

AVIVA INVESTOR

December, 2013

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

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

MD SPEAK

More

MARKET REVIEW
(Equity and Fixed Income Outlook)

More

PORTFOLIO RETURNS SINCE INCEPTION

More

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

Life unit Linked

Discontinued Policy Fund

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 31,2013	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	8.5%	7.4%	6.7%	7.5%	6.4%	12.4%
Benchmark Return Since Inception	5.5%	6.2%	6.9%	6.9%	5.5%	9.7%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on December 31,2013	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	14.1%	14.3%	5.5%	10.1%	4.7%	-4.1%
Benchmark Return Since Inception	10.6%	11.9%	3.4%	9.9%	4.3%	-8.3%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CNX INFRASTRUCTURE
As on December 31,2013	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	1.0%	-5.6%	-5.2%	-5.4%	6.7%	5.5%
Benchmark Return Since Inception	0.3%	-11.8%	-9.4%	-11.9%	6.4%	6.7%
Benchmark	CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on December 31,2013	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	7.6%	6.3%	5.9%	6.7%	6.6%	
Benchmark Return Since Inception	6.4%	6.3%	6.3%	6.5%	6.0%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	
As on December 31,2013	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked DYNAMIC P/E FUND		
Portfolio Return Since Inception	4.5%	6.9%	4.6%	5.9%		
Benchmark Return Since Inception	5.5%	4.7%	4.7%	6.1%		
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CNX NIFTY	CNX NIFTY INDEX and LIQUID INDEX		
As on December 31,2013	Life Unit Linked Wealth Builder Fund	Life Unit Linked Discontinued Policy Fund				
Highest NAV locked in is	5.0%	8.0%				

MD SPEAK



Dear Customer,

Welcome to the latest edition of the investor!

Let me begin by wishing you all a happy and a purposeful New Year.

2013, for the insurance sector had been a year of new regulations and changes. For one, the Insurance Regulatory and Development Authority (Irda) ensured distribution reforms were in place before the end of the year. Irda, last year also introduced the crucial reform enabling banks to become insurance brokers. This was to ensure the bank branches across the country would be able to assist in selling insurance, increasing penetration. With the finance ministry also giving a directive to public sector banks to become brokers, this is a change that is expected to set the tone for insurers' business growth. While a lot of positive changes were ushered in, 2013 was also marked by uncertainty with the new

product guidelines for traditional life products being delayed and then implementation postponed to January 1, 2014.

On the markets front, the year was marked by extreme volatility, with a 20.4% swing between the years' high and low points. While recovery in growth was slower than expected, fresh fears emerged with the U.S. considering tapering of its QE programme. Hence the RBI was forced to take policy actions, which left little leeway for pro-growth measures. After an extremely pessimistic growth witnessed in the first nine months of CY13, markets rallied during the last quarter touching record highs, albeit with continued volatility. The change in sentiment was on account of 1) expectations of prolonged postponement of tapering the QE programme, leading to better fund inflows. The FII inflows stood strong at USD 19.9 bn for the year, with bulk of it coming during the 2nd half. 2) Better trade data and expectations of pause in the rate hike cycle towards the end of the year 3) Outcome of state elections.

In a very challenging & volatile environment, we have delivered a robust fund performance. We have further consolidated on our excellent performance record since inception for most our funds which operate in the top quartile.

2014, I believe will be the turnaround year. We shall witness more product innovations both in the online and offline space. I also feel that 2014 may witness a revival in ULIPs. This product category has been the most affected since the industry went into a tail-spin in 2010. Once the general elections are over and with a stable government in place, the stock market is likely to rally. This will further benefit ULIPs as a category.

Given the recent IRDA measures and the government's support, I am confident that the insurance industry will achieve its objectives and I remain positive about the long term prospects for the domestic life insurance industry.

We always look forward to your feedback.

Regards
TR Ramachandran
CEO & MD, Aviva India

Indian equity markets returned 6% growth during CY2013, following a sharp rally witnessed during the preceding year. However, the year was marked by extreme volatility, with a 20.4% swing between the years' high and low points. While recovery in growth was slower than expected, fresh fears emerged with the U.S. considering tapering of its QE programme. Hence the RBI was forced to take policy actions, which left little leeway for pro-growth measures.

After the extreme pessimism witnessed in the first nine months of CY13, markets rallied during the last quarter touching record highs, albeit with continued volatility. The change in sentiment was on account of 1) expectations of prolonged postponement of tapering the QE programme, leading to better fund inflows. The FII inflows stood strong at USD 19.9 bn for the year, with bulk of it coming during the 2nd half. 2) Better trade data and expectations of pause in the rate hike cycle towards the end of the year 3) Outcome of state elections.

Key benchmark indices, S&P BSE Sensex and CNX Nifty, rose 9.24% and 9.92% respectively during the quarter and touched record closing highs on December 9.

After the US Fed decided to postpone the tapering of its QE programme in September 2013, markets continued to rally through October 2013 as well. The rally was also supported by strong FII flows into emerging markets including India. The standoff between Republicans and Democrats in the U.S. over raising the debt ceiling, and poor payroll additions further raised anticipation that tapering of the QE programme will be postponed for a prolonged period.

Domestically, the markets and the Rupee found support from sharp reduction in trade data for September 2013, which stood at a two and half year low of USD 6.7 bn. Besides, a series of good second-quarter earnings results by major companies also supported the bourses. However, growth signals continued to remain mixed. While core industry growth for August 2013 stood at 3.8%, the PMI continued to remain the contraction zone and IIP for the month came significantly lower at 0.6%. CPI and WPI inflation continued to remain high at 9.84% and 6.46% respectively for the month of September 2013. On the back of this, the RBI continued with its hikes, increasing the repo rate by 25bps. However, it reduced the MSF rate bringing back the gap between Repo and MSF rate to 100 bps.

The markets corrected during the first half of November 2013 led by strong GDP growth in U.S. which stood at 2.8% for 3QCY14, followed by better-than-expected jobs data for the month of October 2013. However, dovish comments from the Fed Chief designate, Janet Yellen, provided some reassurance that stimulus measures will continue for the time being.

After strengthening for two months, Rupee depreciated in November 2013 on the back of the global uncertainty as well as the expectations that RBI will close the swap window for OMCs. CPI inflation (10.09%) continued to trend upwards. Though there was no

policy meeting scheduled during the month, RBI announced an OMO which soothed the markets slightly. Markets touched record highs in December 2013, following the outcome of the Assembly elections held in five states. As was predicted by the exit polls, the state elections saw the BJP garner the highest number of seats in 4 states - Rajasthan, Madhya Pradesh, Chhattisgarh and Delhi. India's 2QFY14 GDP growth came in at 4.8%, slightly higher than expectations on account of a strong growth in agriculture. Current Account Deficit (CAD) for 2QFY14 also surprised positively declining sharply to USD 5.2bn, led by rising exports.

However, bourses lost some sheen after WPI-based inflation for November 2013 hit a 14-month high, while the CPI-based inflation stood at an all-time high of 11.24%. However, RBI surprisingly kept the rates unchanged at its monetary policy review held on December 18. The central bank opted to wait for further data points in order to reduce uncertainty given some disinflationary trends witnessed and lagged effect of tightening measures which were taken previously. The U.S. Fed decided to taper its QE programme by USD 10 bn, after its third-quarter GDP growth was revised to 3.6% (annualized), from the initial estimate of 2.8%. Investors shrugged off initial concerns related to the U.S. Fed's tapering of stimulus measures.

Outlook:

CY2013 marked the second successive year of growth for the bourses, suggesting that markets have built in lot of expectations with respect to recovery in growth led by the reversal of the rate hike cycle and a pro-growth Government to win the elections during CY14. There are clear green-shoots visible on some of the macro indicators - 1) declining inflation with lower vegetable prices 2) sharp reduction in current account deficit 3) expectations that fiscal deficit will remain contained within the set target led by disinvestment revenues and strong receipts from spectrum auctions, and 4) slight bounce back in GDP growth supported by agricultural growth, the services sector and exports.

However, a further uptick in GDP growth will have to be supported by growth in manufacturing sector and industrial activity. The sustainability of lower inflation also has to be carefully watched. The populist measures which are typically witnessed pre-elections, the ongoing fuel reforms and a possible rise in commodity prices can further re-ignite inflationary pressures.

Election years have also been typically fraught with uncertainties and volatility. The initial indications suggest that the outcome of the National Elections scheduled in CY2014 would remain equally unpredictable. While a pro-growth Government would certainly be welcome by the markets, the expectations would also have to be looked at in light of the restrictions they might face in managing the coalition politics and restrictions from uncertain global environment.

Bond markets started the quarter on a positive note but could not sustain initial gains as later bond prices fell marginally. The introduction of new 10-year benchmark paper helped restrict the rise in bond yields to some extent. The 10-year benchmark bond yield rose 5 bps to close at 8.82%, compared to the previous quarter's close of 8.77% after moving in the range of 8.42% to 9.10% during the quarter. Bond yields started falling initially on the back of narrower-than-expected Current Account Deficit data, strong recovery in the rupee and liquidity measures announced by the central bank.

However, absence of Open Market Operations by the Reserve Bank of India (RBI) and weakness in the rupee hit bond markets early in November. Losses were restricted following the introduction of a new 10-year benchmark paper by the central bank as the cut-off yield was way below the older 10-year benchmark paper, fuelling strong demand. Fall in global crude oil prices and improvement in liquidity condition in the banking system also lent support to bond markets.

Bond yields rose again on the back of positive U.S. jobs data, which increased concerns that the Federal Reserve might soon reduce its bond-buying program which in turn could lead to foreign fund outflows. Later, yields remained range bound as worries emanating from record-high consumer inflation numbers were offset due to buying by Foreign Institutional Investors (FII). Bond markets got support after the RBI unexpectedly kept interest rates steady at its Mid-Quarter monetary policy review in December. However, gains proved to be short lived as the central bank said that its next monetary policy decision will depend largely on the upcoming macroeconomic data, particularly the wholesale and retail inflation numbers of December.

The RBI increased the repo rate by 25 bps to 7.75% in October policy meeting but kept rates steady in December meeting. The RBI also introduced term repos of 7-day and 14-day tenures, providing liquidity equivalent to 0.50% of Net Demand and Time Liabilities. It also reduced the MSF rate by 75 bps to 8.75% during the quarter.

After being net sellers in October and November, Foreign Institutional Investors (FII) turned net buyers in bond markets in December, taking advantage of higher yields.

Inter-bank call money rates moved in the range of 7.03% to 9.65% during the quarter. The banks' net average borrowings under the RBI's LAF stood at Rs. 33,071.07 crore, lower compared to the previous quarter's average figure of Rs. 42,088.32 crore. This has come down substantially after borrowing under the LAF window had been restricted by the RBI to 0.5% of NDTL. This led to a higher borrowing under the MSF window. The central bank conducted two OMOs during the quarter and cumulatively bought back bonds worth Rs. 16,130.64 crore.

Yields on Gilt Securities remained mixed in the short to medium end of the curve, while longer end saw fall in yields. The highest increase of 8 bps was seen on 5-

year tenure, while the highest fall was witnessed on 1-year maturity. Corporate bond yields fell across the maturities in the range of 8 to 22 bps. The highest drop was seen on 2-year paper. The spread between AAA corporate bond and Gilt contracted across the papers by up to 21 bps barring 8-year and 9-year securities where it expanded by up to 18 bps.

The RBI also released the calendar for auction of 91-days, 182-days and 364-days Treasury Bills aggregating to Rs. 1,43,000 crore for the period January to March 2014. The RBI in consultation with the State Governments announced that the indicative quantum of total market borrowings by the State Governments and the Union Territory of Puducherry, for the quarter January-March 2014, is expected to be in the range of Rs. 60,000 crore to Rs. 65,000 crore.

The RBI in its eighth Financial Stability Report said that that the economy is ready to withstand the U.S. Federal Reserve's tapering of stimulus measures and pegged the Current Account Deficit (CAD) to remain below 3% in the current fiscal.

According to the RBI's Sectoral Deployment of Bank Credit report, non-food bank credit increased by 14.7% in November 2013 against an increase of 17.6% in November 2012. Credit to Non-Banking Financial Companies increased by 15.9% in November 2013 against an increase of 22.1% in November 2012.

Outlook:

Market participants will closely track the consumer and wholesale inflation numbers of December, which are likely to impact the RBI's decision on interest rates at its January policy meeting. In spite of the Federal Reserve's announcement of reducing its asset-purchase program, FIIs remained net buyers in bond markets in December. However, the real impact of the Fed's decision may be felt in January, when the tapering begins.

Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

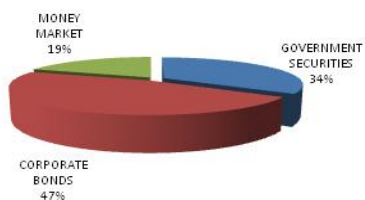
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

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

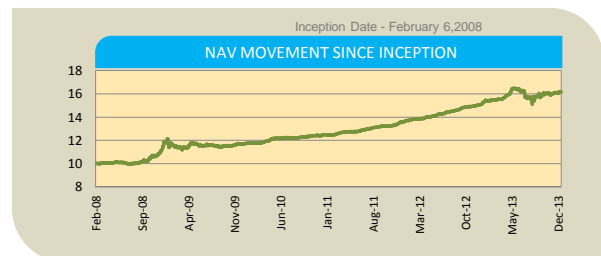
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.5%	6.1%	9.0%	6.8%
Benchmark**	5.5%	4.1%	6.7%	3.8%

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, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.32% GOI 2032	8.65	
8.83% GOI 2023	6.93	
8.28% GOI 2027	5.96	
8.83% GOI 2041	4.27	
8.85% Tamil Nadu State Development Ltd. 2022	2.85	
8.20% GOI 2025	2.29	
9.39% Andhra Pradesh SDL 2023	1.98	
6.49% GOI 2015	0.65	
8.48% Maharashtra SDL 2020	0.60	
Total	34.18	

CORPORATE BONDS		
Power Grid Corporation of India Ltd.	8.40	AAA
Rural Electrification Corporation	7.67	AAA
Export-Import Bank of India Ltd.	6.92	AAA
Power Finance Corporation Ltd.	6.60	AAA
LIC Housing Finance Ltd.	4.84	AAA
HDFC Ltd.	3.25	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.05	AAA
India Infrastructure Finance Company Ltd.	1.94	AAA
Yes Bank Ltd.	1.93	AA
Tata Sons Ltd.	0.99	AAA
IndusInd Bank Ltd.	0.98	AA
Total	46.57	

CASH AND MONEY MARKETS* 19.25%

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

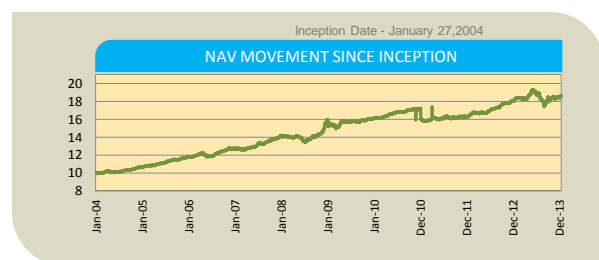
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.4%	5.2%	5.8%	2.6%
Benchmark**	6.2%	5.7%	6.7%	4.4%

Note: Past returns are not indicative of future performance.

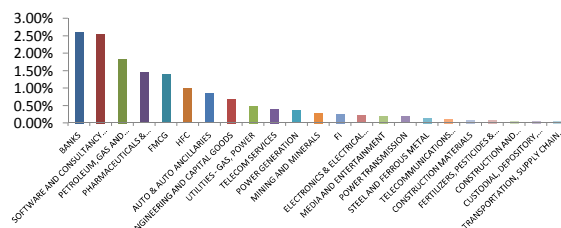
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	15.29%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.28
Infosys Ltd.	1.27
Reliance Industries Ltd.	1.13
HDFC Ltd.	0.97
Tata Consultancy Services Ltd.	0.92
ICICI Bank Ltd.	0.89
HDFC Bank Ltd.	0.88
Larsen & Toubro Ltd.	0.55
State Bank of India	0.45
Bharti Airtel Ltd.	0.40
Others	6.55

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GOVERNMENT SECURITIES

8.97% GOI 2030	11.18
8.83% GOI 2041	7.56
7.16% GOI 2023	3.70
8.30% GOI 2042	3.41
8.28% GOI 2027	2.59
8.24% GOI 2027	2.32
8.83% GOI 2023	1.92
8.32% GOI 2032	1.54
8.93% Punjab SDL 2022	1.35
8.33% GOI 2026	0.87
8.12% GOI 2020	0.66
8.28% GOI 2032	0.51
8.13% GOI 2022	0.44
9.20% GOI 2030	0.28
8.48% Maharashtra SDL 2020	0.24
7.83% GOI 2018	0.22

Total 38.79

CORPORATE BONDS

Power Finance Corporation Ltd.	5.50	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.50	AAA
LIC Housing Finance Ltd.	4.11	AAA
IndusInd Bank Ltd.	3.70	AA
Yes Bank Ltd.	3.38	AA
HDFC Ltd.	2.29	AAA
Export-Import Bank of India Ltd.	2.04	AAA
Rural Electrification Corporation	1.91	AAA
Power Grid Corporation of India Ltd.	0.76	AAA
Gail (India) Ltd.	0.66	AAA
MRF Ltd.	0.55	AA+
Reliance Capital Ltd.	0.50	AAA
NABARD	0.34	AAA
Tata Sons Ltd.	0.22	AAA
India Infrastructure Finance Company Ltd.	0.11	AAA
Tata Motors Ltd.	0.04	AAA

Total 31.61

CASH AND MONEY MARKETS* 14.31%

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

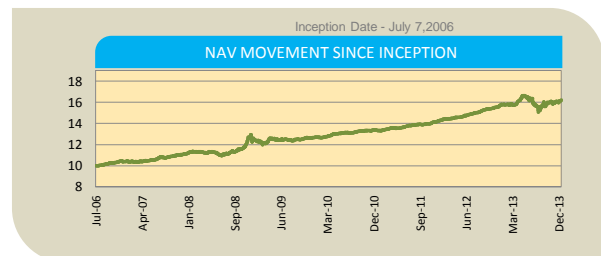
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	6.7%	4.8%	6.6%	3.8%
Benchmark**	6.9%	5.5%	6.5%	4.7%

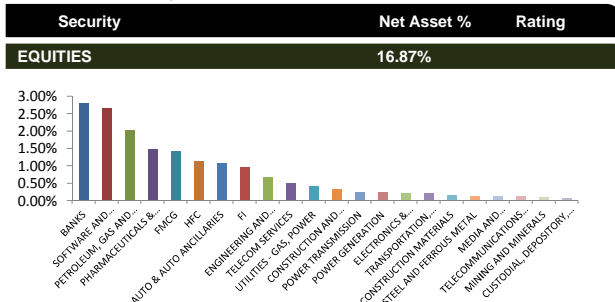
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.30
ITC Ltd.	1.30
Infosys Ltd.	1.28
HDFC Ltd.	1.09
HDFC Bank Ltd.	1.01
Tata Consultancy Services Ltd.	0.96
ICICI Bank Ltd.	0.93
Larsen & Toubro Ltd.	0.66
Power Finance Corporation Ltd.	0.57
Bharti Airtel Ltd.	0.50
Others	7.27

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	6.73
7.16% GOI 2023	5.31
8.30% GOI 2042	4.11
8.32% GOI 2032	2.79
8.24% GOI 2027	2.11
8.83% GOI 2041	2.10
9.39% Andhra Pradesh SDL 2023	1.51
8.48% Maharashtra SDL 2020	1.45
8.20% GOI 2025	0.79
8.93% Punjab SDL 2022	0.74
8.12% GOI 2020	0.72
8.83% GOI 2023	0.61
7.59% GOI 2016	0.02
Total	28.99

