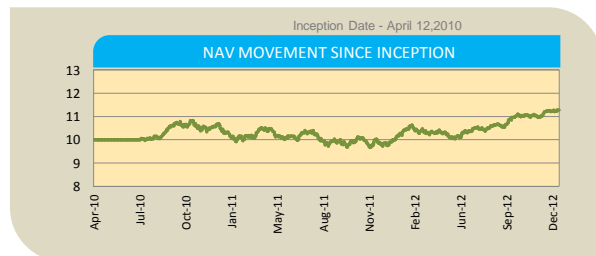
Portfolio Return

As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.0%	15.8%

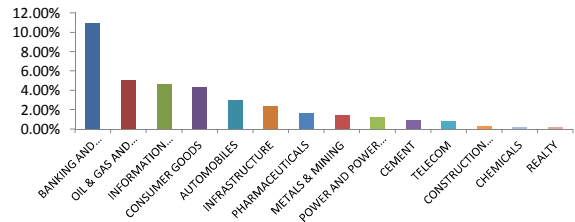
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	36.70%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	3.45
ITC Ltd.	3.18
ICICI Bank Ltd.	3.03
Infosys Ltd.	2.68
HDFC Bank Ltd.	2.48
Larsen & Toubro Ltd.	2.04
HDFC Ltd.	2.00
State Bank of India	1.28
Tata Consultancy Services Ltd.	1.25
Hindustan Unilever Ltd.	1.18
Others	14.13

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	13.87
8.19% GOI 2020	2.52
8.16% Tamil Nadu State Development Ltd. 2020	1.51
Total	17.90

CORPORATE BONDS

Indian Railway Finance Corporation Ltd.	7.58	AAA
Steel Authority of India Ltd.	6.37	AAA
Power Finance Corporation Ltd.	5.65	AAA
NTPC Ltd.	5.01	AAA
Power Grid Corporation of India Ltd.	4.40	AAA
Rural Electrification Corporation	3.53	AAA
Total	32.54	

CASH AND MONEY MARKETS*	12.86%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the NSE S&P CNX Nifty index and the remainder is invested in Debt and Money Market instruments.

The risk profile for this fund is High

Asset Allocation Pattern

• Debt and Money Market Instruments	0%-100%
• Equity	0%-100%

Asset Mix



Portfolio Return

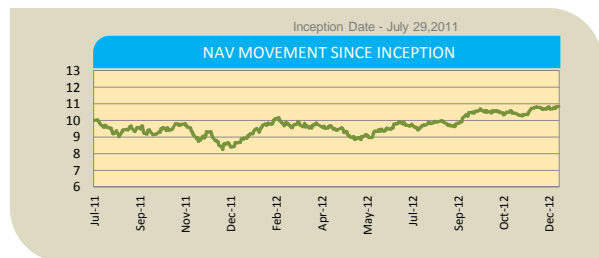
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.8%	28.7%
Benchmark**	5.4%	25.8%

Note: Past returns are not indicative of future performance.

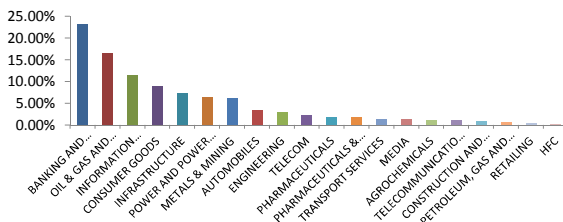
Benchmark return has been computed by applying benchmark weightages on CNX S&P NIFTY and LIQUID INDEX

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	98.07%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.82
ICICI Bank Ltd.	6.78
ITC Ltd.	6.24
Reliance Industries Ltd.	6.21
Tata Consultancy Services Ltd.	4.65
HDFC Ltd.	4.43
State Bank of India	3.80
Larsen & Toubro Ltd.	3.80
HDFC Bank Ltd.	3.25
Oil and Natural Gas Corporation Ltd.	3.04
Others	49.05

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.93%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

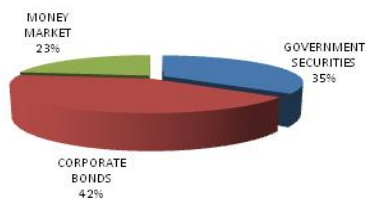
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

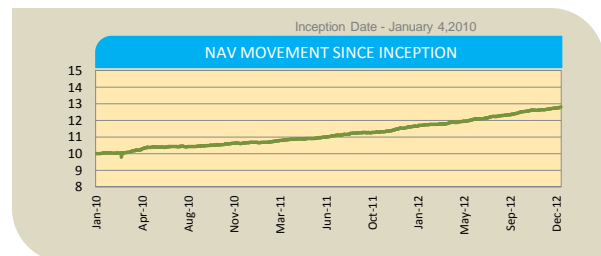
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	8.7%	11.2%
Benchmark**	7.3%	9.4%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CRISIL Composite Bond Fund Index

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.83% GOI 2041	6.23	
8.15% GOI 2022	5.34	
8.20% GOI 2025	4.44	
8.33% GOI 2026	3.73	
8.30% GOI 2042	3.70	
8.97% GOI 2030	3.46	
9.15% GOI 2024	3.14	
8.28% GOI 2027	2.22	
8.79% GOI 2021	1.53	
8.85% Tamil Nadu State Development Ltd. 2022	1.03	
7.77% Haryana SDL 2015	0.21	
7.77% Gujarat SDL 2015	0.16	
8.48% Maharashtra SDL 2020	0.03	
Total	35.22	

CORPORATE BONDS		
LIC Housing Finance Ltd.	7.10	AAA
India Infrastructure Finance Company Ltd.	6.61	AAA
HDFC Ltd.	5.76	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.07	AAA
Rural Electrification Corporation	4.19	AAA
Tata Sons Ltd.	3.62	AAA
Power Grid Corporation of India Ltd.	2.96	AAA
Power Finance Corporation Ltd.	2.56	AAA
NABARD	1.64	AAA
Reliance Industries Ltd.	1.53	AAA
Hindustan Petroleum Corporation Ltd.	0.59	AAA
ICICI Bank Ltd.	0.23	AAA
Indian Railway Finance Corporation Ltd.	0.15	AAA
Total	42.01	

CASH AND MONEY MARKETS* 22.77%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIIPROTE-II122

To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

Asset Mix



Portfolio Return

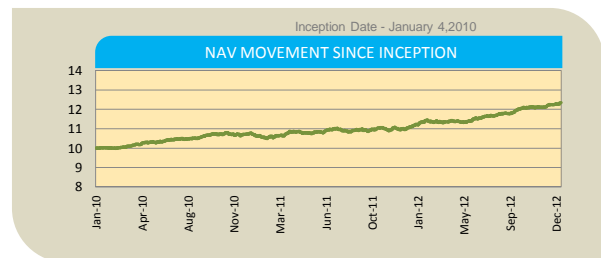
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.3%	12.8%
Benchmark**	7.0%	12.1%

Note: Past returns are not indicative of future performance.

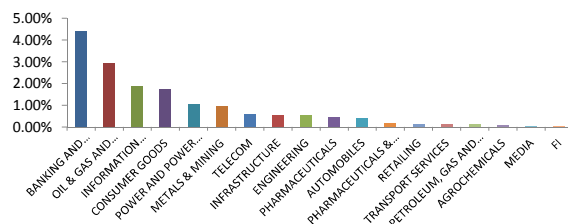
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	16.03%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.37
ITC Ltd.	1.28
ICICI Bank Ltd.	1.23
Infosys Ltd.	1.18
HDFC Bank Ltd.	0.89
HDFC Ltd.	0.73
Tata Consultancy Services Ltd.	0.70
Bharti Airtel Ltd.	0.57
State Bank of India	0.56
Larsen & Toubro Ltd.	0.52
Others	7.00

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.15% GOI 2024	4.68
8.15% GOI 2022	3.15
8.33% GOI 2026	2.92
8.93% Punjab SDL 2022	2.52
8.79% GOI 2021	1.30
7.77% Gujarat SDL 2015	1.04
8.95% Maharashtra SDL 2022	1.01
7.83% GOI 2018	0.99
8.28% GOI 2027	0.85
8.13% GOI 2022	0.80
8.79% Gujarat SDL 2022	0.58
8.48% Maharashtra SDL 2020	0.22
Total	20.06

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.43	AAA
LIC Housing Finance Ltd.	7.17	AAA
Tata Sons Ltd.	7.17	AAA
Power Finance Corporation Ltd.	6.16	AAA
HDFC Ltd.	4.98	AAA
India Infrastructure Finance Company Ltd.	3.66	AAA
NABARD	3.05	AAA
Power Grid Corporation of India Ltd.	1.90	AAA
Rural Electrification Corporation	0.77	AAA
Gas Authority of India Ltd.	0.75	AAA
Indusind Bank Ltd.	0.75	AA-
Ultratech Cement Ltd.	0.50	AAA
Reliance Industries Ltd.	0.24	AAA
Total	46.53	

CASH AND MONEY MARKETS* 17.38%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

Asset Allocation Pattern

Debt and Money Market Instruments	55%-100%
Equity	0%-45%

Asset Mix



Portfolio Return

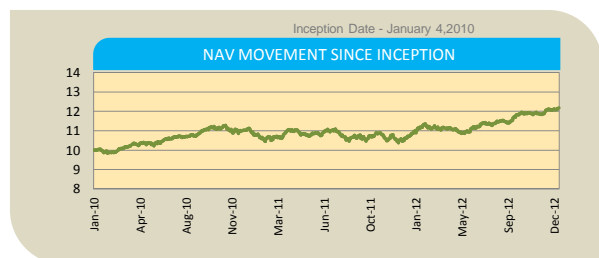
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.8%	16.3%
Benchmark**	6.7%	15.8%

Note: Past returns are not indicative of future performance.

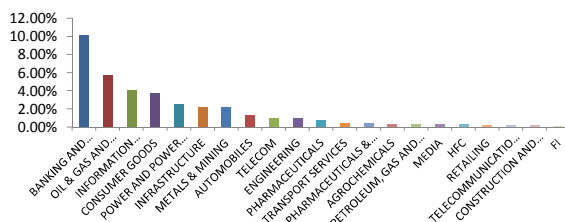
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	36.84%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	2.70
ITC Ltd.	2.63
Infosys Ltd.	2.51
Reliance Industries Ltd.	2.29
HDFC Bank Ltd.	1.87
HDFC Ltd.	1.70
Tata Consultancy Services Ltd.	1.46
State Bank of India	1.33
Larsen & Toubro Ltd.	1.14
Hindustan Unilever Ltd.	1.09
Others	18.12

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.19% GOI 2020	4.15
9.15% GOI 2024	2.63
8.28% GOI 2027	1.97
8.33% GOI 2026	1.59
8.15% GOI 2022	1.58
8.83% GOI 2041	1.11
8.79% Gujarat SDL 2022	1.05
8.93% Punjab SDL 2022	1.05
8.20% GOI 2025	0.53
8.95% Maharashtra SDL 2022	0.53
8.13% GOI 2022	0.52
8.48% Maharashtra SDL 2020	0.15
7.83% GOI 2018	0.10
Total	16.96

CORPORATE BONDS

LIC Housing Finance Ltd.	6.40	AAA
Tata Sons Ltd.	6.02	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.39	AAA
Power Finance Corporation Ltd.	3.64	AAA
HDFC Ltd.	3.42	AAA
NABARD	3.28	AAA
Power Grid Corporation of India Ltd.	1.45	AAA
Rural Electrification Corporation	0.75	AAA
Tata Motors Ltd.	0.66	AAA
Gas Authority of India Ltd.	0.63	AAA
IndusInd Bank Ltd.	0.21	AA-
Reliance Industries Ltd.	0.21	AAA
Ultratech Cement Ltd.	0.21	AAA
Total	31.27	

CASH AND MONEY MARKETS*	14.93%
--------------------------------	---------------

PORTFOLIO TOTAL	100.00%
------------------------	----------------

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 15%-70%
- Equity 30%-85%

Asset Mix



Portfolio Return

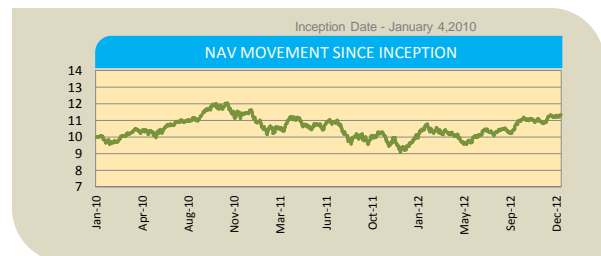
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.3%	23.0%
Benchmark**	5.2%	23.1%

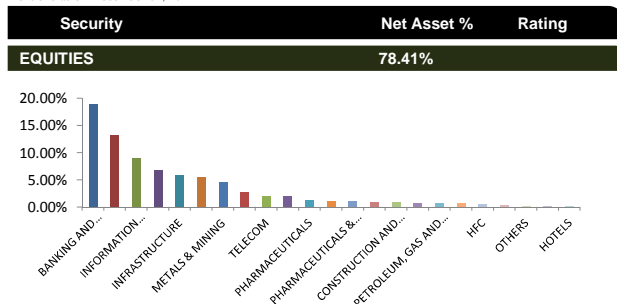
Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	5.65
Infosys Ltd.	5.07
Reliance Industries Ltd.	5.01
ITC Ltd.	4.86
Tata Consultancy Services Ltd.	3.69
HDFC Bank Ltd.	3.34
Oil and Natural Gas Corporation Ltd.	2.95
HDFC Ltd.	2.91
State Bank of India	2.73
Larsen & Toubro Ltd.	2.66
Others	39.54

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GOVERNMENT SECURITIES

8.20% GOI 2025	1.49
8.15% GOI 2022	1.13
8.79% GOI 2021	0.76
9.15% GOI 2024	0.69
8.83% GOI 2041	0.45
8.33% GOI 2026	0.44
8.28% GOI 2027	0.39
7.83% GOI 2018	0.11
8.48% Maharashtra SDL 2020	0.08
Total	5.54

CORPORATE BONDS

Power Finance Corporation Ltd.	2.55	AAA
HDFC Ltd.	1.38	AAA
Tata Sons Ltd.	1.31	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.11	AAA
LIC Housing Finance Ltd.	0.79	AAA
Power Grid Corporation of India Ltd.	0.75	AAA
Rural Electrification Corporation	0.61	AAA
Tata Motors Ltd.	0.32	AAA
Indian Railway Finance Corporation Ltd.	0.18	AAA
IndusInd Bank Ltd.	0.09	AA-
Reliance Industries Ltd.	0.06	AAA
Total	9.15	

CASH AND MONEY MARKETS*

6.90%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



Portfolio Return

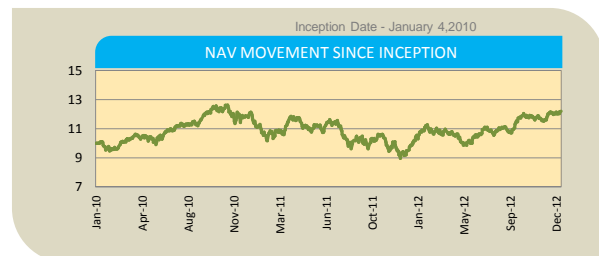
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.9%	32.5%
Benchmark**	4.1%	27.7%

Note: Past returns are not indicative of future performance.

