

AVIVA INVESTOR

March, 2013

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

MD SPEAK

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MARKET REVIEW

(Equity and Fixed Income Outlook)

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PORTFOLIO RETURNS SINCE INCEPTION

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FUND PERFORMANCE

Life unit Linked

Bond Fund

Life unit Linked

Secure Fund

Life unit Linked

Protector Fund

Life unit Linked

Balanced Fund

Life unit Linked

Growth Fund

Life unit Linked

Enhancer Fund

Life unit Linked

Index Fund

Life unit Linked

PSU Fund

Life unit Linked

Infra Fund

Life unit Linked

Wealth Builder Fund

Life unit Linked

Dynamic PE Fund

Life unit Linked

Bond Fund II

Life unit Linked

Protector Fund II

Life unit Linked

Balanced Fund II

Life unit Linked

Growth Fund II

Life unit Linked

Enhancer Fund II

Life unit Linked

Index Fund II

Pension unit Linked

Secure Fund

Pension unit Linked

Protector Fund

Pension unit Linked

Balanced Fund

Pension unit Linked

Growth Fund

Pension unit Linked

Index Fund

Pension unit Linked

Infra Fund

Pension unit Linked

PSU Fund

Pension unit Linked

Protector Fund II

Pension unit Linked

Balanced Fund II

Pension unit Linked

Growth Fund II

Pension unit Linked

Index Fund II

Disclaimer/Disclosure

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As on March 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	8.9%	7.9%	7.0%	7.9%	7.0%	12.9%
Benchmark Return Since Inception	5.9%	6.4%	7.2%	7.1%	5.7%	9.9%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on March 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	14.8%	14.6%	3.1%	10.3%	3.3%	-6.4%
Benchmark Return Since Inception	10.8%	11.9%	1.9%	9.9%	2.9%	-13.4%
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CNX INFRASTRUCTURE
As on March 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	-0.8%	-5.6%	-7.8%	-5.2%	7.2%	5.7%
Benchmark Return Since Inception	-1.6%	-11.8%	-14.6%	-12.0%	6.9%	6.7%
Benchmark	S&P CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on March 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	8.7%	7.1%	5.9%	5.7%	4.8%	
Benchmark Return Since Inception	7.4%	6.8%	6.2%	5.8%	4.1%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	
As on March 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		
Portfolio Return Since Inception	2.4%	4.3%	2.5%	1.3%		
Benchmark Return Since Inception	4.0%	2.5%	2.5%	2.6%		
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	S&P CNX NIFTY	CNX S&P NIFTY and LIQUID INDEX		
As on March 31,2013	Life Unit Linked Wealth Builder Fund					
Highest NAV locked in is	4.6%					



Dear Customers,

Welcome to the latest edition of the Aviva Investor!

I am delighted to share with you that amid turbulent times in the stock market; at least ten funds managed by the life insurers, including Aviva, beat the Nifty returns in the last fiscal. This is in spite the last quarter being a challenging one with the Budget announcements and market sentiments remaining subdued for the major part of the quarter following weak economic data and political uncertainty in the country.

The Union Budget was high on inclusion agenda and the Finance Minister announced key steps that will significantly increase the distribution penetration of both the life and general insurance in smaller towns and villages of India. The simplification through uniform KYC norms for banks and insurers, allowing banks to act as insurance brokers and allowing banking correspondents to sell micro insurance products will be a huge step towards expanding the insurance distribution network across India.

At Aviva, we keep your feedback at the heart of our business and design products that address your specific needs. Our market research unveiled that some of you preferred lump sum payouts as opposed to yearly payouts to help them meet specific financial objectives like buying a house, child's education/marriage, and retirement. Through the recently launched Aviva Wealth Builder we aim to help you achieve this objective and also provide peace of mind to the family by ensuring financial security in case of any eventuality. In addition we have also introduced the online version – Aviva i-shield - of our popular term with return of premium plan.

In line with our strategy to use technology to enhance customer service, we launched two new functionalities on our website to help you in the application process for our online products - Click to Call and Click to Chat.

I would also like to take this opportunity to inform you about International Day for Street Children. We celebrated this on April 12th with Breakfast Fundraisers across the country and globally as part of our Street to School programme. This is the third year of our support and the purpose of the day is to raise awareness of the issue of street children around the world and to campaign for their rights to be recognized. By associating ourselves with this day, we are also showing our support and broader commitment to creating long-term, sustainable change for these children.

We always look forward to your feedback.

Regards
TR Ramachandran
CEO & MD, Aviva India

Indian equity markets closed lower after being highly volatile in the January-March quarter. Markets largely ignored the positives such as repo rate cuts by the RBI and decline in WPI and remained subdued for the major part of the quarter, following weak economic data and political uncertainty in the country. While, foreign fund inflows started off strong during the quarter, there was a sharp drop in FII inflows in March. This was led by flow back of funds towards developed markets led by increased uncertainty in the Euro Zone. Both the Union Budget and the Railway Budget 2013-14 fell short of market expectations. Markets also reacted adversely, following dismal GDP growth projection by the Central Statistical Office (CSO). However, the Government's decision to postpone the controversial General Anti-Avoidance Rules (GAAR) till April 2016 restricted the losses to some extent. The key benchmark indices, S&P BSE Sensex and CNX Nifty, fell 3.04% and 3.77%, respectively during the quarter amid sharp correction in Mid-Cap and Small-Cap stocks. S&P BSE Mid-Cap and S&P BSE Small-Cap indices fell 13.65% and 21.35% during the quarter, respectively.

The quarter began on a positive note after the U.S. successfully averted the fiscal cliff. Markets reacted positively after technology giant, Infosys, reported better-than-expected profit for the December quarter. Markets rose further after WPI inflation numbers for December eased to its lowest level in 11 months to 7.18% in January, raising expectations of rate cuts by the Reserve Bank of India (RBI). The Government's decision to partially de-regulate diesel prices aimed at reducing oil subsidy burden and reducing fiscal deficit, also supported markets. Stocks continued to gain after global credit rating agency, Moody's Investors Services, retained Baa3 sovereign credit rating on India with a stable outlook, citing potential for growth, healthy domestic savings and a dynamic private sector. Meanwhile, as expected, the central bank cut Repo rates by 50bps during the quarter, 25bps in Jan 2013 and 25bps in Mar 2013. However, in its policy statement it mentioned that there was limited headroom for aggressive rate cuts in future due to high food inflation and swelling current account and fiscal deficits, which made investors apprehensive.

A series of domestic factors witnessed during the middle of the quarter pushed the markets lower. A survey by HSBC showed that manufacturing output grew at its slowest pace in three months in January. The CSO's projection of 5% GDP growth for 2012-13 also dampened investor sentiments. Markets also reacted negatively after Moody's Investors Service said that India's widening current account deficit and external debt will expose the country to global financial volatility. The markets reacted negatively to the Union Budget 2013-14 on concerns of whether the Government would be able to stick to the fiscal deficit targets and also as the Budget failed to touch upon any measures for revival of growth. Confusion regarding the Double Taxation Avoidance Agreements (DTAA) also kept the markets volatile.

Indian equity markets remained under pressure during the month of March as concerns over European debt crisis resurfaced and political uncertainty in the country hit investor sentiments. Uncertainty over Cyprus' bailout plan raised concerns of a contagion effect on the Euro Zone. The markets were partly soothed after Cyprus sealed a \$13-billion deal with Troika, which included the European Central Bank, the European Union and the International Monetary Fund. Markets witnessed broad-based selling in metal and mining stocks after China tightened mortgage rules to cool the property markets. Markets continued to fall amid political uncertainty in the country after the DMK, a key ally of the ruling coalition decided to pull out of the Government. Moreover, the Reserve Bank of India's statement that the scope for further monetary easing remains limited in the near term triggered heavy selling.

Foreign Institutional Investors (FIIs) continued to remain net buyers in the equity segment during the quarter. FIIs Inflows stood at Rs. 54,751 crores for the quarter, with the majority these flows coming in during Jan and Feb 2013. The inflows tricked down significantly in March led by the Global uncertainties, with funds flowing back to developed markets.

On the sectoral front, majority of the S&P BSE indices closed in red, except S&P BSE IT and TECK, which rose 21.07% and 13.74%, respectively. Metal, Capital Goods, Realty and PSU were the major laggards. Rate-sensitive stocks fell on uncertainty over further rate cut.

Outlook:

There are green shoots visible in the Indian economy led by bottoming out of inflation which will lead to further decline in interest rates, triggering a recovery in corporate capex. Fiscal deficit is also expected to decline going forward led by the fuel reforms, supported by lower crude oil prices, resulting in lower subsidy bill for the Government. This would leave more room for increased Government spending in core sectors such as infrastructure, going forward. Similarly, current account deficit is also expected to be reigned in with the lower oil import bill, measures taken for reducing gold imports and a revival in exports. These factors are expected to result in a recovery in growth going forward. However, concerns related to the Euro zone coupled with slowdown in China and political uncertainty in India is likely to keep markets volatile in the near-term. The second half of the Budget session in Parliament will begin on April 22. It remains to be seen whether the Government can go ahead with ongoing reforms measures. Quarterly results, especially of IT companies, will start coming from mid-April. In the near term, the markets will take cue from the corporate earnings numbers along with the management outlook as it would set the tone for the earnings growth for FY14 as well.

Bond yields fell in the first week of March on hopes that the central bank will cut interest rates in its mid-quarter monetary policy review. Improving cash conditions, as seen by a sharp drop in banks' borrowings from the central bank supported debt markets initially. However, later during the month, yields rose to their highest level in two-and-a-half months on better-than-expected Index of Industrial Production (IIP) data and higher Consumer Price Inflation (CPI) numbers. It rose further after the Reserve Bank of India (RBI) in its monetary policy review said there is limited room for further rate cuts. Political uncertainty in the country also kept sentiments weak. Moreover, the central bank's cautious outlook overshadowed its planned debt purchases of Rs. 10,000 crore via Open Market Operations (OMO), which was largely expected, given the tight liquidity condition. In the last week of the month, yields started rising again after a major coalition partner of the ruling UPA pulled out of the Government.

During the quarter, bond yields moved down although towards the end it moved up and there was pressure to sustain the rally which was witnessed during the quarter. The yields moved down on expectation of rate cuts by central bank and the momentum sustained due to a 50 bps rate cut during the quarter. The Government's increased effort to control the fiscal deficit was well received by the markets. Some of the key measures to control the deficit were seen in the form of increasing railway fares, raising import duty on gold and successful disinvestment in key entities. Bond yields fell after the Government cancelled the last scheduled debt auction for FY13. Yields on 10-year benchmark ended the quarter at 7.95%, compared to 8.05% at the end of the last quarter. Yields touched a low of 7.80% during the March quarter.

Banks' net average borrowings from the central bank's Liquidity Adjustment Facility (LAF) stood higher at Rs. 1,03,649.25 crore during the quarter compared to the previous quarter's average figure of Rs. 82,605.64 crore. To ensure adequate credit flow to the productive sectors of the economy, the central bank reduced CRR by 25 bps, which infused primary liquidity worth Rs. 18,000 crore into the banking system. To improve cash deficit in the system, the RBI conducted bond buybacks through open market operations (OMOs) of Rs. 38,000 crore during the month. Moreover, the RBI eased banks' margin requirements for borrowing under its repo window in a bid to help the lenders tide over the cash crunch. Under the central bank's Liquidity Adjustment Facility and Marginal Standing Facility, banks will be able to pledge their Government Bonds and Treasury Bills with a margin requirement of 4% against the current norm of 5%.

During the quarter, the RBI reduced the benchmark repo rate by 50 bps and accordingly reverse repo, determined with a spread of 100 bps, stood at 6.50% while the Marginal Standing Facility (MSF) and bank rate stood at 8.50%. The central bank also decided to reduce the Cash Reserve Ratio (CRR) of scheduled

banks by 25 bps to 4.00% from 4.25% of their Net Demand and Time Liabilities (NDTL). The cut in CRR infused Rs. 18,000 crore into the banking system.

India's Gross Domestic Product (GDP) slowdown deepened in the October-December quarter, expanding by a disappointing 4.5% on an annual basis, hurt by a slowdown in agriculture, mining and manufacturing. A growth rate below 6% for the last four quarters and subdued IIP numbers along with higher twin deficits (fiscal deficit and current account deficit) indicate a poor state of the economy. But the central bank's stance on interest rates and falling trend of Wholesale Price Index (WPI) numbers hint at a possibility of reversing this trend.