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.17	AAA
Power Finance Corporation Ltd.	5.84	AAA
IndusInd Bank Ltd.	3.75	AA
Export-Import Bank of India Ltd.	3.33	AAA
Power Grid Corporation of India Ltd.	3.01	AAA
Yes Bank Ltd.	2.94	AA
NABARD	2.72	AAA
HDFC Ltd.	2.07	AAA
Rural Electrification Corporation	1.78	AAA
LIC Housing Finance Ltd.	1.51	AAA
Tata Sons Ltd.	1.43	AAA
India Infrastructure Finance Company Ltd.	1.33	AAA
MRF Ltd.	0.75	AA+
Indian Railway Finance Corporation Ltd.	0.30	AAA
Total	39.93	

CASH AND MONEY MARKETS* **14.21%**
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

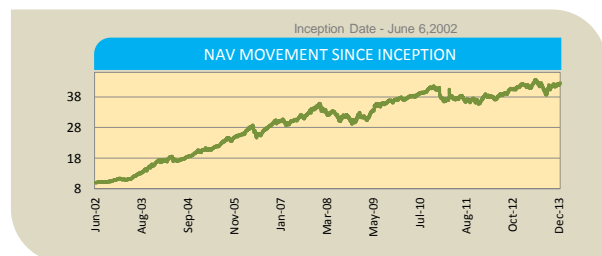
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	14.1%	7.2%	3.8%	2.6%
Benchmark**	10.6%	8.6%	5.3%	5.2%

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 CNX NIFTY INDEX

NAV Movement



CORPORATE BONDS

MRF Ltd.	0.78	AA+
Yes Bank Ltd.	0.77	AA
Tata Sons Ltd.	0.71	AAA
National Capital Regional Planning Board	0.69	AAA
NABARD	0.35	AAA
India Infrastructure Finance Company Ltd.	0.08	AAA
Indian Railway Finance Corporation Ltd.	0.06	AAA
NTPC Ltd.	0.02	AAA

Total 20.74

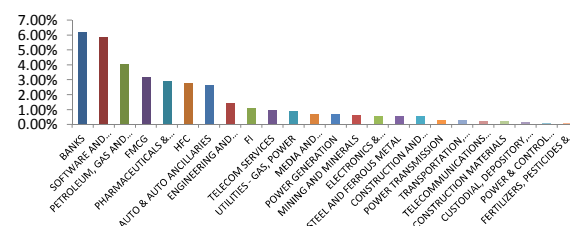
CASH AND MONEY MARKETS* 13.52%

PORTFOLIO TOTAL 100.00%

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

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	36.69%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.05
ITC Ltd.	2.98
Reliance Industries Ltd.	2.37
HDFC Ltd.	2.22
Tata Consultancy Services Ltd.	2.13
ICICI Bank Ltd.	2.09
HDFC Bank Ltd.	1.94
Larsen & Toubro Ltd.	1.16
Oil and Natural Gas Corporation Ltd.	1.05
Mahindra & Mahindra Ltd.	1.00
Others	16.70

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	7.72
8.83% GOI 2041	5.07
8.28% GOI 2027	4.56
8.33% GOI 2026	3.88
8.30% GOI 2042	1.61
8.93% Punjab SDL 2022	0.77
8.48% Maharashtra SDL 2020	0.76
7.94% GOI 2021	0.74
8.83% GOI 2023	0.62
9.20% GOI 2030	0.47
8.20% GOI 2025	0.44
8.28% GOI 2032	0.43
7.16% GOI 2023	0.38
6.49% GOI 2015	0.36
8.24% GOI 2027	0.29
8.32% GOI 2032	0.29
8.13% GOI 2022	0.15
9.15% GOI 2024	0.15
8.19% GOI 2020	0.11
6.35% GOI 2020	0.08
8.35% GOI 2022	0.06
7.83% GOI 2018	0.05
8.24% GOI 2018	0.05
8.15% GOI 2022	0.01

Total 29.05

CORPORATE BONDS

LIC Housing Finance Ltd.	3.07	AAA
Power Finance Corporation Ltd.	2.53	AAA
Rural Electrification Corporation	2.53	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.37	AAA
IndusInd Bank Ltd.	2.01	AA
Power Grid Corporation of India Ltd.	1.62	AAA
Export-Import Bank of India Ltd.	1.61	AAA
HDFC Ltd.	1.54	AAA

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

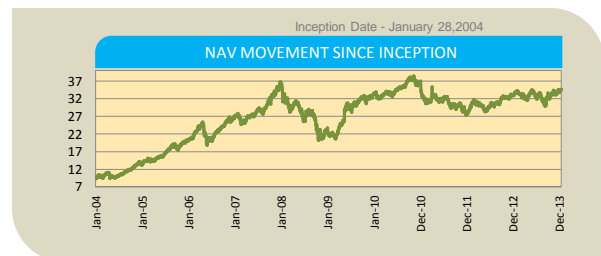
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	14.3%	10.8%	1.0%	4.2%
Benchmark**	11.9%	14.0%	2.7%	6.3%

Note: Past returns are not indicative of future performance.

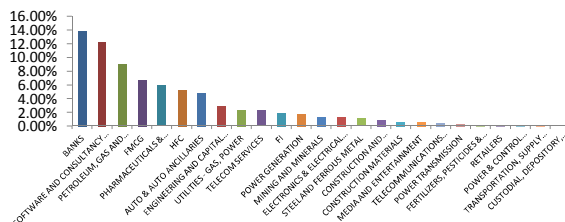
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	76.29%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	6.48
Infosys Ltd.	6.07
Reliance Industries Ltd.	5.34
HDFC Ltd.	5.01
ICICI Bank Ltd.	4.77
Tata Consultancy Services Ltd.	4.45
HDFC Bank Ltd.	4.15
Larsen & Toubro Ltd.	2.86
State Bank of India	2.35
Bharti Airtel Ltd.	2.26
Others	32.55

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

7.16% GOI 2023	3.20
8.97% GOI 2030	2.29
8.30% GOI 2042	1.98
8.83% GOI 2041	1.15
8.20% GOI 2025	0.58
8.28% GOI 2032	0.52
8.33% GOI 2026	0.44
8.28% GOI 2027	0.30
8.13% GOI 2022	0.07
8.48% Maharashtra SDL 2020	0.05
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	10.60

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	0.95	AAA
Neyveli Lignite Corporation Ltd.	0.03	AAA
Dr Reddys Laboratories Ltd.	0.02	AA+
Total	1.00	

CASH AND MONEY MARKETS*	12.11%
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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 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

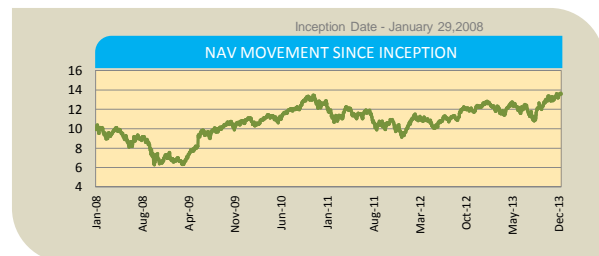
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	5.5%	13.7%	2.1%	10.1%
Benchmark**	3.4%	16.3%	0.9%	6.8%

Note: Past returns are not indicative of future performance.

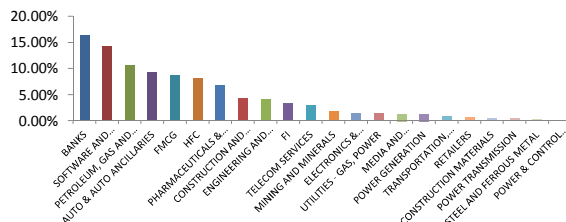
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	97.78%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.00
Infosys Ltd.	6.94
Reliance Industries Ltd.	6.73
ICICI Bank Ltd.	6.43
Tata Consultancy Services Ltd.	6.10
HDFC Ltd.	6.02
HDFC Bank Ltd.	4.38
Larsen & Toubro Ltd.	4.08
Bharti Airtel Ltd.	2.96
Mahindra & Mahindra Ltd.	2.63
Others	43.51

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.22%
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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

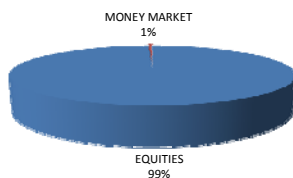
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA (Investment) regulations.

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

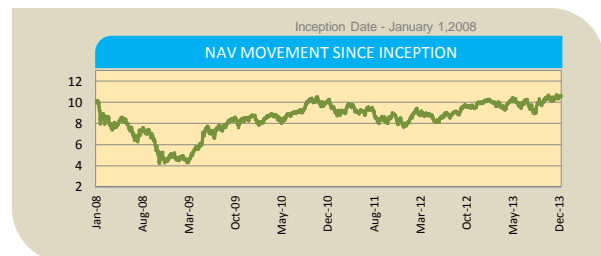
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	1.0%	16.5%	1.2%	6.3%
Benchmark**	0.3%	16.3%	0.9%	6.8%

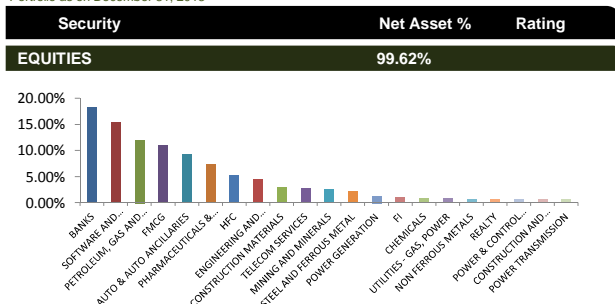
Note: Past returns are not indicative of future performance.

****Benchmark for this fund is CNX NIFTY INDEX**

NAV Movement



Portfolio as on December 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.54
Infosys Ltd.	7.16
Reliance Industries Ltd.	7.07
ICICI Bank Ltd.	5.92
Tata Consultancy Services Ltd.	5.41
HDFC Ltd.	5.20
HDFC Bank Ltd.	4.87
Larsen & Toubro Ltd.	4.41
Tata Motors Ltd.	3.21
Bharti Airtel Ltd.	2.62
Others	45.21

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 0.38%

PORTFOLIO TOTAL 100.00%

* 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

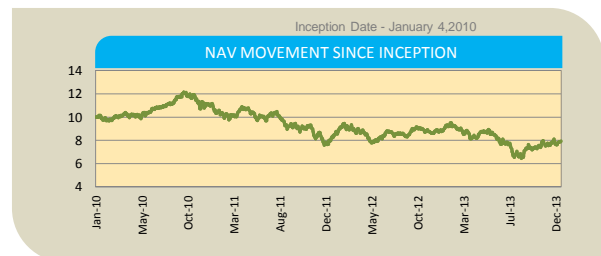
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-5.6%	-10.6%	-12.0%
Benchmark**	-11.8%	-14.5%	-19.4%

Note: Past returns are not indicative of future performance.

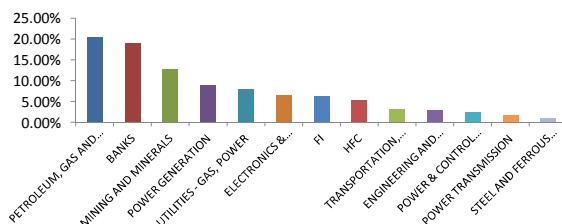
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.31%	



TOP 10 EQUITY STOCKS AND OTHERS

State Bank of India	8.72
Oil and Natural Gas Corporation Ltd.	8.42
NTPC Ltd.	8.19
Indraprastha Gas Ltd.	7.91
Bharat Electronics Ltd.	6.52
Coal India Ltd.	6.34
Bank of Baroda	5.76
National Mineral Development Corporation Ltd.	5.62
LIC Housing Finance Ltd.	5.27
Power Finance Corporation Ltd.	3.79
Others	31.77

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.69%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

* 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

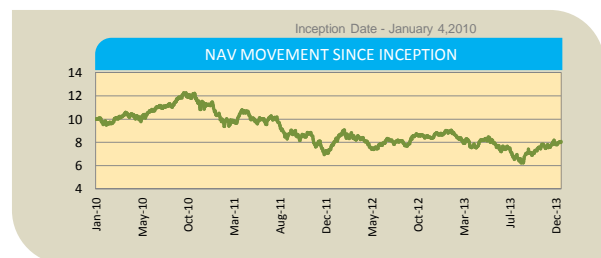
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-5.2%	-10.8%	-8.2%
Benchmark**	-9.4%	-10.5%	-4.2%

Note: Past returns are not indicative of future performance.

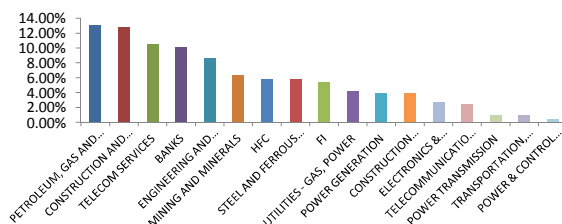
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.04%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.30
Larsen & Toubro Ltd.	8.39
ICICI Bank Ltd.	5.10
Reliance Industries Ltd.	4.92
HDFC Ltd.	4.31
Supreme Infrastructure India Ltd.	4.17
NTPC Ltd.	3.89
Unity Infraprojects Ltd.	3.24
National Mineral Development Corporation Ltd.	3.22
Tata Power Co. Ltd.	3.00
Others	48.50

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.96%
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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 WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

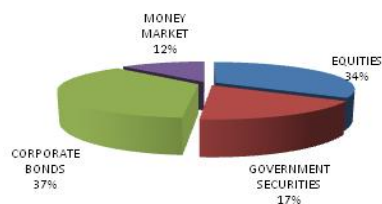
This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



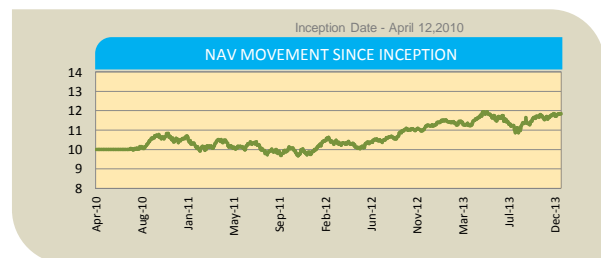
Portfolio Return

As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.0%	3.5%	5.1%

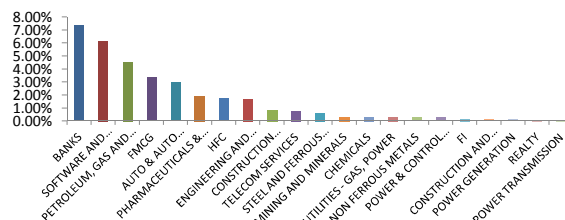
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	33.89%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.50
ITC Ltd.	3.27
Reliance Industries Ltd.	3.04
ICICI Bank Ltd.	2.71
HDFC Bank Ltd.	2.22
Tata Consultancy Services Ltd.	1.97
HDFC Ltd.	1.71
Larsen & Toubro Ltd.	1.66
Tata Motors Ltd.	1.11
State Bank of India	0.87
Others	11.83

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GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	13.43
8.19% GOI 2020	2.42
8.16% Tamil Nadu State Development Ltd. 2020	1.48
Total	17.33

CORPORATE BONDS

Power Grid Corporation of India Ltd.	7.72	AAA
Indian Railway Finance Corporation Ltd.	7.37	AAA
Power Finance Corporation Ltd.	6.90	AAA
Steel Authority of India Ltd.	6.18	AAA
NTPC Ltd.	4.84	AAA
Rural Electrification Corporation	3.43	AAA
Total	36.44	

CASH AND MONEY MARKETS* 12.34%

PORTFOLIO TOTAL 100.00%

* 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

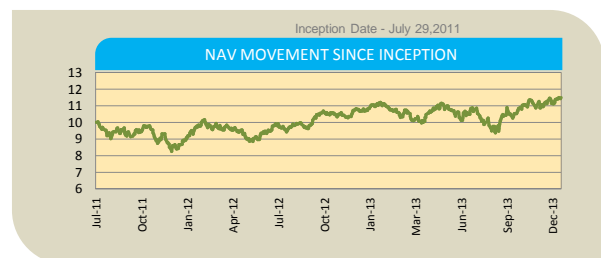
As on December 31, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.9%	6.1%
Benchmark	6.1%	7.1%

Note: Past returns are not indicative of future performance.

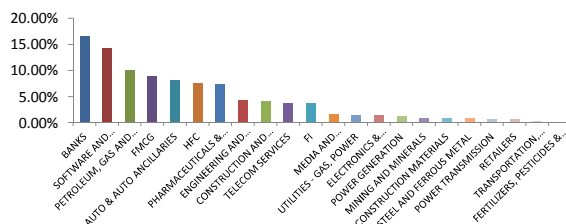
**Benchmark return has been computed by applying benchmark weightages on CNX NIFTY INDEX and LIQUID INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	97.20%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.29
Infosys Ltd.	6.98
Reliance Industries Ltd.	6.47
ICICI Bank Ltd.	6.24
Tata Consultancy Services Ltd.	6.00
HDFC Ltd.	5.92
HDFC Bank Ltd.	4.76
Larsen & Toubro Ltd.	4.30
Bharti Airtel Ltd.	3.28
Mahindra & Mahindra Ltd.	2.45
Others	42.51

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.80%
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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

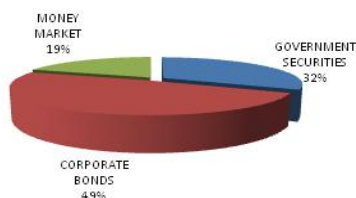
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

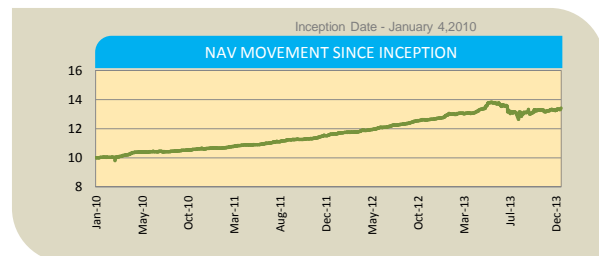
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.6%	7.9%	4.7%
Benchmark**	6.4%	6.7%	3.8%

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, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.83% GOI 2023	8.12	
8.83% GOI 2041	5.42	
8.97% GOI 2030	4.08	
8.32% GOI 2032	3.80	
7.16% GOI 2023	3.56	
9.39% Andhra Pradesh SDL 2023	2.34	
8.30% GOI 2042	1.23	
9.15% GOI 2024	1.17	
8.28% GOI 2027	1.08	
8.85% Tamil Nadu State Development Ltd. 2022	0.52	
8.12% GOI 2020	0.37	
7.77% Haryana SDL 2015	0.11	
7.77% Gujarat SDL 2015	0.08	
8.48% Maharashtra SDL 2020	0.02	
Total	31.90	

CORPORATE BONDS		
Reliance Gas Transportation Infrastructure Ltd.	9.13	AAA
Power Finance Corporation Ltd.	8.38	AAA
LIC Housing Finance Ltd.	6.33	AAA
Tata Sons Ltd.	4.46	AAA
Rural Electrification Corporation	4.36	AAA
Export-Import Bank of India Ltd.	3.90	AAA
HDFC Ltd.	3.05	AAA
India Infrastructure Finance Company Ltd.	2.52	AAA
National Capital Regional Planning Board	2.27	AAA
Power Grid Corporation of India Ltd.	1.96	AAA
NABARD	1.87	AAA
Indian Railway Finance Corporation Ltd.	0.23	AAA
ICICI Bank Ltd.	0.12	AAA
Total	48.58	

CASH AND MONEY MARKETS* 19.52%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-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

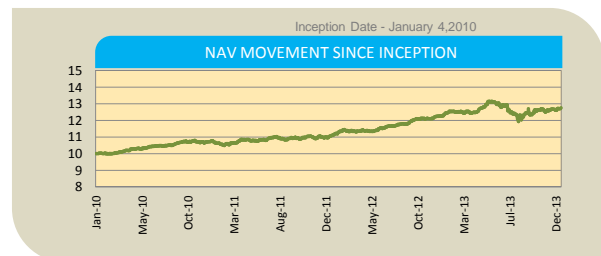
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.3%	5.8%	3.2%
Benchmark**	6.3%	6.0%	4.4%

Note: Past returns are not indicative of future performance.