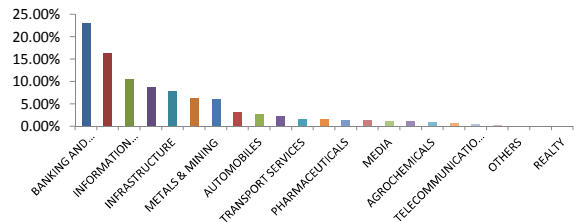
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	97.43%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	6.83
Infosys Ltd.	6.26
ITC Ltd.	5.95
Reliance Industries Ltd.	5.79
Tata Consultancy Services Ltd.	4.29
State Bank of India	4.04
Larsen & Toubro Ltd.	3.96
HDFC Ltd.	3.83
HDFC Bank Ltd.	3.15
Oil and Natural Gas Corporation Ltd.	3.09
Others	50.24

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CASH AND MONEY MARKETS* 2.57%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

To generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is High

Asset Allocation Pattern

• Debt and Money Market Instruments	0%-20%
• Equity	80%-100%

Asset Mix



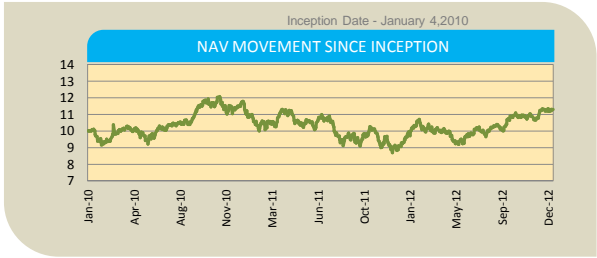
Portfolio Return

As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.2%	27.7%
Benchmark**	4.1%	27.7%

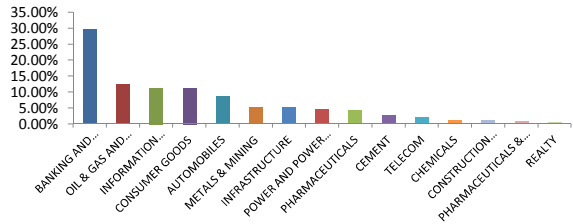
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.56%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.36
Reliance Industries Ltd.	7.63
ICICI Bank Ltd.	7.06
HDFC Ltd.	6.77
HDFC Bank Ltd.	6.53
Infosys Ltd.	5.97
Larsen & Toubro Ltd.	4.42
Tata Consultancy Services Ltd.	3.39
State Bank of India	3.26
Hindustan Unilever Ltd.	2.86
Others	43.31

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.44%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	0%-20%
• Government and other Debt Securities	60%-100%

Asset Mix



Portfolio Return

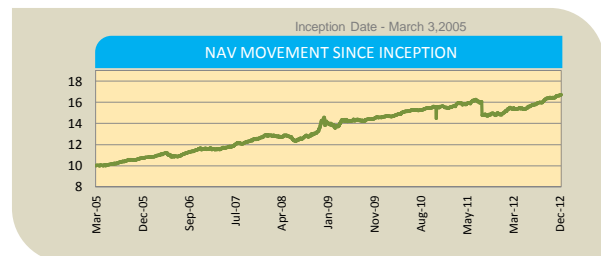
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.0%	7.5%	7.9%	13.4%
Benchmark**	7.2%	6.3%	7.8%	12.3%

Note: Past returns are not indicative of future performance.

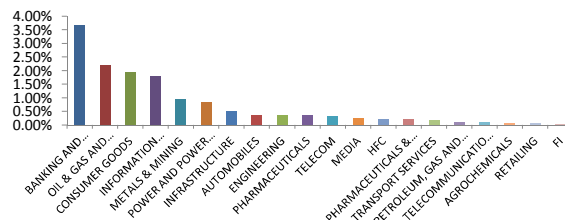
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	14.41%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.27
Infosys Ltd.	1.15
ICICI Bank Ltd.	1.15
Reliance Industries Ltd.	1.05
State Bank of India	0.70
Hindustan Unilever Ltd.	0.68
Tata Consultancy Services Ltd.	0.65
HDFC Bank Ltd.	0.64
HDFC Ltd.	0.51
Larsen & Toubro Ltd.	0.49
Others	6.12

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GOVERNMENT SECURITIES

8.20% GOI 2025	8.65
8.33% GOI 2026	4.33
8.15% GOI 2022	2.87
9.15% GOI 2024	2.51
8.19% GOI 2020	1.14
8.83% GOI 2041	1.05
8.28% GOI 2027	0.86
7.83% GOI 2018	0.77
8.97% GOI 2030	0.76
8.79% GOI 2021	0.74
8.93% Punjab SDL 2022	0.36
Total	24.04

CORPORATE BONDS

Rural Electrification Corporation	8.90	AAA
Power Finance Corporation Ltd.	7.68	AAA
Tata Sons Ltd.	5.70	AAA
LIC Housing Finance Ltd.	5.46	AAA
HDFC Ltd.	4.79	AAA
IndusInd Bank Ltd.	4.12	AA-
Export-Import Bank of India Ltd.	4.00	AAA
National Capital Regional Planning Board	3.53	AAA
NABARD	2.88	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.53	AAA
Indian Railway Finance Corporation Ltd.	1.14	AAA
India Infrastructure Finance Company Ltd.	0.89	AAA
Power Grid Corporation of India Ltd.	0.72	AAA
Ultratech Cement Ltd.	0.28	AAA
Total	51.62	

CASH AND MONEY MARKETS*	9.93%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

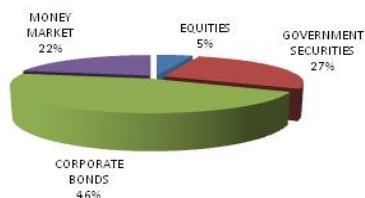
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	0%-20%
• Government and other Debt Securities	60%-100%

Asset Mix



Portfolio Return

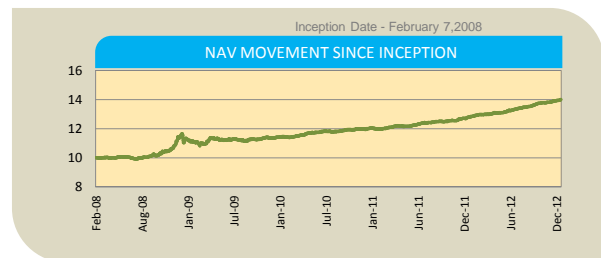
As on December 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.1%	7.1%	10.3%
Benchmark**	5.7%	7.2%	10.8%

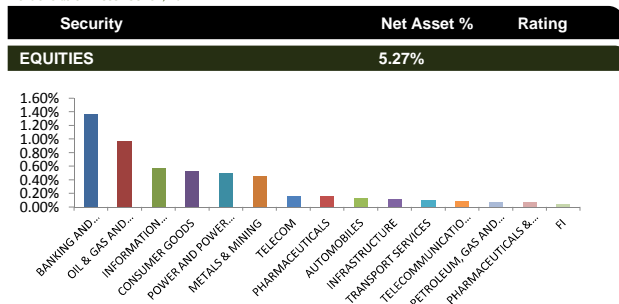
Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.56
ICICI Bank Ltd.	0.43
ITC Ltd.	0.42
Infosys Ltd.	0.40
HDFC Ltd.	0.32
National Mineral Development Corporation Ltd.	0.30
HDFC Bank Ltd.	0.22
State Bank of India	0.17
Tata Consultancy Services Ltd.	0.16
Oil and Natural Gas Corporation Ltd.	0.16
Others	2.13

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GOVERNMENT SECURITIES

8.79% GOI 2021	7.67
8.28% GOI 2027	3.76
8.15% GOI 2022	3.45
8.20% GOI 2025	3.18
8.83% GOI 2041	1.95
8.48% Maharashtra SDL 2020	1.64
8.33% GOI 2026	1.61
8.19% GOI 2020	1.59
8.93% Punjab SDL 2022	1.33
8.97% GOI 2030	0.45
7.17% GOI 2015	0.28
7.59% GOI 2016	0.12
10.71% GOI 2016	0.05
Total	27.08

CORPORATE BONDS

Tata Sons Ltd.	8.69	AAA
LIC Housing Finance Ltd.	7.59	AAA
Power Finance Corporation Ltd.	5.26	AAA
IndusInd Bank Ltd.	4.95	AA-
Power Grid Corporation of India Ltd.	4.24	AAA
HDFC Ltd.	4.20	AAA
NABARD	2.14	AAA
Rural Electrification Corporation	1.61	AAA
Tata Motors Ltd.	1.32	AAA
India Infrastructure Finance Company Ltd.	1.10	AAA
MRF Ltd.	1.05	AA+
Ultratech Cement Ltd.	0.84	AAA
Indian Railway Finance Corporation Ltd.	0.76	AAA
Gas Authority of India Ltd.	0.74	AAA
Hindustan Petroleum Corporation Ltd.	0.63	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.34	AAA
Yes Bank Ltd.	0.32	AA
Total	45.78	

CASH AND MONEY MARKETS* 21.87%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	0%-45%
• Government and other Debt Securities	50%-90%

Asset Mix



Portfolio Return

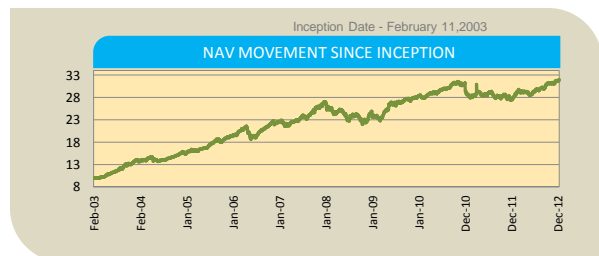
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	13.3%	5.2%	6.9%	16.7%
Benchmark**	10.1%	4.2%	7.2%	15.9%

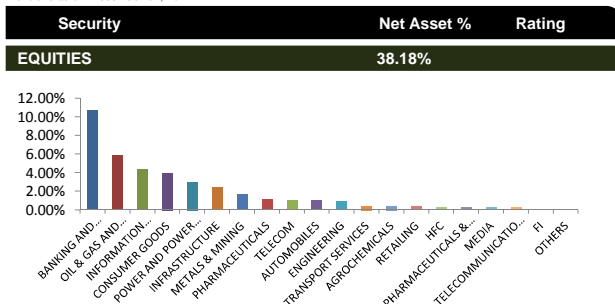
Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.14
ICICI Bank Ltd.	2.88
Infosys Ltd.	2.81
Reliance Industries Ltd.	2.80
HDFC Ltd.	2.12
HDFC Bank Ltd.	2.12
Larsen & Toubro Ltd.	1.60
Tata Consultancy Services Ltd.	1.56
State Bank of India	1.33
Oil and Natural Gas Corporation Ltd.	1.13
Others	16.69

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GOVERNMENT SECURITIES

8.20% GOI 2025	3.28
7.83% GOI 2018	2.51
8.79% GOI 2021	2.28
8.28% GOI 2027	1.97
9.15% GOI 2024	1.94
8.83% GOI 2041	1.38
8.33% GOI 2026	0.37
8.13% GOI 2022	0.36
Total	14.09

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.58	AAA
Power Grid Corporation of India Ltd.	7.37	AAA
HDFC Ltd.	4.97	AAA
Power Finance Corporation Ltd.	1.86	AAA
Ultratech Cement Ltd.	1.81	AAA
Export-Import Bank of India Ltd.	1.45	AAA
Tata Sons Ltd.	1.11	AAA
MRF Ltd.	1.08	AA+
NABARD	1.03	AAA
Indian Railway Finance Corporation Ltd.	0.93	AAA
Rural Electrification Corporation	0.83	AAA
Reliance Industries Ltd.	0.74	AAA
Total	31.76	

CASH AND MONEY MARKETS*

15.97%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	20%-60%
• Government and other Debt Securities	20%-60%

Asset Mix



Portfolio Return

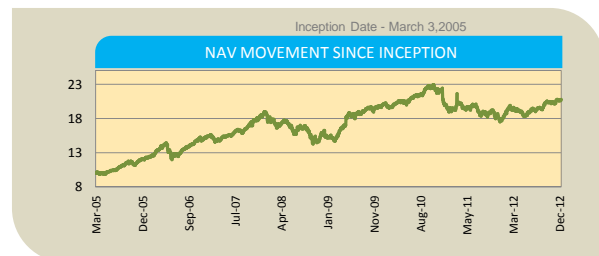
As on December 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	11.1%	4.0%	4.5%	17.9%
Benchmark**	10.4%	3.5%	6.4%	19.6%

Note: Past returns are not indicative of future performance.

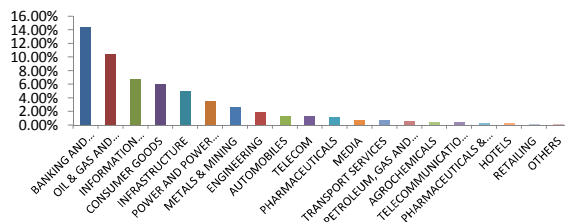
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	57.53%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.53
Infosys Ltd.	4.43
ICICI Bank Ltd.	4.14
Reliance Industries Ltd.	4.07
HDFC Ltd.	3.08
HDFC Bank Ltd.	2.97
Larsen & Toubro Ltd.	2.77
Tata Consultancy Services Ltd.	2.24
State Bank of India	1.92
Oil and Natural Gas Corporation Ltd.	1.69
Others	25.69

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GOVERNMENT SECURITIES

8.79% GOI 2021	2.48
8.13% GOI 2022	1.77
9.15% GOI 2024	1.46
8.20% GOI 2025	1.37
8.15% GOI 2022	1.24
8.95% Maharashtra SDL 2022	0.92
8.28% GOI 2027	0.74
8.97% GOI 2030	0.73
8.33% GOI 2026	0.44
8.83% GOI 2041	0.34
7.83% GOI 2018	0.16
Total	11.65

CORPORATE BONDS

HDFC Ltd.	3.45	AAA
Power Grid Corporation of India Ltd.	3.25	AAA
IndusInd Bank Ltd.	2.27	AA-
Power Finance Corporation Ltd.	1.95	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.62	AAA
Export-Import Bank of India Ltd.	1.32	AAA
Ultratech Cement Ltd.	1.12	AAA
India Infrastructure Finance Company Ltd.	0.95	AAA
Reliance Industries Ltd.	0.90	AAA
Tata Sons Ltd.	0.79	AAA
Indian Railway Finance Corporation Ltd.	0.63	AAA
LIC Housing Finance Ltd.	0.47	AAA
NABARD	0.46	AAA
Total	19.18	

CASH AND MONEY MARKETS*

11.64%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



Portfolio Return

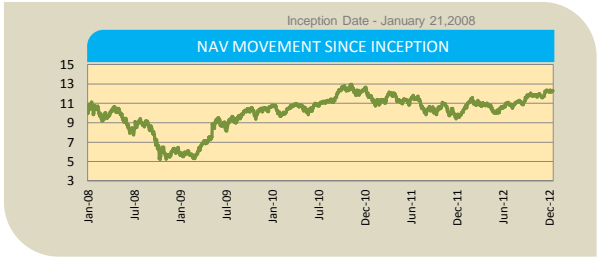
As on December 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.4%	4.9%	28.6%
Benchmark**	3.8%	4.3%	27.7%

Note: Past returns are not indicative of future performance.