The Wholesale Price Index (WPI) based inflation stood at 6.84% for the month of February against last month's reported figure of 6.62% (provisional) and same period last year's figure of 7.56%. After four consecutive months of decline, WPI numbers inched up in February. The headline inflation picked up on higher fuel costs, which rose to 10.47% during the month under review from last month's reported figure of 7.06%. Fuel inflation also increased after four consecutive months of decline. Rising food and fuel prices are preventing a sharper drop in the headline inflation. However, core inflation, which excludes volatile food and fuel prices, has been easing since September 2012. This prompted the central bank to cut rates in its mid-quarter monetary policy review. In the policy review, the central bank said that easing of global commodity prices helped the prices of non-food manufacturing products to soften. However, retail inflation still hovers at a much higher level. In February, combined Consumer Price Index-based Inflation (CPI) stood at 10.91%.

The industrial output for January moved into positive territory and stood at 2.36% on a Y-o-Y basis, against last month's revised figure of (-) 0.50%. The cumulative growth for the period of April-January 2012-13 stood at 1.0% against 3.4% recorded in the corresponding period last year. Eight core industries witnessed a slower growth of 3.9% in January 2013, against 2.2% growth recorded in January 2012. Manufacturing activity has been squeezed by high borrowing costs and a slowing economy.

Outlook

The overall sentiment is likely to remain bearish as fresh supply will hit the markets in the first week of the new financial year. The twin deficits continue to pose serious challenges to the domestic economy. There are some signs of consolidation on the fiscal front, but CAD levels continue to rise. As it is one of the considered indicators in the RBI's policy, it seriously limits the central bank to ease policy rates aggressively. With no major trigger visible in the month of April, yields are expected to remain range bound and can take directional cues from political developments in New Delhi. The RBI will conduct auctions of dated securities worth Rs. 45,000 crore and Treasury Bills worth Rs. 50,000 crore in April.

Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

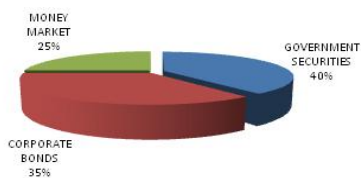
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

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

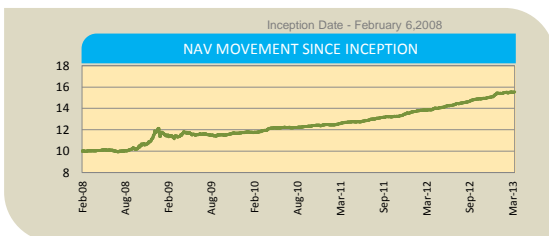
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.9%	9.2%	9.3%	12.0%
Benchmark**	5.9%	6.4%	7.5%	9.3%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
182 Days Treasury Bill 12/09/2013	8.15	
8.97% GOI 2030	5.24	
8.20% GOI 2025	4.96	
8.83% GOI 2041	4.48	
8.85% Tamil Nadu State Development Ltd. 2022	4.29	
8.15% GOI 2022	3.56	
8.30% GOI 2042	3.56	
8.79% GOI 2021	1.47	
8.33% GOI 2026	1.43	
6.49% GOI 2015	0.92	
8.48% Maharashtra SDL 2020	0.88	
8.28% GOI 2027	0.71	
Total	39.65	

CORPORATE BONDS		
Power Finance Corporation Ltd.	7.17	AAA
Tata Sons Ltd.	5.80	AAA
HDFC Ltd.	4.61	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.54	AAA
India Infrastructure Finance Company Ltd.	2.94	AAA
Rural Electrification Corporation	2.87	AAA
Yes Bank Ltd.	2.86	AA
Power Grid Corporation of India Ltd.	1.75	AAA
LIC Housing Finance Ltd.	1.44	AAA
IndusInd Bank Ltd.	1.40	AA-
Total	35.38	

CASH AND MONEY MARKETS*	24.97%
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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

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

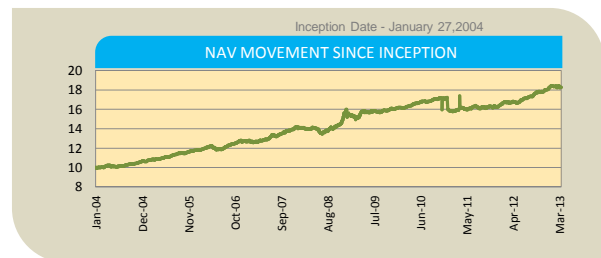
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.9%	7.5%	7.0%	9.5%
Benchmark**	6.4%	7.0%	7.6%	9.1%

Note: Past returns are not indicative of future performance.

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

NAV Movement

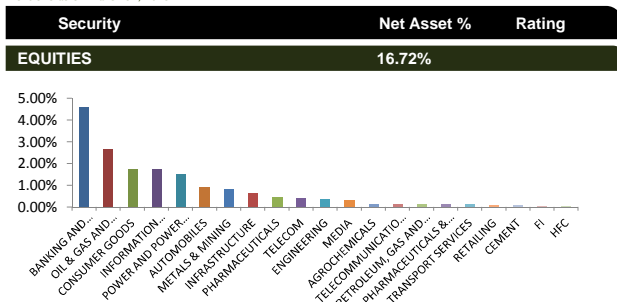


CASH AND MONEY MARKETS* 9.33%

PORTFOLIO TOTAL 100.00%

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

Portfolio as on March 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.29
ICICI Bank Ltd.	1.28
ITC Ltd.	1.25
Infosys Ltd.	1.18
HDFC Bank Ltd.	0.97
HDFC Ltd.	0.90
State Bank of India	0.58
NTPC Ltd.	0.57
Larsen & Toubro Ltd.	0.54
Tata Consultancy Services Ltd.	0.53
Others	7.63

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	6.65
8.33% GOI 2026	4.85
8.28% GOI 2027	4.48
8.30% GOI 2042	3.41
8.20% GOI 2025	2.71
8.97% GOI 2030	2.13
8.79% GOI 2021	1.41
8.93% Punjab SDL 2022	1.23
8.15% GOI 2022	1.14
8.13% GOI 2022	0.41
8.48% Maharashtra SDL 2020	0.22
9.15% GOI 2024	0.08
Total	28.72

CORPORATE BONDS

Tata Sons Ltd.	6.33	AAA
LIC Housing Finance Ltd.	5.63	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.06	AAA
HDFC Ltd.	3.97	AAA
Power Finance Corporation Ltd.	3.76	AAA
IndusInd Bank Ltd.	3.13	AA-
Yes Bank Ltd.	3.06	AA
Power Grid Corporation of India Ltd.	3.03	AAA
Ultratech Cement Ltd.	2.95	AAA
Rural Electrification Corporation	2.78	AAA
State Bank of Hyderabad	2.40	AAA
Export-Import Bank of India Ltd.	1.23	AAA
Indian Railway Finance Corporation Ltd.	0.84	AAA
NABARD	0.61	AAA
Hindustan Petroleum Corporation Ltd.	0.60	AAA
Gas Authority of India Ltd.	0.48	AAA
MRF Ltd.	0.24	AA+
India Infrastructure Finance Company Ltd.	0.10	AAA
Tata Motors Ltd.	0.03	AAA
Total	45.23	

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

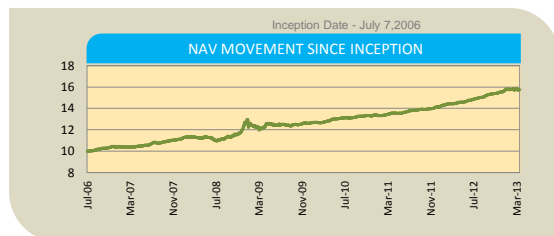
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.0%	7.0%	7.2%	8.9%
Benchmark**	7.2%	6.8%	7.3%	9.2%

Note: Past returns are not indicative of future performance.

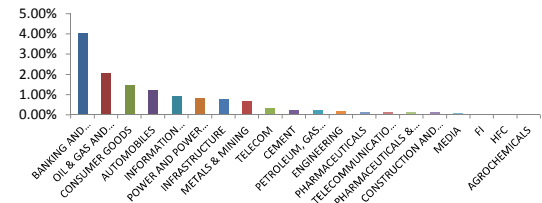
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	13.40%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.01
ICICI Bank Ltd.	0.98
Reliance Industries Ltd.	0.91
HDFC Bank Ltd.	0.86
HDFC Ltd.	0.78
Infosys Ltd.	0.72
State Bank of India	0.49
Mahindra & Mahindra Ltd.	0.47
Larsen & Toubro Ltd.	0.46
Hindustan Unilever Ltd.	0.43
Others	6.29

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.30% GOI 2042	10.66
8.20% GOI 2025	5.09
8.83% GOI 2041	4.92
8.28% GOI 2027	2.21
8.79% GOI 2021	1.95
8.48% Maharashtra SDL 2020	1.68
8.33% GOI 2026	0.86
8.93% Punjab SDL 2022	0.86
8.97% GOI 2030	0.72
8.15% GOI 2022	0.51
6.40% Gujarat SDL 2013	0.08
7.59% GOI 2016	0.02
Total	29.56

CORPORATE BONDS

LIC Housing Finance Ltd.	6.68	AAA
Power Finance Corporation Ltd.	6.38	AAA
IndusInd Bank Ltd.	4.20	AA-
Tata Sons Ltd.	4.10	AAA
Power Grid Corporation of India Ltd.	4.04	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.62	AAA
Yes Bank Ltd.	3.42	AA
HDFC Ltd.	3.06	AAA
Rural Electrification Corporation	1.89	AAA
NABARD	1.70	AAA
India Infrastructure Finance Company Ltd.	1.59	AAA
MRF Ltd.	0.84	AA+
Ultratech Cement Ltd.	0.51	AAA
Indian Railway Finance Corporation Ltd.	0.35	AAA
Total	42.38	

CASH AND MONEY MARKETS* 14.66%

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

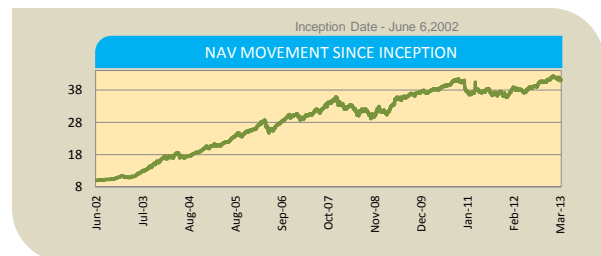
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	14.8%	6.5%	5.3%	7.7%
Benchmark**	10.8%	6.2%	6.6%	8.8%

Note: Past returns are not indicative of future performance.

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

NAV Movement

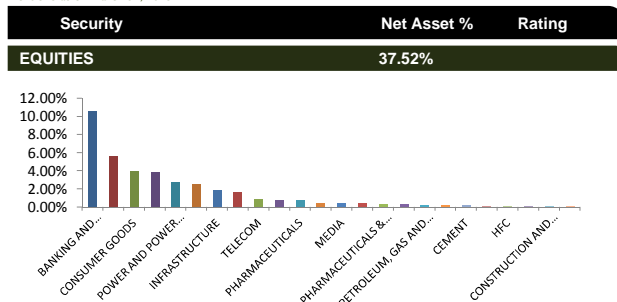


CORPORATE BONDS		
Reliance Industries Ltd.	0.20	AAA
Gas Authority of India Ltd.	0.19	AAA
Hindustan Petroleum Corporation Ltd.	0.19	AAA
India Infrastructure Finance Company Ltd.	0.08	AAA
Indian Railway Finance Corporation Ltd.	0.06	AAA
Export-Import Bank of India Ltd.	0.04	AAA
NTPC Ltd.	0.01	AAA
Total	25.63	

CASH AND MONEY MARKETS*	13.04%
PORTFOLIO TOTAL	100.00%

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

Portfolio as on March 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.83
Infosys Ltd.	2.57
ICICI Bank Ltd.	2.57
Reliance Industries Ltd.	2.33
HDFC Ltd.	2.15
HDFC Bank Ltd.	2.15
Larsen & Toubro Ltd.	1.35
Tata Consultancy Services Ltd.	1.24
Hindustan Unilever Ltd.	1.14
State Bank of India	1.12
Others	18.07

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	4.58
8.28% GOI 2027	3.70
8.33% GOI 2026	2.84
8.20% GOI 2025	2.40
8.15% GOI 2022	2.29
8.97% GOI 2030	2.14
8.30% GOI 2042	1.49
8.79% GOI 2021	0.77
8.93% Punjab SDL 2022	0.76
7.94% GOI 2021	0.74
8.48% Maharashtra SDL 2020	0.74
7.83% GOI 2018	0.42
6.49% GOI 2015	0.34
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
8.24% GOI 2018	0.05
Total	23.81

CORPORATE BONDS

LIC Housing Finance Ltd.	4.93	AAA
HDFC Ltd.	3.11	AAA
Power Grid Corporation of India Ltd.	3.07	AAA
Power Finance Corporation Ltd.	2.71	AAA
Tata Sons Ltd.	2.52	AAA
Rural Electrification Corporation	2.10	AAA
IndusInd Bank Ltd.	1.68	AA-
Reliance Gas Transportation Infrastructure Ltd.	1.56	AAA
Yes Bank Ltd.	0.75	AA
MRF Ltd.	0.74	AA+
National Capital Regional Planning Board	0.66	AAA
NABARD	0.56	AAA
Ultratech Cement Ltd.	0.47	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

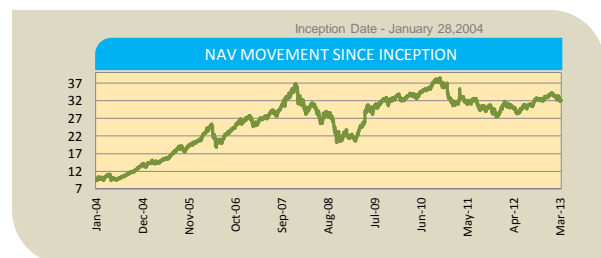
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	14.6%	3.7%	1.8%	5.5%
Benchmark**	11.9%	5.3%	4.3%	8.0%

Note: Past returns are not indicative of future performance.