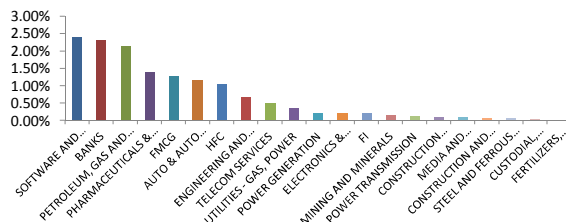
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	14.41%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.29
ITC Ltd.	1.15
Infosys Ltd.	1.13
HDFC Ltd.	0.97
Tata Consultancy Services Ltd.	0.96
HDFC Bank Ltd.	0.87
ICICI Bank Ltd.	0.77
Larsen & Toubro Ltd.	0.58
Bharti Airtel Ltd.	0.51
Oil and Natural Gas Corporation Ltd.	0.38
Others	5.80

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GOVERNMENT SECURITIES

8.20% GOI 2025	8.39
8.30% GOI 2042	7.00
8.83% GOI 2023	4.66
8.33% GOI 2026	3.95
8.28% GOI 2027	3.57
8.97% GOI 2030	3.52
7.16% GOI 2023	2.55
8.32% GOI 2032	2.02
8.93% Punjab SDL 2022	1.71
8.83% GOI 2041	1.69
8.24% GOI 2027	1.63
7.77% Gujarat SDL 2015	0.73
8.79% Gujarat SDL 2022	0.39
8.48% Maharashtra SDL 2020	0.15

Total 41.96

CORPORATE BONDS

Power Finance Corporation Ltd.	6.78	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.34	AAA
LIC Housing Finance Ltd.	3.87	AAA
Tata Sons Ltd.	3.83	AAA
Export-Import Bank of India Ltd.	2.09	AAA
HDFC Ltd.	2.09	AAA
Power Grid Corporation of India Ltd.	1.31	AAA
India Infrastructure Finance Company Ltd.	0.69	AAA
Indusind Bank Ltd.	0.52	AA
Rural Electrification Corporation	0.52	AAA
NABARD	0.35	AAA

Total 28.39

CASH AND MONEY MARKETS* 15.24%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

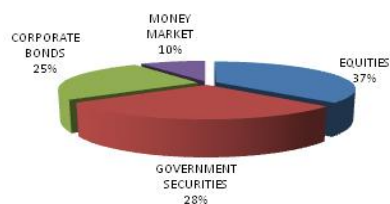
To generate a balance of capital growth and steady returns.

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

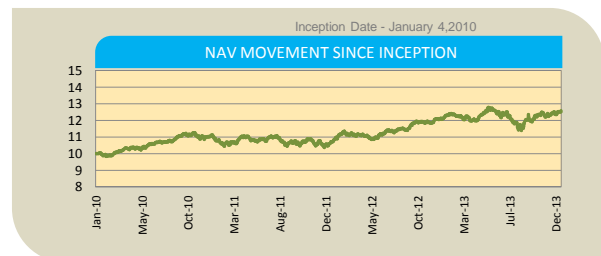
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.9%	4.2%	3.4%
Benchmark**	6.3%	5.0%	5.2%

Note: Past returns are not indicative of future performance.

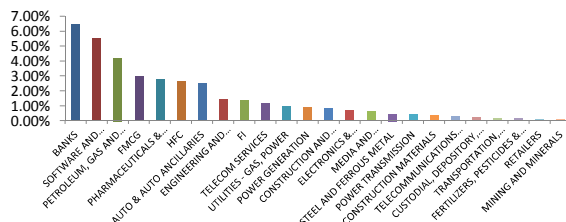
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	36.98%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.77
Reliance Industries Ltd.	2.67
Infosys Ltd.	2.64
Tata Consultancy Services Ltd.	2.21
HDFC Bank Ltd.	2.16
HDFC Ltd.	2.09
ICICI Bank Ltd.	2.01
Larsen & Toubro Ltd.	1.32
Bharti Airtel Ltd.	1.16
State Bank of India	0.98
Others	16.97

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GOVERNMENT SECURITIES

8.83% GOI 2041	5.21
7.16% GOI 2023	4.76
8.97% GOI 2030	4.24
8.30% GOI 2042	3.85
8.20% GOI 2025	3.69
8.28% GOI 2027	1.92
8.33% GOI 2026	1.82
8.28% GOI 2032	0.85
8.79% Gujarat SDL 2022	0.70
8.93% Punjab SDL 2022	0.70
8.13% GOI 2022	0.34
8.48% Maharashtra SDL 2020	0.10
Total	28.18

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.21	AAA
Tata Sons Ltd.	3.34	AAA
Power Finance Corporation Ltd.	2.89	AAA
Export-Import Bank of India Ltd.	2.86	AAA
LIC Housing Finance Ltd.	2.52	AAA
HDFC Ltd.	1.99	AAA
Rural Electrification Corporation	1.39	AAA
Power Grid Corporation of India Ltd.	0.72	AAA
NABARD	0.29	AAA
IndusInd Bank Ltd.	0.14	AA
Total	25.35	

CASH AND MONEY MARKETS*	9.49%
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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 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

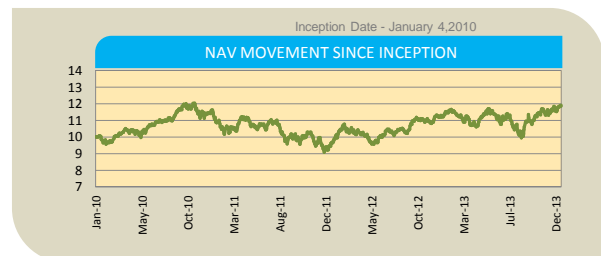
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.5%	0.9%	5.2%
Benchmark**	5.5%	2.6%	6.3%

Note: Past returns are not indicative of future performance.

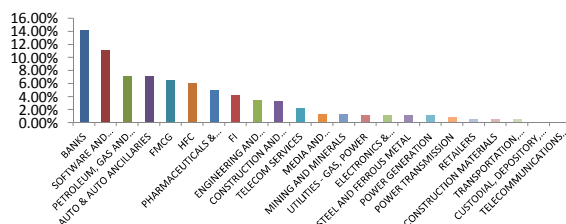
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	78.84%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	5.87
Infosys Ltd.	5.53
Reliance Industries Ltd.	5.17
HDFC Ltd.	5.04
ICICI Bank Ltd.	4.78
Tata Consultancy Services Ltd.	4.43
HDFC Bank Ltd.	4.36
Larsen & Toubro Ltd.	3.40
Bharti Airtel Ltd.	2.13
Mahindra & Mahindra Ltd.	1.99
Others	36.14

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	2.17
8.30% GOI 2042	1.20
8.32% GOI 2032	1.04
8.97% GOI 2030	0.88
8.48% Maharashtra SDL 2020	0.07
Total	5.36

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.45	AAA
Total	9.45	

CASH AND MONEY MARKETS*	6.35%
--------------------------------	--------------

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

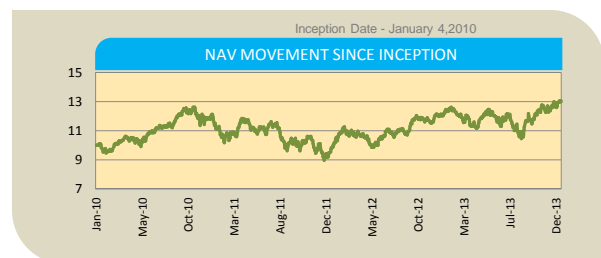
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.9%	2.6%	7.1%
Benchmark**	4.7%	0.9%	6.8%

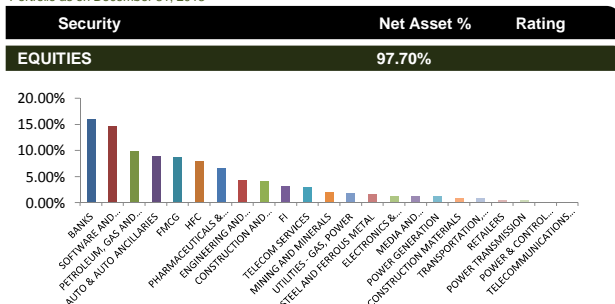
Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	7.76
Infosys Ltd.	6.91
ICICI Bank Ltd.	6.53
HDFC Ltd.	6.32
Reliance Industries Ltd.	6.28
Tata Consultancy Services Ltd.	5.81
HDFC Bank Ltd.	4.66
Larsen & Toubro Ltd.	4.15
Bharti Airtel Ltd.	2.85
Mahindra & Mahindra Ltd.	2.62
Others	43.81

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CASH AND MONEY MARKETS* 2.30%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-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

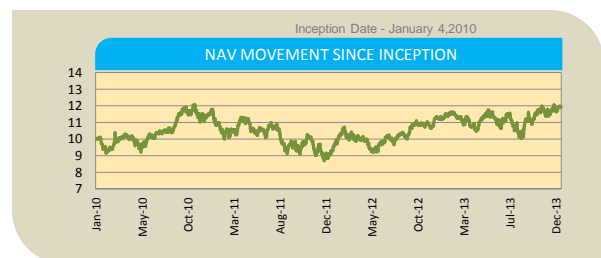
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.6%	0.6%	5.7%
Benchmark**	4.7%	0.9%	6.8%

Note: Past returns are not indicative of future performance.

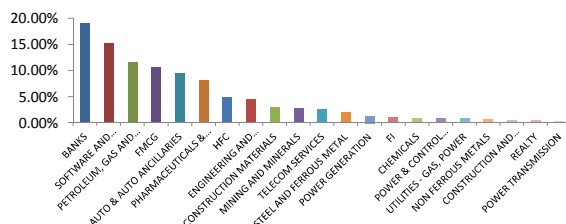
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	99.40%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.14
Reliance Industries Ltd.	7.08
Infosys Ltd.	7.06
ICICI Bank Ltd.	6.05
Tata Consultancy Services Ltd.	5.25
HDFC Ltd.	4.89
HDFC Bank Ltd.	4.73
Larsen & Toubro Ltd.	4.46
Tata Motors Ltd.	3.26
Bharti Airtel Ltd.	2.55
Others	45.93

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CASH AND MONEY MARKETS* 0.60%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked DISCONTINUED POLICY FUND

ULIF03127/01/2011LIDISPLCY122

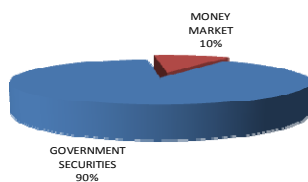
The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDA from time to time.

The risk profile for this fund is Low

Asset Allocation Pattern

- Money Market 0%-40%
- Government Securities 60%-100%

Asset Mix



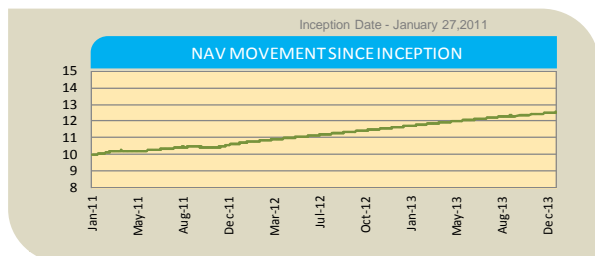
Portfolio Return

As on December 31, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	8.0%	7.8%

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
364 Treasury Bill 2014	20.42	
364 Treasury Bill 2014	13.14	
364 Treasury Bill 2014	7.95	
364 Treasury Bill 2014	7.63	
364 Treasury Bill 2014	5.35	
364 Treasury Bill 2014	5.22	
364 Treasury Bill 2014	5.07	
364 Treasury Bill 2014	5.01	
364 Treasury Bill 2014	4.99	
364 Treasury Bill 2014	3.09	
364 Treasury Bill 2014	2.66	
364 Treasury Bill 2014	2.57	
364 Treasury Bill 2014	1.89	
364 Treasury Bill 2014	1.83	
10.50% GOI 2014	1.65	
364 Treasury Bill 2014	1.02	
10.71% GOI 2016	0.09	
9.85% GOI 2015	0.02	
7.77% Gujarat SDL 2015	0.01	
6.49% GOI 2015	0.01	
Total	89.62	
CASH AND MONEY MARKETS*		19.52%
PORTFOLIO TOTAL		100.00%

* 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

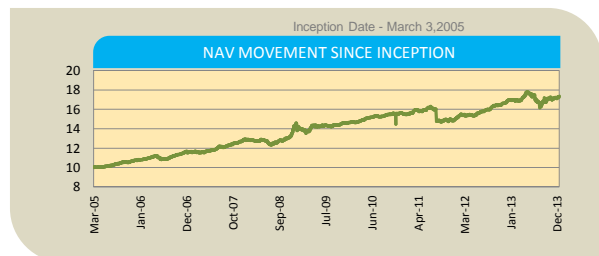
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.5%	5.6%	6.7%	3.7%
Benchmark**	6.9%	5.7%	6.7%	4.4%

Note: Past returns are not indicative of future performance.

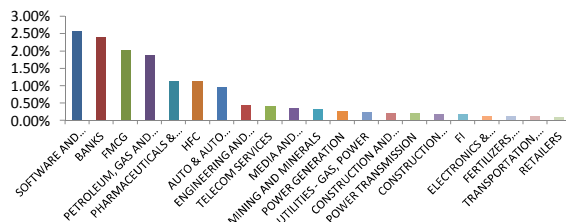
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	15.27%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.02
Infosys Ltd.	1.28
Reliance Industries Ltd.	1.16
Tata Consultancy Services Ltd.	1.06
HDFC Ltd.	1.06
ICICI Bank Ltd.	0.96
HDFC Bank Ltd.	0.89
Mahindra & Mahindra Ltd.	0.50
Oil and Natural Gas Corporation Ltd.	0.44
Larsen & Toubro Ltd.	0.42
Others	5.48

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GOVERNMENT SECURITIES

8.30% GOI 2042	10.25
9.15% GOI 2024	4.26
8.28% GOI 2027	4.05
8.83% GOI 2041	3.94
8.97% GOI 2030	3.46
8.33% GOI 2026	2.65
8.20% GOI 2025	2.10
8.24% GOI 2027	2.10
8.32% GOI 2032	1.30
8.93% Punjab SDL 2022	0.69
7.16% GOI 2023	0.12
Total	34.92

CORPORATE BONDS

Power Finance Corporation Ltd.	9.20	AAA
IndusInd Bank Ltd.	8.15	AA
Reliance Gas Transportation Infrastructure Ltd.	7.57	AAA
National Capital Regional Planning Board	6.88	AAA
NABARD	5.66	AAA
Power Grid Corporation of India Ltd.	1.35	AAA
Rural Electrification Corporation	1.34	AAA
HDFC Ltd.	0.85	AAA
LIC Housing Finance Ltd.	0.85	AAA
India Infrastructure Finance Company Ltd.	0.55	AAA
Total	42.40	

CASH AND MONEY MARKETS*

7.41%

PORTFOLIO TOTAL

100.00%

* 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

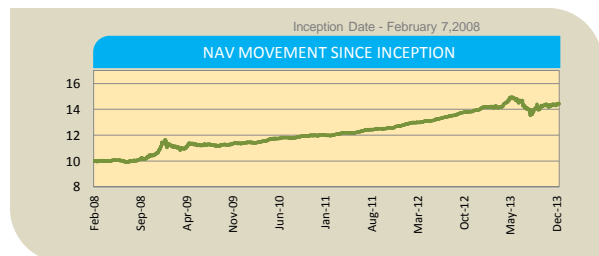
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	6.4%	4.6%	6.3%	3.2%
Benchmark**	5.5%	5.2%	6.5%	4.7%

Note: Past returns are not indicative of future performance.

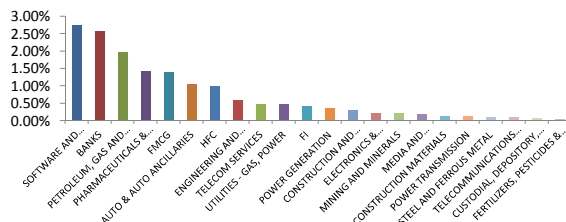
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	15.76%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.40
ITC Ltd.	1.29
Reliance Industries Ltd.	1.13
Tata Consultancy Services Ltd.	0.99
ICICI Bank Ltd.	0.96
HDFC Ltd.	0.92
HDFC Bank Ltd.	0.91
Larsen & Toubro Ltd.	0.58
State Bank of India	0.48
Bharti Airtel Ltd.	0.47
Others	6.63

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GOVERNMENT SECURITIES

8.97% GOI 2030	10.93
8.83% GOI 2041	5.94
8.28% GOI 2027	5.85
7.16% GOI 2023	5.81
8.30% GOI 2042	3.26
8.20% GOI 2025	2.79
8.24% GOI 2027	2.23
8.48% Maharashtra SDL 2020	1.83
8.93% Punjab SDL 2022	1.46
8.83% GOI 2023	0.84
8.32% GOI 2032	0.55
7.59% GOI 2016	0.13
10.71% GOI 2016	0.05
Total	41.67

CORPORATE BONDS

IndusInd Bank Ltd.	5.61	AA
HDFC Ltd.	5.24	AAA
Power Finance Corporation Ltd.	4.05	AAA
Power Grid Corporation of India Ltd.	2.23	AAA
Rural Electrification Corporation	2.12	AAA
India Infrastructure Finance Company Ltd.	1.65	AAA
NABARD	1.20	AAA
MRF Ltd.	1.19	AA+
Export-Import Bank of India Ltd.	1.16	AAA
Tata Sons Ltd.	0.84	AAA
Indian Railway Finance Corporation Ltd.	0.60	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.37	AAA
LIC Housing Finance Ltd.	0.36	AAA
Yes Bank Ltd.	0.35	AA
Total	26.97	

CASH AND MONEY MARKETS*	15.60%
--------------------------------	---------------

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

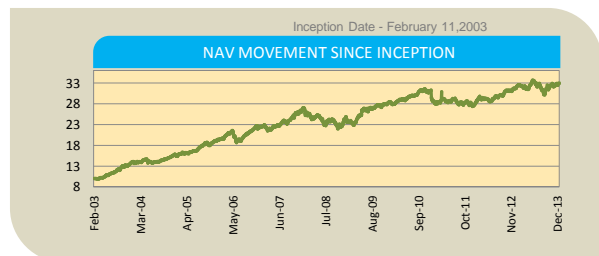
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	12.4%	7.8%	4.5%	3.3%
Benchmark**	9.7%	8.4%	5.3%	5.2%

Note: Past returns are not indicative of future performance.