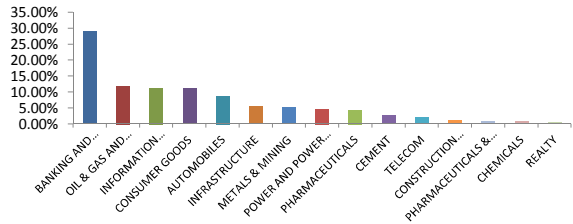
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.27%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.34
Reliance Industries Ltd.	7.38
ICICI Bank Ltd.	7.05
HDFC Bank Ltd.	6.62
HDFC Ltd.	6.46
Infosys Ltd.	5.97
Larsen & Toubro Ltd.	4.71
State Bank of India	3.41
Tata Consultancy Services Ltd.	3.37
Hindustan Unilever Ltd.	2.82
Others	43.14

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.73%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	60%-100%

Asset Mix



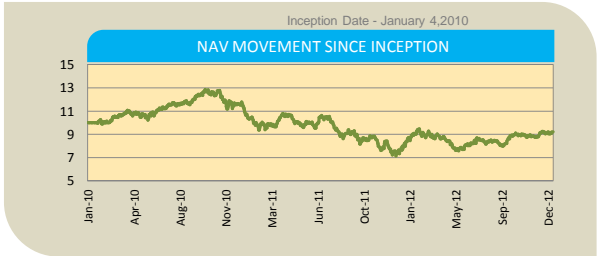
Portfolio Return

As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-2.7%	25.1%
Benchmark**	-9.7%	21.7%

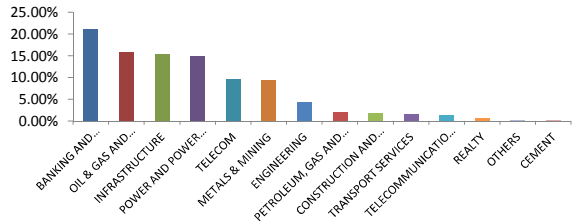
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	97.87%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	8.74
Larsen & Toubro Ltd.	8.16
ICICI Bank Ltd.	5.09
HDFC Ltd.	3.92
Reliance Industries Ltd.	3.91
National Mineral Development Corporation Ltd.	3.72
Tata Power Co. Ltd.	3.55
Coal India Ltd.	3.41
Power Grid Corporation of India Ltd.	3.31
NTPC Ltd.	3.03
Others	51.03

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.13%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

• Cash and Money Market Instruments	0%-40%
• Equity	60%-100%

Asset Mix



Portfolio Return

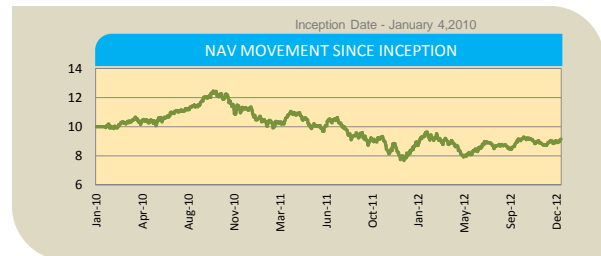
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-3.0%	16.3%
Benchmark**	-9.1%	15.2%

Note: Past returns are not indicative of future performance.

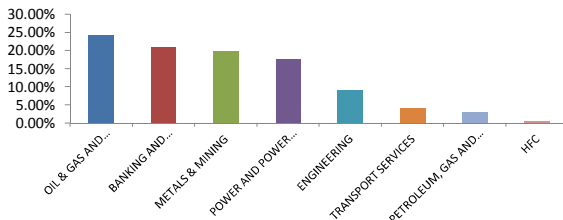
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	98.44%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	8.92
State Bank of India	8.61
National Mineral Development Corporation Ltd.	8.35
Oil and Natural Gas Corporation Ltd.	8.31
NTPC Ltd.	6.99
Gas Authority of India Ltd.	5.66
Power Grid Corporation of India Ltd.	5.54
Bharat Electronics Ltd.	5.15
Indian Oil Corporation Ltd.	4.82
Container Corporation Of India Ltd.	3.97
Others	32.12

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* **1.56%**

PORTFOLIO TOTAL **100.00%**

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

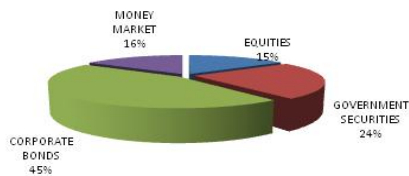
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt and Money Market Instruments	80%-100%
• Equity	0%-20%

Asset Mix



Portfolio Return

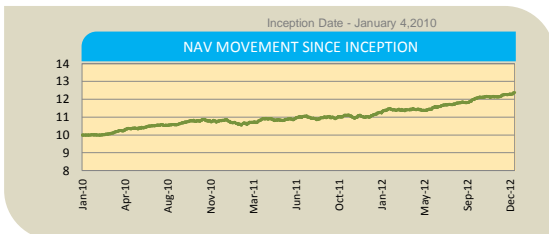
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.5%	12.6%
Benchmark**	7.1%	12.1%

Note: Past returns are not indicative of future performance.

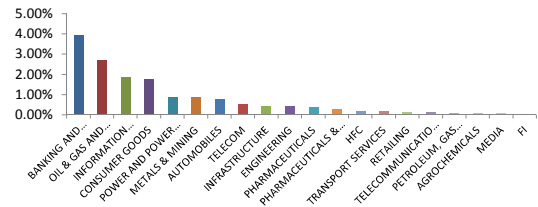
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	15.46%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.30
ICICI Bank Ltd.	1.23
Reliance Industries Ltd.	1.21
Infosys Ltd.	1.10
Tata Consultancy Services Ltd.	0.76
HDFC Bank Ltd.	0.73
HDFC Ltd.	0.64
Bharti Airtel Ltd.	0.52
State Bank of India	0.49
Hindustan Unilever Ltd.	0.46
Others	7.02

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GOVERNMENT SECURITIES

8.15% GOI 2022	6.25
8.79% GOI 2021	3.44
9.15% GOI 2024	2.95
8.19% GOI 2020	2.78
8.83% GOI 2041	1.75
8.79% Gujarat SDL 2022	1.39
8.93% Punjab SDL 2022	1.39
7.83% GOI 2018	1.36
8.28% GOI 2027	0.72
8.95% Maharashtra SDL 2022	0.56
6.20% Andhra Pradesh SDL 2013	0.55
8.48% Maharashtra SDL 2020	0.53
8.13% GOI 2022	0.39
Total	24.06

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.91	AAA
LIC Housing Finance Ltd.	6.77	AAA
NABARD	6.16	AAA
Tata Sons Ltd.	5.63	AAA
Power Grid Corporation of India Ltd.	4.16	AAA
India Infrastructure Finance Company Ltd.	4.04	AAA
Power Finance Corporation Ltd.	3.99	AAA
Gas Authority of India Ltd.	1.10	AAA
Hindustan Petroleum Corporation Ltd.	1.10	AAA
Ultratech Cement Ltd.	1.10	AAA
Rural Electrification Corporation	0.57	AAA
Indian Railway Finance Corporation Ltd.	0.55	AAA
IndusInd Bank Ltd.	0.55	AA-
Reliance Industries Ltd.	0.16	AAA
Total	44.79	

CASH AND MONEY MARKETS*	15.69%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

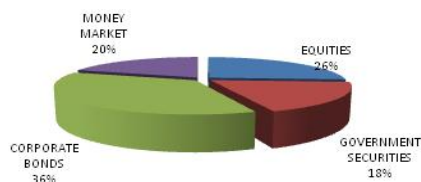
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

Debt and Money Market Instruments	55%-100%
Equity	0%-45%

Asset Mix



Portfolio Return

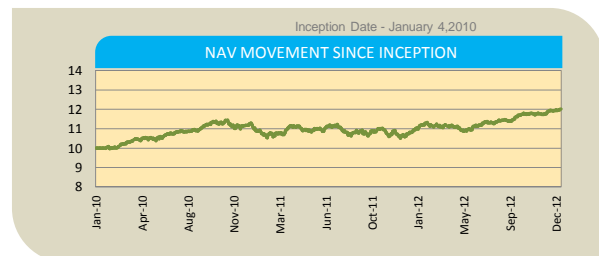
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.5%	13.5%
Benchmark**	7.3%	15.8%

Note: Past returns are not indicative of future performance.

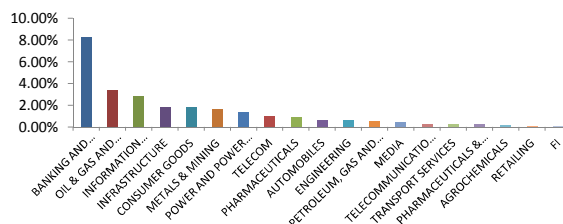
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	26.04%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	2.11
ICICI Bank Ltd.	2.08
Infosys Ltd.	1.74
HDFC Bank Ltd.	1.64
ITC Ltd.	1.61
HDFC Ltd.	1.42
Larsen & Toubro Ltd.	1.09
Tata Consultancy Services Ltd.	1.07
National Mineral Development Corporation Ltd.	1.01
State Bank of India	0.96
Others	11.31

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.33% GOI 2026	3.85
8.15% GOI 2022	2.66
8.79% GOI 2021	2.57
8.19% GOI 2020	2.16
8.83% GOI 2041	1.75
8.93% Punjab SDL 2022	1.66
8.20% GOI 2025	1.00
8.28% GOI 2027	0.86
8.79% Gujarat SDL 2022	0.83
8.48% Maharashtra SDL 2020	0.48
7.83% GOI 2018	0.33
8.13% GOI 2022	0.10
Total	18.25

CORPORATE BONDS

LIC Housing Finance Ltd.	7.41	AAA
Tata Sons Ltd.	4.71	AAA
ACC Ltd.	4.59	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.26	AAA
Power Grid Corporation of India Ltd.	3.74	AAA
NABARD	2.68	AAA
HDFC Ltd.	2.66	AAA
Power Finance Corporation Ltd.	2.04	AAA
India Infrastructure Finance Company Ltd.	1.72	AAA
Tata Motors Ltd.	0.83	AAA
Hindustan Petroleum Corporation Ltd.	0.66	AAA
IndusInd Bank Ltd.	0.33	AA-
Reliance Industries Ltd.	0.19	AAA
Total	35.82	

CASH AND MONEY MARKETS*	19.89%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

Asset Allocation Pattern

• Debt and Money Market Instruments	40%-80%
• Equity	20%-60%

Asset Mix



Portfolio Return

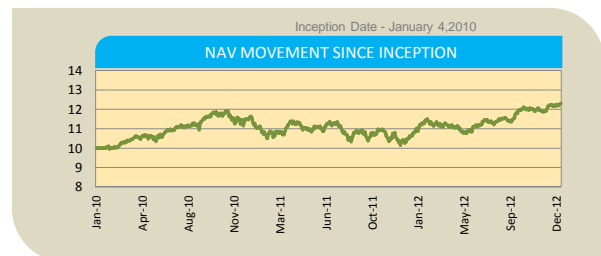
As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.3%	19.8%
Benchmark**	6.8%	19.4%

Note: Past returns are not indicative of future performance.

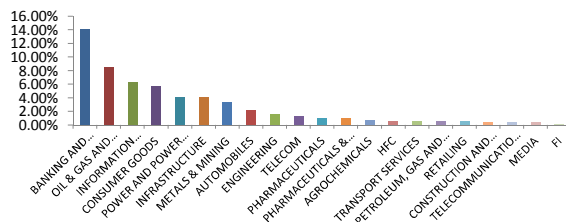
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	57.02%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.17
ICICI Bank Ltd.	4.00
Infosys Ltd.	3.96
Reliance Industries Ltd.	3.74
HDFC Ltd.	2.37
Tata Consultancy Services Ltd.	2.30
State Bank of India	2.17
Larsen & Toubro Ltd.	2.09
HDFC Bank Ltd.	1.97
Hindustan Unilever Ltd.	1.60
Others	28.65

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.15% GOI 2022	3.49
8.19% GOI 2020	3.30
8.20% GOI 2025	1.91
7.83% GOI 2018	1.80
8.28% GOI 2027	0.92
8.93% Punjab SDL 2022	0.92
8.48% Maharashtra SDL 2020	0.04
Total	12.38

CORPORATE BONDS

LIC Housing Finance Ltd.	5.97	AAA
Tata Sons Ltd.	4.49	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.32	AAA
Power Finance Corporation Ltd.	3.02	AAA
HDFC Ltd.	2.19	AAA
NABARD	1.48	AAA
Gas Authority of India Ltd.	0.73	AAA
Tata Motors Ltd.	0.46	AAA
Reliance Industries Ltd.	0.14	AAA
Total	22.80	

CASH AND MONEY MARKETS*

7.80%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is High

Asset Allocation Pattern

Debt and Money Market Instruments	0%-20%
Equity	80%-100%

Asset Mix



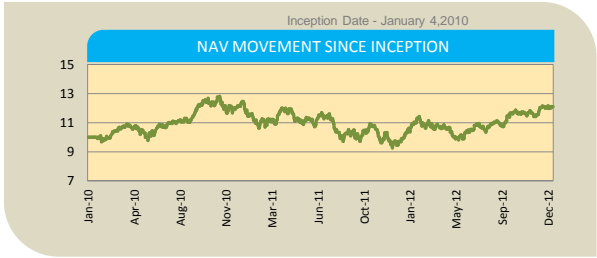
Portfolio Return

As on December 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.7%	28.3%
Benchmark**	5.8%	27.7%

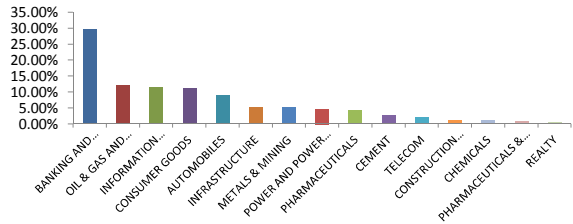
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES	99.62%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.06
Reliance Industries Ltd.	7.37
ICICI Bank Ltd.	7.01
HDFC Ltd.	6.84
HDFC Bank Ltd.	6.56
Infosys Ltd.	5.94
Larsen & Toubro Ltd.	4.58
Tata Consultancy Services Ltd.	3.47
State Bank of India	3.19
Tata Motors Ltd.	2.97
Others	43.63