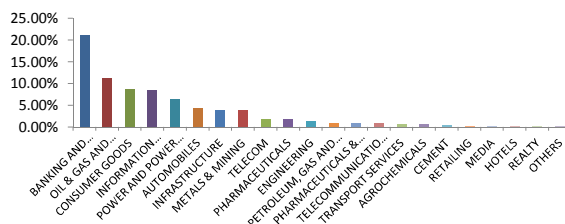
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	77.40%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	6.20
ICICI Bank Ltd.	5.92
Infosys Ltd.	5.52
Reliance Industries Ltd.	4.88
HDFC Bank Ltd.	4.47
HDFC Ltd.	4.22
State Bank of India	2.74
Larsen & Toubro Ltd.	2.72
Tata Consultancy Services Ltd.	2.65
Hindustan Unilever Ltd.	2.50
Others	35.58

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GOVERNMENT SECURITIES

8.30% GOI 2042	1.50
8.28% GOI 2027	0.86
8.97% GOI 2030	0.66
8.83% GOI 2041	0.31
8.20% GOI 2025	0.10
8.33% GOI 2026	0.10
7.49% GOI 2017	0.09
8.13% GOI 2022	0.07
8.15% GOI 2022	0.06
8.48% Maharashtra SDL 2020	0.05
8.79% GOI 2021	0.05
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	3.87

CORPORATE BONDS

HDFC Ltd.	2.61	AAA
LIC Housing Finance Ltd.	1.32	AAA
Power Finance Corporation Ltd.	1.03	AAA
Tata Sons Ltd.	0.78	AAA
Power Grid Corporation of India Ltd.	0.68	AAA
Punjab National Bank	0.58	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.34	AAA
Rural Electrification Corporation	0.27	AAA
Reliance Capital Ltd.	0.12	AAA
Reliance Industries Ltd.	0.11	AAA
Gas Authority of India Ltd.	0.10	AAA
MRF Ltd.	0.06	AA+
IndusInd Bank Ltd.	0.03	AA-
Neyveli Lignite Corporation Ltd.	0.03	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
Total	8.07	

CASH AND MONEY MARKETS*	10.66%
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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

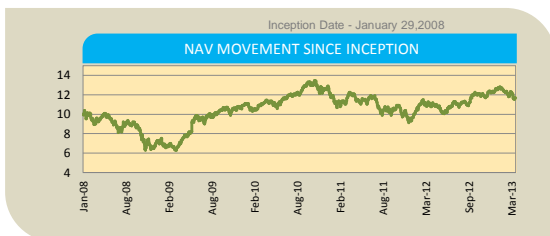
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	3.1%	4.4%	1.5%	5.9%
Benchmark**	1.9%	3.7%	2.7%	7.3%

Note: Past returns are not indicative of future performance.

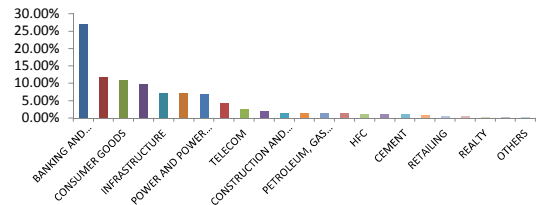
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	99.28%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	7.46
ICICI Bank Ltd.	7.14
Reliance Industries Ltd.	6.39
Infosys Ltd.	6.09
HDFC Bank Ltd.	5.36
HDFC Ltd.	4.68
Larsen & Toubro Ltd.	4.20
State Bank of India	3.97
Tata Consultancy Services Ltd.	3.51
Hindustan Unilever Ltd.	3.34
Others	47.14

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.72%
--------------------------------	--------------

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

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

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

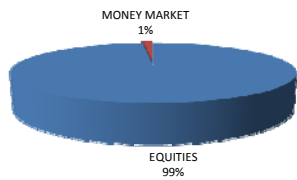
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA (Investment regulations).

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

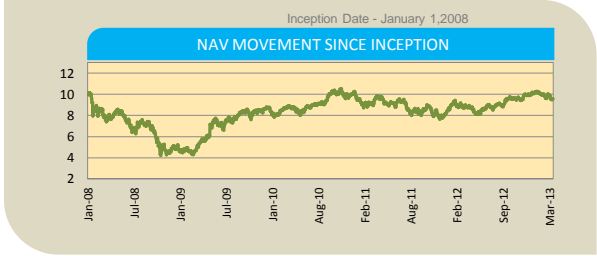
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	-0.8%	4.2%	3.2%	7.7%
Benchmark**	-1.6%	3.7%	2.7%	7.3%

Note: Past returns are not indicative of future performance.

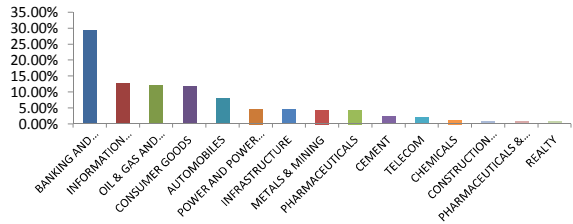
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.51%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.87
Infosys Ltd.	7.43
ICICI Bank Ltd.	7.22
Reliance Industries Ltd.	7.04
HDFC Ltd.	6.88
HDFC Bank Ltd.	6.26
Tata Consultancy Services Ltd.	4.23
Larsen & Toubro Ltd.	4.02
State Bank of India	3.07
Oil and Natural Gas Corporation Ltd.	2.89
Others	40.60

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.49%
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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 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

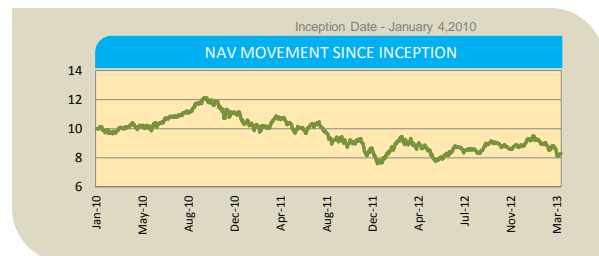
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-5.6%	-6.7%	-6.3%
Benchmark**	-11.8%	-10.5%	-11.4%

Note: Past returns are not indicative of future performance.

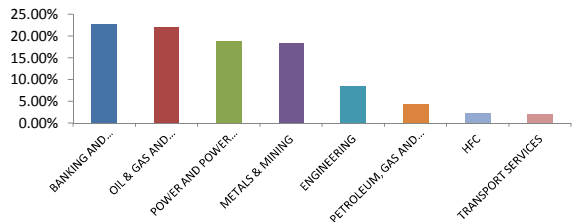
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.55%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.06
Oil and Natural Gas Corporation Ltd.	8.71
State Bank of India	8.70
NTPC Ltd.	8.46
National Mineral Development Corporation Ltd.	7.79
Bharat Electronics Ltd.	5.36
Power Grid Corporation of India Ltd.	5.01
Bharat Heavy Electricals Ltd.	4.27
Hindustan Petroleum Corporation Ltd.	4.23
Gas Authority of India Ltd.	4.03
Others	32.93

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CASH AND MONEY MARKETS* **1.45%**

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

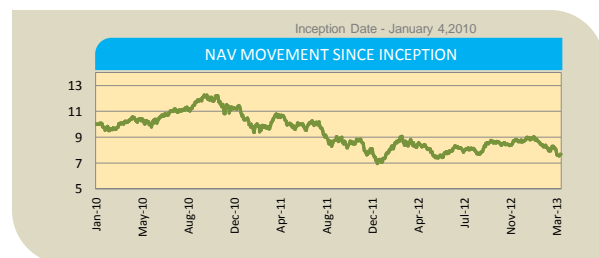
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-7.8%	-9.3%	-8.7%
Benchmark**	-14.6%	-13.6%	-11.9%

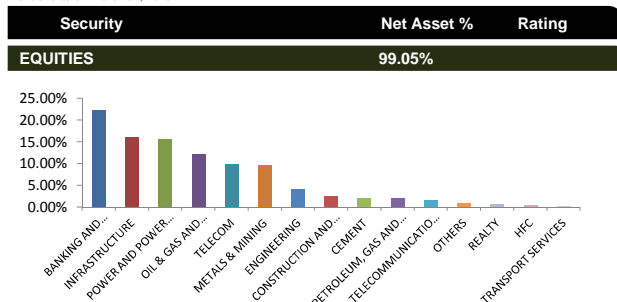
Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on March 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	8.98
Larsen & Toubro Ltd.	8.75
ICICI Bank Ltd.	5.79
Reliance Industries Ltd.	4.77
NTPC Ltd.	4.07
HDFC Bank Ltd.	3.69
National Mineral Development Corporation Ltd.	3.54
HDFC Ltd.	3.41
Power Grid Corporation of India Ltd.	3.39
Coal India Ltd.	3.36
Others	49.30

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 0.95%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

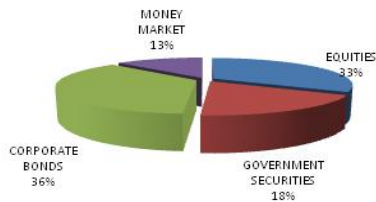
This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



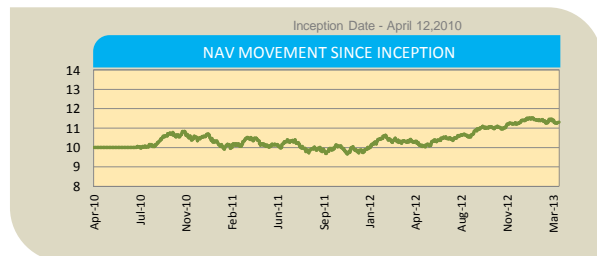
Portfolio Return

As on March 31, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.6%	9.5%

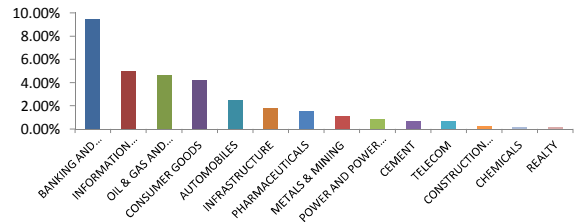
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	32.91%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.23
Infosys Ltd.	3.18
Reliance Industries Ltd.	3.02
ICICI Bank Ltd.	2.64
HDFC Bank Ltd.	2.15
HDFC Ltd.	1.84
Larsen & Toubro Ltd.	1.65
Tata Consultancy Services Ltd.	1.47
State Bank of India	1.05
Hindustan Unilever Ltd.	0.99
Others	11.69

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GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	14.02
8.19% GOI 2020	2.54
8.16% Tamil Nadu State Development Ltd. 2020	1.53
Total	18.09

CORPORATE BONDS

Power Grid Corporation of India Ltd.	7.98	AAA
Indian Railway Finance Corporation Ltd.	7.60	AAA
Steel Authority of India Ltd.	6.39	AAA
Power Finance Corporation Ltd.	5.68	AAA
NTPC Ltd.	5.01	AAA
Rural Electrification Corporation	3.54	AAA
Total	36.20	

CASH AND MONEY MARKETS* 12.80%

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

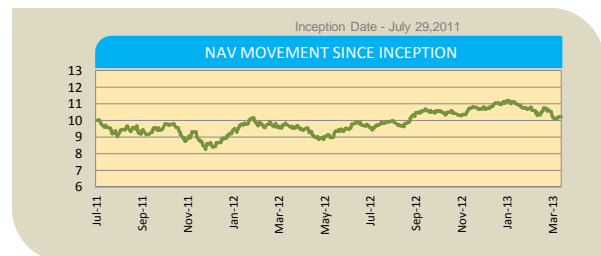
As on March 31, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	1.3%	5.2%
Benchmark**	2.6%	7.5%

Note: Past returns are not indicative of future performance.