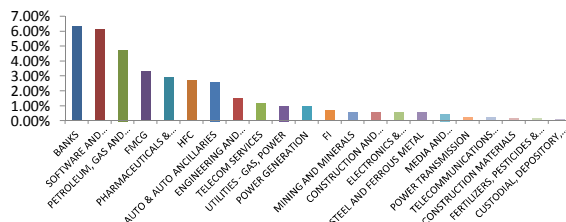
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	37.30%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.22
Infosys Ltd.	2.93
Reliance Industries Ltd.	2.91
HDFC Ltd.	2.42
ICICI Bank Ltd.	2.33
Tata Consultancy Services Ltd.	2.32
HDFC Bank Ltd.	2.04
Larsen & Toubro Ltd.	1.25
Bharti Airtel Ltd.	1.18
Oil and Natural Gas Corporation Ltd.	1.12
Others	15.58

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GOVERNMENT SECURITIES

8.83% GOI 2041	15.90
8.97% GOI 2030	5.41
8.20% GOI 2025	2.41
8.28% GOI 2032	2.15
7.16% GOI 2023	1.29
8.13% GOI 2022	0.46
8.30% GOI 2042	0.01
Total	27.63

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.06	AAA
Export-Import Bank of India Ltd.	2.92	AAA
Power Finance Corporation Ltd.	2.89	AAA
MRF Ltd.	1.45	AA+
HDFC Ltd.	1.42	AAA
Power Grid Corporation of India Ltd.	1.17	AAA
Tata Sons Ltd.	1.08	AAA
LIC Housing Finance Ltd.	0.95	AAA
Rural Electrification Corporation	0.29	AAA
Total	21.23	

CASH AND MONEY MARKETS*	13.84%
--------------------------------	---------------

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

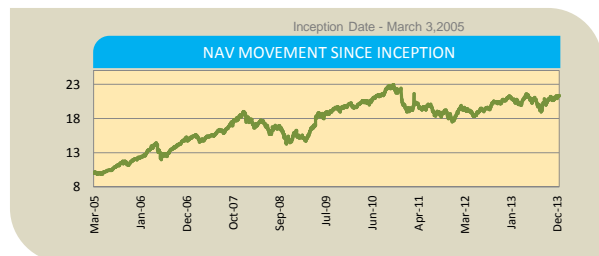
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.1%	8.1%	1.6%	2.8%
Benchmark**	9.9%	9.7%	4.1%	5.8%

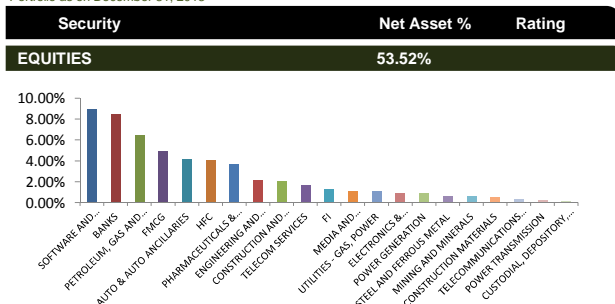
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.80
Infosys Ltd.	4.39
Reliance Industries Ltd.	3.85
HDFC Ltd.	3.81
Tata Consultancy Services Ltd.	3.38
ICICI Bank Ltd.	3.18
HDFC Bank Ltd.	2.89
Larsen & Toubro Ltd.	2.07
Bharti Airtel Ltd.	1.61
Oil and Natural Gas Corporation Ltd.	1.32
Others	22.22

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GOVERNMENT SECURITIES

8.83% GOI 2041	9.57
8.30% GOI 2042	4.56
8.28% GOI 2027	2.69
7.16% GOI 2023	1.75
8.97% GOI 2030	1.45
8.24% GOI 2027	1.01
8.83% GOI 2023	0.73
9.20% GOI 2030	0.73
Total	22.49

CORPORATE BONDS

IndusInd Bank Ltd.	3.60	AA
Power Grid Corporation of India Ltd.	3.51	AAA
LIC Housing Finance Ltd.	0.73	AAA
India Infrastructure Finance Company Ltd.	0.50	AAA
Total	8.34	

CASH AND MONEY MARKETS*	15.65%
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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

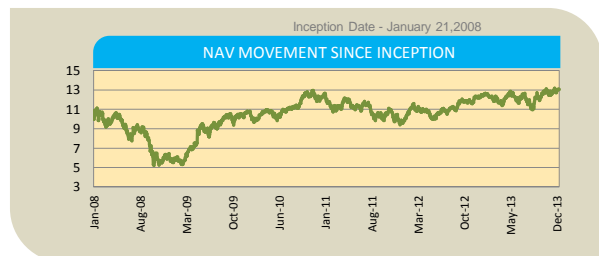
As on December 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	4.7%	16.4%	1.2%	6.3%
Benchmark**	4.3%	16.3%	0.9%	6.8%

Note: Past returns are not indicative of future performance.

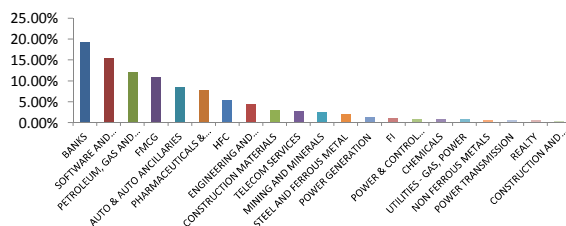
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	99.76%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.55
Infosys Ltd.	7.23
Reliance Industries Ltd.	7.17
ICICI Bank Ltd.	6.15
Tata Consultancy Services Ltd.	5.54
HDFC Ltd.	5.28
HDFC Bank Ltd.	4.79
Larsen & Toubro Ltd.	4.26
Tata Motors Ltd.	2.93
Dr Reddys Laboratories Ltd.	2.67
Others	45.19

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CASH AND MONEY MARKETS*	0.24%
--------------------------------	--------------

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



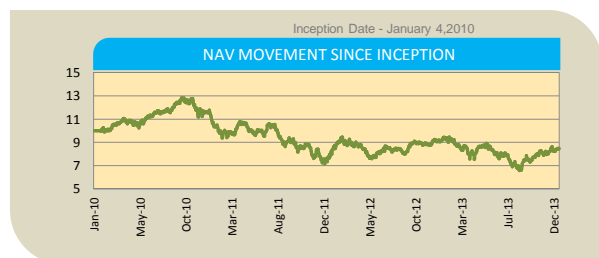
Portfolio Return

As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-4.1%	-10.3%	-7.8%
Benchmark**	-8.3%	-10.5%	-4.2%

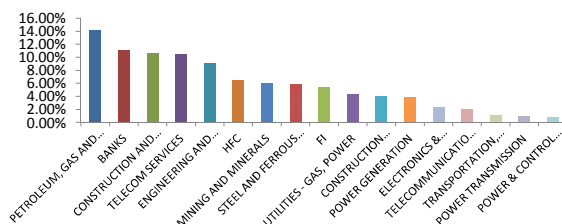
Note: Past returns are not indicative of future performance.
Pension Unit Linked INFRASTRUCTURE FUND

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.59%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.13
Larsen & Toubro Ltd.	9.02
ICICI Bank Ltd.	5.23
HDFC Ltd.	5.04
Reliance Industries Ltd.	4.90
NTPC Ltd.	3.86
Supreme Infrastructure India Ltd.	3.54
National Mineral Development Corporation Ltd.	3.53
HDFC Bank Ltd.	3.39
Tata Power Co. Ltd.	3.34
Others	47.61

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.41%
--------------------------------	--------------

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

* 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

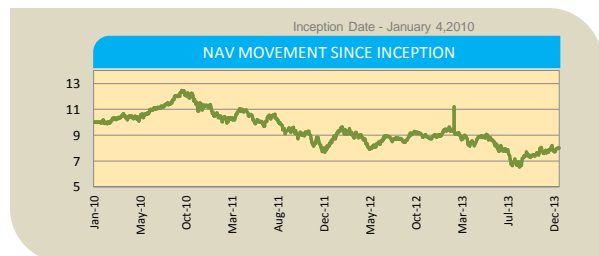
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-5.4%	-10.7%	-12.2%
Benchmark**	-11.9%	-14.5%	-19.4%

Note: Past returns are not indicative of future performance.

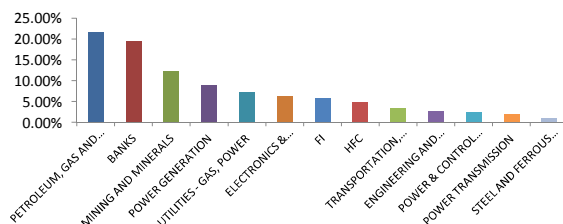
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.38%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	8.79
State Bank of India	8.36
NTPC Ltd.	8.28
Indraprastha Gas Ltd.	7.14
Coal India Ltd.	6.32
Bharat Electronics Ltd.	6.24
Bank of Baroda	6.09
National Mineral Development Corporation Ltd.	5.14
LIC Housing Finance Ltd.	4.89
Power Finance Corporation Ltd.	3.64
Others	33.49

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CASH AND MONEY MARKETS*	1.62%
--------------------------------	--------------

PORTFOLIO TOTAL	100.00%
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* 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

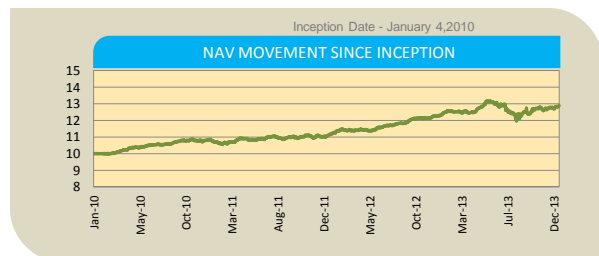
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.7%	5.9%	4.2%
Benchmark**	6.4%	6.0%	4.4%

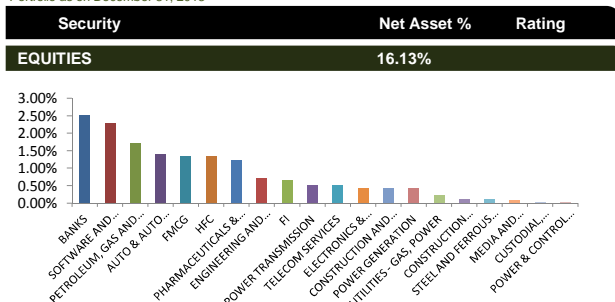
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.38
ITC Ltd.	1.33
HDFC Ltd.	1.24
HDFC Bank Ltd.	1.09
Infosys Ltd.	1.06
ICICI Bank Ltd.	0.84
Tata Consultancy Services Ltd.	0.83
Larsen & Toubro Ltd.	0.70
Power Grid Corporation of India Ltd.	0.51
Bharti Airtel Ltd.	0.51
Others	6.64

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GOVERNMENT SECURITIES

8.20% GOI 2025	16.44
8.83% GOI 2041	5.97
8.28% GOI 2027	4.00
8.97% GOI 2030	3.36
7.16% GOI 2023	3.35
9.15% GOI 2024	1.92
8.28% GOI 2032	1.68
8.30% GOI 2042	1.56
8.93% Punjab SDL 2022	0.93
8.79% Gujarat SDL 2022	0.92
8.48% Maharashtra SDL 2020	0.36
8.13% GOI 2022	0.25
Total	40.74

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.03	AAA
LIC Housing Finance Ltd.	6.05	AAA
Power Finance Corporation Ltd.	4.46	AAA
Export-Import Bank of India Ltd.	3.79	AAA
Tata Sons Ltd.	3.01	AAA
Power Grid Corporation of India Ltd.	2.86	AAA
NABARD	2.66	AAA
India Infrastructure Finance Company Ltd.	1.12	AAA
IndusInd Bank Ltd.	0.38	AA
Rural Electrification Corporation	0.38	AAA
Total	33.74	

CASH AND MONEY MARKETS* 9.39%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

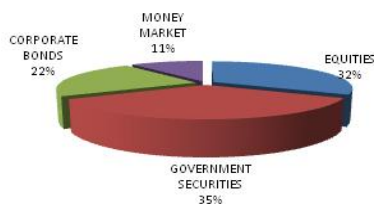
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

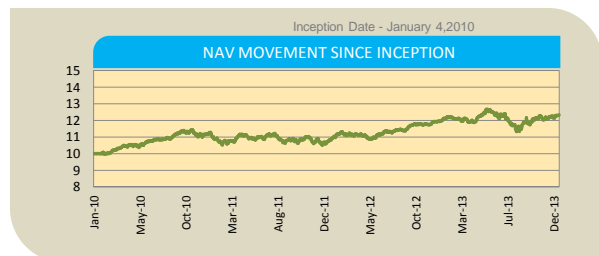
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.5%	3.1%	2.7%
Benchmark**	6.7%	5.0%	5.2%

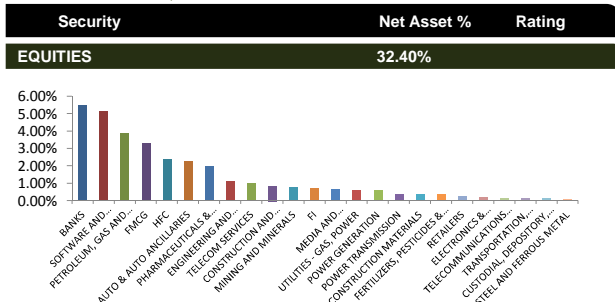
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on December 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.28
Infosys Ltd.	2.85
Reliance Industries Ltd.	2.29
HDFC Ltd.	2.25
HDFC Bank Ltd.	2.11
ICICI Bank Ltd.	2.07
Tata Consultancy Services Ltd.	1.66
Mahindra & Mahindra Ltd.	1.03
Larsen & Toubro Ltd.	1.00
Bharti Airtel Ltd.	0.99
Others	12.87

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.20% GOI 2025	7.59
8.28% GOI 2027	5.01
8.83% GOI 2041	4.44
7.16% GOI 2023	4.39
8.30% GOI 2042	3.51
8.97% GOI 2030	2.69
8.33% GOI 2026	2.46
8.24% GOI 2027	2.32
8.93% Punjab SDL 2022	1.22
8.79% Gujarat SDL 2022	0.60
8.48% Maharashtra SDL 2020	0.35
8.13% GOI 2022	0.07
Total	34.65

CORPORATE BONDS

LIC Housing Finance Ltd.	3.75	AAA
ACC Ltd.	3.47	AAA
Power Finance Corporation Ltd.	3.40	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.08	AAA
Power Grid Corporation of India Ltd.	2.49	AAA
Export-Import Bank of India Ltd.	2.00	AAA
Tata Sons Ltd.	1.75	AAA
NABARD	0.75	AAA
India Infrastructure Finance Company Ltd.	0.49	AAA
HDFC Ltd.	0.48	AAA
Rural Electrification Corporation	0.47	AAA
IndusInd Bank Ltd.	0.25	AA
Total	22.38	

CASH AND MONEY MARKETS* **10.57%**
PORTFOLIO TOTAL **100.00%**

* 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

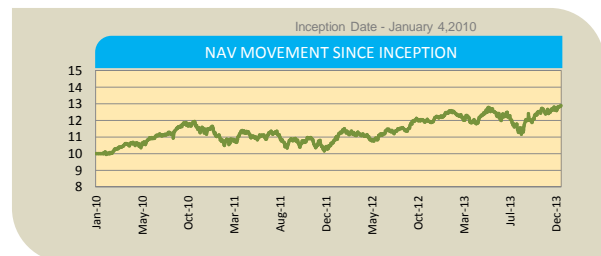
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.7%	3.6%	4.8%
Benchmark**	6.5%	3.9%	5.8%

Note: Past returns are not indicative of future performance.

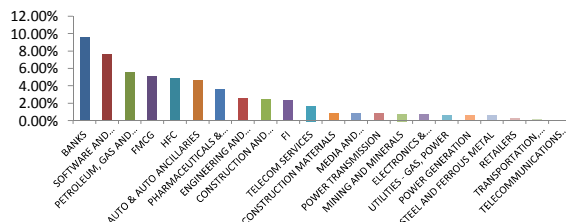
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	55.66%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.56
HDFC Ltd.	4.44
Infosys Ltd.	4.15
Reliance Industries Ltd.	4.09
HDFC Bank Ltd.	3.33
ICICI Bank Ltd.	3.28
Tata Consultancy Services Ltd.	2.84
Larsen & Toubro Ltd.	2.52
Bharti Airtel Ltd.	1.67
Mahindra & Mahindra Ltd.	1.37
Others	23.41

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GOVERNMENT SECURITIES

8.20% GOI 2025	4.86
8.28% GOI 2032	2.74
8.97% GOI 2030	2.06
8.83% GOI 2041	1.89
8.30% GOI 2042	1.59
8.93% Punjab SDL 2022	0.86
8.48% Maharashtra SDL 2020	0.03
Total	14.03

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.32	AAA
Export-Import Bank of India Ltd.	3.84	AAA
LIC Housing Finance Ltd.	3.16	AAA
Power Finance Corporation Ltd.	2.81	AAA
Tata Sons Ltd.	2.47	AAA
NABARD	1.76	AAA
HDFC Ltd.	1.02	AAA
Total	23.38	

CASH AND MONEY MARKETS*	6.93%
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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 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

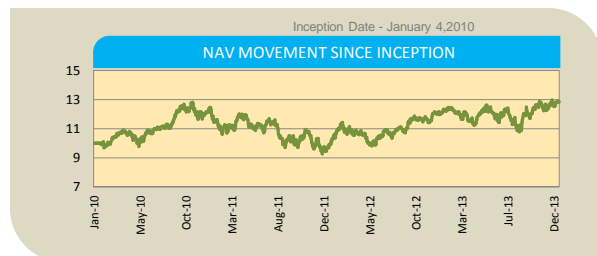
As on December 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.6%	1.2%	6.2%
Benchmark**	6.0%	0.9%	6.8%

Note: Past returns are not indicative of future performance.