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.38%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.12	
United Phosphorus Ltd. (New)	0.12	
AUTOMOBILES	0.41	
Mahindra & Mahindra Ltd.	0.24	
Bajaj Auto Ltd.	0.12	
Hero MotoCorp Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	4.46	
ICICI Bank Ltd.	1.24	
HDFC Bank Ltd.	0.97	
HDFC Ltd.	0.76	
State Bank of India	0.62	
Power Finance Corporation Ltd.	0.26	
Federal Bank Ltd.	0.22	
Axis Bank Ltd.	0.15	
Bank of Baroda	0.15	
IDFC Ltd.	0.05	
Punjab National Bank	0.04	
CONSUMER GOODS	1.62	
ITC Ltd.	1.19	
Hindustan Unilever Ltd.	0.43	
ENGINEERING	0.40	
Bharat Electronics Ltd.	0.25	
Engineers India Ltd.	0.15	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
INFORMATION TECHNOLOGY	1.92	
Infosys Ltd.	1.21	
Tata Consultancy Services Ltd.	0.71	
INFRASTRUCTURE	0.65	
Larsen & Toubro Ltd.	0.58	
Unity Infraprojects Ltd.	0.06	
GMR Infrastructure Ltd.	0.01	
MEDIA	0.29	
Zee Entertainment Enterprises Ltd.	0.17	
Jagran Prakashan Ltd.	0.12	
METALS & MINING	0.90	
National Mineral Development Corporation Ltd.	0.33	
Coal India Ltd.	0.29	
Jindal Steel and Power Ltd.	0.28	
OIL & GAS AND ANCILLIARIES	2.72	
Reliance Industries Ltd.	1.38	
Oil and Natural Gas Corporation Ltd.	0.48	
Gas Authority of India Ltd.	0.24	
Indraprastha Gas Ltd.	0.19	
Indian Oil Corporation Ltd.	0.17	
Maharashtra Seamless Ltd.	0.13	
Oil India Ltd.	0.08	
Cairn India Ltd.	0.05	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.07	
Hindustan Petroleum Corporation Ltd.	0.07	
PHARMACEUTICALS	0.49	
Cipla Ltd.	0.21	
Glenmark Pharmaceuticals Ltd.	0.12	
Sun Pharmaceuticals Industries Ltd.	0.10	
Dr Reddys Laboratories Ltd.	0.06	
PHARMACEUTICALS & BIOTECHNOLOGY	0.11	
Cadila Healthcare Ltd.	0.11	
POWER AND POWER EQUIPMENT	1.42	
NTPC Ltd.	0.40	
Power Grid Corporation of India Ltd.	0.36	
Tata Power Co. Ltd.	0.35	
NHPC	0.17	
Bharat Heavy Electricals Ltd.	0.14	
RETAILING	0.11	
Pantaloon Retail (India) Ltd.	0.11	
TELECOM	0.45	

Security	Net Asset %	Rating
Bharti Airtel Ltd.	0.45	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.10	
Bharti Infratel Ltd	0.10	
TRANSPORT SERVICES	0.08	
Container Corporation Of India Ltd.	0.08	
Total	16.36	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.11	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.04	
BANKING AND FINANCIAL SERVICES	1.20	
ICICI Bank Ltd.	0.30	
HDFC Bank Ltd.	0.28	
HDFC Ltd.	0.27	
State Bank of India	0.15	
Bank of Baroda	0.12	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.03	
CONSUMER GOODS	0.38	
ITC Ltd.	0.31	
Hindustan Unilever Ltd.	0.07	
ENGINEERING	0.01	
Bharat Electronics Ltd.	0.01	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
INFORMATION TECHNOLOGY	0.46	
Infosys Ltd.	0.32	
Tata Consultancy Services Ltd.	0.14	
INFRASTRUCTURE	0.10	
Larsen & Toubro Ltd.	0.10	
METALS & MINING	0.41	
National Mineral Development Corporation Ltd.	0.30	
Coal India Ltd.	0.11	
OIL & GAS AND ANCILLIARIES	0.79	
Reliance Industries Ltd.	0.45	
Oil and Natural Gas Corporation Ltd.	0.12	
Gas Authority of India Ltd.	0.10	
Indraprastha Gas Ltd.	0.05	
Oil India Ltd.	0.05	
Maharashtra Seamless Ltd.	0.02	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.06	
Hindustan Petroleum Corporation Ltd.	0.06	
PHARMACEUTICALS	0.10	
Cipla Ltd.	0.05	
Dr Reddys Laboratories Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.06	
Cadila Healthcare Ltd.	0.06	
POWER AND POWER EQUIPMENT	0.39	
NHPC	0.13	
NTPC Ltd.	0.12	
Power Grid Corporation of India Ltd.	0.08	
Tata Power Co. Ltd.	0.06	
TELECOM	0.15	
Bharti Airtel Ltd.	0.15	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.07	
Bharti Infratel Ltd	0.07	
TRANSPORT SERVICES	0.08	
Container Corporation Of India Ltd.	0.08	
Total	4.41	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.33	
United Phosphorus Ltd. (New)	0.33	
AUTOMOBILES	1.13	
Mahindra & Mahindra Ltd.	0.63	
Hero MotoCorp Ltd.	0.19	
Bajaj Auto Ltd.	0.17	
Maruti Suzuki India Ltd.	0.14	
BANKING AND FINANCIAL SERVICES	10.32	
ICICI Bank Ltd.	2.54	
HDFC Bank Ltd.	2.05	
HDFC Ltd.	2.03	
State Bank of India	1.20	
Power Finance Corporation Ltd.	0.44	
Bank of Baroda	0.40	
Federal Bank Ltd.	0.38	
Axis Bank Ltd.	0.36	
Punjab National Bank	0.30	
Indian Bank	0.23	
Rural Electrification Corporation	0.14	
Oriental Bank of Commerce Ltd.	0.13	
IDFC Ltd.	0.12	
CONSUMER GOODS	3.16	
ITC Ltd.	2.44	
Hindustan Unilever Ltd.	0.72	
ENGINEERING	0.90	
Bharat Electronics Ltd.	0.51	
Engineers India Ltd.	0.39	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HOTELS	0.17	
Indian Hotels Co. Ltd.	0.17	
INFORMATION TECHNOLOGY	4.33	
Infosys Ltd.	2.66	
Tata Consultancy Services Ltd.	1.62	
Mphasis Ltd.	0.05	
INFRASTRUCTURE	2.15	
Larsen & Toubro Ltd.	1.43	
NCC Ltd.	0.32	
JaiPrakash Associates Ltd.	0.21	
IVRCL Ltd.	0.12	
Sintex Industries Ltd.	0.05	
Unity Infraprojects Ltd.	0.02	
MEDIA	0.34	
Jagran Prakashan Ltd.	0.26	
Zee Entertainment Enterprises Ltd.	0.08	
METALS & MINING	1.65	
National Mineral Development Corporation Ltd.	0.69	
Coal India Ltd.	0.50	
Jindal Steel and Power Ltd.	0.46	
OIL & GAS AND ANCILLIARIES	5.62	
Reliance Industries Ltd.	2.61	
Oil and Natural Gas Corporation Ltd.	1.14	
Gas Authority of India Ltd.	0.62	
Maharashtra Seamless Ltd.	0.43	
Indraprastha Gas Ltd.	0.36	
Oil India Ltd.	0.22	
Indian Oil Corporation Ltd.	0.20	
Cairn India Ltd.	0.04	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.13	
Hindustan Petroleum Corporation Ltd.	0.13	
PHARMACEUTICALS	0.78	
Cipla Ltd.	0.34	
Dr Reddys Laboratories Ltd.	0.17	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.15	
Glenmark Pharmaceuticals Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	0.19	
Cadila Healthcare Ltd.	0.19	
POWER AND POWER EQUIPMENT	2.87	
NTPC Ltd.	0.81	
Tata Power Co. Ltd.	0.75	
Power Grid Corporation of India Ltd.	0.46	
Bharat Heavy Electricals Ltd.	0.44	
NHPC	0.37	
EMCO Ltd.	0.04	
RETAILING	0.17	
Pantaloon Retail (India) Ltd.	0.17	
TELECOM	0.93	
Bharti Airtel Ltd.	0.93	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.21	
Bharti Infratel Ltd	0.21	
TRANSPORT SERVICES	0.39	
Container Corporation Of India Ltd.	0.39	

Total **35.82**

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.57	
United Phosphorus Ltd. (New)	0.57	
AUTOMOBILES	2.14	
Hero MotoCorp Ltd.	1.01	
Mahindra & Mahindra Ltd.	0.98	
Maruti Suzuki India Ltd.	0.15	
BANKING AND FINANCIAL SERVICES	19.63	
ICICI Bank Ltd.	5.68	
HDFC Bank Ltd.	4.01	
HDFC Ltd.	3.61	
State Bank of India	2.72	
Bank of Baroda	0.81	
Federal Bank Ltd.	0.76	
Rural Electrification Corporation	0.67	
Axis Bank Ltd.	0.53	
Punjab National Bank	0.36	
Indian Bank	0.32	
Oriental Bank of Commerce Ltd.	0.16	
CONSUMER GOODS	7.27	
ITC Ltd.	5.35	
Hindustan Unilever Ltd.	1.92	
ENGINEERING	1.34	
Bharat Electronics Ltd.	1.34	
HOTELS	0.14	
Indian Hotels Co. Ltd.	0.14	
INFORMATION TECHNOLOGY	8.42	
Infosys Ltd.	5.12	
Tata Consultancy Services Ltd.	3.15	
Mphasis Ltd.	0.15	
INFRASTRUCTURE	4.08	
Larsen & Toubro Ltd.	2.78	
IVRCL Ltd.	0.46	
GMR Infrastructure Ltd.	0.36	
JaiPrakash Associates Ltd.	0.24	
NCC Ltd.	0.20	
Sintex Industries Ltd.	0.04	
MEDIA	0.17	
Zee Entertainment Enterprises Ltd.	0.17	
METALS & MINING	4.11	
National Mineral Development Corporation Ltd.	1.65	
Coal India Ltd.	1.42	
Jindal Steel and Power Ltd.	1.04	
OIL & GAS AND ANCILLIARIES	12.11	
Reliance Industries Ltd.	5.33	
Oil and Natural Gas Corporation Ltd.	2.15	
Gas Authority of India Ltd.	1.39	
Maharashtra Seamless Ltd.	0.96	
Indraprastha Gas Ltd.	0.85	
Indian Oil Corporation Ltd.	0.83	
Cairn India Ltd.	0.24	
Oil India Ltd.	0.20	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.16	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.61	
Hindustan Petroleum Corporation Ltd.	0.61	
PHARMACEUTICALS	2.04	
Dr Reddys Laboratories Ltd.	0.79	
Cipla Ltd.	0.54	
Sun Pharmaceuticals Industries Ltd.	0.51	
Glenmark Pharmaceuticals Ltd.	0.20	
PHARMACEUTICALS & BIOTECHNOLOGY	0.76	
Cadila Healthcare Ltd.	0.76	
POWER AND POWER EQUIPMENT	6.18	
NTPC Ltd.	1.84	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	1.57	
Power Grid Corporation of India Ltd.	1.08	
Bharat Heavy Electricals Ltd.	0.74	
NHPC	0.63	
Kalpataru Power Transmission Ltd.	0.16	
Crompton Greaves Ltd.	0.09	
EMCO Ltd.	0.06	
BGR Energy Systems Ltd.	0.01	
REALTY	0.08	
Housing Development & Infrastructure Ltd.	0.08	
RETAILING	0.26	
Pantaloon Retail (India) Ltd.	0.26	
TELECOM	2.00	
Bharti Airtel Ltd.	1.96	
Reliance Communication Ventures Ltd.	0.04	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.72	
Bharti Infratel Ltd	0.72	
TRANSPORT SERVICES	1.00	
Container Corporation Of India Ltd.	1.00	
Total	73.64	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.78	
United Phosphorus Ltd. (New)	0.78	
AUTOMOBILES	2.50	
Mahindra & Mahindra Ltd.	1.17	
Hero MotoCorp Ltd.	0.94	
Bajaj Auto Ltd.	0.30	
Maruti Suzuki India Ltd.	0.09	
BANKING AND FINANCIAL SERVICES	24.89	
ICICI Bank Ltd.	7.01	
HDFC Ltd.	4.83	
State Bank of India	4.39	
HDFC Bank Ltd.	3.56	
Indian Bank	1.69	
Power Finance Corporation Ltd.	1.31	
Axis Bank Ltd.	0.82	
Bank of Baroda	0.71	
Federal Bank Ltd.	0.36	
Punjab National Bank	0.16	
Rural Electrification Corporation	0.05	
CONSTRUCTION AND INFRASTRUCTURE	0.83	
Supreme Infrastructure India Ltd.	0.83	
CONSUMER GOODS	9.60	
ITC Ltd.	6.75	
Hindustan Unilever Ltd.	2.85	
ENGINEERING	3.21	
Bharat Electronics Ltd.	2.15	
Engineers India Ltd.	1.06	
HFC	0.76	
LIC Housing Finance Ltd.	0.76	
HOTELS	0.09	
Indian Hotels Co. Ltd.	0.09	
INFORMATION TECHNOLOGY	11.11	
Infosys Ltd.	6.58	
Tata Consultancy Services Ltd.	4.27	
Subex Ltd.	0.26	
INFRASTRUCTURE	8.68	
Larsen & Toubro Ltd.	4.53	
IVRCL Ltd.	1.33	
Unity Infraprojects Ltd.	1.22	
GMR Infrastructure Ltd.	0.88	
NCC Ltd.	0.43	
JaiPrakash Associates Ltd.	0.22	
Hindustan Construction Co. Ltd.	0.07	
MEDIA	0.95	
Jagran Prakashan Ltd.	0.84	
Zee Entertainment Enterprises Ltd.	0.11	
METALS & MINING	5.06	
Coal India Ltd.	1.80	
National Mineral Development Corporation Ltd.	1.77	
Jindal Steel and Power Ltd.	1.49	
OIL & GAS AND ANCILLIARIES	16.35	
Reliance Industries Ltd.	5.30	
Oil and Natural Gas Corporation Ltd.	3.10	
Gas Authority of India Ltd.	2.48	
Cairn India Ltd.	1.47	
Maharashtra Seamless Ltd.	1.28	
Indraprastha Gas Ltd.	1.03	
Indian Oil Corporation Ltd.	0.70	
Gujarat Gas Co. Ltd.	0.49	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.41	
Oil India Ltd.	0.09	
OTHERS	0.07	
Ashoka Buildcon Ltd	0.07	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.84	
Hindustan Petroleum Corporation Ltd.	0.84	
PHARMACEUTICALS	1.32	

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.98	
Cipla Ltd.	0.34	
PHARMACEUTICALS & BIOTECHNOLOGY	1.28	
Cadila Healthcare Ltd.	1.28	
POWER AND POWER EQUIPMENT	5.46	
Power Grid Corporation of India Ltd.	1.83	
NTPC Ltd.	1.53	
Tata Power Co. Ltd.	0.94	
Bharat Heavy Electricals Ltd.	0.70	
Kalpataru Power Transmission Ltd.	0.28	
BGR Energy Systems Ltd.	0.17	
NHPC	0.01	
REALTY	0.07	
Housing Development & Infrastructure Ltd.	0.07	
RETAILING	0.06	
Pantaloon Retail (India) Ltd.	0.06	
TELECOM	2.42	
Bharti Airtel Ltd.	2.38	
Reliance Communication Ventures Ltd.	0.04	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.30	
Bharti Infratel Ltd	0.30	
TRANSPORT SERVICES	1.12	
Container Corporation Of India Ltd.	1.12	
Total	97.75	