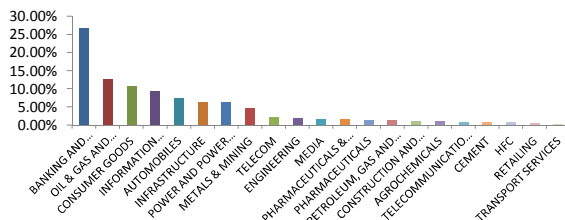
**Benchmark return has been computed by applying benchmark weightages on CNX S&P NIFTY and LIQUID INDEX

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	97.45%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	7.47
ICICI Bank Ltd.	6.98
Reliance Industries Ltd.	6.30
Infosys Ltd.	5.81
HDFC Bank Ltd.	5.11
HDFC Ltd.	4.76
Larsen & Toubro Ltd.	3.93
State Bank of India	3.77
Tata Consultancy Services Ltd.	3.38
Hindustan Unilever Ltd.	3.25
Others	46.69

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CASH AND MONEY MARKETS*	2.55%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

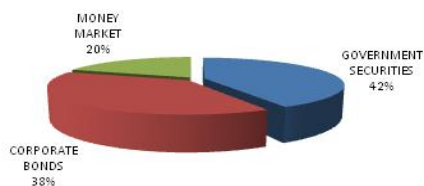
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

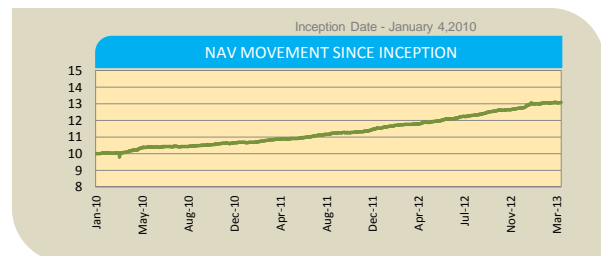
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.7%	8.8%	11.0%
Benchmark**	7.4%	7.5%	9.3%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.83% GOI 2041	13.03	
182 Days Treasury Bill 12/09/2013	6.61	
8.20% GOI 2025	5.24	
8.97% GOI 2030	4.19	
8.33% GOI 2026	3.49	
8.15% GOI 2022	2.08	
9.15% GOI 2024	1.96	
8.28% GOI 2027	1.73	
8.30% GOI 2042	1.73	
8.79% GOI 2021	1.19	
8.85% Tamil Nadu State Development Ltd. 2022	0.81	
7.77% Haryana SDL 2015	0.16	
7.77% Gujarat SDL 2015	0.12	
8.48% Maharashtra SDL 2020	0.03	
Total	42.37	

CORPORATE BONDS		
LIC Housing Finance Ltd.	5.50	AAA
Power Finance Corporation Ltd.	4.85	AAA
HDFC Ltd.	4.50	AAA
India Infrastructure Finance Company Ltd.	3.94	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.92	AAA
National Capital Regional Planning Board	3.40	AAA
Rural Electrification Corporation	3.25	AAA
NABARD	2.99	AAA
Tata Sons Ltd.	2.45	AAA
Reliance Industries Ltd.	1.18	AAA
Hindustan Petroleum Corporation Ltd.	1.14	AAA
Power Grid Corporation of India Ltd.	0.58	AAA
ICICI Bank Ltd.	0.18	AAA
Indian Railway Finance Corporation Ltd.	0.12	AAA
Total	38.00	

CASH AND MONEY MARKETS* 19.63%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

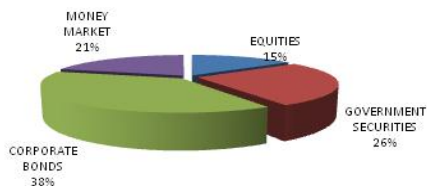
To generate steady returns with a minimum exposure to equities.

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

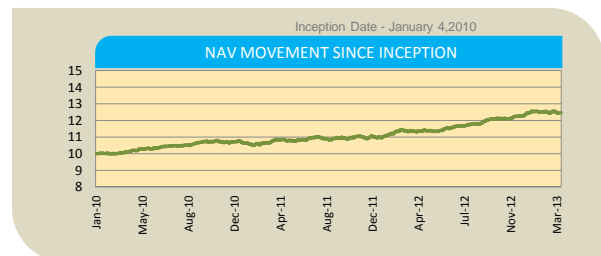
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.1%	7.2%	10.0%
Benchmark**	6.8%	6.9%	9.1%

Note: Past returns are not indicative of future performance.

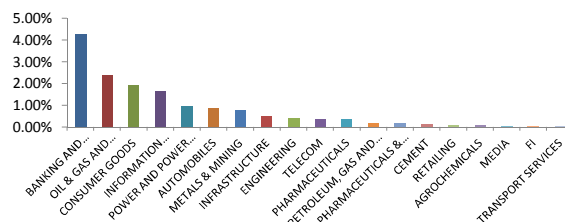
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	15.00%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.45
ICICI Bank Ltd.	1.11
Infosys Ltd.	1.08
Reliance Industries Ltd.	1.05
HDFC Bank Ltd.	0.90
HDFC Ltd.	0.88
Tata Consultancy Services Ltd.	0.56
Oil and Natural Gas Corporation Ltd.	0.51
State Bank of India	0.50
Hindustan Unilever Ltd.	0.48
Others	6.48

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GOVERNMENT SECURITIES

8.30% GOI 2042	13.99
8.93% Punjab SDL 2022	2.39
8.97% GOI 2030	2.00
8.15% GOI 2022	1.78
8.83% GOI 2041	1.24
8.79% GOI 2021	1.22
7.77% Gujarat SDL 2015	0.98
8.33% GOI 2026	0.95
8.28% GOI 2027	0.80
8.79% Gujarat SDL 2022	0.55
8.20% GOI 2025	0.47
8.48% Maharashtra SDL 2020	0.21
Total	26.58

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.82	AAA
Power Finance Corporation Ltd.	7.40	AAA
LIC Housing Finance Ltd.	6.70	AAA
Tata Sons Ltd.	4.81	AAA
HDFC Ltd.	4.69	AAA
Power Grid Corporation of India Ltd.	1.78	AAA
India Infrastructure Finance Company Ltd.	0.98	AAA
Rural Electrification Corporation	0.72	AAA
IndusInd Bank Ltd.	0.70	AA-
NABARD	0.47	AAA
Ultratech Cement Ltd.	0.47	AAA
Reliance Industries Ltd.	0.22	AAA
Total	37.76	

CASH AND MONEY MARKETS*	20.66%
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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

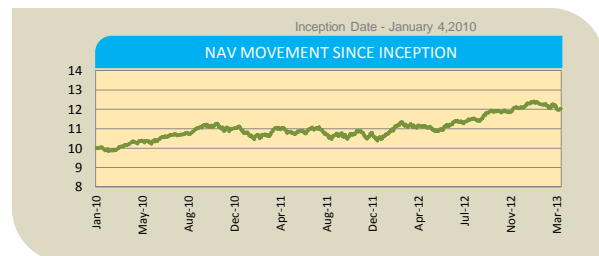
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.9%	5.6%	8.0%
Benchmark**	6.2%	6.2%	8.8%

Note: Past returns are not indicative of future performance.

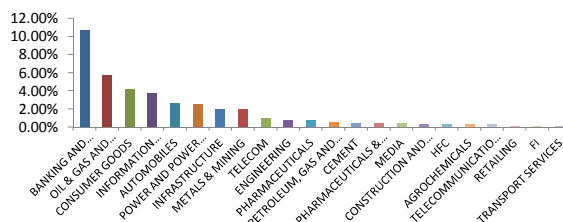
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	38.34%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.78
Reliance Industries Ltd.	2.76
ICICI Bank Ltd.	2.61
Infosys Ltd.	2.35
HDFC Bank Ltd.	1.96
HDFC Ltd.	1.91
State Bank of India	1.48
Hindustan Unilever Ltd.	1.37
Tata Consultancy Services Ltd.	1.32
Larsen & Toubro Ltd.	1.32
Others	18.48

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GOVERNMENT SECURITIES

8.30% GOI 2042	6.59
8.97% GOI 2030	4.12
8.83% GOI 2041	2.80
8.28% GOI 2027	1.78
8.20% GOI 2025	1.66
8.15% GOI 2022	1.43
8.93% Punjab SDL 2022	0.96
8.79% Gujarat SDL 2022	0.95
8.13% GOI 2022	0.47
8.48% Maharashtra SDL 2020	0.14

Total 20.90

CORPORATE BONDS

Tata Sons Ltd.	5.13	AAA
LIC Housing Finance Ltd.	4.81	AAA
Power Finance Corporation Ltd.	4.22	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.95	AAA
HDFC Ltd.	3.07	AAA
Power Grid Corporation of India Ltd.	2.37	AAA
Rural Electrification Corporation	1.82	AAA
NABARD	1.05	AAA
IndusInd Bank Ltd.	0.19	AA-
Reliance Industries Ltd.	0.19	AAA
Ultratech Cement Ltd.	0.19	AAA

Total 26.99

CASH AND MONEY MARKETS* 13.77%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

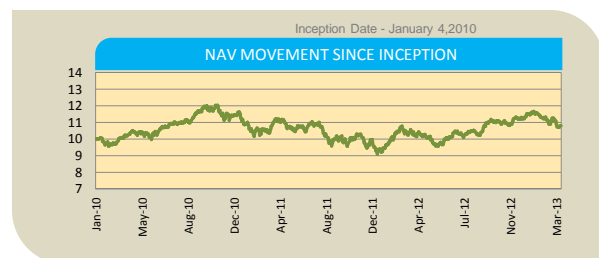
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.4%	1.6%	4.6%
Benchmark**	4.0%	4.2%	8.0%

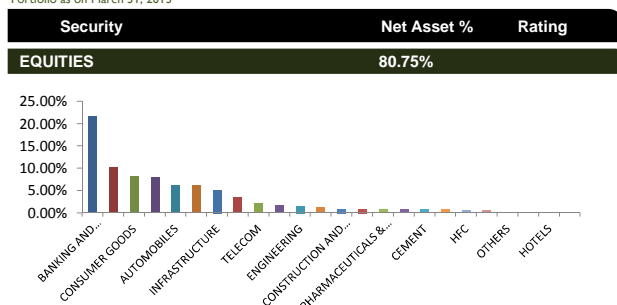
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	5.95
ICICI Bank Ltd.	5.50
Reliance Industries Ltd.	5.19
Infosys Ltd.	4.80
HDFC Bank Ltd.	4.54
HDFC Ltd.	3.71
Larsen & Toubro Ltd.	2.92
Tata Consultancy Services Ltd.	2.80
State Bank of India	2.55
Mahindra & Mahindra Ltd.	2.44
Others	40.35

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	2.70
8.20% GOI 2025	1.64
8.30% GOI 2042	1.51
8.97% GOI 2030	0.59
8.28% GOI 2027	0.38
8.48% Maharashtra SDL 2020	0.08
Total	6.90

CORPORATE BONDS

Power Finance Corporation Ltd.	1.99	AAA
HDFC Ltd.	1.16	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.09	AAA
LIC Housing Finance Ltd.	0.79	AAA
Power Grid Corporation of India Ltd.	0.75	AAA
Rural Electrification Corporation	0.60	AAA
Indian Railway Finance Corporation Ltd.	0.18	AAA
IndusInd Bank Ltd.	0.08	AA-
Reliance Industries Ltd.	0.07	AAA
Total	6.71	

CASH AND MONEY MARKETS* 5.64%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II22

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

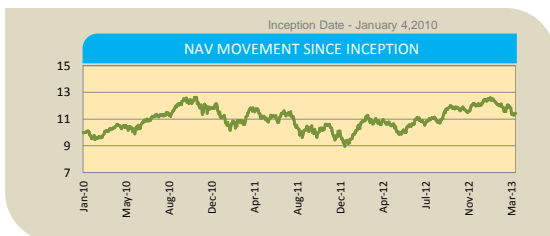
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.3%	3.4%	5.8%
Benchmark**	2.5%	2.7%	7.3%

Note: Past returns are not indicative of future performance.