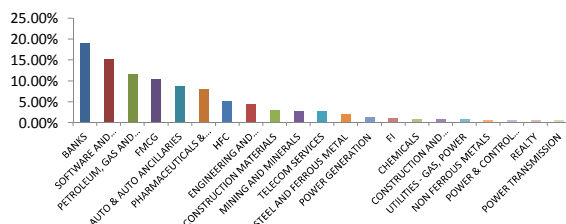
****Benchmark for this fund is CNX NIFTY INDEX**

NAV Movement



Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES	99.30%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.06
Infosys Ltd.	6.97
Reliance Industries Ltd.	6.95
ICICI Bank Ltd.	6.08
Tata Consultancy Services Ltd.	5.17
HDFC Ltd.	5.08
HDFC Bank Ltd.	4.82
Larsen & Toubro Ltd.	4.45
Tata Motors Ltd.	3.21
Bharti Airtel Ltd.	2.64
Others	45.87

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CASH AND MONEY MARKETS*	0.70%
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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, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.84	
Mahindra & Mahindra Ltd.	0.31	
Maruti Suzuki India Ltd.	0.20	
Bajaj Auto Ltd.	0.19	
Hero MotoCorp Ltd.	0.11	
Tata Motors Ltd.	0.03	
BANKS	2.61	
ICICI Bank Ltd.	0.89	
HDFC Bank Ltd.	0.88	
State Bank of India	0.45	
Axis Bank Ltd.	0.25	
Federal Bank Ltd.	0.08	
Bank of Baroda	0.05	
Punjab National Bank	0.01	
CONSTRUCTION AND INFRASTRUCTURE	0.06	
Unity Infraprojects Ltd.	0.05	
IVRCL Ltd.	0.01	
CONSTRUCTION MATERIALS	0.08	
ACC Ltd.	0.08	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIO	0.06	
Credit Analysis & Research Ltd	0.06	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.22	
Bharat Electronics Ltd.	0.22	
ENGINEERING AND CAPITAL GOODS	0.68	
Larsen & Toubro Ltd.	0.55	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.08	
UPL Ltd.	0.08	
FI	0.26	
Power Finance Corporation Ltd.	0.15	
IDFC Ltd.	0.11	
FMCG	1.39	
ITC Ltd.	1.28	
Hindustan Unilever Ltd.	0.11	
HFC	0.99	
HDFC Ltd.	0.97	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.19	
Jagran Prakashan Ltd.	0.15	
Zee Entertainment Enterprises Ltd.	0.04	
MINING AND MINERALS	0.28	
National Mineral Development Corporation Ltd.	0.20	
Coal India Ltd.	0.08	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.84	
Reliance Industries Ltd.	1.13	
Oil and Natural Gas Corporation Ltd.	0.37	
Gail (India) Ltd.	0.14	
Hindustan Petroleum Corporation Ltd.	0.11	
Oil India Ltd.	0.09	
PHARMACEUTICALS & BIOTECHNOLOGY	1.45	
Cipla Ltd.	0.37	
Glenmark Pharmaceuticals Ltd.	0.26	
Sun Pharmaceuticals Industries Ltd.	0.22	
Cadila Healthcare Ltd.	0.21	
Lupin Ltd.	0.20	
Dr Reddys Laboratories Ltd.	0.19	
POWER GENERATION	0.35	
NTPC Ltd.	0.28	
NHPC	0.07	
POWER TRANSMISSION	0.18	
Power Grid Corporation of India Ltd.	0.18	
SOFTWARE AND CONSULTANCY SERVICES	2.55	
Infosys Ltd.	1.27	
Tata Consultancy Services Ltd.	0.92	
HCL Technologies Ltd.	0.36	
STEEL AND FERROUS METAL	0.13	

Security	Net Asset %	Rating
Jindal Steel and Power Ltd.	0.13	
TELECOM SERVICES	0.40	
Bharti Airtel Ltd.	0.40	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURING	0.11	
Bharti Infratel Ltd	0.11	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.05	
Container Corporation Of India Ltd.	0.05	
UTILITIES - GAS, POWER	0.49	
Tata Power Co. Ltd.	0.28	
Indraprastha Gas Ltd.	0.21	
Total	15.29	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.07	
Bajaj Auto Ltd.	0.31	
Mahindra & Mahindra Ltd.	0.26	
Hero MotoCorp Ltd.	0.22	
Maruti Suzuki India Ltd.	0.20	
Tata Motors Ltd.	0.08	
BANKS	2.79	
HDFC Bank Ltd.	1.01	
ICICI Bank Ltd.	0.93	
State Bank of India	0.44	
Axis Bank Ltd.	0.15	
Bank of Baroda	0.15	
Federal Bank Ltd.	0.10	
Oriental Bank of Commerce Ltd.	0.01	
CONSTRUCTION AND INFRASTRUCTURE	0.32	
IVRCL Ltd.	0.13	
Supreme Infrastructure India Ltd.	0.10	
GMR Infrastructure Ltd.	0.06	
JaiPrakash Associates Ltd.	0.03	
CONSTRUCTION MATERIALS	0.15	
ACC Ltd.	0.15	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATII	0.05	
Credit Analysis & Research Ltd	0.05	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.21	
Bharat Electronics Ltd.	0.21	
ENGINEERING AND CAPITAL GOODS	0.66	
Larsen & Toubro Ltd.	0.66	
FI	0.96	
Power Finance Corporation Ltd.	0.57	
Rural Electrification Corporation	0.29	
IDFC Ltd.	0.10	
FMCG	1.40	
ITC Ltd.	1.30	
Hindustan Unilever Ltd.	0.10	
HFC	1.12	
HDFC Ltd.	1.09	
LIC Housing Finance Ltd.	0.03	
MEDIA AND ENTERTAINMENT	0.12	
Jagran Prakashan Ltd.	0.12	
MINING AND MINERALS	0.08	
National Mineral Development Corporation Ltd.	0.08	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	2.01	
Reliance Industries Ltd.	1.30	
Oil and Natural Gas Corporation Ltd.	0.27	
Gail (India) Ltd.	0.18	
Oil India Ltd.	0.13	
Hindustan Petroleum Corporation Ltd.	0.08	
Bharat Petroleum Corporation Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.46	
Cipla Ltd.	0.36	
Sun Pharmaceuticals Industries Ltd.	0.31	
Lupin Ltd.	0.24	
Cadila Healthcare Ltd.	0.20	
Glenmark Pharmaceuticals Ltd.	0.19	
Dr Reddys Laboratories Ltd.	0.16	
POWER GENERATION	0.23	
NTPC Ltd.	0.17	
NHPC	0.06	
POWER TRANSMISSION	0.25	
Power Grid Corporation of India Ltd.	0.25	
SOFTWARE AND CONSULTANCY SERVICES	2.64	
Infosys Ltd.	1.28	
Tata Consultancy Services Ltd.	0.96	
HCL Technologies Ltd.	0.40	
STEEL AND FERROUS METAL	0.13	

Security	Net Asset %	Rating
Jindal Steel and Power Ltd.	0.13	
TELECOM SERVICES	0.50	
Bharti Airtel Ltd.	0.50	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.11	
Bharti Infratel Ltd	0.11	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.20	
Container Corporation Of India Ltd.	0.20	
UTILITIES - GAS, POWER	0.41	
Indraprastha Gas Ltd.	0.27	
Tata Power Co. Ltd.	0.14	
Total	16.87	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.66	
Mahindra & Mahindra Ltd.	1.00	
Bajaj Auto Ltd.	0.53	
Hero MotoCorp Ltd.	0.50	
Maruti Suzuki India Ltd.	0.40	
Tata Motors Ltd.	0.23	
BANKS	6.15	
ICICI Bank Ltd.	2.09	
HDFC Bank Ltd.	1.94	
State Bank of India	0.84	
Axis Bank Ltd.	0.49	
Bank of Baroda	0.28	
Federal Bank Ltd.	0.20	
Punjab National Bank	0.18	
Indian Bank	0.08	
Oriental Bank of Commerce Ltd.	0.05	
CONSTRUCTION AND INFRASTRUCTURE	0.54	
JaiPrakash Associates Ltd.	0.18	
NCC Ltd.	0.18	
Supreme Infrastructure India Ltd.	0.10	
IVRCL Ltd.	0.05	
Unity Infraprojects Ltd.	0.03	
CONSTRUCTION MATERIALS	0.19	
ACC Ltd.	0.19	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIO	0.14	
Credit Analysis & Research Ltd	0.14	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.56	
Bharat Electronics Ltd.	0.56	
ENGINEERING AND CAPITAL GOODS	1.38	
Larsen & Toubro Ltd.	1.16	
Engineers India Ltd.	0.22	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.08	
UPL Ltd.	0.08	
FI	1.12	
IDFC Ltd.	0.44	
Power Finance Corporation Ltd.	0.39	
Rural Electrification Corporation	0.29	
FMCG	3.14	
ITC Ltd.	2.98	
Hindustan Unilever Ltd.	0.16	
HFC	2.78	
HDFC Ltd.	2.22	
LIC Housing Finance Ltd.	0.56	
MEDIA AND ENTERTAINMENT	0.71	
Jagran Prakashan Ltd.	0.71	
MINING AND MINERALS	0.64	
National Mineral Development Corporation Ltd.	0.47	
Coal India Ltd.	0.17	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	4.02	
Reliance Industries Ltd.	2.37	
Oil and Natural Gas Corporation Ltd.	1.05	
Gail (India) Ltd.	0.27	
Hindustan Petroleum Corporation Ltd.	0.09	
Sintex Industries Ltd.	0.09	
Oil India Ltd.	0.07	
Cairn India Ltd.	0.05	
Bharat Petroleum Corporation Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	2.86	
Cipla Ltd.	0.71	
Cadila Healthcare Ltd.	0.58	
Lupin Ltd.	0.50	
Dr Reddys Laboratories Ltd.	0.38	
Glenmark Pharmaceuticals Ltd.	0.37	
Sun Pharmaceuticals Industries Ltd.	0.32	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.10	

Security	Net Asset %	Rating
Bharat Heavy Electricals Ltd.	0.10	
POWER GENERATION	0.70	
NTPC Ltd.	0.70	
POWER TRANSMISSION	0.25	
Power Grid Corporation of India Ltd.	0.25	
SOFTWARE AND CONSULTANCY SERVICES	5.80	
Infosys Ltd.	3.05	
Tata Consultancy Services Ltd.	2.13	
HCL Technologies Ltd.	0.62	
STEEL AND FERROUS METAL	0.56	
Maharashtra Seamless Ltd.	0.32	
Jindal Steel and Power Ltd.	0.24	
TELECOM SERVICES	0.96	
Bharti Airtel Ltd.	0.96	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURE	0.20	
Bharti Infratel Ltd	0.20	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.25	
Container Corporation Of India Ltd.	0.25	
UTILITIES - GAS, POWER	0.90	
Tata Power Co. Ltd.	0.49	
Indraprastha Gas Ltd.	0.41	

Total **36.69**

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	4.82	
Mahindra & Mahindra Ltd.	1.78	
Bajaj Auto Ltd.	1.04	
Maruti Suzuki India Ltd.	1.03	
Hero MotoCorp Ltd.	0.60	
Tata Motors Ltd.	0.37	
BANKS	13.83	
ICICI Bank Ltd.	4.77	
HDFC Bank Ltd.	4.15	
State Bank of India	2.35	
Axis Bank Ltd.	0.83	
Bank of Baroda	0.59	
Federal Bank Ltd.	0.52	
Punjab National Bank	0.30	
Oriental Bank of Commerce Ltd.	0.25	
Indian Bank	0.07	
CONSTRUCTION AND INFRASTRUCTURE	0.93	
IVRCL Ltd.	0.31	
GMR Infrastructure Ltd.	0.24	
NCC Ltd.	0.24	
JaiPrakash Associates Ltd.	0.14	
CONSTRUCTION MATERIALS	0.53	
ACC Ltd.	0.53	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATII	0.06	
Credit Analysis & Research Ltd	0.06	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.33	
Bharat Electronics Ltd.	1.33	
ENGINEERING AND CAPITAL GOODS	2.87	
Larsen & Toubro Ltd.	2.86	
Engineers India Ltd.	0.01	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.23	
UPL Ltd.	0.23	
FI	1.85	
IDFC Ltd.	0.70	
Power Finance Corporation Ltd.	0.62	
Rural Electrification Corporation	0.53	
FMCG	6.64	
ITC Ltd.	6.48	
Hindustan Unilever Ltd.	0.16	
HFC	5.26	
HDFC Ltd.	5.01	
LIC Housing Finance Ltd.	0.25	
MEDIA AND ENTERTAINMENT	0.53	
Jagran Prakashan Ltd.	0.50	
Zee Entertainment Enterprises Ltd.	0.03	
MINING AND MINERALS	1.36	
National Mineral Development Corporation Ltd.	0.93	
Coal India Ltd.	0.36	
Sesa Sterlite Ltd.	0.07	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	8.98	
Reliance Industries Ltd.	5.34	
Oil and Natural Gas Corporation Ltd.	1.74	
Gail (India) Ltd.	0.66	
Oil India Ltd.	0.44	
Hindustan Petroleum Corporation Ltd.	0.37	
Cairn India Ltd.	0.19	
Sintex Industries Ltd.	0.15	
Bharat Petroleum Corporation Ltd.	0.09	
PHARMACEUTICALS & BIOTECHNOLOGY	5.90	
Cipla Ltd.	1.44	
Cadila Healthcare Ltd.	1.19	
Dr Reddys Laboratories Ltd.	1.02	
Glenmark Pharmaceuticals Ltd.	0.96	
Lupin Ltd.	0.78	
Sun Pharmaceuticals Industries Ltd.	0.51	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.19	

Security	Net Asset %	Rating
Bharat Heavy Electricals Ltd.	0.15	
BGR Energy Systems Ltd.	0.04	
POWER GENERATION	1.82	
NTPC Ltd.	1.55	
NHPC	0.27	
POWER TRANSMISSION	0.38	
Power Grid Corporation of India Ltd.	0.38	
RETAILERS	0.21	
Future Retail Ltd.	0.21	
SOFTWARE AND CONSULTANCY SERVICES	12.27	
Infosys Ltd.	6.07	
Tata Consultancy Services Ltd.	4.45	
HCL Technologies Ltd.	1.36	
Mphasis Ltd.	0.39	
STEEL AND FERROUS METAL	1.11	
Maharashtra Seamless Ltd.	0.71	
Jindal Steel and Power Ltd.	0.40	
TELECOM SERVICES	2.26	
Bharti Airtel Ltd.	2.26	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.47	
Bharti Infratel Ltd	0.47	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.14	
Container Corporation Of India Ltd.	0.14	
UTILITIES - GAS, POWER	2.32	
Tata Power Co. Ltd.	1.27	
Indraprastha Gas Ltd.	1.05	

Total **76.29**

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.32	
Mahindra & Mahindra Ltd.	2.63	
Bajaj Auto Ltd.	1.99	
Hero MotoCorp Ltd.	1.73	
Tata Motors Ltd.	1.66	
Maruti Suzuki India Ltd.	1.31	
BANKS	16.22	
ICICI Bank Ltd.	6.43	
HDFC Bank Ltd.	4.38	
State Bank of India	1.88	
Axis Bank Ltd.	1.16	
Bank of Baroda	1.02	
Federal Bank Ltd.	0.57	
Indian Bank	0.40	
Oriental Bank of Commerce Ltd.	0.30	
Punjab National Bank	0.08	
CONSTRUCTION AND INFRASTRUCTURE	4.19	
Supreme Infrastructure India Ltd.	1.35	
JaiPrakash Associates Ltd.	0.69	
NCC Ltd.	0.62	
GMR Infrastructure Ltd.	0.58	
IVRCL Ltd.	0.52	
Unity Infraprojects Ltd.	0.43	
CONSTRUCTION MATERIALS	0.50	
ACC Ltd.	0.50	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.46	
Bharat Electronics Ltd.	1.46	
ENGINEERING AND CAPITAL GOODS	4.08	
Larsen & Toubro Ltd.	4.08	
FI	3.23	
IDFC Ltd.	1.40	
Rural Electrification Corporation	1.09	
Power Finance Corporation Ltd.	0.74	
FMCG	8.68	
ITC Ltd.	8.00	
Hindustan Unilever Ltd.	0.68	
HFC	8.00	
HDFC Ltd.	6.02	
LIC Housing Finance Ltd.	1.98	
MEDIA AND ENTERTAINMENT	1.26	
Jagran Prakashan Ltd.	1.24	
Zee Entertainment Enterprises Ltd.	0.02	
MINING AND MINERALS	1.78	
National Mineral Development Corporation Ltd.	0.65	
MOIL Ltd.	0.53	
Sesa Sterlite Ltd.	0.50	
Coal India Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	10.61	
Reliance Industries Ltd.	6.73	
Oil and Natural Gas Corporation Ltd.	1.82	
Bharat Petroleum Corporation Ltd.	1.42	
Sintex Industries Ltd.	0.53	
Gail (India) Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	6.68	
Sun Pharmaceuticals Industries Ltd.	1.91	
Cipla Ltd.	1.87	
Dr Reddys Laboratories Ltd.	1.15	
Lupin Ltd.	0.93	
Glenmark Pharmaceuticals Ltd.	0.60	
Cadilla Healthcare Ltd.	0.22	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.09	
BGR Energy Systems Ltd.	0.09	
POWER GENERATION	1.25	
NTPC Ltd.	1.20	
NHPC	0.05	
POWER TRANSMISSION	0.44	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.44	
RETAILERS	0.54	
Future Retail Ltd.	0.54	
SOFTWARE AND CONSULTANCY SERVICES	14.24	
Infosys Ltd.	6.94	
Tata Consultancy Services Ltd.	6.10	
HCL Technologies Ltd.	1.20	
STEEL AND FERROUS METAL	0.21	
Jindal Steel and Power Ltd.	0.21	
TELECOM SERVICES	2.96	
Bharti Airtel Ltd.	2.96	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.72	
Container Corporation Of India Ltd.	0.72	
UTILITIES - GAS, POWER	1.32	
Indraprastha Gas Ltd.	0.96	
Tata Power Co. Ltd.	0.36	
Total	97.78	

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.25	
Tata Motors Ltd.	3.21	
Mahindra & Mahindra Ltd.	2.32	
Bajaj Auto Ltd.	1.56	
Hero MotoCorp Ltd.	1.34	
Maruti Suzuki India Ltd.	0.82	
BANKS	18.26	
ICICI Bank Ltd.	5.92	
HDFC Bank Ltd.	4.87	
State Bank of India	2.13	
Axis Bank Ltd.	1.67	
Kotak Mahindra Bank Ltd.	1.37	
IndusInd Bank Ltd.	1.02	
Bank of Baroda	0.83	
Punjab National Bank	0.45	
CHEMICALS	0.80	
Asian Paints Ltd.	0.80	
CONSTRUCTION AND INFRASTRUCTURE	0.58	
JaiPrakash Associates Ltd.	0.58	
CONSTRUCTION MATERIALS	2.85	
Ultratech Cement Ltd.	0.90	
Ambuja Cements Ltd.	0.73	
Grasim Industries Ltd.	0.69	
ACC Ltd.	0.53	
ENGINEERING AND CAPITAL GOODS	4.41	
Larsen & Toubro Ltd.	4.41	
FI	0.92	
IDFC Ltd.	0.92	
FMCG	11.00	
ITC Ltd.	8.54	
Hindustan Unilever Ltd.	2.46	
HFC	5.20	
HDFC Ltd.	5.20	
MINING AND MINERALS	2.58	
Sesa Sterlite Ltd.	1.58	
National Mineral Development Corporation Ltd.	0.54	
Coal India Ltd.	0.46	
NON FERROUS METALS	0.68	
Hindalco Industries Ltd.	0.68	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	11.99	
Reliance Industries Ltd.	7.07	
Oil and Natural Gas Corporation Ltd.	2.35	
Cairn India Ltd.	1.02	
Bharat Petroleum Corporation Ltd.	0.82	
Gail (India) Ltd.	0.73	
PHARMACEUTICALS & BIOTECHNOLOGY	7.26	
Dr Reddys Laboratories Ltd.	2.13	
Sun Pharmaceuticals Industries Ltd.	2.07	
Cipla Ltd.	1.73	
Lupin Ltd.	1.03	
Ranbaxy Laboratories Ltd.	0.30	
POWER & CONTROL EQUIPMENT MANUFACTUREI	0.59	
Bharat Heavy Electricals Ltd.	0.59	
POWER GENERATION	1.28	
NTPC Ltd.	1.28	
POWER TRANSMISSION	0.57	
Power Grid Corporation of India Ltd.	0.57	
REALTY	0.62	
DLF Ltd.	0.62	
SOFTWARE AND CONSULTANCY SERVICES	15.38	
Infosys Ltd.	7.16	
Tata Consultancy Services Ltd.	5.41	
Wipro Ltd.	1.41	
HCL Technologies Ltd.	1.40	
STEEL AND FERROUS METAL	2.05	

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
Tata Steel Ltd.	1.52	
Jindal Steel and Power Ltd.	0.53	
TELECOM SERVICES	2.62	
Bharti Airtel Ltd.	2.62	
UTILITIES - GAS, POWER	0.73	
Tata Power Co. Ltd.	0.73	
Total	99.62	

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKS	19.02	
State Bank of India	8.72	
Bank of Baroda	5.76	
Indian Bank	2.66	
Oriental Bank of Commerce Ltd.	1.66	
Punjab National Bank	0.22	
ELECTRONICS & ELECTRICAL EQUIPMENTS	6.52	
Bharat Electronics Ltd.	6.52	
ENGINEERING AND CAPITAL GOODS	2.90	
Engineers India Ltd.	2.90	
FI	6.19	
Power Finance Corporation Ltd.	3.79	
Rural Electrification Corporation	2.40	
HFC	5.27	
LIC Housing Finance Ltd.	5.27	
MINING AND MINERALS	12.75	
Coal India Ltd.	6.34	
National Mineral Development Corporation Ltd.	5.62	
MOIL Ltd.	0.79	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	20.38	
Oil and Natural Gas Corporation Ltd.	8.42	
Gail (India) Ltd.	3.51	
Bharat Petroleum Corporation Ltd.	2.67	
Oil India Ltd.	2.25	
Hindustan Petroleum Corporation Ltd.	1.83	
Indian Oil Corporation Ltd.	1.70	
POWER & CONTROL EQUIPMENT MANUFACTURE	2.38	
Bharat Heavy Electricals Ltd.	2.38	
POWER GENERATION	8.99	
NTPC Ltd.	8.19	
NHPC	0.80	
POWER TRANSMISSION	1.88	
Power Grid Corporation of India Ltd.	1.88	
STEEL AND FERROUS METAL	0.91	
Steel Authority of India Ltd.	0.91	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	3.21	
Container Corporation Of India Ltd.	3.21	
UTILITIES - GAS, POWER	7.91	
Indraprastha Gas Ltd.	7.91	
Total	98.31	