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.49	
Tata Motors Ltd.	2.71	
Mahindra & Mahindra Ltd.	2.16	
Bajaj Auto Ltd.	1.59	
Maruti Suzuki India Ltd.	1.06	
Hero MotoCorp Ltd.	0.97	
BANKING AND FINANCIAL SERVICES	29.46	
ICICI Bank Ltd.	7.20	
HDFC Bank Ltd.	6.64	
HDFC Ltd.	6.59	
State Bank of India	3.39	
Axis Bank Ltd.	1.78	
Kotak Mahindra Bank Ltd.	1.33	
IDFC Ltd.	1.02	
Bank of Baroda	0.80	
Punjab National Bank	0.71	
CEMENT	2.58	
Grasim Industries Ltd.	0.95	
Ambuja Cements Ltd.	0.86	
ACC Ltd.	0.77	
CHEMICALS	1.07	
Asian Paints Ltd.	1.07	
CONSTRUCTION MATERIALS	0.86	
Ultratech Cement Ltd.	0.86	
CONSUMER GOODS	11.12	
ITC Ltd.	8.28	
Hindustan Unilever Ltd.	2.84	
INFORMATION TECHNOLOGY	11.36	
Infosys Ltd.	5.98	
Tata Consultancy Services Ltd.	3.52	
Wipro Ltd.	1.11	
HCL Technologies Ltd.	0.75	
INFRASTRUCTURE	5.34	
Larsen & Toubro Ltd.	4.68	
JaiPrakash Associates Ltd.	0.66	
METALS & MINING	5.11	
Tata Steel Ltd.	1.51	
Coal India Ltd.	1.23	
Jindal Steel and Power Ltd.	0.99	
Hindalco Industries Ltd.	0.98	
Sesa Goa Ltd.	0.40	
OIL & GAS AND ANCILLIARIES	11.99	
Reliance Industries Ltd.	7.46	
Oil and Natural Gas Corporation Ltd.	2.43	
Gas Authority of India Ltd.	0.92	
Cairn India Ltd.	0.63	
Bharat Petroleum Corporation Ltd.	0.55	
PHARMACEUTICALS	4.24	
Sun Pharmaceuticals Industries Ltd.	1.47	
Dr Reddys Laboratories Ltd.	1.31	
Cipla Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.42	
PHARMACEUTICALS & BIOTECHNOLOGY	0.61	
Lupin Ltd.	0.61	
POWER AND POWER EQUIPMENT	4.78	
NTPC Ltd.	1.16	
Bharat Heavy Electricals Ltd.	1.01	
Tata Power Co. Ltd.	0.96	
Power Grid Corporation of India Ltd.	0.84	
Reliance Infrastructure Ltd.	0.43	
Siemens Ltd.	0.38	
REALTY	0.48	
DLF Ltd.	0.48	
TELECOM	1.99	
Bharti Airtel Ltd.	1.99	
Total	99.48	

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	20.98	
State Bank of India	8.71	
Indian Bank	3.37	
Power Finance Corporation Ltd.	3.11	
Bank of Baroda	2.47	
Punjab National Bank	1.47	
Oriental Bank of Commerce Ltd.	1.09	
Rural Electrification Corporation	0.76	
ENGINEERING	9.57	
Bharat Electronics Ltd.	5.35	
Engineers India Ltd.	4.22	
HFC	0.33	
LIC Housing Finance Ltd.	0.33	
METALS & MINING	19.49	
Coal India Ltd.	9.04	
National Mineral Development Corporation Ltd.	8.66	
Steel Authority of India Ltd.	1.38	
MOIL Ltd.	0.41	
OIL & GAS AND ANCILLIARIES	24.48	
Oil and Natural Gas Corporation Ltd.	8.31	
Gas Authority of India Ltd.	5.91	
Indian Oil Corporation Ltd.	4.72	
Indraprastha Gas Ltd.	3.54	
Oil India Ltd.	2.00	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.77	
Hindustan Petroleum Corporation Ltd.	2.77	
POWER AND POWER EQUIPMENT	17.05	
NTPC Ltd.	6.79	
Power Grid Corporation of India Ltd.	4.90	
Bharat Heavy Electricals Ltd.	3.68	
NHPC	1.68	
TRANSPORT SERVICES	3.78	
Container Corporation Of India Ltd.	3.78	
Total	98.45	

Life Unit Linked INFRASTRUCTURE FUND

ULJF01908/01/2010LIFEINFRAF122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	18.74	
ICICI Bank Ltd.	4.77	
State Bank of India	2.87	
HDFC Bank Ltd.	2.44	
HDFC Ltd.	2.38	
Power Finance Corporation Ltd.	1.19	
Rural Electrification Corporation	1.16	
Punjab National Bank	1.12	
Axis Bank Ltd.	0.92	
Bank of Baroda	0.64	
Federal Bank Ltd.	0.60	
Indian Bank	0.39	
IDFC Ltd.	0.24	
Oriental Bank of Commerce Ltd.	0.02	
CONSTRUCTION AND INFRASTRUCTURE	1.95	
Supreme Infrastructure India Ltd.	1.95	
ENGINEERING	4.71	
Bharat Electronics Ltd.	2.87	
Engineers India Ltd.	1.84	
INFRASTRUCTURE	16.35	
Larsen & Toubro Ltd.	8.04	
Unity Infraprojects Ltd.	2.53	
IVRCL Ltd.	1.66	
GMR Infrastructure Ltd.	1.13	
NCC Ltd.	1.01	
JaiPrakash Associates Ltd.	0.88	
Oberoï Realty Ltd	0.74	
Sintex Industries Ltd.	0.25	
Hindustan Construction Co. Ltd.	0.11	
METALS & MINING	9.32	
National Mineral Development Corporation Ltd.	3.75	
Coal India Ltd.	3.43	
Jindal Steel and Power Ltd.	2.12	
Steel Authority of India Ltd.	0.02	
OIL & GAS AND ANCILLIARIES	16.59	
Reliance Industries Ltd.	4.23	
Oil and Natural Gas Corporation Ltd.	2.82	
Gas Authority of India Ltd.	2.44	
Indian Oil Corporation Ltd.	1.76	
Maharashtra Seamless Ltd.	1.61	
Gujarat Gas Co. Ltd.	1.42	
Indraprastha Gas Ltd.	1.33	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.60	
Oil India Ltd.	0.38	
OTHERS	0.78	
Ashoka Buildcon Ltd	0.78	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.16	
Hindustan Petroleum Corporation Ltd.	2.16	
POWER AND POWER EQUIPMENT	14.37	
Power Grid Corporation of India Ltd.	3.37	
NTPC Ltd.	3.33	
Tata Power Co. Ltd.	3.17	
BGR Energy Systems Ltd.	1.15	
NHPC	0.88	
Bharat Heavy Electricals Ltd.	0.78	
Kalpataru Power Transmission Ltd.	0.72	
Crompton Greaves Ltd.	0.55	
EMCO Ltd.	0.42	
REALTY	0.35	
Housing Development & Infrastructure Ltd.	0.35	
TELECOM	9.62	
Bharti Airtel Ltd.	8.65	
Reliance Communication Ventures Ltd.	0.97	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	1.27	
Bharti Infratel Ltd	1.27	
TRANSPORT SERVICES	1.48	

Security	Net Asset %	Rating
Container Corporation Of India Ltd.	1.48	
Total	97.69	

Life Unit Linked

Portfolio as on December 31, 2012

WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	2.98	
Tata Motors Ltd.	1.02	
Mahindra & Mahindra Ltd.	0.79	
Maruti Suzuki India Ltd.	0.43	
Bajaj Auto Ltd.	0.40	
Hero MotoCorp Ltd.	0.34	
BANKING AND FINANCIAL SERVICES	10.89	
ICICI Bank Ltd.	3.03	
HDFC Bank Ltd.	2.48	
HDFC Ltd.	2.00	
State Bank of India	1.28	
Axis Bank Ltd.	0.75	
Kotak Mahindra Bank Ltd.	0.45	
Bank of Baroda	0.33	
IDFC Ltd.	0.32	
Punjab National Bank	0.25	
CEMENT	0.89	
Ambuja Cements Ltd.	0.35	
ACC Ltd.	0.30	
Grasim Industries Ltd.	0.24	
CHEMICALS	0.16	
Asian Paints Ltd.	0.16	
CONSTRUCTION MATERIALS	0.28	
Ultratech Cement Ltd.	0.28	
CONSUMER GOODS	4.36	
ITC Ltd.	3.18	
Hindustan Unilever Ltd.	1.18	
INFORMATION TECHNOLOGY	4.59	
Infosys Ltd.	2.68	
Tata Consultancy Services Ltd.	1.25	
Wipro Ltd.	0.38	
HCL Technologies Ltd.	0.28	
INFRASTRUCTURE	2.28	
Larsen & Toubro Ltd.	2.04	
JaiPrakash Associates Ltd.	0.24	
METALS & MINING	1.44	
Tata Steel Ltd.	0.53	
Hindalco Industries Ltd.	0.32	
Jindal Steel and Power Ltd.	0.29	
Sesa Goa Ltd.	0.16	
Coal India Ltd.	0.14	
OIL & GAS AND ANCILLIARIES	5.06	
Reliance Industries Ltd.	3.45	
Oil and Natural Gas Corporation Ltd.	0.84	
Gas Authority of India Ltd.	0.35	
Cairn India Ltd.	0.24	
Bharat Petroleum Corporation Ltd.	0.18	
PHARMACEUTICALS	1.62	
Sun Pharmaceuticals Industries Ltd.	0.60	
Cipla Ltd.	0.46	
Dr Reddys Laboratories Ltd.	0.41	
Ranbaxy Laboratories Ltd.	0.15	
POWER AND POWER EQUIPMENT	1.19	
Tata Power Co. Ltd.	0.39	
Bharat Heavy Electricals Ltd.	0.37	
NTPC Ltd.	0.16	
Reliance Infrastructure Ltd.	0.14	
Siemens Ltd.	0.09	
Power Grid Corporation of India Ltd.	0.04	
REALTY	0.16	
DLF Ltd.	0.16	
TELECOM	0.80	
Bharti Airtel Ltd.	0.80	

Total

36.70

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011 UFDYNAMIC122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	1.07	
United Phosphorus Ltd. (New)	1.07	
AUTOMOBILES	3.27	
Mahindra & Mahindra Ltd.	1.27	
Hero MotoCorp Ltd.	1.20	
Bajaj Auto Ltd.	0.63	
Maruti Suzuki India Ltd.	0.17	
BANKING AND FINANCIAL SERVICES	23.07	
ICICI Bank Ltd.	6.78	
HDFC Ltd.	4.43	
State Bank of India	3.80	
HDFC Bank Ltd.	3.25	
Power Finance Corporation Ltd.	1.14	
Indian Bank	1.07	
Bank of Baroda	0.91	
Axis Bank Ltd.	0.79	
Federal Bank Ltd.	0.58	
Punjab National Bank	0.30	
Rural Electrification Corporation	0.02	
CONSTRUCTION AND INFRASTRUCTURE	0.75	
Supreme Infrastructure India Ltd.	0.75	
CONSUMER GOODS	8.80	
ITC Ltd.	6.24	
Hindustan Unilever Ltd.	2.56	
ENGINEERING	2.95	
Bharat Electronics Ltd.	1.98	
Engineers India Ltd.	0.97	
HFC	0.27	
LIC Housing Finance Ltd.	0.27	
INFORMATION TECHNOLOGY	11.47	
Infosys Ltd.	6.82	
Tata Consultancy Services Ltd.	4.65	
INFRASTRUCTURE	7.21	
Larsen & Toubro Ltd.	3.80	
Unity Infraprojects Ltd.	1.07	
NCC Ltd.	0.84	
IVRCL Ltd.	0.77	
GMR Infrastructure Ltd.	0.58	
JaiPrakash Associates Ltd.	0.15	
MEDIA	1.22	
Jagran Prakashan Ltd.	0.92	
Zee Entertainment Enterprises Ltd.	0.30	
METALS & MINING	6.22	
National Mineral Development Corporation Ltd.	2.20	
Jindal Steel and Power Ltd.	2.07	
Coal India Ltd.	1.95	
OIL & GAS AND ANCILLIARIES	16.48	
Reliance Industries Ltd.	6.21	
Oil and Natural Gas Corporation Ltd.	3.04	
Gas Authority of India Ltd.	2.13	
Maharashtra Seamless Ltd.	1.15	
Indian Oil Corporation Ltd.	1.02	
Indraprastha Gas Ltd.	0.99	
Cairn India Ltd.	0.91	
Gujarat Gas Co. Ltd.	0.58	
Oil India Ltd.	0.34	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.11	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.64	
Hindustan Petroleum Corporation Ltd.	0.64	
PHARMACEUTICALS	1.76	
Dr Reddys Laboratories Ltd.	1.11	
Cipla Ltd.	0.65	
PHARMACEUTICALS & BIOTECHNOLOGY	1.69	
Cadila Healthcare Ltd.	1.69	
POWER AND POWER EQUIPMENT	6.38	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	1.81	
NTPC Ltd.	1.57	
Tata Power Co. Ltd.	1.18	
Bharat Heavy Electricals Ltd.	0.98	
NHPC	0.49	
Kalpataru Power Transmission Ltd.	0.35	
RETAILING	0.35	
Pantaloon Retail (India) Ltd.	0.35	
TELECOM	2.30	
Bharti Airtel Ltd.	2.30	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.94	
Bharti Infratel Ltd	0.94	
TRANSPORT SERVICES	1.23	
Container Corporation Of India Ltd.	1.23	
Total	98.07	

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.09	
United Phosphorus Ltd. (New)	0.09	
AUTOMOBILES	0.38	
Mahindra & Mahindra Ltd.	0.26	
Bajaj Auto Ltd.	0.07	
Maruti Suzuki India Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	4.39	
ICICI Bank Ltd.	1.23	
HDFC Bank Ltd.	0.89	
HDFC Ltd.	0.73	
State Bank of India	0.56	
Federal Bank Ltd.	0.25	
Bank of Baroda	0.22	
Axis Bank Ltd.	0.15	
Power Finance Corporation Ltd.	0.14	
Punjab National Bank	0.14	
Indian Bank	0.04	
Oriental Bank of Commerce Ltd.	0.04	
CONSUMER GOODS	1.71	
ITC Ltd.	1.28	
Hindustan Unilever Ltd.	0.43	
ENGINEERING	0.54	
Bharat Electronics Ltd.	0.29	
Engineers India Ltd.	0.25	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
INFORMATION TECHNOLOGY	1.88	
Infosys Ltd.	1.18	
Tata Consultancy Services Ltd.	0.70	
INFRASTRUCTURE	0.55	
Larsen & Toubro Ltd.	0.52	
NCC Ltd.	0.02	
JaiPrakash Associates Ltd.	0.01	
MEDIA	0.05	
Jagran Prakashan Ltd.	0.05	
METALS & MINING	0.96	
Coal India Ltd.	0.38	
National Mineral Development Corporation Ltd.	0.32	
Jindal Steel and Power Ltd.	0.26	
OIL & GAS AND ANCILLIARIES	2.91	
Reliance Industries Ltd.	1.37	
Oil and Natural Gas Corporation Ltd.	0.50	
Gas Authority of India Ltd.	0.28	
Indraprastha Gas Ltd.	0.22	
Indian Oil Corporation Ltd.	0.16	
Oil India Ltd.	0.16	
Maharashtra Seamless Ltd.	0.11	
Cairn India Ltd.	0.10	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.10	
Hindustan Petroleum Corporation Ltd.	0.10	
PHARMACEUTICALS	0.43	
Dr Reddys Laboratories Ltd.	0.22	
Cipla Ltd.	0.21	
PHARMACEUTICALS & BIOTECHNOLOGY	0.16	
Cadila Healthcare Ltd.	0.16	
POWER AND POWER EQUIPMENT	1.02	
Tata Power Co. Ltd.	0.36	
NTPC Ltd.	0.27	
Power Grid Corporation of India Ltd.	0.20	
NHPC	0.17	
Bharat Heavy Electricals Ltd.	0.02	
RETAILING	0.14	
Pantaloon Retail (India) Ltd.	0.14	
TELECOM	0.57	