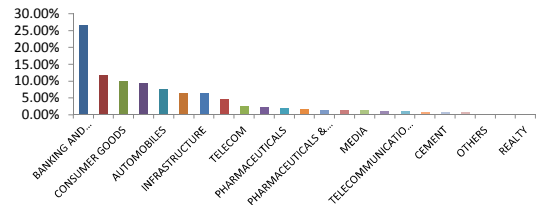
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.23%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	7.04
ICICI Bank Ltd.	6.80
Reliance Industries Ltd.	6.14
Infosys Ltd.	5.82
HDFC Bank Ltd.	5.20
HDFC Ltd.	4.38
Larsen & Toubro Ltd.	3.82
State Bank of India	3.66
Tata Consultancy Services Ltd.	3.52
Hindustan Unilever Ltd.	2.95
Others	48.90

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 1.77%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

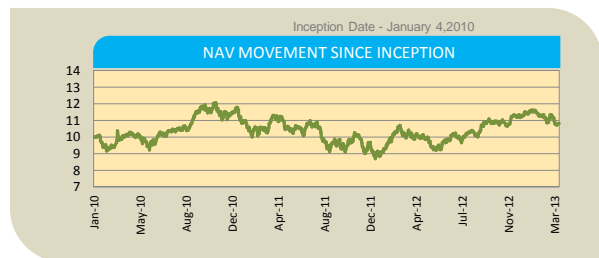
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.5%	2.4%	7.1%
Benchmark**	2.5%	2.7%	7.3%

Note: Past returns are not indicative of future performance.

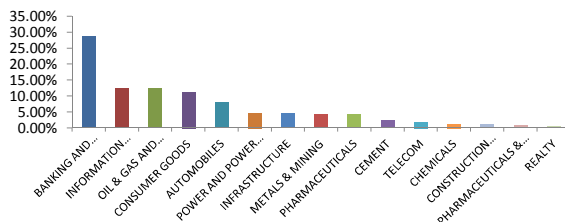
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	97.84%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.63
Infosys Ltd.	7.23
Reliance Industries Ltd.	7.12
ICICI Bank Ltd.	6.90
HDFC Ltd.	6.78
HDFC Bank Ltd.	6.05
Tata Consultancy Services Ltd.	4.08
Larsen & Toubro Ltd.	3.87
State Bank of India	3.04
Oil and Natural Gas Corporation Ltd.	3.03
Others	41.11

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 2.16%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECFUND122

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

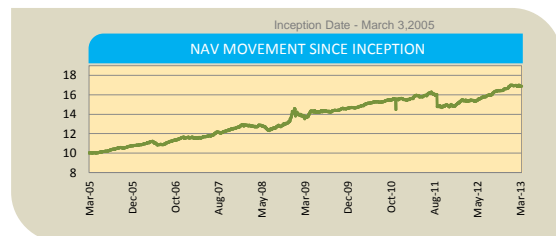
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.9%	7.8%	7.6%	9.9%
Benchmark**	7.1%	7.0%	7.6%	9.1%

Note: Past returns are not indicative of future performance.

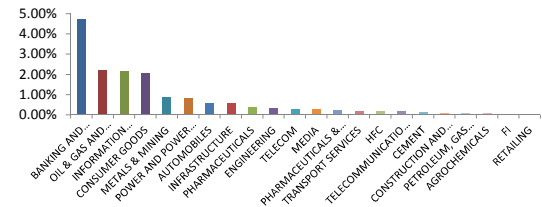
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	16.17%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.61
Infosys Ltd.	1.31
ICICI Bank Ltd.	1.11
HDFC Ltd.	1.05
HDFC Bank Ltd.	0.98
Reliance Industries Ltd.	0.97
Tata Consultancy Services Ltd.	0.85
State Bank of India	0.55
Larsen & Toubro Ltd.	0.46
Mahindra & Mahindra Ltd.	0.42
Others	6.86

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GOVERNMENT SECURITIES

8.20% GOI 2025	9.74
8.30% GOI 2042	7.96
8.97% GOI 2030	2.87
9.15% GOI 2024	2.42
8.28% GOI 2027	2.34
8.83% GOI 2041	2.31
8.79% GOI 2021	0.78
8.15% GOI 2022	0.76
8.93% Punjab SDL 2022	0.38
Total	29.56

CORPORATE BONDS

Rural Electrification Corporation	9.39	AAA
Power Finance Corporation Ltd.	8.08	AAA
HDFC Ltd.	5.04	AAA
IndusInd Bank Ltd.	4.33	AA-
Export-Import Bank of India Ltd.	4.19	AAA
Tata Sons Ltd.	4.18	AAA
National Capital Regional Planning Board	3.72	AAA
LIC Housing Finance Ltd.	3.14	AAA
NABARD	3.02	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.61	AAA
Indian Railway Finance Corporation Ltd.	1.19	AAA
Power Grid Corporation of India Ltd.	1.13	AAA
India Infrastructure Finance Company Ltd.	0.31	AAA
Ultratech Cement Ltd.	0.30	AAA
Total	49.63	

CASH AND MONEY MARKETS*	4.64%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

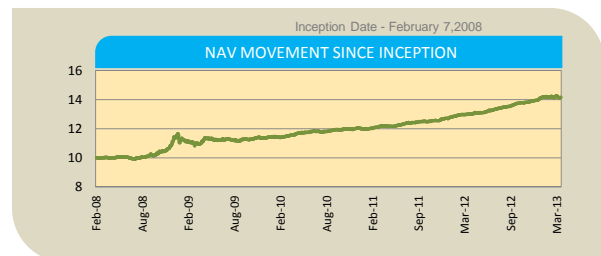
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.0%	7.2%	7.1%	8.9%
Benchmark**	5.7%	6.3%	7.2%	9.2%

Note: Past returns are not indicative of future performance.

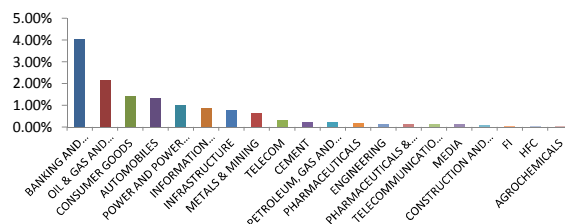
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	13.67%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	1.03
ITC Ltd.	0.97
Reliance Industries Ltd.	0.95
HDFC Ltd.	0.79
HDFC Bank Ltd.	0.79
Infosys Ltd.	0.72
State Bank of India	0.49
Mahindra & Mahindra Ltd.	0.49
Larsen & Toubro Ltd.	0.49
Oil and Natural Gas Corporation Ltd.	0.44
Others	6.51

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	8.49
8.79% GOI 2021	6.65
8.30% GOI 2042	6.06
8.28% GOI 2027	5.54
8.20% GOI 2025	3.84
8.15% GOI 2022	1.92
8.48% Maharashtra SDL 2020	1.71
8.93% Punjab SDL 2022	1.39
8.97% GOI 2030	0.17
7.59% GOI 2016	0.12
10.71% GOI 2016	0.05
Total	35.94

CORPORATE BONDS

Tata Sons Ltd.	6.82	AAA
LIC Housing Finance Ltd.	6.18	AAA
IndusInd Bank Ltd.	5.10	AA-
HDFC Ltd.	4.36	AAA
Power Finance Corporation Ltd.	3.56	AAA
Power Grid Corporation of India Ltd.	2.60	AAA
Rural Electrification Corporation	1.66	AAA
India Infrastructure Finance Company Ltd.	1.59	AAA
NABARD	1.10	AAA
MRF Ltd.	1.08	AA+
Ultratech Cement Ltd.	0.86	AAA
Indian Railway Finance Corporation Ltd.	0.57	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.35	AAA
Yes Bank Ltd.	0.33	AA
Total	36.16	

CASH AND MONEY MARKETS*	14.23%
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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 BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

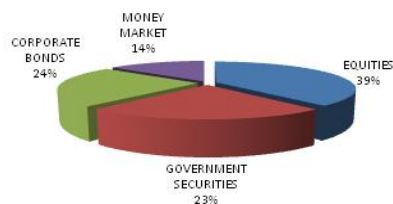
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

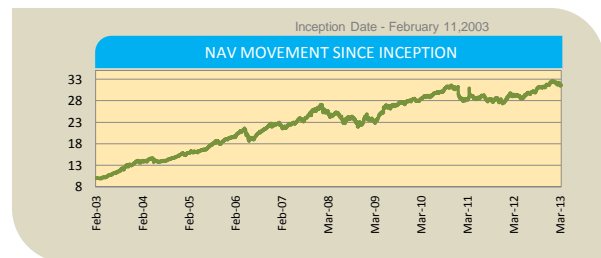
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	12.9%	6.8%	5.9%	8.2%
Benchmark**	9.9%	6.0%	6.6%	8.8%

Note: Past returns are not indicative of future performance.

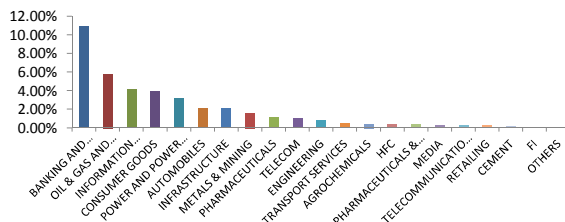
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	38.80%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.95
ICICI Bank Ltd.	2.87
Infosys Ltd.	2.84
Reliance Industries Ltd.	2.50
HDFC Bank Ltd.	2.33
HDFC Ltd.	2.25
Larsen & Toubro Ltd.	1.52
Tata Consultancy Services Ltd.	1.29
NTPC Ltd.	1.26
State Bank of India	1.24
Others	17.75

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	12.49
8.20% GOI 2025	3.46
8.79% GOI 2021	2.55
8.28% GOI 2027	2.20
8.97% GOI 2030	1.17
8.13% GOI 2022	0.41
8.30% GOI 2042	0.41
Total	22.69

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	7.82	AAA
Power Grid Corporation of India Ltd.	7.09	AAA
Power Finance Corporation Ltd.	2.07	AAA
Ultratech Cement Ltd.	2.01	AAA
Tata Sons Ltd.	1.23	AAA
HDFC Ltd.	1.21	AAA
MRF Ltd.	1.21	AA+
Rural Electrification Corporation	0.93	AAA
Reliance Industries Ltd.	0.82	AAA
Total	24.39	

CASH AND MONEY MARKETS*

14.12%

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

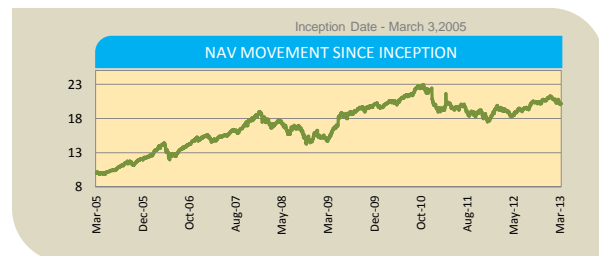
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.3%	5.4%	2.9%	4.7%
Benchmark**	9.9%	5.6%	5.5%	8.4%

Note: Past returns are not indicative of future performance.

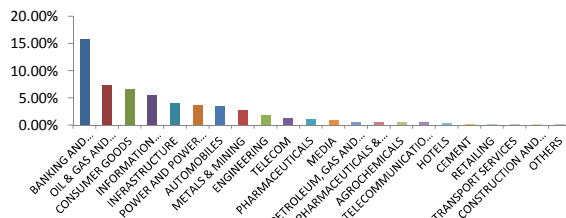
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	55.65%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.57
ICICI Bank Ltd.	4.38
Infosys Ltd.	3.95
Reliance Industries Ltd.	3.53
HDFC Bank Ltd.	3.42
HDFC Ltd.	3.19
Larsen & Toubro Ltd.	2.54
Hindustan Unilever Ltd.	1.95
State Bank of India	1.84
Oil and Natural Gas Corporation Ltd.	1.57
Others	24.71

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	7.19
8.30% GOI 2042	6.80
8.97% GOI 2030	2.24
8.28% GOI 2027	0.90
Total	17.13

CORPORATE BONDS

IndusInd Bank Ltd.	2.76	AA-
Power Grid Corporation of India Ltd.	2.76	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.96	AAA
Ultratech Cement Ltd.	1.36	AAA
HDFC Ltd.	1.11	AAA
Reliance Industries Ltd.	1.10	AAA
Export-Import Bank of India Ltd.	1.05	AAA
Power Finance Corporation Ltd.	1.04	AAA
Tata Sons Ltd.	0.95	AAA
LIC Housing Finance Ltd.	0.57	AAA
NABARD	0.56	AAA
India Infrastructure Finance Company Ltd.	0.40	AAA
Total	15.62	

CASH AND MONEY MARKETS*	11.60%
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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

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
 - Equity
- 0%-20%

80%-100%

Asset Mix



Portfolio Return

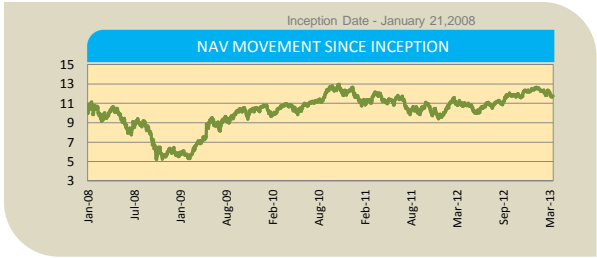
As on March 31, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	3.3%	4.0%	3.1%	7.5%
Benchmark**	2.9%	3.7%	2.7%	7.3%

Note: Past returns are not indicative of future performance.