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Portfolio as on December 31 , 2013

Security	Net Asset %	Rating
EQUITIES		
BANKS	10.09	
ICICI Bank Ltd.	5.10	
HDFC Bank Ltd.	2.58	
State Bank of India	2.08	
Federal Bank Ltd.	0.30	
Bank of Baroda	0.03	
CONSTRUCTION AND INFRASTRUCTURE	12.87	
Supreme Infrastructure India Ltd.	4.17	
Unity Infraprojects Ltd.	3.24	
GMR Infrastructure Ltd.	1.67	
NCC Ltd.	1.61	
JaiPrakash Associates Ltd.	1.19	
IVRCL Ltd.	0.99	
CONSTRUCTION MATERIALS	3.89	
ACC Ltd.	2.30	
Ambuja Cements Ltd.	1.59	
ELECTRONICS & ELECTRICAL EQUIPMENTS	2.66	
Bharat Electronics Ltd.	2.66	
ENGINEERING AND CAPITAL GOODS	8.64	
Larsen & Toubro Ltd.	8.39	
Engineers India Ltd.	0.25	
FI	5.40	
IDFC Ltd.	2.95	
Power Finance Corporation Ltd.	1.56	
Rural Electrification Corporation	0.89	
HFC	5.79	
HDFC Ltd.	4.31	
LIC Housing Finance Ltd.	1.48	
MINING AND MINERALS	6.41	
National Mineral Development Corporation Ltd.	3.22	
Sesa Sterlite Ltd.	1.51	
Coal India Ltd.	1.18	
MOIL Ltd.	0.50	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	13.07	
Reliance Industries Ltd.	4.92	
Oil and Natural Gas Corporation Ltd.	2.12	
Gail (India) Ltd.	1.81	
Sintex Industries Ltd.	1.54	
Bharat Petroleum Corporation Ltd.	1.36	
Hindustan Petroleum Corporation Ltd.	0.96	
Cairn India Ltd.	0.19	
Oil India Ltd.	0.17	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.41	
Bharat Heavy Electricals Ltd.	0.24	
BGR Energy Systems Ltd.	0.17	
POWER GENERATION	3.94	
NTPC Ltd.	3.89	
NHPC	0.05	
POWER TRANSMISSION	0.97	
Power Grid Corporation of India Ltd.	0.84	
Kalpataru Power Transmission Ltd.	0.13	
STEEL AND FERROUS METAL	5.78	
Tata Steel Ltd.	2.50	
Jindal Steel and Power Ltd.	2.49	
Steel Authority of India Ltd.	0.79	
TELECOM SERVICES	10.48	
Bharti Airtel Ltd.	9.30	
Idea Cellular Ltd.	1.18	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	2.48	
Bharti Infratel Ltd.	2.48	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.96	
Container Corporation Of India Ltd.	0.96	
UTILITIES - GAS, POWER	4.20	
Tata Power Co. Ltd.	3.00	
Indraprastha Gas Ltd.	1.00	

Security	Net Asset %	Rating
Gujarat Gas Co. Ltd.	0.20	
Total	98.04	

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.95	
Tata Motors Ltd.	1.11	
Mahindra & Mahindra Ltd.	0.73	
Maruti Suzuki India Ltd.	0.47	
Hero MotoCorp Ltd.	0.33	
Bajaj Auto Ltd.	0.31	
BANKS	7.36	
ICICI Bank Ltd.	2.71	
HDFC Bank Ltd.	2.22	
State Bank of India	0.87	
Axis Bank Ltd.	0.66	
Kotak Mahindra Bank Ltd.	0.46	
Bank of Baroda	0.23	
Punjab National Bank	0.17	
IndusInd Bank Ltd.	0.04	
CHEMICALS	0.31	
Asian Paints Ltd.	0.31	
CONSTRUCTION AND INFRASTRUCTURE	0.12	
JaiPrakash Associates Ltd.	0.12	
CONSTRUCTION MATERIALS	0.85	
Ambuja Cements Ltd.	0.23	
ACC Ltd.	0.22	
Ultratech Cement Ltd.	0.22	
Grasim Industries Ltd.	0.18	
ENGINEERING AND CAPITAL GOODS	1.66	
Larsen & Toubro Ltd.	1.66	
FI	0.18	
IDFC Ltd.	0.18	
FMCG	3.34	
ITC Ltd.	3.27	
Hindustan Unilever Ltd.	0.07	
HFC	1.71	
HDFC Ltd.	1.71	
MINING AND MINERALS	0.32	
Sesa Sterlite Ltd.	0.14	
National Mineral Development Corporation Ltd.	0.10	
Coal India Ltd.	0.08	
NON FERROUS METALS	0.27	
Hindalco Industries Ltd.	0.27	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	4.54	
Reliance Industries Ltd.	3.04	
Oil and Natural Gas Corporation Ltd.	0.82	
Gail (India) Ltd.	0.31	
Cairn India Ltd.	0.21	
Bharat Petroleum Corporation Ltd.	0.16	
PHARMACEUTICALS & BIOTECHNOLOGY	1.92	
Sun Pharmaceuticals Industries Ltd.	0.85	
Dr Reddys Laboratories Ltd.	0.51	
Cipla Ltd.	0.41	
Ranbaxy Laboratories Ltd.	0.12	
Lupin Ltd.	0.03	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.27	
Bharat Heavy Electricals Ltd.	0.27	
POWER GENERATION	0.12	
NTPC Ltd.	0.12	
POWER TRANSMISSION	0.02	
Power Grid Corporation of India Ltd.	0.02	
REALTY	0.11	
DLF Ltd.	0.11	
SOFTWARE AND CONSULTANCY SERVICES	6.16	
Infosys Ltd.	3.50	
Tata Consultancy Services Ltd.	1.97	
HCL Technologies Ltd.	0.51	
Wipro Ltd.	0.18	
STEEL AND FERROUS METAL	0.62	

Security	Net Asset %	Rating
Tata Steel Ltd.	0.47	
Jindal Steel and Power Ltd.	0.15	
TELECOM SERVICES	0.76	
Bharti Airtel Ltd.	0.76	
UTILITIES - GAS, POWER	0.30	
Tata Power Co. Ltd.	0.30	
Total	33.89	

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.00	
Mahindra & Mahindra Ltd.	2.45	
Bajaj Auto Ltd.	2.00	
Tata Motors Ltd.	1.29	
Hero MotoCorp Ltd.	1.15	
Maruti Suzuki India Ltd.	1.11	
BANKS	16.49	
ICICI Bank Ltd.	6.24	
HDFC Bank Ltd.	4.76	
State Bank of India	2.20	
Axis Bank Ltd.	1.23	
Bank of Baroda	0.72	
Federal Bank Ltd.	0.58	
Indian Bank	0.51	
Oriental Bank of Commerce Ltd.	0.25	
CONSTRUCTION AND INFRASTRUCTURE	3.96	
Supreme Infrastructure India Ltd.	1.15	
JaiPrakash Associates Ltd.	0.75	
GMR Infrastructure Ltd.	0.73	
NCC Ltd.	0.50	
Unity Infraprojects Ltd.	0.44	
IVRCL Ltd.	0.39	
CONSTRUCTION MATERIALS	0.81	
ACC Ltd.	0.61	
Ambuja Cements Ltd.	0.20	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.39	
Bharat Electronics Ltd.	1.39	
ENGINEERING AND CAPITAL GOODS	4.30	
Larsen & Toubro Ltd.	4.30	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.03	
UPL Ltd.	0.03	
FI	3.59	
Rural Electrification Corporation	1.41	
IDFC Ltd.	1.38	
Power Finance Corporation Ltd.	0.80	
FMCG	8.86	
ITC Ltd.	8.29	
Hindustan Unilever Ltd.	0.57	
HFC	7.51	
HDFC Ltd.	5.92	
LIC Housing Finance Ltd.	1.59	
MEDIA AND ENTERTAINMENT	1.62	
Jagran Prakashan Ltd.	1.59	
Zee Entertainment Enterprises Ltd.	0.03	
MINING AND MINERALS	0.83	
National Mineral Development Corporation Ltd.	0.53	
Sesa Sterlite Ltd.	0.20	
Coal India Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	9.94	
Reliance Industries Ltd.	6.47	
Oil and Natural Gas Corporation Ltd.	2.17	
Bharat Petroleum Corporation Ltd.	0.75	
Gail (India) Ltd.	0.30	
Hindustan Petroleum Corporation Ltd.	0.13	
Oil India Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	7.33	
Cipla Ltd.	1.62	
Sun Pharmaceuticals Industries Ltd.	1.47	
Lupin Ltd.	1.24	
Dr Reddys Laboratories Ltd.	1.21	
Glenmark Pharmaceuticals Ltd.	1.06	
Cadila Healthcare Ltd.	0.73	
POWER GENERATION	1.20	
NTPC Ltd.	1.15	
NHPC	0.05	
POWER TRANSMISSION	0.60	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.60	
RETAILERS	0.51	
Future Retail Ltd.	0.51	
SOFTWARE AND CONSULTANCY SERVICES	14.19	
Infosys Ltd.	6.98	
Tata Consultancy Services Ltd.	6.00	
HCL Technologies Ltd.	1.21	
STEEL AND FERROUS METAL	0.76	
Jindal Steel and Power Ltd.	0.53	
Tata Steel Ltd.	0.23	
TELECOM SERVICES	3.64	
Bharti Airtel Ltd.	3.28	
Idea Cellular Ltd.	0.36	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.24	
Container Corporation Of India Ltd.	0.24	
UTILITIES - GAS, POWER	1.40	
Indraprastha Gas Ltd.	1.27	
Tata Power Co. Ltd.	0.13	
Total	97.20	

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.16	
Mahindra & Mahindra Ltd.	0.30	
Bajaj Auto Ltd.	0.28	
Hero MotoCorp Ltd.	0.24	
Maruti Suzuki India Ltd.	0.21	
Tata Motors Ltd.	0.13	
BANKS	2.31	
HDFC Bank Ltd.	0.87	
ICICI Bank Ltd.	0.77	
State Bank of India	0.31	
Axis Bank Ltd.	0.21	
Federal Bank Ltd.	0.10	
Bank of Baroda	0.05	
CONSTRUCTION AND INFRASTRUCTURE	0.06	
GMR Infrastructure Ltd.	0.04	
IVRCL Ltd.	0.01	
NCC Ltd.	0.01	
CONSTRUCTION MATERIALS	0.10	
ACC Ltd.	0.10	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATI	0.04	
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.19	
Bharat Electronics Ltd.	0.19	
ENGINEERING AND CAPITAL GOODS	0.67	
Larsen & Toubro Ltd.	0.58	
Engineers India Ltd.	0.09	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.02	
UPL Ltd.	0.02	
FI	0.19	
Power Finance Corporation Ltd.	0.16	
IDFC Ltd.	0.03	
FMCG	1.26	
ITC Ltd.	1.15	
Hindustan Unilever Ltd.	0.11	
HFC	1.03	
HDFC Ltd.	0.97	
LIC Housing Finance Ltd.	0.06	
MEDIA AND ENTERTAINMENT	0.09	
Jagran Prakashan Ltd.	0.09	
MINING AND MINERALS	0.14	
National Mineral Development Corporation Ltd.	0.14	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	2.14	
Reliance Industries Ltd.	1.29	
Oil and Natural Gas Corporation Ltd.	0.38	
Hindustan Petroleum Corporation Ltd.	0.21	
Gail (India) Ltd.	0.14	
Oil India Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	1.38	
Cipla Ltd.	0.34	
Lupin Ltd.	0.25	
Dr Reddys Laboratories Ltd.	0.24	
Cadila Healthcare Ltd.	0.20	
Sun Pharmaceuticals Industries Ltd.	0.20	
Glenmark Pharmaceuticals Ltd.	0.15	
POWER GENERATION	0.21	
NTPC Ltd.	0.17	
NHPC	0.04	
POWER TRANSMISSION	0.12	
Power Grid Corporation of India Ltd.	0.12	
SOFTWARE AND CONSULTANCY SERVICES	2.39	
Infosys Ltd.	1.13	
Tata Consultancy Services Ltd.	0.96	
HCL Technologies Ltd.	0.30	
STEEL AND FERROUS METAL	0.06	
Jindal Steel and Power Ltd.	0.06	
TELECOM SERVICES	0.51	

Security	Net Asset %	Rating
Bharti Airtel Ltd.	0.51	
UTILITIES - GAS, POWER	0.34	
Indraprastha Gas Ltd.	0.21	
Tata Power Co. Ltd.	0.13	
Total	14.41	

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.50	
Mahindra & Mahindra Ltd.	0.91	
Bajaj Auto Ltd.	0.53	
Maruti Suzuki India Ltd.	0.47	
Hero MotoCorp Ltd.	0.30	
Tata Motors Ltd.	0.29	
BANKS	6.47	
HDFC Bank Ltd.	2.16	
ICICI Bank Ltd.	2.01	
State Bank of India	0.98	
Axis Bank Ltd.	0.56	
Federal Bank Ltd.	0.30	
Bank of Baroda	0.23	
Oriental Bank of Commerce Ltd.	0.21	
Punjab National Bank	0.02	
CONSTRUCTION AND INFRASTRUCTURE	0.78	
Supreme Infrastructure India Ltd.	0.30	
NCC Ltd.	0.13	
Unity Infraprojects Ltd.	0.13	
IVRCL Ltd.	0.10	
GMR Infrastructure Ltd.	0.07	
JaiPrakash Associates Ltd.	0.05	
CONSTRUCTION MATERIALS	0.34	
ACC Ltd.	0.34	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIO	0.23	
Credit Analysis & Research Ltd	0.23	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.71	
Bharat Electronics Ltd.	0.71	
ENGINEERING AND CAPITAL GOODS	1.43	
Larsen & Toubro Ltd.	1.32	
Engineers India Ltd.	0.11	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.14	
UPL Ltd.	0.14	
FI	1.35	
Power Finance Corporation Ltd.	0.59	
IDFC Ltd.	0.46	
Rural Electrification Corporation	0.30	
FMCG	2.93	
ITC Ltd.	2.77	
Hindustan Unilever Ltd.	0.16	
HFC	2.66	
HDFC Ltd.	2.09	
LIC Housing Finance Ltd.	0.57	
MEDIA AND ENTERTAINMENT	0.59	
Jagran Prakashan Ltd.	0.56	
Zee Entertainment Enterprises Ltd.	0.03	
MINING AND MINERALS	0.05	
National Mineral Development Corporation Ltd.	0.05	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTION	4.20	
Reliance Industries Ltd.	2.67	
Oil and Natural Gas Corporation Ltd.	0.61	
Gail (India) Ltd.	0.37	
Hindustan Petroleum Corporation Ltd.	0.28	
Oil India Ltd.	0.19	
Bharat Petroleum Corporation Ltd.	0.08	
PHARMACEUTICALS & BIOTECHNOLOGY	2.74	
Cipla Ltd.	0.69	
Lupin Ltd.	0.53	
Sun Pharmaceuticals Industries Ltd.	0.43	
Cadila Healthcare Ltd.	0.42	
Glenmark Pharmaceuticals Ltd.	0.36	
Dr Reddys Laboratories Ltd.	0.31	
POWER GENERATION	0.89	
NTPC Ltd.	0.78	
NHPC	0.11	
POWER TRANSMISSION	0.42	

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.42	
RETAILERS	0.08	
Future Retail Ltd.	0.08	
SOFTWARE AND CONSULTANCY SERVICES	5.53	
Infosys Ltd.	2.64	
Tata Consultancy Services Ltd.	2.21	
HCL Technologies Ltd.	0.68	
STEEL AND FERROUS METAL	0.45	
Jindal Steel and Power Ltd.	0.27	
Maharashtra Seamless Ltd.	0.18	
TELECOM SERVICES	1.16	
Bharti Airtel Ltd.	1.16	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURING	0.27	
Bharti Infratel Ltd	0.27	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.15	
Container Corporation Of India Ltd.	0.15	
UTILITIES - GAS, POWER	0.91	
Tata Power Co. Ltd.	0.53	
Indraprastha Gas Ltd.	0.38	
Total	36.98	

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	7.00	
Mahindra & Mahindra Ltd.	1.99	
Tata Motors Ltd.	1.68	
Bajaj Auto Ltd.	1.52	
Hero MotoCorp Ltd.	1.10	
Maruti Suzuki India Ltd.	0.71	
BANKS	14.07	
ICICI Bank Ltd.	4.78	
HDFC Bank Ltd.	4.36	
State Bank of India	1.88	
Axis Bank Ltd.	1.04	
Bank of Baroda	0.72	
Federal Bank Ltd.	0.68	
Indian Bank	0.28	
Oriental Bank of Commerce Ltd.	0.17	
Punjab National Bank	0.16	
CONSTRUCTION AND INFRASTRUCTURE	3.25	
Supreme Infrastructure India Ltd.	0.92	
JaiPrakash Associates Ltd.	0.54	
IVRCL Ltd.	0.51	
Unity Infraprojects Ltd.	0.47	
GMR Infrastructure Ltd.	0.41	
NCC Ltd.	0.40	
CONSTRUCTION MATERIALS	0.50	
ACC Ltd.	0.50	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIN	0.07	
Credit Analysis & Research Ltd	0.07	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.10	
Bharat Electronics Ltd.	1.10	
ENGINEERING AND CAPITAL GOODS	3.40	
Larsen & Toubro Ltd.	3.40	
FI	4.10	
Rural Electrification Corporation	1.74	
IDFC Ltd.	1.20	
Power Finance Corporation Ltd.	1.16	
FMCG	6.42	
ITC Ltd.	5.87	
Hindustan Unilever Ltd.	0.55	
HFC	6.04	
HDFC Ltd.	5.04	
LIC Housing Finance Ltd.	1.00	
MEDIA AND ENTERTAINMENT	1.31	
Jagran Prakashan Ltd.	1.30	
Zee Entertainment Enterprises Ltd.	0.01	
MINING AND MINERALS	1.19	
National Mineral Development Corporation Ltd.	0.74	
Sesa Sterlite Ltd.	0.35	
Coal India Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	7.12	
Reliance Industries Ltd.	5.17	
Oil and Natural Gas Corporation Ltd.	1.13	
Bharat Petroleum Corporation Ltd.	0.35	
Sintex Industries Ltd.	0.21	
Gail (India) Ltd.	0.12	
Hindustan Petroleum Corporation Ltd.	0.11	
Oil India Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	4.88	
Sun Pharmaceuticals Industries Ltd.	1.35	
Cipla Ltd.	1.27	
Lupin Ltd.	0.73	
Dr Reddys Laboratories Ltd.	0.71	
Glenmark Pharmaceuticals Ltd.	0.62	
Cadila Healthcare Ltd.	0.20	
POWER GENERATION	1.05	
NTPC Ltd.	0.82	

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
NHPC	0.23	
POWER TRANSMISSION	0.79	
Power Grid Corporation of India Ltd.	0.79	
RETAILERS	0.52	
Future Retail Ltd.	0.52	
SOFTWARE AND CONSULTANCY SERVICES	11.12	
Infosys Ltd.	5.53	
Tata Consultancy Services Ltd.	4.43	
HCL Technologies Ltd.	0.96	
Mphasis Ltd.	0.20	
STEEL AND FERROUS METAL	1.09	
Jindal Steel and Power Ltd.	0.75	
Tata Steel Ltd.	0.34	
TELECOM SERVICES	2.13	
Bharti Airtel Ltd.	2.13	
TELECOMMUNICATIONS EQUIPMENT MANUFACTU	0.07	
Bharti Infratel Ltd	0.07	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.48	
Container Corporation Of India Ltd.	0.48	
UTILITIES - GAS, POWER	1.14	
Indraprastha Gas Ltd.	1.08	
Tata Power Co. Ltd.	0.06	
Total	78.84	