Security	Net Asset %	Rating
Bharti Airtel Ltd.	0.57	
TRANSPORT SERVICES	0.11	
Container Corporation Of India Ltd.	0.11	
Total	16.03	

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.29	
United Phosphorus Ltd. (New)	0.29	
AUTOMOBILES	1.28	
Mahindra & Mahindra Ltd.	0.71	
Hero MotoCorp Ltd.	0.29	
Bajaj Auto Ltd.	0.19	
Maruti Suzuki India Ltd.	0.09	
BANKING AND FINANCIAL SERVICES	10.15	
ICICI Bank Ltd.	2.70	
HDFC Bank Ltd.	1.87	
HDFC Ltd.	1.70	
State Bank of India	1.33	
Federal Bank Ltd.	0.42	
Power Finance Corporation Ltd.	0.42	
Indian Bank	0.38	
Bank of Baroda	0.37	
Axis Bank Ltd.	0.33	
Punjab National Bank	0.31	
Oriental Bank of Commerce Ltd.	0.17	
Rural Electrification Corporation	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.19	
Supreme Infrastructure India Ltd.	0.19	
CONSUMER GOODS	3.72	
ITC Ltd.	2.63	
Hindustan Unilever Ltd.	1.09	
ENGINEERING	0.95	
Bharat Electronics Ltd.	0.64	
Engineers India Ltd.	0.31	
FI	0.05	
Credit Analysis & Research Ltd	0.05	
HFC	0.26	
LIC Housing Finance Ltd.	0.26	
INFORMATION TECHNOLOGY	3.99	
Infosys Ltd.	2.51	
Tata Consultancy Services Ltd.	1.46	
Mphasis Ltd.	0.02	
INFRASTRUCTURE	2.19	
Larsen & Toubro Ltd.	1.14	
NCC Ltd.	0.37	
Unity Infraprojects Ltd.	0.26	
JaiPrakash Associates Ltd.	0.20	
IVRCL Ltd.	0.16	
GMR Infrastructure Ltd.	0.06	
MEDIA	0.27	
Jagran Prakashan Ltd.	0.27	
METALS & MINING	2.15	
National Mineral Development Corporation Ltd.	0.84	
Coal India Ltd.	0.69	
Jindal Steel and Power Ltd.	0.62	
OIL & GAS AND ANCILLIARIES	5.70	
Reliance Industries Ltd.	2.29	
Oil and Natural Gas Corporation Ltd.	1.02	
Gas Authority of India Ltd.	0.73	
Indraprastha Gas Ltd.	0.41	
Cairn India Ltd.	0.35	
Indian Oil Corporation Ltd.	0.35	
Maharashtra Seamless Ltd.	0.31	
Oil India Ltd.	0.21	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.03	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.28	
Hindustan Petroleum Corporation Ltd.	0.28	
PHARMACEUTICALS	0.71	
Cipla Ltd.	0.36	
Dr Reddys Laboratories Ltd.	0.35	
PHARMACEUTICALS & BIOTECHNOLOGY	0.36	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.36	
POWER AND POWER EQUIPMENT	2.49	
NTPC Ltd.	0.69	
Tata Power Co. Ltd.	0.59	
Power Grid Corporation of India Ltd.	0.55	
NHPC	0.37	
Bharat Heavy Electricals Ltd.	0.27	
Kalpataru Power Transmission Ltd.	0.02	
RETAILING	0.23	
Pantaloon Retail (India) Ltd.	0.23	
TELECOM	1.00	
Bharti Airtel Ltd.	1.00	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.21	
Bharti Infratel Ltd	0.21	
TRANSPORT SERVICES	0.37	
Container Corporation Of India Ltd.	0.37	
Total	36.84	

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.67	
United Phosphorus Ltd. (New)	0.67	
AUTOMOBILES	2.71	
Hero MotoCorp Ltd.	1.28	
Mahindra & Mahindra Ltd.	1.06	
Maruti Suzuki India Ltd.	0.31	
Bajaj Auto Ltd.	0.06	
BANKING AND FINANCIAL SERVICES	18.82	
ICICI Bank Ltd.	5.65	
HDFC Bank Ltd.	3.34	
HDFC Ltd.	2.91	
State Bank of India	2.73	
Indian Bank	1.00	
Bank of Baroda	0.78	
Power Finance Corporation Ltd.	0.78	
Axis Bank Ltd.	0.71	
Federal Bank Ltd.	0.60	
Punjab National Bank	0.15	
Oriental Bank of Commerce Ltd.	0.13	
Rural Electrification Corporation	0.04	
CONSTRUCTION AND INFRASTRUCTURE	0.87	
Supreme Infrastructure India Ltd.	0.87	
CONSUMER GOODS	6.77	
ITC Ltd.	4.86	
Hindustan Unilever Ltd.	1.91	
ENGINEERING	2.00	
Bharat Electronics Ltd.	1.22	
Engineers India Ltd.	0.78	
HFC	0.54	
LIC Housing Finance Ltd.	0.54	
HOTELS	0.09	
Indian Hotels Co. Ltd.	0.09	
INFORMATION TECHNOLOGY	9.01	
Infosys Ltd.	5.07	
Tata Consultancy Services Ltd.	3.69	
Subex Ltd.	0.25	
INFRASTRUCTURE	5.80	
Larsen & Toubro Ltd.	2.66	
Unity Infraprojects Ltd.	0.98	
IVRCL Ltd.	0.76	
NCC Ltd.	0.62	
GMR Infrastructure Ltd.	0.44	
JaiPrakash Associates Ltd.	0.26	
Oberoi Realty Ltd	0.08	
MEDIA	1.07	
Jagran Prakashan Ltd.	0.66	
Zee Entertainment Enterprises Ltd.	0.41	
METALS & MINING	4.47	
Coal India Ltd.	1.91	
National Mineral Development Corporation Ltd.	1.47	
Jindal Steel and Power Ltd.	1.09	
OIL & GAS AND ANCILLIARIES	13.22	
Reliance Industries Ltd.	5.01	
Oil and Natural Gas Corporation Ltd.	2.95	
Gas Authority of India Ltd.	1.53	
Cairn India Ltd.	0.90	
Maharashtra Seamless Ltd.	0.74	
Indian Oil Corporation Ltd.	0.57	
Gujarat Gas Co. Ltd.	0.56	
Indraprastha Gas Ltd.	0.53	
Oil India Ltd.	0.23	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.20	
OTHERS	0.13	
Ashoka Buildcon Ltd	0.13	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.71	

Security	Net Asset %	Rating
Hindustan Petroleum Corporation Ltd.	0.71	
PHARMACEUTICALS	1.20	
Cipla Ltd.	0.59	
Dr Reddys Laboratories Ltd.	0.54	
Sun Pharmaceuticals Industries Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	0.94	
Cadila Healthcare Ltd.	0.94	
POWER AND POWER EQUIPMENT	5.35	
NTPC Ltd.	1.43	
Power Grid Corporation of India Ltd.	1.20	
Tata Power Co. Ltd.	0.80	
Bharat Heavy Electricals Ltd.	0.66	
BGR Energy Systems Ltd.	0.56	
NHPC	0.40	
Kalpataru Power Transmission Ltd.	0.25	
Crompton Greaves Ltd.	0.05	
REALTY	0.11	
Housing Development & Infrastructure Ltd.	0.11	
RETAILING	0.28	
Pantaloon Retail (India) Ltd.	0.28	
TELECOM	2.03	
Bharti Airtel Ltd.	1.68	
Reliance Communication Ventures Ltd.	0.35	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.72	
Bharti Infratel Ltd	0.72	
TRANSPORT SERVICES	0.90	
Container Corporation Of India Ltd.	0.90	
Total	78.41	

Life Unit Linked ENHANCER FUND-II

ULUF01708/01/2010LIFENHN-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.96	
United Phosphorus Ltd. (New)	0.96	
AUTOMOBILES	2.79	
Hero MotoCorp Ltd.	1.20	
Mahindra & Mahindra Ltd.	1.02	
Bajaj Auto Ltd.	0.53	
Maruti Suzuki India Ltd.	0.04	
BANKING AND FINANCIAL SERVICES	22.87	
ICICI Bank Ltd.	6.83	
State Bank of India	4.04	
HDFC Ltd.	3.83	
HDFC Bank Ltd.	3.15	
Indian Bank	1.52	
Power Finance Corporation Ltd.	1.24	
Bank of Baroda	0.89	
Axis Bank Ltd.	0.85	
Federal Bank Ltd.	0.38	
Punjab National Bank	0.10	
Rural Electrification Corporation	0.04	
CONSTRUCTION AND INFRASTRUCTURE	1.10	
Supreme Infrastructure India Ltd.	1.10	
CONSUMER GOODS	8.71	
ITC Ltd.	5.95	
Hindustan Unilever Ltd.	2.76	
ENGINEERING	3.06	
Bharat Electronics Ltd.	1.82	
Engineers India Ltd.	1.24	
HFC	0.74	
LIC Housing Finance Ltd.	0.74	
HOTELS	0.08	
Indian Hotels Co. Ltd.	0.08	
INFORMATION TECHNOLOGY	10.55	
Infosys Ltd.	6.26	
Tata Consultancy Services Ltd.	4.29	
INFRASTRUCTURE	7.79	
Larsen & Toubro Ltd.	3.96	
Unity Infraprojects Ltd.	1.19	
IVRCL Ltd.	1.02	
NCC Ltd.	0.87	
GMR Infrastructure Ltd.	0.58	
JaiPrakash Associates Ltd.	0.17	
MEDIA	1.22	
Jagran Prakashan Ltd.	1.02	
Zee Entertainment Enterprises Ltd.	0.20	
METALS & MINING	6.10	
National Mineral Development Corporation Ltd.	2.42	
Jindal Steel and Power Ltd.	1.93	
Coal India Ltd.	1.75	
OIL & GAS AND ANCILLIARIES	16.33	
Reliance Industries Ltd.	5.79	
Oil and Natural Gas Corporation Ltd.	3.09	
Gas Authority of India Ltd.	2.51	
Indian Oil Corporation Ltd.	1.05	
Indraprastha Gas Ltd.	1.03	
Maharashtra Seamless Ltd.	1.03	
Cairn India Ltd.	0.93	
Gujarat Gas Co. Ltd.	0.46	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.36	
Oil India Ltd.	0.08	
OTHERS	0.11	
Ashoka Buildcon Ltd	0.11	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.25	
Hindustan Petroleum Corporation Ltd.	1.25	
PHARMACEUTICALS	1.44	
Dr Reddys Laboratories Ltd.	0.88	

Security	Net Asset %	Rating
Cipla Ltd.	0.56	
PHARMACEUTICALS & BIOTECHNOLOGY	1.52	
Cadila Healthcare Ltd.	1.52	
POWER AND POWER EQUIPMENT	6.17	
Power Grid Corporation of India Ltd.	1.87	
NTPC Ltd.	1.44	
Tata Power Co. Ltd.	1.06	
Bharat Heavy Electricals Ltd.	0.60	
Kalpataru Power Transmission Ltd.	0.45	
BGR Energy Systems Ltd.	0.36	
NHPC	0.23	
Crompton Greaves Ltd.	0.08	
EMCO Ltd.	0.08	
REALTY	0.03	
Housing Development & Infrastructure Ltd.	0.03	
RETAILING	0.23	
Pantaloon Retail (India) Ltd.	0.23	
TELECOM	2.31	
Bharti Airtel Ltd.	2.07	
Reliance Communication Ventures Ltd.	0.24	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.50	
Bharti Infratel Ltd	0.50	
TRANSPORT SERVICES	1.57	
Container Corporation Of India Ltd.	1.57	
Total	97.43	

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.65	
Tata Motors Ltd.	2.84	
Mahindra & Mahindra Ltd.	2.26	
Bajaj Auto Ltd.	1.56	
Maruti Suzuki India Ltd.	1.03	
Hero MotoCorp Ltd.	0.96	
BANKING AND FINANCIAL SERVICES	29.49	
ICICI Bank Ltd.	7.06	
HDFC Ltd.	6.77	
HDFC Bank Ltd.	6.53	
State Bank of India	3.26	
Axis Bank Ltd.	1.88	
Kotak Mahindra Bank Ltd.	1.22	
IDFC Ltd.	1.11	
Bank of Baroda	0.96	
Punjab National Bank	0.70	
CEMENT	2.60	
Grasim Industries Ltd.	1.05	
Ambuja Cements Ltd.	0.83	
ACC Ltd.	0.72	
CHEMICALS	1.06	
Asian Paints Ltd.	1.06	
CONSTRUCTION MATERIALS	1.00	
Ultratech Cement Ltd.	1.00	
CONSUMER GOODS	11.22	
ITC Ltd.	8.36	
Hindustan Unilever Ltd.	2.86	
INFORMATION TECHNOLOGY	11.24	
Infosys Ltd.	5.97	
Tata Consultancy Services Ltd.	3.39	
Wipro Ltd.	1.09	
HCL Technologies Ltd.	0.79	
INFRASTRUCTURE	4.99	
Larsen & Toubro Ltd.	4.42	
JaiPrakash Associates Ltd.	0.57	
METALS & MINING	5.15	
Tata Steel Ltd.	1.53	
Coal India Ltd.	1.26	
Jindal Steel and Power Ltd.	1.11	
Hindalco Industries Ltd.	0.86	
Sesa Goa Ltd.	0.39	
OIL & GAS AND ANCILLIARIES	12.21	
Reliance Industries Ltd.	7.63	
Oil and Natural Gas Corporation Ltd.	2.50	
Gas Authority of India Ltd.	0.86	
Cairn India Ltd.	0.73	
Bharat Petroleum Corporation Ltd.	0.49	
PHARMACEUTICALS	4.16	
Sun Pharmaceuticals Industries Ltd.	1.47	
Dr Reddys Laboratories Ltd.	1.26	
Cipla Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.39	
PHARMACEUTICALS & BIOTECHNOLOGY	0.74	
Lupin Ltd.	0.74	
POWER AND POWER EQUIPMENT	4.57	
NTPC Ltd.	1.12	
Bharat Heavy Electricals Ltd.	1.01	
Tata Power Co. Ltd.	0.91	
Power Grid Corporation of India Ltd.	0.87	
Reliance Infrastructure Ltd.	0.37	
Siemens Ltd.	0.29	
REALTY	0.47	
DLF Ltd.	0.47	
TELECOM	2.01	
Bharti Airtel Ltd.	2.01	
Total	99.56	