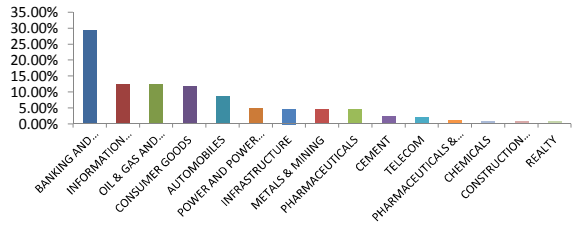
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	99.37%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.94
Infosys Ltd.	7.32
Reliance Industries Ltd.	7.04
ICICI Bank Ltd.	6.95
HDFC Ltd.	6.72
HDFC Bank Ltd.	6.36
Larsen & Toubro Ltd.	4.07
Tata Consultancy Services Ltd.	3.90
State Bank of India	3.12
Hindustan Unilever Ltd.	2.75
Others	42.20

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.63%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

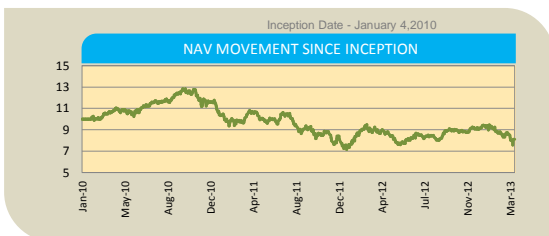
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-6.4%	-9.1%	-8.7%
Benchmark**	-13.4%	-13.6%	-11.9%

Note: Past returns are not indicative of future performance.

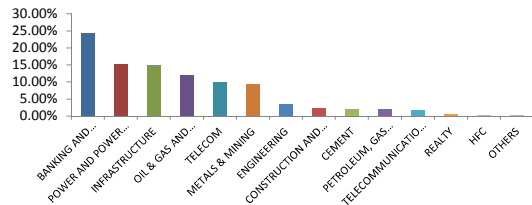
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.96%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.11
Larsen & Toubro Ltd.	8.60
ICICI Bank Ltd.	6.16
Reliance Industries Ltd.	4.58
HDFC Ltd.	4.28
NTPC Ltd.	4.18
HDFC Bank Ltd.	4.17
National Mineral Development Corporation Ltd.	3.58
Coal India Ltd.	3.53
Tata Power Co. Ltd.	3.33
Others	47.44

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CASH AND MONEY MARKETS*	1.04%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

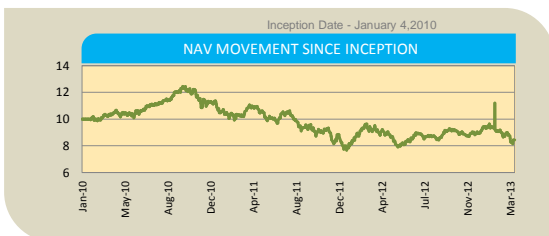
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-5.2%	-6.9%	-6.7%
Benchmark**	-12.0%	-10.5%	-11.4%

Note: Past returns are not indicative of future performance.

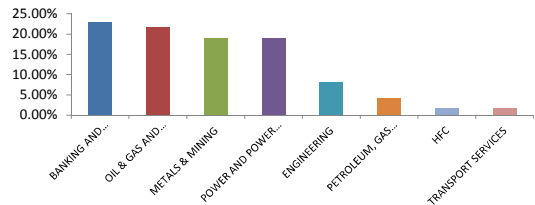
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	98.61%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	9.19
Coal India Ltd.	9.15
NTPC Ltd.	8.90
State Bank of India	8.67
National Mineral Development Corporation Ltd.	7.64
Power Grid Corporation of India Ltd.	5.29
Bharat Electronics Ltd.	5.28
Hindustan Petroleum Corporation Ltd.	4.33
Bharat Heavy Electricals Ltd.	3.98
Power Finance Corporation Ltd.	3.85
Others	32.33

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CASH AND MONEY MARKETS*	1.39%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

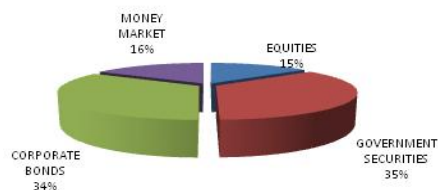
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

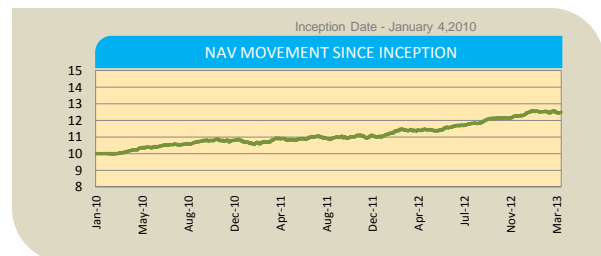
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.2%	7.0%	9.4%
Benchmark**	6.9%	6.9%	9.1%

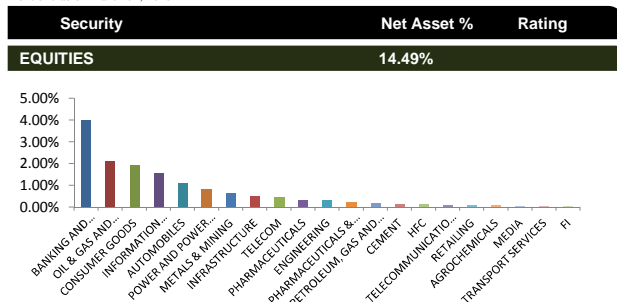
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2013



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.42
ICICI Bank Ltd.	1.10
Infosys Ltd.	0.96
Reliance Industries Ltd.	0.93
HDFC Ltd.	0.90
HDFC Bank Ltd.	0.78
Tata Consultancy Services Ltd.	0.59
Hindustan Unilever Ltd.	0.48
State Bank of India	0.43
Bharti Airtel Ltd.	0.43
Others	6.47

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GOVERNMENT SECURITIES

8.83% GOI 2041	5.82
8.30% GOI 2042	5.55
182 Days Treasury Bill 12/09/2013	4.81
8.97% GOI 2030	3.98
8.28% GOI 2027	3.16
8.79% GOI 2021	3.12
9.15% GOI 2024	2.68
8.93% Punjab SDL 2022	1.27
8.79% Gujarat SDL 2022	1.26
8.20% GOI 2025	1.00
8.15% GOI 2022	0.92
8.33% GOI 2026	0.51
6.20% Andhra Pradesh SDL 2013	0.49
8.48% Maharashtra SDL 2020	0.49
8.13% GOI 2022	0.35
Total	35.41

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.03	AAA
Power Finance Corporation Ltd.	5.59	AAA
LIC Housing Finance Ltd.	5.08	AAA
Power Grid Corporation of India Ltd.	3.74	AAA
NABARD	3.51	AAA
Tata Sons Ltd.	2.54	AAA
India Infrastructure Finance Company Ltd.	1.56	AAA
Hindustan Petroleum Corporation Ltd.	0.99	AAA
Ultratech Cement Ltd.	0.99	AAA
Rural Electrification Corporation	0.51	AAA
Indian Railway Finance Corporation Ltd.	0.50	AAA
IndusInd Bank Ltd.	0.50	AA-
Reliance Industries Ltd.	0.15	AAA
Total	33.69	

CASH AND MONEY MARKETS* 16.41%

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

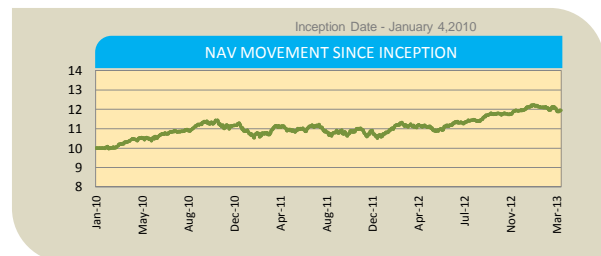
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.7%	4.8%	7.1%
Benchmark**	6.7%	6.2%	8.8%

Note: Past returns are not indicative of future performance.

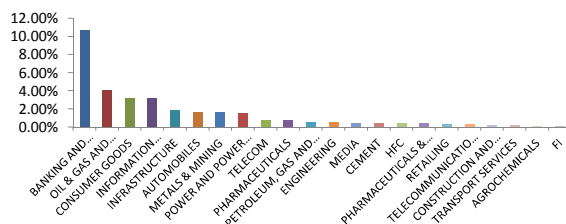
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	32.46%	



TOP 10 EQUITY STOCKS AND OTHERS

HDFC Ltd.	2.46
ICICI Bank Ltd.	2.38
ITC Ltd.	2.24
HDFC Bank Ltd.	2.21
Reliance Industries Ltd.	2.00
Infosys Ltd.	1.92
Tata Consultancy Services Ltd.	1.19
State Bank of India	1.12
Larsen & Toubro Ltd.	1.08
Hindustan Unilever Ltd.	0.89
Others	14.97

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GOVERNMENT SECURITIES

8.97% GOI 2030	6.57
8.30% GOI 2042	5.80
8.83% GOI 2041	3.27
8.28% GOI 2027	2.69
8.79% GOI 2021	2.30
8.93% Punjab SDL 2022	1.50
8.33% GOI 2026	1.20
8.20% GOI 2025	0.89
8.79% Gujarat SDL 2022	0.74
8.48% Maharashtra SDL 2020	0.43
8.13% GOI 2022	0.09
Total	25.48

CORPORATE BONDS

LIC Housing Finance Ltd.	5.70	AAA
ACC Ltd.	4.08	AAA
Power Finance Corporation Ltd.	3.87	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.79	AAA
Power Grid Corporation of India Ltd.	3.33	AAA
HDFC Ltd.	2.36	AAA
Tata Sons Ltd.	2.10	AAA
NABARD	1.18	AAA
India Infrastructure Finance Company Ltd.	0.61	AAA
Hindustan Petroleum Corporation Ltd.	0.59	AAA
IndusInd Bank Ltd.	0.29	AA-
Reliance Industries Ltd.	0.17	AAA
Total	28.07	

CASH AND MONEY MARKETS*

13.99%

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

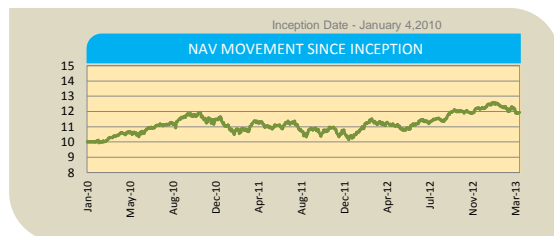
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.7%	4.5%	6.5%
Benchmark**	5.8%	5.2%	8.4%

Note: Past returns are not indicative of future performance.

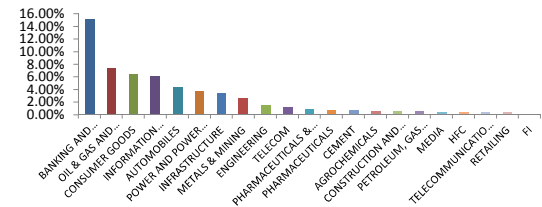
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	56.25%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.67
Infosys Ltd.	4.01
ICICI Bank Ltd.	3.73
Reliance Industries Ltd.	3.70
HDFC Bank Ltd.	3.00
HDFC Ltd.	2.77
State Bank of India	2.15
Larsen & Toubro Ltd.	1.97
Tata Consultancy Services Ltd.	1.96
Hindustan Unilever Ltd.	1.71
Others	26.58

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GOVERNMENT SECURITIES

8.28% GOI 2027	4.08
8.97% GOI 2030	3.75
8.30% GOI 2042	3.39
8.20% GOI 2025	2.73
8.83% GOI 2041	0.94
8.93% Punjab SDL 2022	0.90
8.15% GOI 2022	0.53
8.33% GOI 2026	0.36
8.48% Maharashtra SDL 2020	0.04
Total	16.72

CORPORATE BONDS

LIC Housing Finance Ltd.	5.76	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.16	AAA
Power Finance Corporation Ltd.	2.91	AAA
Tata Sons Ltd.	2.53	AAA
HDFC Ltd.	2.11	AAA
NABARD	1.42	AAA
Reliance Industries Ltd.	0.14	AAA
Total	19.03	

CASH AND MONEY MARKETS*	8.00%
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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

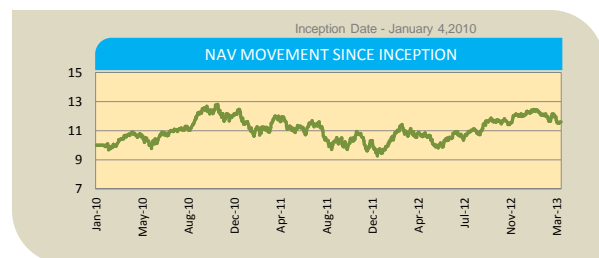
As on March 31, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.8%	2.8%	7.6%
Benchmark**	4.1%	2.7%	7.3%

Note: Past returns are not indicative of future performance.