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LUFENHN-II122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.74	
Mahindra & Mahindra Ltd.	2.62	
Bajaj Auto Ltd.	1.90	
Hero MotoCorp Ltd.	1.57	
Tata Motors Ltd.	1.39	
Maruti Suzuki India Ltd.	1.26	
BANKS	15.87	
ICICI Bank Ltd.	6.53	
HDFC Bank Ltd.	4.66	
State Bank of India	1.78	
Axis Bank Ltd.	1.00	
Bank of Baroda	0.78	
Federal Bank Ltd.	0.62	
Indian Bank	0.30	
Oriental Bank of Commerce Ltd.	0.20	
CONSTRUCTION AND INFRASTRUCTURE	4.11	
Supreme Infrastructure India Ltd.	1.13	
NCC Ltd.	0.83	
GMR Infrastructure Ltd.	0.58	
JaiPrakash Associates Ltd.	0.58	
IVRCL Ltd.	0.57	
Unity Infraprojects Ltd.	0.42	
CONSTRUCTION MATERIALS	0.86	
ACC Ltd.	0.69	
Ambuja Cements Ltd.	0.17	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.20	
Bharat Electronics Ltd.	1.20	
ENGINEERING AND CAPITAL GOODS	4.15	
Larsen & Toubro Ltd.	4.15	
FI	3.15	
Rural Electrification Corporation	1.37	
IDFC Ltd.	1.19	
Power Finance Corporation Ltd.	0.59	
FMCG	8.63	
ITC Ltd.	7.76	
Hindustan Unilever Ltd.	0.87	
HFC	7.96	
HDFC Ltd.	6.32	
LIC Housing Finance Ltd.	1.64	
MEDIA AND ENTERTAINMENT	1.16	
Jagran Prakashan Ltd.	1.13	
Zee Entertainment Enterprises Ltd.	0.03	
MINING AND MINERALS	1.93	
National Mineral Development Corporation Ltd.	0.96	
Coal India Ltd.	0.60	
Sesa Sterlite Ltd.	0.37	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	9.85	
Reliance Industries Ltd.	6.28	
Oil and Natural Gas Corporation Ltd.	2.03	
Bharat Petroleum Corporation Ltd.	1.16	
Sintex Industries Ltd.	0.25	
Gail (India) Ltd.	0.11	
Hindustan Petroleum Corporation Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	6.54	
Sun Pharmaceuticals Industries Ltd.	1.79	
Cipla Ltd.	1.63	
Dr Reddys Laboratories Ltd.	1.04	
Lupin Ltd.	0.98	
Glenmark Pharmaceuticals Ltd.	0.79	
Cadila Healthcare Ltd.	0.31	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.09	
BGR Energy Systems Ltd.	0.09	
POWER GENERATION	1.11	
NTPC Ltd.	1.09	
NHPC	0.02	
POWER TRANSMISSION	0.41	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.41	
RETAILERS	0.50	
Future Retail Ltd.	0.50	
SOFTWARE AND CONSULTANCY SERVICES	14.61	
Infosys Ltd.	6.91	
Tata Consultancy Services Ltd.	5.81	
HCL Technologies Ltd.	1.23	
Mphasis Ltd.	0.66	
STEEL AND FERROUS METAL	1.52	
Tata Steel Ltd.	0.96	
Jindal Steel and Power Ltd.	0.56	
TELECOM SERVICES	2.85	
Bharti Airtel Ltd.	2.85	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.01	
Bharti Infratel Ltd	0.01	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.73	
Container Corporation Of India Ltd.	0.73	
UTILITIES - GAS, POWER	1.72	
Indraprastha Gas Ltd.	1.07	
Tata Power Co. Ltd.	0.65	

Total **97.70**

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.38	
Tata Motors Ltd.	3.26	
Mahindra & Mahindra Ltd.	2.25	
Bajaj Auto Ltd.	1.49	
Hero MotoCorp Ltd.	1.32	
Maruti Suzuki India Ltd.	1.06	
BANKS	18.99	
ICICI Bank Ltd.	6.05	
HDFC Bank Ltd.	4.73	
State Bank of India	2.24	
Axis Bank Ltd.	2.00	
Kotak Mahindra Bank Ltd.	1.46	
IndusInd Bank Ltd.	1.00	
Bank of Baroda	0.85	
Punjab National Bank	0.66	
CHEMICALS	0.79	
Asian Paints Ltd.	0.79	
CONSTRUCTION AND INFRASTRUCTURE	0.50	
JaiPrakash Associates Ltd.	0.50	
CONSTRUCTION MATERIALS	2.86	
Ultratech Cement Ltd.	0.93	
Ambuja Cements Ltd.	0.75	
Grasim Industries Ltd.	0.66	
ACC Ltd.	0.52	
ENGINEERING AND CAPITAL GOODS	4.46	
Larsen & Toubro Ltd.	4.46	
FI	0.91	
IDFC Ltd.	0.91	
FMCG	10.53	
ITC Ltd.	8.14	
Hindustan Unilever Ltd.	2.39	
HFC	4.89	
HDFC Ltd.	4.89	
MINING AND MINERALS	2.61	
Sesa Sterlite Ltd.	1.55	
National Mineral Development Corporation Ltd.	0.58	
Coal India Ltd.	0.48	
NON FERROUS METALS	0.65	
Hindalco Industries Ltd.	0.65	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	11.52	
Reliance Industries Ltd.	7.08	
Oil and Natural Gas Corporation Ltd.	2.00	
Cairn India Ltd.	1.15	
Gail (India) Ltd.	0.74	
Bharat Petroleum Corporation Ltd.	0.55	
PHARMACEUTICALS & BIOTECHNOLOGY	8.01	
Dr Reddys Laboratories Ltd.	2.40	
Sun Pharmaceuticals Industries Ltd.	2.03	
Cipla Ltd.	1.68	
Lupin Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.86	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.72	
Bharat Heavy Electricals Ltd.	0.72	
POWER GENERATION	1.25	
NTPC Ltd.	1.25	
POWER TRANSMISSION	0.31	
Power Grid Corporation of India Ltd.	0.31	
REALTY	0.49	
DLF Ltd.	0.49	
SOFTWARE AND CONSULTANCY SERVICES	15.27	
Infosys Ltd.	7.06	
Tata Consultancy Services Ltd.	5.25	
Wipro Ltd.	1.61	
HCL Technologies Ltd.	1.35	
STEEL AND FERROUS METAL	1.99	

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
Tata Steel Ltd.	1.41	
Jindal Steel and Power Ltd.	0.58	
TELECOM SERVICES	2.55	
Bharti Airtel Ltd.	2.55	
UTILITIES - GAS, POWER	0.72	
Tata Power Co. Ltd.	0.72	
Total	99.40	

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.96	
Mahindra & Mahindra Ltd.	0.50	
Bajaj Auto Ltd.	0.22	
Maruti Suzuki India Ltd.	0.19	
Hero MotoCorp Ltd.	0.05	
BANKS	2.39	
ICICI Bank Ltd.	0.96	
HDFC Bank Ltd.	0.89	
State Bank of India	0.30	
Axis Bank Ltd.	0.19	
Bank of Baroda	0.05	
CONSTRUCTION AND INFRASTRUCTURE	0.22	
Supreme Infrastructure India Ltd.	0.18	
GMR Infrastructure Ltd.	0.04	
CONSTRUCTION MATERIALS	0.17	
ACC Ltd.	0.17	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.12	
Bharat Electronics Ltd.	0.12	
ENGINEERING AND CAPITAL GOODS	0.42	
Larsen & Toubro Ltd.	0.42	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.11	
UPL Ltd.	0.11	
FI	0.17	
Rural Electrification Corporation	0.12	
IDFC Ltd.	0.05	
FMCG	2.02	
ITC Ltd.	2.02	
HFC	1.12	
HDFC Ltd.	1.06	
LIC Housing Finance Ltd.	0.06	
MEDIA AND ENTERTAINMENT	0.34	
Zee Entertainment Enterprises Ltd.	0.26	
Jagran Prakashan Ltd.	0.08	
MINING AND MINERALS	0.32	
National Mineral Development Corporation Ltd.	0.21	
Coal India Ltd.	0.11	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	1.88	
Reliance Industries Ltd.	1.16	
Oil and Natural Gas Corporation Ltd.	0.44	
Gail (India) Ltd.	0.12	
Cairn India Ltd.	0.11	
Oil India Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.14	
Cipla Ltd.	0.41	
Dr Reddys Laboratories Ltd.	0.26	
Cadila Healthcare Ltd.	0.17	
Lupin Ltd.	0.13	
Sun Pharmaceuticals Industries Ltd.	0.11	
Glenmark Pharmaceuticals Ltd.	0.06	
POWER GENERATION	0.26	
NTPC Ltd.	0.22	
NHPC	0.04	
POWER TRANSMISSION	0.21	
Power Grid Corporation of India Ltd.	0.21	
RETAILERS	0.08	
Future Retail Ltd.	0.08	
SOFTWARE AND CONSULTANCY SERVICES	2.58	
Infosys Ltd.	1.28	
Tata Consultancy Services Ltd.	1.06	
HCL Technologies Ltd.	0.24	
TELECOM SERVICES	0.41	
Bharti Airtel Ltd.	0.41	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.11	
Container Corporation Of India Ltd.	0.11	
UTILITIES - GAS, POWER	0.24	

Security	Net Asset %	Rating
Indraprastha Gas Ltd.	0.15	
Tata Power Co. Ltd.	0.09	
Total	15.27	

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.03	
Mahindra & Mahindra Ltd.	0.29	
Bajaj Auto Ltd.	0.25	
Maruti Suzuki India Ltd.	0.23	
Hero MotoCorp Ltd.	0.18	
Tata Motors Ltd.	0.08	
BANKS	2.56	
ICICI Bank Ltd.	0.96	
HDFC Bank Ltd.	0.91	
State Bank of India	0.48	
Axis Bank Ltd.	0.21	
CONSTRUCTION AND INFRASTRUCTURE	0.30	
Supreme Infrastructure India Ltd.	0.11	
GMR Infrastructure Ltd.	0.07	
IVRCL Ltd.	0.07	
JaiPrakash Associates Ltd.	0.05	
CONSTRUCTION MATERIALS	0.13	
ACC Ltd.	0.13	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIO	0.06	
Credit Analysis & Research Ltd	0.06	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.22	
Bharat Electronics Ltd.	0.22	
ENGINEERING AND CAPITAL GOODS	0.58	
Larsen & Toubro Ltd.	0.58	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.03	
UPL Ltd.	0.03	
FI	0.41	
Power Finance Corporation Ltd.	0.24	
IDFC Ltd.	0.11	
Rural Electrification Corporation	0.06	
FMCG	1.39	
ITC Ltd.	1.29	
Hindustan Unilever Ltd.	0.10	
HFC	0.98	
HDFC Ltd.	0.92	
LIC Housing Finance Ltd.	0.06	
MEDIA AND ENTERTAINMENT	0.18	
Jagran Prakashan Ltd.	0.18	
MINING AND MINERALS	0.21	
National Mineral Development Corporation Ltd.	0.21	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTION	1.97	
Reliance Industries Ltd.	1.13	
Oil and Natural Gas Corporation Ltd.	0.46	
Hindustan Petroleum Corporation Ltd.	0.14	
Oil India Ltd.	0.14	
Gail (India) Ltd.	0.10	
PHARMACEUTICALS & BIOTECHNOLOGY	1.41	
Cipla Ltd.	0.36	
Lupin Ltd.	0.25	
Dr Reddys Laboratories Ltd.	0.23	
Cadila Healthcare Ltd.	0.22	
Glenmark Pharmaceuticals Ltd.	0.18	
Sun Pharmaceuticals Industries Ltd.	0.17	
POWER GENERATION	0.34	
NTPC Ltd.	0.26	
NHPC	0.08	
POWER TRANSMISSION	0.11	
Power Grid Corporation of India Ltd.	0.11	
SOFTWARE AND CONSULTANCY SERVICES	2.75	
Infosys Ltd.	1.40	
Tata Consultancy Services Ltd.	0.99	
HCL Technologies Ltd.	0.36	
STEEL AND FERROUS METAL	0.09	
Jindal Steel and Power Ltd.	0.09	
TELECOM SERVICES	0.47	

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
Bharti Airtel Ltd.	0.47	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURING	0.08	
Bharti Infratel Ltd	0.08	
UTILITIES - GAS, POWER	0.46	
Indraprastha Gas Ltd.	0.27	
Tata Power Co. Ltd.	0.19	
Total	15.76	

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.60	
Mahindra & Mahindra Ltd.	0.93	
Bajaj Auto Ltd.	0.64	
Maruti Suzuki India Ltd.	0.47	
Hero MotoCorp Ltd.	0.32	
Tata Motors Ltd.	0.24	
BANKS	6.29	
ICICI Bank Ltd.	2.33	
HDFC Bank Ltd.	2.04	
State Bank of India	1.00	
Axis Bank Ltd.	0.51	
Federal Bank Ltd.	0.27	
Bank of Baroda	0.12	
Punjab National Bank	0.02	
CONSTRUCTION AND INFRASTRUCTURE	0.55	
JaiPrakash Associates Ltd.	0.25	
NCC Ltd.	0.23	
IVRCL Ltd.	0.07	
CONSTRUCTION MATERIALS	0.17	
ACC Ltd.	0.17	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATI	0.07	
Credit Analysis & Research Ltd	0.07	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.54	
Bharat Electronics Ltd.	0.54	
ENGINEERING AND CAPITAL GOODS	1.49	
Larsen & Toubro Ltd.	1.25	
Engineers India Ltd.	0.24	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.16	
UPL Ltd.	0.16	
FI	0.65	
IDFC Ltd.	0.32	
Power Finance Corporation Ltd.	0.32	
Rural Electrification Corporation	0.01	
FMCG	3.33	
ITC Ltd.	3.22	
Hindustan Unilever Ltd.	0.11	
HFC	2.69	
HDFC Ltd.	2.42	
LIC Housing Finance Ltd.	0.27	
MEDIA AND ENTERTAINMENT	0.45	
Jagran Prakashan Ltd.	0.44	
Zee Entertainment Enterprises Ltd.	0.01	
MINING AND MINERALS	0.56	
National Mineral Development Corporation Ltd.	0.56	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	4.74	
Reliance Industries Ltd.	2.91	
Oil and Natural Gas Corporation Ltd.	1.12	
Gail (India) Ltd.	0.34	
Oil India Ltd.	0.23	
Hindustan Petroleum Corporation Ltd.	0.10	
Cairn India Ltd.	0.03	
Indian Oil Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	2.90	
Cipla Ltd.	0.80	
Sun Pharmaceuticals Industries Ltd.	0.61	
Lupin Ltd.	0.40	
Dr Reddys Laboratories Ltd.	0.39	
Cadila Healthcare Ltd.	0.38	
Glenmark Pharmaceuticals Ltd.	0.32	
POWER GENERATION	0.94	
NTPC Ltd.	0.92	
NHPC	0.02	
POWER TRANSMISSION	0.20	
Power Grid Corporation of India Ltd.	0.20	
SOFTWARE AND CONSULTANCY SERVICES	6.08	

Security	Net Asset %	Rating
Infosys Ltd.	2.93	
Tata Consultancy Services Ltd.	2.32	
HCL Technologies Ltd.	0.83	
STEEL AND FERROUS METAL	0.52	
Maharashtra Seamless Ltd.	0.35	
Jindal Steel and Power Ltd.	0.17	
TELECOM SERVICES	1.18	
Bharti Airtel Ltd.	1.18	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.20	
Bharti Infratel Ltd	0.20	
UTILITIES - GAS, POWER	0.99	
Indraprastha Gas Ltd.	0.51	
Tata Power Co. Ltd.	0.48	
Total	37.30	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	4.13	
Mahindra & Mahindra Ltd.	1.14	
Bajaj Auto Ltd.	0.90	
Maruti Suzuki India Ltd.	0.85	
Hero MotoCorp Ltd.	0.82	
Tata Motors Ltd.	0.42	
BANKS	8.44	
ICICI Bank Ltd.	3.18	
HDFC Bank Ltd.	2.89	
State Bank of India	1.14	
Axis Bank Ltd.	0.73	
Federal Bank Ltd.	0.26	
Bank of Baroda	0.23	
Punjab National Bank	0.01	
CONSTRUCTION AND INFRASTRUCTURE	2.02	
Supreme Infrastructure India Ltd.	0.66	
Unity Infraprojects Ltd.	0.49	
NCC Ltd.	0.34	
JaiPrakash Associates Ltd.	0.25	
IVRCL Ltd.	0.17	
GMR Infrastructure Ltd.	0.11	
CONSTRUCTION MATERIALS	0.47	
ACC Ltd.	0.47	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIN	0.07	
Credit Analysis & Research Ltd	0.07	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.85	
Bharat Electronics Ltd.	0.85	
ENGINEERING AND CAPITAL GOODS	2.13	
Larsen & Toubro Ltd.	2.07	
Engineers India Ltd.	0.06	
FI	1.25	
Power Finance Corporation Ltd.	0.74	
IDFC Ltd.	0.51	
FMCG	4.93	
ITC Ltd.	4.80	
Hindustan Unilever Ltd.	0.13	
HFC	4.01	
HDFC Ltd.	3.81	
LIC Housing Finance Ltd.	0.20	
MEDIA AND ENTERTAINMENT	1.11	
Jagran Prakashan Ltd.	1.06	
Zee Entertainment Enterprises Ltd.	0.05	
MINING AND MINERALS	0.56	
National Mineral Development Corporation Ltd.	0.54	
Coal India Ltd.	0.02	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	6.41	
Reliance Industries Ltd.	3.85	
Oil and Natural Gas Corporation Ltd.	1.32	
Hindustan Petroleum Corporation Ltd.	0.50	
Gail (India) Ltd.	0.48	
Oil India Ltd.	0.26	
PHARMACEUTICALS & BIOTECHNOLOGY	3.67	
Cipla Ltd.	0.89	
Lupin Ltd.	0.69	
Glenmark Pharmaceuticals Ltd.	0.65	
Cadila Healthcare Ltd.	0.58	
Sun Pharmaceuticals Industries Ltd.	0.45	
Dr Reddys Laboratories Ltd.	0.41	
POWER GENERATION	0.84	
NTPC Ltd.	0.84	
POWER TRANSMISSION	0.24	
Power Grid Corporation of India Ltd.	0.24	
SOFTWARE AND CONSULTANCY SERVICES	8.88	
Infosys Ltd.	4.39	
Tata Consultancy Services Ltd.	3.38	

Security	Net Asset %	Rating
HCL Technologies Ltd.	1.11	
STEEL AND FERROUS METAL	0.58	
Jindal Steel and Power Ltd.	0.34	
Maharashtra Seamless Ltd.	0.24	
TELECOM SERVICES	1.61	
Bharti Airtel Ltd.	1.61	
TELECOMMUNICATIONS EQUIPMENT MANUFACTL	0.30	
Bharti Infratel Ltd	0.30	
UTILITIES - GAS, POWER	1.02	
Indraprastha Gas Ltd.	0.51	
Tata Power Co. Ltd.	0.51	
Total	53.52	