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.06	
United Phosphorus Ltd. (New)	0.06	
AUTOMOBILES	0.37	
Mahindra & Mahindra Ltd.	0.28	
Hero MotoCorp Ltd.	0.05	
Bajaj Auto Ltd.	0.04	
BANKING AND FINANCIAL SERVICES	3.66	
ICICI Bank Ltd.	1.15	
State Bank of India	0.70	
HDFC Bank Ltd.	0.64	
HDFC Ltd.	0.51	
Bank of Baroda	0.21	
Federal Bank Ltd.	0.16	
Axis Bank Ltd.	0.12	
Power Finance Corporation Ltd.	0.11	
Punjab National Bank	0.04	
Oriental Bank of Commerce Ltd.	0.02	
CONSUMER GOODS	1.95	
ITC Ltd.	1.27	
Hindustan Unilever Ltd.	0.68	
ENGINEERING	0.37	
Bharat Electronics Ltd.	0.26	
Engineers India Ltd.	0.11	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HFC	0.21	
LIC Housing Finance Ltd.	0.21	
INFORMATION TECHNOLOGY	1.80	
Infosys Ltd.	1.15	
Tata Consultancy Services Ltd.	0.65	
INFRASTRUCTURE	0.49	
Larsen & Toubro Ltd.	0.49	
MEDIA	0.24	
Zee Entertainment Enterprises Ltd.	0.16	
Jagran Prakashan Ltd.	0.08	
METALS & MINING	0.94	
Coal India Ltd.	0.41	
National Mineral Development Corporation Ltd.	0.32	
Jindal Steel and Power Ltd.	0.21	
OIL & GAS AND ANCILLIARIES	2.20	
Reliance Industries Ltd.	1.05	
Gas Authority of India Ltd.	0.37	
Oil and Natural Gas Corporation Ltd.	0.33	
Indraprastha Gas Ltd.	0.15	
Cairn India Ltd.	0.10	
Indian Oil Corporation Ltd.	0.10	
Oil India Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.10	
Hindustan Petroleum Corporation Ltd.	0.10	
PHARMACEUTICALS	0.34	
Cipla Ltd.	0.23	
Dr Reddys Laboratories Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	0.19	
Cadila Healthcare Ltd.	0.19	
POWER AND POWER EQUIPMENT	0.81	
Power Grid Corporation of India Ltd.	0.28	
NTPC Ltd.	0.25	
Tata Power Co. Ltd.	0.15	
NHPC	0.12	
Bharat Heavy Electricals Ltd.	0.01	
RETAILING	0.05	
Pantaloon Retail (India) Ltd.	0.05	
TELECOM	0.33	
Bharti Airtel Ltd.	0.33	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.10	

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
Bharti Infratel Ltd	0.10	
TRANSPORT SERVICES	0.16	
Container Corporation Of India Ltd.	0.16	
Total	14.41	

Pension Unit Linked PROTECTOR FUND

Portfolio as on December 31, 2012

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.13	
Hero MotoCorp Ltd.	0.08	
Mahindra & Mahindra Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	1.36	
ICICI Bank Ltd.	0.43	
HDFC Ltd.	0.32	
HDFC Bank Ltd.	0.22	
State Bank of India	0.17	
Bank of Baroda	0.12	
Punjab National Bank	0.06	
Rural Electrification Corporation	0.04	
CONSUMER GOODS	0.52	
ITC Ltd.	0.42	
Hindustan Unilever Ltd.	0.10	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
INFORMATION TECHNOLOGY	0.56	
Infosys Ltd.	0.40	
Tata Consultancy Services Ltd.	0.16	
INFRASTRUCTURE	0.12	
Larsen & Toubro Ltd.	0.12	
METALS & MINING	0.46	
National Mineral Development Corporation Ltd.	0.30	
Coal India Ltd.	0.16	
OIL & GAS AND ANCILLIARIES	0.97	
Reliance Industries Ltd.	0.56	
Oil and Natural Gas Corporation Ltd.	0.16	
Gas Authority of India Ltd.	0.09	
Oil India Ltd.	0.08	
Indraprastha Gas Ltd.	0.06	
Maharashtra Seamless Ltd.	0.02	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.06	
Hindustan Petroleum Corporation Ltd.	0.06	
PHARMACEUTICALS	0.15	
Cipla Ltd.	0.05	
Dr Reddys Laboratories Ltd.	0.04	
Glenmark Pharmaceuticals Ltd.	0.04	
Sun Pharmaceuticals Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.06	
Cadila Healthcare Ltd.	0.06	
POWER AND POWER EQUIPMENT	0.50	
NTPC Ltd.	0.16	
NHPC	0.15	
Power Grid Corporation of India Ltd.	0.11	
Tata Power Co. Ltd.	0.08	
TELECOM	0.16	
Bharti Airtel Ltd.	0.16	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.08	
Bharti Infratel Ltd	0.08	
TRANSPORT SERVICES	0.10	
Container Corporation Of India Ltd.	0.10	

Total **5.27**

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.41	
United Phosphorus Ltd. (New)	0.41	
AUTOMOBILES	1.03	
Mahindra & Mahindra Ltd.	0.72	
Bajaj Auto Ltd.	0.14	
Hero MotoCorp Ltd.	0.11	
Maruti Suzuki India Ltd.	0.06	
BANKING AND FINANCIAL SERVICES	10.65	
ICICI Bank Ltd.	2.88	
HDFC Bank Ltd.	2.12	
HDFC Ltd.	2.12	
State Bank of India	1.33	
Power Finance Corporation Ltd.	0.65	
Federal Bank Ltd.	0.37	
Axis Bank Ltd.	0.34	
Bank of Baroda	0.30	
Punjab National Bank	0.30	
Oriental Bank of Commerce Ltd.	0.17	
Rural Electrification Corporation	0.07	
CONSUMER GOODS	3.95	
ITC Ltd.	3.14	
Hindustan Unilever Ltd.	0.81	
ENGINEERING	0.86	
Bharat Electronics Ltd.	0.46	
Engineers India Ltd.	0.40	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.28	
LIC Housing Finance Ltd.	0.28	
INFORMATION TECHNOLOGY	4.37	
Infosys Ltd.	2.81	
Tata Consultancy Services Ltd.	1.56	
INFRASTRUCTURE	2.43	
Larsen & Toubro Ltd.	1.60	
JaiPrakash Associates Ltd.	0.41	
NCC Ltd.	0.29	
IVRCL Ltd.	0.13	
MEDIA	0.25	
Zee Entertainment Enterprises Ltd.	0.25	
METALS & MINING	1.65	
National Mineral Development Corporation Ltd.	0.65	
Jindal Steel and Power Ltd.	0.51	
Coal India Ltd.	0.49	
OIL & GAS AND ANCILLIARIES	5.87	
Reliance Industries Ltd.	2.80	
Oil and Natural Gas Corporation Ltd.	1.13	
Gas Authority of India Ltd.	0.58	
Maharashtra Seamless Ltd.	0.54	
Indraprastha Gas Ltd.	0.39	
Indian Oil Corporation Ltd.	0.22	
Oil India Ltd.	0.21	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	1.12	
Cipla Ltd.	0.42	
Dr Reddys Laboratories Ltd.	0.35	
Glenmark Pharmaceuticals Ltd.	0.24	
Sun Pharmaceuticals Industries Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	0.28	
Cadila Healthcare Ltd.	0.28	
POWER AND POWER EQUIPMENT	3.00	
NTPC Ltd.	0.98	
Tata Power Co. Ltd.	0.73	
Bharat Heavy Electricals Ltd.	0.46	
Power Grid Corporation of India Ltd.	0.45	

Security	Net Asset %	Rating
NHPC	0.38	
RETAILING	0.32	
Pantaloon Retail (India) Ltd.	0.32	
TELECOM	1.04	
Bharti Airtel Ltd.	1.04	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.21	
Bharti Infratel Ltd	0.21	
TRANSPORT SERVICES	0.42	
Container Corporation Of India Ltd.	0.42	
Total	38.18	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.44	
United Phosphorus Ltd. (New)	0.44	
AUTOMOBILES	1.25	
Mahindra & Mahindra Ltd.	0.83	
Bajaj Auto Ltd.	0.40	
Maruti Suzuki India Ltd.	0.02	
BANKING AND FINANCIAL SERVICES	14.42	
ICICI Bank Ltd.	4.14	
HDFC Ltd.	3.08	
HDFC Bank Ltd.	2.97	
State Bank of India	1.92	
Power Finance Corporation Ltd.	0.49	
Bank of Baroda	0.47	
Indian Bank	0.46	
Axis Bank Ltd.	0.40	
Federal Bank Ltd.	0.36	
Punjab National Bank	0.10	
IDFC Ltd.	0.03	
CONSUMER GOODS	5.99	
ITC Ltd.	4.53	
Hindustan Unilever Ltd.	1.46	
ENGINEERING	1.89	
Bharat Electronics Ltd.	1.08	
Engineers India Ltd.	0.81	
HOTELS	0.21	
Indian Hotels Co. Ltd.	0.21	
INFORMATION TECHNOLOGY	6.67	
Infosys Ltd.	4.43	
Tata Consultancy Services Ltd.	2.24	
INFRASTRUCTURE	4.93	
Larsen & Toubro Ltd.	2.77	
Unity Infraprojects Ltd.	1.06	
NCC Ltd.	0.43	
IVRCL Ltd.	0.29	
GMR Infrastructure Ltd.	0.26	
JaiPrakash Associates Ltd.	0.12	
MEDIA	0.73	
Jagran Prakashan Ltd.	0.43	
Zee Entertainment Enterprises Ltd.	0.30	
METALS & MINING	2.66	
Coal India Ltd.	0.97	
National Mineral Development Corporation Ltd.	0.96	
Jindal Steel and Power Ltd.	0.73	
OIL & GAS AND ANCILLIARIES	10.48	
Reliance Industries Ltd.	4.07	
Oil and Natural Gas Corporation Ltd.	1.69	
Maharashtra Seamless Ltd.	1.47	
Gas Authority of India Ltd.	1.00	
Indraprastha Gas Ltd.	0.61	
Gujarat Gas Co. Ltd.	0.49	
Indian Oil Corporation Ltd.	0.41	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.40	
Cairn India Ltd.	0.22	
Oil India Ltd.	0.12	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.52	
Hindustan Petroleum Corporation Ltd.	0.52	
PHARMACEUTICALS	1.13	
Dr Reddys Laboratories Ltd.	0.64	
Cipla Ltd.	0.49	
PHARMACEUTICALS & BIOTECHNOLOGY	0.29	
Cadila Healthcare Ltd.	0.29	
POWER AND POWER EQUIPMENT	3.50	
NTPC Ltd.	0.99	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.76	
Tata Power Co. Ltd.	0.60	
Bharat Heavy Electricals Ltd.	0.55	
NHPC	0.38	
Kalpataru Power Transmission Ltd.	0.21	
BGR Energy Systems Ltd.	0.01	
RETAILING	0.13	
Pantaloon Retail (India) Ltd.	0.13	
TELECOM	1.21	
Bharti Airtel Ltd.	1.21	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.36	
Bharti Infratel Ltd	0.36	
TRANSPORT SERVICES	0.71	
Container Corporation Of India Ltd.	0.71	
Total	57.53	

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.76	
Tata Motors Ltd.	2.72	
Mahindra & Mahindra Ltd.	2.24	
Bajaj Auto Ltd.	1.61	
Hero MotoCorp Ltd.	1.17	
Maruti Suzuki India Ltd.	1.02	
BANKING AND FINANCIAL SERVICES	29.07	
ICICI Bank Ltd.	7.05	
HDFC Bank Ltd.	6.62	
HDFC Ltd.	6.46	
State Bank of India	3.41	
Axis Bank Ltd.	1.79	
Kotak Mahindra Bank Ltd.	1.27	
IDFC Ltd.	0.97	
Bank of Baroda	0.76	
Punjab National Bank	0.74	
CEMENT	2.58	
Grasim Industries Ltd.	1.00	
Ambuja Cements Ltd.	0.82	
ACC Ltd.	0.76	
CHEMICALS	0.83	
Asian Paints Ltd.	0.83	
CONSTRUCTION MATERIALS	0.91	
Ultratech Cement Ltd.	0.91	
CONSUMER GOODS	11.16	
ITC Ltd.	8.34	
Hindustan Unilever Ltd.	2.82	
INFORMATION TECHNOLOGY	11.21	
Infosys Ltd.	5.97	
Tata Consultancy Services Ltd.	3.37	
Wipro Ltd.	1.12	
HCL Technologies Ltd.	0.75	
INFRASTRUCTURE	5.37	
Larsen & Toubro Ltd.	4.71	
JaiPrakash Associates Ltd.	0.66	
METALS & MINING	5.13	
Tata Steel Ltd.	1.50	
Coal India Ltd.	1.27	
Hindalco Industries Ltd.	1.03	
Jindal Steel and Power Ltd.	0.92	
Sesa Goa Ltd.	0.41	
OIL & GAS AND ANCILLIARIES	11.88	
Reliance Industries Ltd.	7.38	
Oil and Natural Gas Corporation Ltd.	2.36	
Gas Authority of India Ltd.	0.85	
Cairn India Ltd.	0.76	
Bharat Petroleum Corporation Ltd.	0.53	
PHARMACEUTICALS	4.35	
Sun Pharmaceuticals Industries Ltd.	1.47	
Dr Reddys Laboratories Ltd.	1.45	
Cipla Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.39	
PHARMACEUTICALS & BIOTECHNOLOGY	0.85	
Lupin Ltd.	0.85	
POWER AND POWER EQUIPMENT	4.63	
NTPC Ltd.	1.14	
Bharat Heavy Electricals Ltd.	1.01	
Tata Power Co. Ltd.	0.95	
Power Grid Corporation of India Ltd.	0.84	
Reliance Infrastructure Ltd.	0.39	
Siemens Ltd.	0.30	
REALTY	0.48	
DLF Ltd.	0.48	
TELECOM	2.06	
Bharti Airtel Ltd.	2.06	
Total	99.27	

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	21.02	
ICICI Bank Ltd.	5.09	
HDFC Ltd.	3.92	
HDFC Bank Ltd.	2.83	
State Bank of India	2.60	
Rural Electrification Corporation	1.12	
Power Finance Corporation Ltd.	1.05	
Punjab National Bank	1.04	
Axis Bank Ltd.	0.93	
Bank of Baroda	0.92	
Federal Bank Ltd.	0.74	
Indian Bank	0.55	
IDFC Ltd.	0.23	
CEMENT	0.04	
ACC Ltd.	0.04	
CONSTRUCTION AND INFRASTRUCTURE	1.78	
Supreme Infrastructure India Ltd.	1.78	
ENGINEERING	4.23	
Bharat Electronics Ltd.	2.64	
Engineers India Ltd.	1.59	
INFRASTRUCTURE	15.26	
Larsen & Toubro Ltd.	8.16	
Unity Infraprojects Ltd.	1.95	
IVRCL Ltd.	1.46	
Oberoï Realty Ltd	1.03	
GMR Infrastructure Ltd.	0.93	
NCC Ltd.	0.93	
JaiPrakash Associates Ltd.	0.80	
METALS & MINING	9.34	
National Mineral Development Corporation Ltd.	3.72	
Coal India Ltd.	3.41	
Jindal Steel and Power Ltd.	2.21	
OIL & GAS AND ANCILLIARIES	15.85	
Reliance Industries Ltd.	3.91	
Oil and Natural Gas Corporation Ltd.	2.79	
Gas Authority of India Ltd.	2.36	
Indian Oil Corporation Ltd.	1.63	
Indraprastha Gas Ltd.	1.59	
Maharashtra Seamless Ltd.	1.30	
Gujarat Gas Co. Ltd.	1.29	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.50	
Oil India Ltd.	0.48	
OTHERS	0.23	
Ashoka Buildcon Ltd	0.23	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.07	
Hindustan Petroleum Corporation Ltd.	2.07	
POWER AND POWER EQUIPMENT	14.87	
Tata Power Co. Ltd.	3.55	
Power Grid Corporation of India Ltd.	3.31	
NTPC Ltd.	3.03	
BGR Energy Systems Ltd.	1.16	
NHPC	1.06	
Bharat Heavy Electricals Ltd.	0.93	
EMCO Ltd.	0.72	
Kalpitaru Power Transmission Ltd.	0.69	
Crompton Greaves Ltd.	0.42	
REALTY	0.59	
Housing Development & Infrastructure Ltd.	0.59	
TELECOM	9.67	
Bharti Airtel Ltd.	8.74	
Reliance Communication Ventures Ltd.	0.93	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	1.28	
Bharti Infratel Ltd	1.28	
TRANSPORT SERVICES	1.64	
Container Corporation Of India Ltd.	1.64	
Total	97.87	