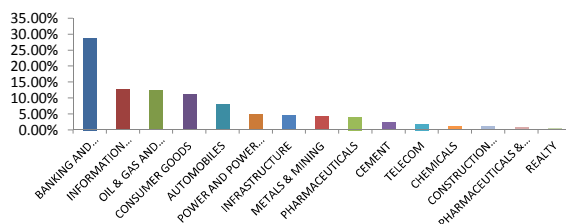
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES	97.96%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.35
Infosys Ltd.	7.24
HDFC Ltd.	6.92
Reliance Industries Ltd.	6.89
ICICI Bank Ltd.	6.59
HDFC Bank Ltd.	6.32
Tata Consultancy Services Ltd.	4.22
Larsen & Toubro Ltd.	4.03
Oil and Natural Gas Corporation Ltd.	3.19
State Bank of India	3.15
Others	41.06

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CASH AND MONEY MARKETS*	2.04%
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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 March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.11	
United Phosphorus Ltd. (New)	0.11	
AUTOMOBILES	0.91	
Mahindra & Mahindra Ltd.	0.32	
Maruti Suzuki India Ltd.	0.28	
Bajaj Auto Ltd.	0.21	
Hero MotoCorp Ltd.	0.10	
BANKING AND FINANCIAL SERVICES	4.60	
ICICI Bank Ltd.	1.28	
HDFC Bank Ltd.	0.97	
HDFC Ltd.	0.90	
State Bank of India	0.58	
Power Finance Corporation Ltd.	0.27	
Federal Bank Ltd.	0.21	
Axis Bank Ltd.	0.16	
Bank of Baroda	0.13	
Punjab National Bank	0.06	
IDFC Ltd.	0.04	
CEMENT	0.06	
ACC Ltd.	0.06	
CONSUMER GOODS	1.71	
ITC Ltd.	1.25	
Hindustan Unilever Ltd.	0.46	
ENGINEERING	0.34	
Bharat Electronics Ltd.	0.23	
Engineers India Ltd.	0.11	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HFC	0.02	
LIC Housing Finance Ltd.	0.02	
INFORMATION TECHNOLOGY	1.71	
Infosys Ltd.	1.18	
Tata Consultancy Services Ltd.	0.53	
INFRASTRUCTURE	0.60	
Larsen & Toubro Ltd.	0.54	
Unity Infraprojects Ltd.	0.04	
GMR Infrastructure Ltd.	0.01	
IVRCL Ltd.	0.01	
MEDIA	0.30	
Zee Entertainment Enterprises Ltd.	0.17	
Jagran Prakashan Ltd.	0.13	
METALS & MINING	0.82	
Coal India Ltd.	0.30	
National Mineral Development Corporation Ltd.	0.29	
Jindal Steel and Power Ltd.	0.23	
OIL & GAS AND ANCILLIARIES	2.65	
Reliance Industries Ltd.	1.29	
Oil and Natural Gas Corporation Ltd.	0.49	
Gas Authority of India Ltd.	0.23	
Oil India Ltd.	0.23	
Indraprastha Gas Ltd.	0.20	
Maharashtra Seamless Ltd.	0.11	
Cairn India Ltd.	0.07	
Indian Oil Corporation Ltd.	0.03	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.10	
Hindustan Petroleum Corporation Ltd.	0.10	
PHARMACEUTICALS	0.46	
Cipla Ltd.	0.18	
Sun Pharmaceuticals Industries Ltd.	0.12	
Glenmark Pharmaceuticals Ltd.	0.11	
Dr Reddys Laboratories Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	0.10	
Cadila Healthcare Ltd.	0.10	
POWER AND POWER EQUIPMENT	1.50	
NTPC Ltd.	0.57	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.36	
Tata Power Co. Ltd.	0.33	
Bharat Heavy Electricals Ltd.	0.12	
NHPC	0.12	
RETAILING	0.07	
Future Retail Ltd.	0.07	
TELECOM	0.41	
Bharti Airtel Ltd.	0.41	
TELECOM EQUIPMENT MANUFACTURER	0.11	
Bharti Infratel Ltd	0.11	
TRANSPORT SERVICES	0.10	
Container Corporation Of India Ltd.	0.10	
Total	16.72	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.02	
United Phosphorus Ltd. (New)	0.02	
AUTOMOBILES	1.22	
Mahindra & Mahindra Ltd.	0.47	
Maruti Suzuki India Ltd.	0.37	
Bajaj Auto Ltd.	0.22	
Hero MotoCorp Ltd.	0.16	
BANKING AND FINANCIAL SERVICES	4.04	
ICICI Bank Ltd.	0.98	
HDFC Bank Ltd.	0.86	
HDFC Ltd.	0.78	
State Bank of India	0.49	
Axis Bank Ltd.	0.24	
Bank of Baroda	0.20	
IDFC Ltd.	0.19	
Rural Electrification Corporation	0.10	
Punjab National Bank	0.08	
Power Finance Corporation Ltd.	0.07	
Oriental Bank of Commerce Ltd.	0.03	
Indian Bank	0.02	
CEMENT	0.23	
ACC Ltd.	0.23	
CONSTRUCTION AND INFRASTRUCTURE	0.10	
Supreme Infrastructure India Ltd.	0.10	
CONSUMER GOODS	1.44	
ITC Ltd.	1.01	
Hindustan Unilever Ltd.	0.43	
ENGINEERING	0.15	
Bharat Electronics Ltd.	0.15	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.03	
LIC Housing Finance Ltd.	0.03	
INFORMATION TECHNOLOGY	0.93	
Infosys Ltd.	0.72	
Tata Consultancy Services Ltd.	0.21	
INFRASTRUCTURE	0.74	
Larsen & Toubro Ltd.	0.46	
JaiPrakash Associates Ltd.	0.12	
IVRCL Ltd.	0.10	
GMR Infrastructure Ltd.	0.06	
MEDIA	0.09	
Jagran Prakashan Ltd.	0.09	
METALS & MINING	0.66	
National Mineral Development Corporation Ltd.	0.25	
Coal India Ltd.	0.24	
Jindal Steel and Power Ltd.	0.17	
OIL & GAS AND ANCILLIARIES	2.06	
Reliance Industries Ltd.	0.91	
Oil and Natural Gas Corporation Ltd.	0.34	
Indraprastha Gas Ltd.	0.23	
Oil India Ltd.	0.23	
Gas Authority of India Ltd.	0.17	
Cairn India Ltd.	0.13	
Maharashtra Seamless Ltd.	0.05	
PETROLEUM,GAS & PETROCHEMICAL PRODS	0.19	
Hindustan Petroleum Corporation Ltd.	0.19	
PHARMACEUTICALS	0.13	
Dr Reddys Laboratories Ltd.	0.06	
Cipla Ltd.	0.05	
Sun Pharmaceuticals Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.12	
Cadila Healthcare Ltd.	0.12	
POWER AND POWER EQUIPMENT	0.80	
NTPC Ltd.	0.27	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.17	
Tata Power Co. Ltd.	0.15	
NHPC	0.13	
Bharat Heavy Electricals Ltd.	0.04	
Kalpataru Power Transmission Ltd.	0.04	
TELECOM	0.29	
Bharti Airtel Ltd.	0.29	
TELECOM EQUIPMENT MANUFACTURER	0.13	
Bharti Infratel Ltd	0.13	
Total	13.40	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.38	
United Phosphorus Ltd. (New)	0.38	
AUTOMOBILES	2.43	
Mahindra & Mahindra Ltd.	0.92	
Maruti Suzuki India Ltd.	0.65	
Bajaj Auto Ltd.	0.49	
Hero MotoCorp Ltd.	0.37	
BANKING AND FINANCIAL SERVICES	10.61	
ICICI Bank Ltd.	2.57	
HDFC Bank Ltd.	2.15	
HDFC Ltd.	2.15	
State Bank of India	1.12	
Power Finance Corporation Ltd.	0.54	
Bank of Baroda	0.36	
Federal Bank Ltd.	0.36	
Axis Bank Ltd.	0.34	
Punjab National Bank	0.29	
Indian Bank	0.21	
IDFC Ltd.	0.20	
Rural Electrification Corporation	0.17	
Oriental Bank of Commerce Ltd.	0.15	
CEMENT	0.15	
ACC Ltd.	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.01	
Supreme Infrastructure India Ltd.	0.01	
CONSUMER GOODS	3.97	
ITC Ltd.	2.83	
Hindustan Unilever Ltd.	1.14	
ENGINEERING	0.77	
Bharat Electronics Ltd.	0.47	
Engineers India Ltd.	0.30	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HFC	0.07	
LIC Housing Finance Ltd.	0.07	
HOTELS	0.16	
Indian Hotels Co. Ltd.	0.16	
INFORMATION TECHNOLOGY	3.86	
Infosys Ltd.	2.57	
Tata Consultancy Services Ltd.	1.24	
Mphasis Ltd.	0.05	
INFRASTRUCTURE	1.80	
Larsen & Toubro Ltd.	1.35	
NCC Ltd.	0.18	
JaiPrakash Associates Ltd.	0.16	
IVRCL Ltd.	0.06	
Sintex Industries Ltd.	0.04	
Unity Infraprojects Ltd.	0.01	
MEDIA	0.39	
Jagran Prakashan Ltd.	0.31	
Zee Entertainment Enterprises Ltd.	0.08	
METALS & MINING	1.60	
National Mineral Development Corporation Ltd.	0.62	
Coal India Ltd.	0.53	
Jindal Steel and Power Ltd.	0.45	
OIL & GAS AND ANCILLIARIES	5.62	
Reliance Industries Ltd.	2.33	
Oil and Natural Gas Corporation Ltd.	1.03	
Gas Authority of India Ltd.	0.58	
Oil India Ltd.	0.43	
Maharashtra Seamless Ltd.	0.37	
Indraprastha Gas Ltd.	0.36	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.22	
Indian Oil Corporation Ltd.	0.18	
Cairn India Ltd.	0.12	
OTHERS	0.01	

Security	Net Asset %	Rating
Zee Learn Ltd	0.01	
PETROLEUM,GAS & PETROCHEMICAL PRODS	0.21	
Hindustan Petroleum Corporation Ltd.	0.21	
PHARMACEUTICALS	0.77	
Cipla Ltd.	0.32	
Sun Pharmaceuticals Industries Ltd.	0.18	
Dr Reddys Laboratories Ltd.	0.16	
Glenmark Pharmaceuticals Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	0.27	
Cadila Healthcare Ltd.	0.27	
POWER AND POWER EQUIPMENT	2.72	
NTPC Ltd.	1.02	
Tata Power Co. Ltd.	0.69	
Power Grid Corporation of India Ltd.	0.45	
Bharat Heavy Electricals Ltd.	0.36	
NHPC	0.17	
EMCO Ltd.	0.02	
BGR Energy Systems Ltd.	0.01	
RETAILING	0.10	
Future Retail Ltd.	0.10	
TELECOM	0.90	
Bharti Airtel Ltd.	0.90	
TELECOM EQUIPMENT MANUFACTURER	0.25	
Bharti Infratel Ltd	0.25	
TRANSPORT SERVICES	0.43	
Container Corporation Of India Ltd.	0.43	