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.35	
Tata Motors Ltd.	2.93	
Mahindra & Mahindra Ltd.	2.20	
Bajaj Auto Ltd.	1.29	
Hero MotoCorp Ltd.	1.17	
Maruti Suzuki India Ltd.	0.76	
BANKS	19.20	
ICICI Bank Ltd.	6.15	
HDFC Bank Ltd.	4.79	
State Bank of India	2.44	
Axis Bank Ltd.	1.93	
Kotak Mahindra Bank Ltd.	1.64	
IndusInd Bank Ltd.	0.92	
Bank of Baroda	0.67	
Punjab National Bank	0.66	
CHEMICALS	0.77	
Asian Paints Ltd.	0.77	
CONSTRUCTION AND INFRASTRUCTURE	0.37	
JaiPrakash Associates Ltd.	0.37	
CONSTRUCTION MATERIALS	2.98	
Ultratech Cement Ltd.	0.95	
Grasim Industries Ltd.	0.86	
Ambuja Cements Ltd.	0.67	
ACC Ltd.	0.50	
ENGINEERING AND CAPITAL GOODS	4.26	
Larsen & Toubro Ltd.	4.26	
FI	0.93	
IDFC Ltd.	0.93	
FMCG	10.89	
ITC Ltd.	8.55	
Hindustan Unilever Ltd.	2.34	
HFC	5.28	
HDFC Ltd.	5.28	
MINING AND MINERALS	2.54	
Sesa Sterlite Ltd.	1.58	
National Mineral Development Corporation Ltd.	0.53	
Coal India Ltd.	0.43	
NON FERROUS METALS	0.62	
Hindalco Industries Ltd.	0.62	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	12.07	
Reliance Industries Ltd.	7.17	
Oil and Natural Gas Corporation Ltd.	2.56	
Cairn India Ltd.	0.99	
Gail (India) Ltd.	0.76	
Bharat Petroleum Corporation Ltd.	0.59	
PHARMACEUTICALS & BIOTECHNOLOGY	7.62	
Dr Reddys Laboratories Ltd.	2.67	
Sun Pharmaceuticals Industries Ltd.	2.05	
Cipla Ltd.	1.71	
Lupin Ltd.	0.99	
Ranbaxy Laboratories Ltd.	0.20	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.78	
Bharat Heavy Electricals Ltd.	0.78	
POWER GENERATION	1.30	
NTPC Ltd.	1.30	
POWER TRANSMISSION	0.60	
Power Grid Corporation of India Ltd.	0.60	
REALTY	0.47	
DLF Ltd.	0.47	
SOFTWARE AND CONSULTANCY SERVICES	15.35	
Infosys Ltd.	7.23	
Tata Consultancy Services Ltd.	5.54	
HCL Technologies Ltd.	1.34	
Wipro Ltd.	1.24	
STEEL AND FERROUS METAL	2.05	

Security	Net Asset %	Rating
Tata Steel Ltd.	1.52	
Jindal Steel and Power Ltd.	0.53	
TELECOM SERVICES	2.58	
Bharti Airtel Ltd.	2.58	
UTILITIES - GAS, POWER	0.75	
Tata Power Co. Ltd.	0.75	
Total	99.76	

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKS	11.10	
ICICI Bank Ltd.	5.23	
HDFC Bank Ltd.	3.39	
State Bank of India	2.09	
Federal Bank Ltd.	0.37	
Bank of Baroda	0.02	
CONSTRUCTION AND INFRASTRUCTURE	10.65	
Supreme Infrastructure India Ltd.	3.54	
Unity Infraprojects Ltd.	2.07	
NCC Ltd.	1.47	
GMR Infrastructure Ltd.	1.37	
JaiPrakash Associates Ltd.	1.21	
IVRCL Ltd.	0.99	
CONSTRUCTION MATERIALS	4.06	
ACC Ltd.	2.51	
Ambuja Cements Ltd.	1.55	
ELECTRONICS & ELECTRICAL EQUIPMENTS	2.41	
Bharat Electronics Ltd.	2.41	
ENGINEERING AND CAPITAL GOODS	9.03	
Larsen & Toubro Ltd.	9.02	
Engineers India Ltd.	0.01	
FI	5.39	
IDFC Ltd.	3.30	
Power Finance Corporation Ltd.	1.15	
Rural Electrification Corporation	0.94	
HFC	6.49	
HDFC Ltd.	5.04	
LIC Housing Finance Ltd.	1.45	
MINING AND MINERALS	6.04	
National Mineral Development Corporation Ltd.	3.53	
Sesa Sterlite Ltd.	1.37	
Coal India Ltd.	1.02	
MOIL Ltd.	0.12	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	14.21	
Reliance Industries Ltd.	4.90	
Oil and Natural Gas Corporation Ltd.	2.96	
Gail (India) Ltd.	1.86	
Bharat Petroleum Corporation Ltd.	1.73	
Sintex Industries Ltd.	1.50	
Hindustan Petroleum Corporation Ltd.	1.03	
Cairn India Ltd.	0.16	
Oil India Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.78	
BGR Energy Systems Ltd.	0.59	
Bharat Heavy Electricals Ltd.	0.19	
POWER GENERATION	3.91	
NTPC Ltd.	3.86	
NHPC	0.05	
POWER TRANSMISSION	0.87	
Power Grid Corporation of India Ltd.	0.87	
STEEL AND FERROUS METAL	5.83	
Tata Steel Ltd.	2.54	
Jindal Steel and Power Ltd.	2.51	
Steel Authority of India Ltd.	0.78	
TELECOM SERVICES	10.49	
Bharti Airtel Ltd.	9.13	
Idea Cellular Ltd.	1.36	
TELECOMMUNICATIONS EQUIPMENT MANUFACTU	2.02	
Bharti Infratel Ltd	2.02	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	1.03	
Container Corporation Of India Ltd.	1.03	
UTILITIES - GAS, POWER	4.28	
Tata Power Co. Ltd.	3.34	
Indraprastha Gas Ltd.	0.94	

Total

98.59

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKS	19.40	
State Bank of India	8.36	
Bank of Baroda	6.09	
Indian Bank	2.09	
Oriental Bank of Commerce Ltd.	1.78	
Punjab National Bank	1.08	
ELECTRONICS & ELECTRICAL EQUIPMENTS	6.24	
Bharat Electronics Ltd.	6.24	
ENGINEERING AND CAPITAL GOODS	2.79	
Engineers India Ltd.	2.79	
FI	5.86	
Power Finance Corporation Ltd.	3.64	
Rural Electrification Corporation	2.22	
HFC	4.89	
LIC Housing Finance Ltd.	4.89	
MINING AND MINERALS	12.37	
Coal India Ltd.	6.32	
National Mineral Development Corporation Ltd.	5.14	
MOIL Ltd.	0.91	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	21.59	
Oil and Natural Gas Corporation Ltd.	8.79	
Gail (India) Ltd.	3.59	
Bharat Petroleum Corporation Ltd.	2.91	
Oil India Ltd.	2.51	
Hindustan Petroleum Corporation Ltd.	2.36	
Indian Oil Corporation Ltd.	1.43	
POWER & CONTROL EQUIPMENT MANUFACTURE	2.57	
Bharat Heavy Electricals Ltd.	2.57	
POWER GENERATION	8.87	
NTPC Ltd.	8.28	
NHPC	0.59	
POWER TRANSMISSION	2.10	
Power Grid Corporation of India Ltd.	2.10	
STEEL AND FERROUS METAL	1.07	
Steel Authority of India Ltd.	1.07	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	3.49	
Container Corporation Of India Ltd.	3.49	
UTILITIES - GAS, POWER	7.14	
Indraprastha Gas Ltd.	7.14	
Total	98.38	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.41	
Hero MotoCorp Ltd.	0.42	
Bajaj Auto Ltd.	0.34	
Mahindra & Mahindra Ltd.	0.26	
Tata Motors Ltd.	0.23	
Maruti Suzuki India Ltd.	0.16	
BANKS	2.52	
HDFC Bank Ltd.	1.09	
ICICI Bank Ltd.	0.84	
Axis Bank Ltd.	0.21	
State Bank of India	0.19	
Bank of Baroda	0.16	
Oriental Bank of Commerce Ltd.	0.02	
Federal Bank Ltd.	0.01	
CONSTRUCTION AND INFRASTRUCTURE	0.42	
GMR Infrastructure Ltd.	0.32	
Unity Infraprojects Ltd.	0.07	
IVRCL Ltd.	0.01	
JaiPrakash Associates Ltd.	0.01	
NCC Ltd.	0.01	
CONSTRUCTION MATERIALS	0.11	
ACC Ltd.	0.11	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIN	0.04	
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.43	
Bharat Electronics Ltd.	0.43	
ENGINEERING AND CAPITAL GOODS	0.72	
Larsen & Toubro Ltd.	0.70	
Engineers India Ltd.	0.02	
FI	0.67	
Power Finance Corporation Ltd.	0.37	
Rural Electrification Corporation	0.27	
IDFC Ltd.	0.03	
FMCG	1.36	
ITC Ltd.	1.33	
Hindustan Unilever Ltd.	0.03	
HFC	1.34	
HDFC Ltd.	1.24	
LIC Housing Finance Ltd.	0.10	
MEDIA AND ENTERTAINMENT	0.09	
Jagran Prakashan Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	1.71	
Reliance Industries Ltd.	1.38	
Bharat Petroleum Corporation Ltd.	0.15	
Gail (India) Ltd.	0.11	
Oil India Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	1.23	
Cipla Ltd.	0.36	
Sun Pharmaceuticals Industries Ltd.	0.35	
Lupin Ltd.	0.23	
Dr Reddys Laboratories Ltd.	0.11	
Cadila Healthcare Ltd.	0.10	
Glenmark Pharmaceuticals Ltd.	0.08	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.02	
Bharat Heavy Electricals Ltd.	0.02	
POWER GENERATION	0.42	
NTPC Ltd.	0.37	
NHPC	0.05	
POWER TRANSMISSION	0.51	
Power Grid Corporation of India Ltd.	0.51	
SOFTWARE AND CONSULTANCY SERVICES	2.29	
Infosys Ltd.	1.06	
Tata Consultancy Services Ltd.	0.83	
HCL Technologies Ltd.	0.40	
STEEL AND FERROUS METAL	0.11	

Security	Net Asset %	Rating
Tata Steel Ltd.	0.10	
Jindal Steel and Power Ltd.	0.01	
TELECOM SERVICES	0.51	
Bharti Airtel Ltd.	0.51	
UTILITIES - GAS, POWER	0.22	
Indraprastha Gas Ltd.	0.22	
Total	16.13	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.28	
Mahindra & Mahindra Ltd.	1.03	
Bajaj Auto Ltd.	0.58	
Maruti Suzuki India Ltd.	0.42	
Hero MotoCorp Ltd.	0.25	
BANKS	5.47	
HDFC Bank Ltd.	2.11	
ICICI Bank Ltd.	2.07	
State Bank of India	0.72	
Axis Bank Ltd.	0.42	
Bank of Baroda	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.84	
Supreme Infrastructure India Ltd.	0.20	
IVRCL Ltd.	0.17	
NCC Ltd.	0.17	
Unity Infraprojects Ltd.	0.16	
GMR Infrastructure Ltd.	0.14	
CONSTRUCTION MATERIALS	0.34	
ACC Ltd.	0.34	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATIO	0.11	
Credit Analysis & Research Ltd	0.11	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.18	
Bharat Electronics Ltd.	0.18	
ENGINEERING AND CAPITAL GOODS	1.10	
Larsen & Toubro Ltd.	1.00	
Engineers India Ltd.	0.10	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.33	
UPL Ltd.	0.33	
FI	0.68	
Power Finance Corporation Ltd.	0.35	
Rural Electrification Corporation	0.19	
IDFC Ltd.	0.14	
FMCG	3.28	
ITC Ltd.	3.28	
HFC	2.36	
HDFC Ltd.	2.25	
LIC Housing Finance Ltd.	0.11	
MEDIA AND ENTERTAINMENT	0.64	
Zee Entertainment Enterprises Ltd.	0.38	
Jagran Prakashan Ltd.	0.26	
MINING AND MINERALS	0.77	
National Mineral Development Corporation Ltd.	0.47	
Coal India Ltd.	0.30	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	3.86	
Reliance Industries Ltd.	2.29	
Oil and Natural Gas Corporation Ltd.	0.82	
Gail (India) Ltd.	0.30	
Cairn India Ltd.	0.28	
Oil India Ltd.	0.17	
PHARMACEUTICALS & BIOTECHNOLOGY	1.95	
Cipla Ltd.	0.58	
Glenmark Pharmaceuticals Ltd.	0.42	
Lupin Ltd.	0.33	
Cadila Healthcare Ltd.	0.26	
Sun Pharmaceuticals Industries Ltd.	0.23	
Dr Reddys Laboratories Ltd.	0.13	
POWER GENERATION	0.57	
NTPC Ltd.	0.52	
NHPC	0.05	
POWER TRANSMISSION	0.35	
Power Grid Corporation of India Ltd.	0.29	
Kalpataru Power Transmission Ltd.	0.06	
RETAILERS	0.23	
Future Retail Ltd.	0.23	
SOFTWARE AND CONSULTANCY SERVICES	5.10	

Security	Net Asset %	Rating
Infosys Ltd.	2.85	
Tata Consultancy Services Ltd.	1.66	
HCL Technologies Ltd.	0.59	
STEEL AND FERROUS METAL	0.07	
Jindal Steel and Power Ltd.	0.07	
TELECOM SERVICES	0.99	
Bharti Airtel Ltd.	0.99	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.15	
Bharti Infratel Ltd	0.15	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.15	
Container Corporation Of India Ltd.	0.15	
UTILITIES - GAS, POWER	0.60	
Indraprastha Gas Ltd.	0.35	
Tata Power Co. Ltd.	0.25	
Total	32.40	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	4.57	
Mahindra & Mahindra Ltd.	1.37	
Hero MotoCorp Ltd.	1.16	
Bajaj Auto Ltd.	1.07	
Tata Motors Ltd.	0.84	
Maruti Suzuki India Ltd.	0.13	
BANKS	9.60	
HDFC Bank Ltd.	3.33	
ICICI Bank Ltd.	3.28	
State Bank of India	1.07	
Bank of Baroda	0.73	
Axis Bank Ltd.	0.68	
Federal Bank Ltd.	0.48	
Indian Bank	0.03	
CONSTRUCTION AND INFRASTRUCTURE	2.39	
Supreme Infrastructure India Ltd.	0.72	
GMR Infrastructure Ltd.	0.67	
Unity Infraprojects Ltd.	0.37	
IVRCL Ltd.	0.32	
JaiPrakash Associates Ltd.	0.19	
NCC Ltd.	0.12	
CONSTRUCTION MATERIALS	0.86	
Ambuja Cements Ltd.	0.51	
ACC Ltd.	0.35	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.74	
Bharat Electronics Ltd.	0.74	
ENGINEERING AND CAPITAL GOODS	2.52	
Larsen & Toubro Ltd.	2.52	
FI	2.26	
Power Finance Corporation Ltd.	1.14	
IDFC Ltd.	0.70	
Rural Electrification Corporation	0.42	
FMCG	5.03	
ITC Ltd.	4.56	
Hindustan Unilever Ltd.	0.47	
HFC	4.88	
HDFC Ltd.	4.44	
LIC Housing Finance Ltd.	0.44	
MEDIA AND ENTERTAINMENT	0.83	
Jagran Prakashan Ltd.	0.81	
Zee Entertainment Enterprises Ltd.	0.02	
MINING AND MINERALS	0.76	
National Mineral Development Corporation Ltd.	0.51	
Sesa Sterlite Ltd.	0.25	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	5.50	
Reliance Industries Ltd.	4.09	
Oil and Natural Gas Corporation Ltd.	0.58	
Bharat Petroleum Corporation Ltd.	0.55	
Gail (India) Ltd.	0.24	
Hindustan Petroleum Corporation Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	3.56	
Sun Pharmaceuticals Industries Ltd.	1.34	
Cipla Ltd.	0.89	
Dr Reddys Laboratories Ltd.	0.58	
Lupin Ltd.	0.52	
Glenmark Pharmaceuticals Ltd.	0.23	
POWER GENERATION	0.58	
NTPC Ltd.	0.58	
POWER TRANSMISSION	0.81	
Power Grid Corporation of India Ltd.	0.81	
RETAILERS	0.22	
Future Retail Ltd.	0.22	
SOFTWARE AND CONSULTANCY SERVICES	7.58	
Infosys Ltd.	4.15	
Tata Consultancy Services Ltd.	2.84	

Security	Net Asset %	Rating
HCL Technologies Ltd.	0.59	
STEEL AND FERROUS METAL	0.53	
Tata Steel Ltd.	0.50	
Jindal Steel and Power Ltd.	0.03	
TELECOM SERVICES	1.67	
Bharti Airtel Ltd.	1.67	
TELECOMMUNICATIONS EQUIPMENT MANUFACTL	0.01	
Bharti Infratel Ltd	0.01	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.15	
Container Corporation Of India Ltd.	0.15	
UTILITIES - GAS, POWER	0.61	
Indraprastha Gas Ltd.	0.57	
Tata Power Co. Ltd.	0.04	
Total	55.66	

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.70	
Tata Motors Ltd.	3.21	
Mahindra & Mahindra Ltd.	2.17	
Bajaj Auto Ltd.	1.28	
Hero MotoCorp Ltd.	1.15	
Maruti Suzuki India Ltd.	0.89	
BANKS	19.05	
ICICI Bank Ltd.	6.08	
HDFC Bank Ltd.	4.82	
State Bank of India	2.30	
Axis Bank Ltd.	1.99	
Kotak Mahindra Bank Ltd.	1.43	
IndusInd Bank Ltd.	1.00	
Bank of Baroda	0.85	
Punjab National Bank	0.58	
CHEMICALS	0.82	
Asian Paints Ltd.	0.82	
CONSTRUCTION AND INFRASTRUCTURE	0.81	
JaiPrakash Associates Ltd.	0.81	
CONSTRUCTION MATERIALS	2.91	
Ultratech Cement Ltd.	0.90	
Ambuja Cements Ltd.	0.75	
Grasim Industries Ltd.	0.74	
ACC Ltd.	0.52	
ENGINEERING AND CAPITAL GOODS	4.45	
Larsen & Toubro Ltd.	4.45	
FI	0.92	
IDFC Ltd.	0.92	
FMCG	10.38	
ITC Ltd.	8.06	
Hindustan Unilever Ltd.	2.32	
HFC	5.08	
HDFC Ltd.	5.08	
MINING AND MINERALS	2.72	
Sesa Sterlite Ltd.	1.62	
National Mineral Development Corporation Ltd.	0.65	
Coal India Ltd.	0.45	
NON FERROUS METALS	0.63	
Hindalco Industries Ltd.	0.63	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	11.46	
Reliance Industries Ltd.	6.95	
Oil and Natural Gas Corporation Ltd.	2.32	
Cairn India Ltd.	0.90	
Gail (India) Ltd.	0.74	
Bharat Petroleum Corporation Ltd.	0.55	
PHARMACEUTICALS & BIOTECHNOLOGY	8.02	
Sun Pharmaceuticals Industries Ltd.	2.12	
Dr Reddys Laboratories Ltd.	2.10	
Cipla Ltd.	1.53	
Lupin Ltd.	1.18	
Ranbaxy Laboratories Ltd.	1.09	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.63	
Bharat Heavy Electricals Ltd.	0.63	
POWER GENERATION	1.32	
NTPC Ltd.	1.32	
POWER TRANSMISSION	0.44	
Power Grid Corporation of India Ltd.	0.44	
REALTY	0.62	
DLF Ltd.	0.62	
SOFTWARE AND CONSULTANCY SERVICES	15.09	
Infosys Ltd.	6.97	
Tata Consultancy Services Ltd.	5.17	
Wipro Ltd.	1.61	
HCL Technologies Ltd.	1.34	
STEEL AND FERROUS METAL	1.91	

Portfolio as on December 31, 2013

Security	Net Asset %	Rating
Tata Steel Ltd.	1.39	
Jindal Steel and Power Ltd.	0.52	
TELECOM SERVICES	2.64	
Bharti Airtel Ltd.	2.64	
UTILITIES - GAS, POWER	0.70	
Tata Power Co. Ltd.	0.70	
Total	99.30	

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.75% and 6.25% respectively for 12 months ending September 30, 2014.

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

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