Pension Unit Linked PSU FUND

Portfolio as on December 31, 2012

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	20.80	
State Bank of India	8.61	
Power Finance Corporation Ltd.	3.43	
Indian Bank	2.95	
Bank of Baroda	2.53	
Punjab National Bank	1.72	
Oriental Bank of Commerce Ltd.	0.89	
Rural Electrification Corporation	0.67	
ENGINEERING	8.92	
Bharat Electronics Ltd.	5.15	
Engineers India Ltd.	3.77	
HFC	0.38	
LIC Housing Finance Ltd.	0.38	
METALS & MINING	19.71	
Coal India Ltd.	8.92	
National Mineral Development Corporation Ltd.	8.35	
Steel Authority of India Ltd.	2.06	
MOIL Ltd.	0.38	
OIL & GAS AND ANCILLIARIES	24.26	
Oil and Natural Gas Corporation Ltd.	8.31	
Gas Authority of India Ltd.	5.66	
Indian Oil Corporation Ltd.	4.82	
Indraprastha Gas Ltd.	3.46	
Oil India Ltd.	2.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.83	
Hindustan Petroleum Corporation Ltd.	2.83	
POWER AND POWER EQUIPMENT	17.57	
NTPC Ltd.	6.99	
Power Grid Corporation of India Ltd.	5.54	
Bharat Heavy Electricals Ltd.	3.69	
NHPC	1.35	
TRANSPORT SERVICES	3.97	
Container Corporation Of India Ltd.	3.97	
Total	98.44	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.07	
United Phosphorus Ltd. (New)	0.07	
AUTOMOBILES	0.76	
Hero MotoCorp Ltd.	0.41	
Mahindra & Mahindra Ltd.	0.23	
Maruti Suzuki India Ltd.	0.09	
Bajaj Auto Ltd.	0.03	
BANKING AND FINANCIAL SERVICES	3.95	
ICICI Bank Ltd.	1.23	
HDFC Bank Ltd.	0.73	
HDFC Ltd.	0.64	
State Bank of India	0.49	
Bank of Baroda	0.26	
Federal Bank Ltd.	0.19	
Power Finance Corporation Ltd.	0.18	
Axis Bank Ltd.	0.11	
Punjab National Bank	0.11	
Indian Bank	0.01	
CONSUMER GOODS	1.76	
ITC Ltd.	1.30	
Hindustan Unilever Ltd.	0.46	
ENGINEERING	0.40	
Bharat Electronics Ltd.	0.28	
Engineers India Ltd.	0.12	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HFC	0.16	
LIC Housing Finance Ltd.	0.16	
INFORMATION TECHNOLOGY	1.86	
Infosys Ltd.	1.10	
Tata Consultancy Services Ltd.	0.76	
INFRASTRUCTURE	0.41	
Larsen & Toubro Ltd.	0.36	
JaiPrakash Associates Ltd.	0.03	
NCC Ltd.	0.02	
MEDIA	0.06	
Jagran Prakashan Ltd.	0.06	
METALS & MINING	0.85	
Coal India Ltd.	0.35	
National Mineral Development Corporation Ltd.	0.31	
Jindal Steel and Power Ltd.	0.19	
OIL & GAS AND ANCILLIARIES	2.66	
Reliance Industries Ltd.	1.21	
Oil and Natural Gas Corporation Ltd.	0.39	
Gas Authority of India Ltd.	0.36	
Indraprastha Gas Ltd.	0.24	
Indian Oil Corporation Ltd.	0.13	
Oil India Ltd.	0.12	
Cairn India Ltd.	0.10	
Maharashtra Seamless Ltd.	0.10	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.08	
Hindustan Petroleum Corporation Ltd.	0.08	
PHARMACEUTICALS	0.38	
Dr Reddys Laboratories Ltd.	0.24	
Cipla Ltd.	0.14	
PHARMACEUTICALS & BIOTECHNOLOGY	0.26	
Cadila Healthcare Ltd.	0.26	
POWER AND POWER EQUIPMENT	0.87	
Tata Power Co. Ltd.	0.30	
NTPC Ltd.	0.24	
Power Grid Corporation of India Ltd.	0.18	
NHPC	0.13	
Bharat Heavy Electricals Ltd.	0.02	
RETAILING	0.13	

Security	Net Asset %	Rating
Pantaloon Retail (India) Ltd.	0.13	
TELECOM	0.52	
Bharti Airtel Ltd.	0.52	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.10	
Bharti Infratel Ltd	0.10	
TRANSPORT SERVICES	0.14	
Container Corporation Of India Ltd.	0.14	
Total	15.46	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.15	
United Phosphorus Ltd. (New)	0.15	
AUTOMOBILES	0.66	
Bajaj Auto Ltd.	0.58	
Hero MotoCorp Ltd.	0.08	
BANKING AND FINANCIAL SERVICES	8.24	
ICICI Bank Ltd.	2.08	
HDFC Bank Ltd.	1.64	
HDFC Ltd.	1.42	
State Bank of India	0.96	
Axis Bank Ltd.	0.54	
Bank of Baroda	0.34	
Power Finance Corporation Ltd.	0.34	
Federal Bank Ltd.	0.30	
Indian Bank	0.29	
Rural Electrification Corporation	0.18	
Punjab National Bank	0.15	
CONSUMER GOODS	1.81	
ITC Ltd.	1.61	
Hindustan Unilever Ltd.	0.20	
ENGINEERING	0.62	
Engineers India Ltd.	0.41	
Bharat Electronics Ltd.	0.21	
FI	0.09	
Credit Analysis & Research Ltd	0.09	
INFORMATION TECHNOLOGY	2.81	
Infosys Ltd.	1.74	
Tata Consultancy Services Ltd.	1.07	
INFRASTRUCTURE	1.83	
Larsen & Toubro Ltd.	1.09	
Unity Infraprojects Ltd.	0.18	
GMR Infrastructure Ltd.	0.16	
JaiPrakash Associates Ltd.	0.13	
NCC Ltd.	0.11	
Sintex Industries Ltd.	0.10	
IVRCL Ltd.	0.06	
MEDIA	0.44	
Jagran Prakashan Ltd.	0.39	
Zee Entertainment Enterprises Ltd.	0.05	
METALS & MINING	1.63	
National Mineral Development Corporation Ltd.	1.01	
Jindal Steel and Power Ltd.	0.37	
Coal India Ltd.	0.25	
OIL & GAS AND ANCILLIARIES	3.34	
Reliance Industries Ltd.	2.11	
Gas Authority of India Ltd.	0.54	
Oil and Natural Gas Corporation Ltd.	0.27	
Maharashtra Seamless Ltd.	0.18	
Oil India Ltd.	0.15	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.52	
Hindustan Petroleum Corporation Ltd.	0.52	
PHARMACEUTICALS	0.85	
Cipla Ltd.	0.41	
Glenmark Pharmaceuticals Ltd.	0.37	
Dr Reddys Laboratories Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	0.21	
Cadila Healthcare Ltd.	0.21	
POWER AND POWER EQUIPMENT	1.31	
NTPC Ltd.	0.56	
Power Grid Corporation of India Ltd.	0.35	
Tata Power Co. Ltd.	0.22	
NHPC	0.10	
Kalpataru Power Transmission Ltd.	0.08	
RETAILING	0.10	

Security	Net Asset %	Rating
Pantaloon Retail (India) Ltd.	0.10	
TELECOM	0.95	
Bharti Airtel Ltd.	0.95	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.26	
Bharti Infratel Ltd	0.26	
TRANSPORT SERVICES	0.22	
Container Corporation Of India Ltd.	0.22	
Total	26.04	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on December 31, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.63	
United Phosphorus Ltd. (New)	0.63	
AUTOMOBILES	2.24	
Hero MotoCorp Ltd.	0.84	
Mahindra & Mahindra Ltd.	0.77	
Bajaj Auto Ltd.	0.60	
Maruti Suzuki India Ltd.	0.03	
BANKING AND FINANCIAL SERVICES	14.11	
ICICI Bank Ltd.	4.00	
HDFC Ltd.	2.37	
State Bank of India	2.17	
HDFC Bank Ltd.	1.97	
Indian Bank	0.68	
Bank of Baroda	0.64	
Power Finance Corporation Ltd.	0.57	
Axis Bank Ltd.	0.55	
Federal Bank Ltd.	0.47	
Punjab National Bank	0.43	
Rural Electrification Corporation	0.16	
Oriental Bank of Commerce Ltd.	0.10	
CONSTRUCTION AND INFRASTRUCTURE	0.44	
Supreme Infrastructure India Ltd.	0.44	
CONSUMER GOODS	5.77	
ITC Ltd.	4.17	
Hindustan Unilever Ltd.	1.60	
ENGINEERING	1.60	
Bharat Electronics Ltd.	1.05	
Engineers India Ltd.	0.55	
FI	0.07	
Credit Analysis & Research Ltd	0.07	
HFC	0.53	
LIC Housing Finance Ltd.	0.53	
INFORMATION TECHNOLOGY	6.28	
Infosys Ltd.	3.96	
Tata Consultancy Services Ltd.	2.30	
Mphasis Ltd.	0.02	
INFRASTRUCTURE	4.00	
Larsen & Toubro Ltd.	2.09	
Unity Infraprojects Ltd.	0.64	
NCC Ltd.	0.57	
IVRCL Ltd.	0.37	
JaiPrakash Associates Ltd.	0.19	
GMR Infrastructure Ltd.	0.14	
MEDIA	0.41	
Jagran Prakashan Ltd.	0.41	
METALS & MINING	3.31	
Jindal Steel and Power Ltd.	1.17	
National Mineral Development Corporation Ltd.	1.16	
Coal India Ltd.	0.98	
OIL & GAS AND ANCILLIARIES	8.42	
Reliance Industries Ltd.	3.74	
Oil and Natural Gas Corporation Ltd.	1.36	
Gas Authority of India Ltd.	0.72	
Indraprastha Gas Ltd.	0.54	
Cairn India Ltd.	0.48	
Maharashtra Seamless Ltd.	0.45	
Indian Oil Corporation Ltd.	0.40	
Oil India Ltd.	0.39	
Gujarat Gas Co. Ltd.	0.26	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.08	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	0.49	
Hindustan Petroleum Corporation Ltd.	0.49	
PHARMACEUTICALS	0.98	
Dr Reddys Laboratories Ltd.	0.53	
Cipla Ltd.	0.45	
PHARMACEUTICALS & BIOTECHNOLOGY	0.97	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.97	
POWER AND POWER EQUIPMENT	4.11	
NTPC Ltd.	1.04	
Tata Power Co. Ltd.	0.96	
Power Grid Corporation of India Ltd.	0.74	
BGR Energy Systems Ltd.	0.41	
Bharat Heavy Electricals Ltd.	0.40	
NHPC	0.40	
Kalpataru Power Transmission Ltd.	0.16	
RETAILING	0.48	
Pantaloon Retail (India) Ltd.	0.48	
TELECOM	1.26	
Bharti Airtel Ltd.	1.26	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.42	
Bharti Infratel Ltd	0.42	
TRANSPORT SERVICES	0.50	
Container Corporation Of India Ltd.	0.50	
Total	57.02	

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Portfolio as on December 31, 2012









Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.82	
Tata Motors Ltd.	2.97	
Mahindra & Mahindra Ltd.	2.24	
Bajaj Auto Ltd.	1.59	
Maruti Suzuki India Ltd.	1.08	
Hero MotoCorp Ltd.	0.94	
BANKING AND FINANCIAL SERVICES	29.53	
ICICI Bank Ltd.	7.01	
HDFC Ltd.	6.84	
HDFC Bank Ltd.	6.56	
State Bank of India	3.19	
Axis Bank Ltd.	1.97	
Kotak Mahindra Bank Ltd.	1.24	
IDFC Ltd.	1.13	
Bank of Baroda	0.90	
Punjab National Bank	0.69	
CEMENT	2.69	
Grasim Industries Ltd.	1.08	
Ambuja Cements Ltd.	0.86	
ACC Ltd.	0.75	
CHEMICALS	1.02	
Asian Paints Ltd.	1.02	
CONSTRUCTION MATERIALS	1.07	
Ultratech Cement Ltd.	1.07	
CONSUMER GOODS	10.95	
ITC Ltd.	8.06	
Hindustan Unilever Ltd.	2.89	
INFORMATION TECHNOLOGY	11.31	
Infosys Ltd.	5.94	
Tata Consultancy Services Ltd.	3.47	
Wipro Ltd.	1.09	
HCL Technologies Ltd.	0.81	
INFRASTRUCTURE	5.17	
Larsen & Toubro Ltd.	4.58	
JaiPrakash Associates Ltd.	0.59	
METALS & MINING	5.10	
Tata Steel Ltd.	1.55	
Coal India Ltd.	1.26	
Jindal Steel and Power Ltd.	1.04	
Hindalco Industries Ltd.	0.89	
Sesa Goa Ltd.	0.36	
OIL & GAS AND ANCILLIARIES	12.08	
Reliance Industries Ltd.	7.37	
Oil and Natural Gas Corporation Ltd.	2.55	
Gas Authority of India Ltd.	0.85	
Cairn India Ltd.	0.82	
Bharat Petroleum Corporation Ltd.	0.49	
PHARMACEUTICALS	4.08	
Sun Pharmaceuticals Industries Ltd.	1.42	
Dr Reddys Laboratories Ltd.	1.24	
Cipla Ltd.	1.03	
Ranbaxy Laboratories Ltd.	0.39	
PHARMACEUTICALS & BIOTECHNOLOGY	0.80	
Lupin Ltd.	0.80	
POWER AND POWER EQUIPMENT	4.60	
NTPC Ltd.	1.10	
Bharat Heavy Electricals Ltd.	1.01	
Tata Power Co. Ltd.	0.95	
Power Grid Corporation of India Ltd.	0.86	
Reliance Infrastructure Ltd.	0.38	
Siemens Ltd.	0.30	
REALTY	0.45	
DLF Ltd.	0.45	
TELECOM	1.95	
Bharti Airtel Ltd.	1.95	
Total	99.62	

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.25% and 5.75% respectively for 12 months ending September 30, 2012.

All return shown in AVIVA investor are net of Fund Management Charges.

Risk control : As a measure of risk control, the investment committee reviews on a quaterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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