Total **37.52**

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.62	
United Phosphorus Ltd. (New)	0.62	
AUTOMOBILES	4.34	
Mahindra & Mahindra Ltd.	1.77	
Maruti Suzuki India Ltd.	1.38	
Hero MotoCorp Ltd.	1.10	
Bajaj Auto Ltd.	0.09	
BANKING AND FINANCIAL SERVICES	21.02	
ICICI Bank Ltd.	5.92	
HDFC Bank Ltd.	4.47	
HDFC Ltd.	4.22	
State Bank of India	2.74	
Federal Bank Ltd.	0.80	
Bank of Baroda	0.70	
Rural Electrification Corporation	0.63	
Axis Bank Ltd.	0.51	
Punjab National Bank	0.41	
Indian Bank	0.34	
Oriental Bank of Commerce Ltd.	0.28	
CEMENT	0.41	
ACC Ltd.	0.41	
CONSUMER GOODS	8.70	
ITC Ltd.	6.20	
Hindustan Unilever Ltd.	2.50	
ENGINEERING	1.33	
Bharat Electronics Ltd.	1.30	
Engineers India Ltd.	0.03	
HOTELS	0.14	
Indian Hotels Co. Ltd.	0.14	
INFORMATION TECHNOLOGY	8.30	
Infosys Ltd.	5.52	
Tata Consultancy Services Ltd.	2.65	
Mphasis Ltd.	0.13	
INFRASTRUCTURE	3.88	
Larsen & Toubro Ltd.	2.72	
GMR Infrastructure Ltd.	0.39	
JaiPrakash Associates Ltd.	0.31	
IVRCL Ltd.	0.25	
NCC Ltd.	0.12	
Sintex Industries Ltd.	0.09	
MEDIA	0.16	
Zee Entertainment Enterprises Ltd.	0.16	
METALS & MINING	3.88	
National Mineral Development Corporation Ltd.	1.50	
Coal India Ltd.	1.41	
Jindal Steel and Power Ltd.	0.97	
OIL & GAS AND ANCILLIARIES	11.22	
Reliance Industries Ltd.	4.88	
Oil and Natural Gas Corporation Ltd.	2.08	
Gas Authority of India Ltd.	1.26	
Maharashtra Seamless Ltd.	0.99	
Indraprastha Gas Ltd.	0.84	
Oil India Ltd.	0.57	
Cairn India Ltd.	0.42	
Indian Oil Corporation Ltd.	0.18	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.83	
Hindustan Petroleum Corporation Ltd.	0.83	
PHARMACEUTICALS	1.82	
Dr Reddys Laboratories Ltd.	0.72	
Cipla Ltd.	0.53	
Sun Pharmaceuticals Industries Ltd.	0.32	
Glenmark Pharmaceuticals Ltd.	0.25	
PHARMACEUTICALS & BIOTECHNOLOGY	0.75	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.75	
POWER AND POWER EQUIPMENT	6.45	
NTPC Ltd.	2.47	
Tata Power Co. Ltd.	1.49	
Power Grid Corporation of India Ltd.	1.12	
Bharat Heavy Electricals Ltd.	0.64	
NHPC	0.44	
Kalpataru Power Transmission Ltd.	0.16	
Crompton Greaves Ltd.	0.10	
BGR Energy Systems Ltd.	0.03	
REALTY	0.04	
Housing Development & Infrastructure Ltd.	0.04	
RETAILING	0.24	
Future Retail Ltd.	0.24	
TELECOM	1.87	
Bharti Airtel Ltd.	1.83	
Reliance Communication Ventures Ltd.	0.04	
TELECOM EQUIPMENT MANUFACTURER	0.75	
Bharti Infratel Ltd	0.75	
TRANSPORT SERVICES	0.64	
Container Corporation Of India Ltd.	0.64	
Total	77.40	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.38	
United Phosphorus Ltd. (New)	0.38	
AUTOMOBILES	7.09	
Mahindra & Mahindra Ltd.	2.28	
Maruti Suzuki India Ltd.	2.05	
Hero MotoCorp Ltd.	1.49	
Bajaj Auto Ltd.	1.27	
BANKING AND FINANCIAL SERVICES	26.96	
ICICI Bank Ltd.	7.14	
HDFC Bank Ltd.	5.36	
HDFC Ltd.	4.68	
State Bank of India	3.97	
Axis Bank Ltd.	1.23	
Power Finance Corporation Ltd.	1.10	
Bank of Baroda	0.84	
Oriental Bank of Commerce Ltd.	0.83	
IDFC Ltd.	0.67	
Indian Bank	0.66	
Rural Electrification Corporation	0.30	
Federal Bank Ltd.	0.12	
Punjab National Bank	0.06	
CEMENT	0.93	
ACC Ltd.	0.93	
CONSTRUCTION AND INFRASTRUCTURE	1.39	
Supreme Infrastructure India Ltd.	1.39	
CONSUMER GOODS	10.80	
ITC Ltd.	7.46	
Hindustan Unilever Ltd.	3.34	
ENGINEERING	1.96	
Bharat Electronics Ltd.	1.48	
Engineers India Ltd.	0.48	
HFC	1.10	
LIC Housing Finance Ltd.	1.10	
HOTELS	0.09	
Indian Hotels Co. Ltd.	0.09	
INFORMATION TECHNOLOGY	9.82	
Infosys Ltd.	6.09	
Tata Consultancy Services Ltd.	3.51	
Subex Ltd.	0.22	
INFRASTRUCTURE	7.17	
Larsen & Toubro Ltd.	4.20	
JaiPrakash Associates Ltd.	1.04	
IVRCL Ltd.	0.75	
Unity Infraprojects Ltd.	0.70	
GMR Infrastructure Ltd.	0.29	
NCC Ltd.	0.13	
Hindustan Construction Co. Ltd.	0.06	
MEDIA	1.09	
Jagran Prakashan Ltd.	0.97	
Zee Entertainment Enterprises Ltd.	0.12	
METALS & MINING	4.40	
National Mineral Development Corporation Ltd.	1.75	
Coal India Ltd.	1.38	
Jindal Steel and Power Ltd.	1.27	
OIL & GAS AND ANCILLIARIES	11.64	
Reliance Industries Ltd.	6.39	
Oil and Natural Gas Corporation Ltd.	2.64	
Gas Authority of India Ltd.	0.79	
Maharashtra Seamless Ltd.	0.73	
Cairn India Ltd.	0.50	
Oil India Ltd.	0.45	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.14	
OTHERS	0.07	
Ashoka Buildcon Ltd	0.07	
PETROLEUM, GAS & PETROCHEMICAL PRODS	1.23	

Security	Net Asset %	Rating
Hindustan Petroleum Corporation Ltd.	1.23	
PHARMACEUTICALS	1.18	
Dr Reddys Laboratories Ltd.	0.81	
Glenmark Pharmaceuticals Ltd.	0.26	
Cipla Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	1.24	
Cadila Healthcare Ltd.	1.24	
POWER AND POWER EQUIPMENT	6.86	
NTPC Ltd.	2.57	
Tata Power Co. Ltd.	1.65	
Bharat Heavy Electricals Ltd.	1.08	
Power Grid Corporation of India Ltd.	1.04	
BGR Energy Systems Ltd.	0.35	
NHPC	0.16	
Kalpataru Power Transmission Ltd.	0.01	
REALTY	0.14	
Housing Development & Infrastructure Ltd.	0.14	
RETAILING	0.60	
Future Retail Ltd.	0.60	
TELECOM	2.45	
Bharti Airtel Ltd.	2.41	
Reliance Communication Ventures Ltd.	0.04	
TELECOM EQUIPMENT MANUFACTURER	0.69	
Bharti Infratel Ltd	0.69	

Total **99.28**

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	7.98	
Tata Motors Ltd.	2.53	
Mahindra & Mahindra Ltd.	2.13	
Bajaj Auto Ltd.	1.39	
Maruti Suzuki India Ltd.	1.17	
Hero MotoCorp Ltd.	0.76	
BANKING AND FINANCIAL SERVICES	29.23	
ICICI Bank Ltd.	7.22	
HDFC Ltd.	6.88	
HDFC Bank Ltd.	6.26	
State Bank of India	3.07	
Axis Bank Ltd.	2.19	
Kotak Mahindra Bank Ltd.	1.38	
IDFC Ltd.	0.96	
Bank of Baroda	0.65	
Punjab National Bank	0.62	
CEMENT	2.26	
Grasim Industries Ltd.	0.84	
Ambuja Cements Ltd.	0.77	
ACC Ltd.	0.65	
CHEMICALS	1.22	
Asian Paints Ltd.	1.22	
CONSTRUCTION MATERIALS	0.79	
Ultratech Cement Ltd.	0.79	
CONSUMER GOODS	11.67	
ITC Ltd.	8.87	
Hindustan Unilever Ltd.	2.80	
INFORMATION TECHNOLOGY	12.63	
Infosys Ltd.	7.43	
Tata Consultancy Services Ltd.	4.23	
HCL Technologies Ltd.	0.97	
INFRASTRUCTURE	4.49	
Larsen & Toubro Ltd.	4.02	
JaiPrakash Associates Ltd.	0.47	
METALS & MINING	4.31	
Tata Steel Ltd.	1.12	
Coal India Ltd.	1.10	
Jindal Steel and Power Ltd.	0.79	
Hindalco Industries Ltd.	0.72	
Sesa Goa Ltd.	0.32	
National Mineral Development Corporation Ltd.	0.26	
OIL & GAS AND ANCILLIARIES	11.99	
Reliance Industries Ltd.	7.04	
Oil and Natural Gas Corporation Ltd.	2.89	
Gas Authority of India Ltd.	0.86	
Bharat Petroleum Corporation Ltd.	0.61	
Cairn India Ltd.	0.59	
PHARMACEUTICALS	4.31	
Sun Pharmaceuticals Industries Ltd.	1.64	
Dr Reddys Laboratories Ltd.	1.32	
Cipla Ltd.	0.97	
Ranbaxy Laboratories Ltd.	0.38	
PHARMACEUTICALS & BIOTECHNOLOGY	0.61	
Lupin Ltd.	0.61	
POWER AND POWER EQUIPMENT	4.58	
NTPC Ltd.	1.76	
Bharat Heavy Electricals Ltd.	0.89	
Tata Power Co. Ltd.	0.86	
Power Grid Corporation of India Ltd.	0.79	
Reliance Infrastructure Ltd.	0.28	
REALTY	0.57	
DLF Ltd.	0.57	
TELECOM	1.87	
Bharti Airtel Ltd.	1.87	
Total	98.51	

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	22.67	
State Bank of India	8.70	
Power Finance Corporation Ltd.	3.74	
Indian Bank	3.57	
Bank of Baroda	2.70	
Oriental Bank of Commerce Ltd.	1.94	
Punjab National Bank	1.17	
Rural Electrification Corporation	0.85	
ENGINEERING	8.45	
Bharat Electronics Ltd.	5.36	
Engineers India Ltd.	3.09	
HFC	2.17	
LIC Housing Finance Ltd.	2.17	
METALS & MINING	18.25	
Coal India Ltd.	9.06	
National Mineral Development Corporation Ltd.	7.79	
Steel Authority of India Ltd.	0.98	
MOIL Ltd.	0.42	
OIL & GAS AND ANCILLIARIES	21.98	
Oil and Natural Gas Corporation Ltd.	8.71	
Gas Authority of India Ltd.	4.03	
Oil India Ltd.	3.31	
Indian Oil Corporation Ltd.	3.04	
Indraprastha Gas Ltd.	2.89	
PETROLEUM,GAS & PETROCHEMICAL PRODS	4.23	
Hindustan Petroleum Corporation Ltd.	4.23	
POWER AND POWER EQUIPMENT	18.77	
NTPC Ltd.	8.46	
Power Grid Corporation of India Ltd.	5.01	
Bharat Heavy Electricals Ltd.	4.27	
NHPC	1.03	
TRANSPORT SERVICES	2.03	
Container Corporation Of India Ltd.	2.03	
Total	98.55	

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	22.29	
ICICI Bank Ltd.	5.79	
HDFC Bank Ltd.	3.69	
HDFC Ltd.	3.41	
State Bank of India	3.18	
Power Finance Corporation Ltd.	1.40	
IDFC Ltd.	1.31	
Punjab National Bank	0.82	
Bank of Baroda	0.76	
Axis Bank Ltd.	0.63	
Rural Electrification Corporation	0.51	
Indian Bank	0.39	
Oriental Bank of Commerce Ltd.	0.27	
Federal Bank Ltd.	0.13	
CEMENT	2.08	
ACC Ltd.	2.08	
CONSTRUCTION AND INFRASTRUCTURE	2.34	
Supreme Infrastructure India Ltd.	2.34	
ENGINEERING	4.03	
Bharat Electronics Ltd.	2.61	
Engineers India Ltd.	1.42	
HFC	0.31	
LIC Housing Finance Ltd.	0.31	
INFRASTRUCTURE	16.07	
Larsen & Toubro Ltd.	8.75	
Unity Infraprojects Ltd.	2.03	
IVRCL Ltd.	1.32	
JaiPrakash Associates Ltd.	1.19	
GMR Infrastructure Ltd.	0.95	
Sintex Industries Ltd.	0.64	
NCC Ltd.	0.59	
Oberoi Realty Ltd	0.45	
Hindustan Construction Co. Ltd.	0.15	
METALS & MINING	9.57	
National Mineral Development Corporation Ltd.	3.54	
Coal India Ltd.	3.36	
Jindal Steel and Power Ltd.	2.66	
Steel Authority of India Ltd.	0.01	
OIL & GAS AND ANCILLIARIES	12.01	
Reliance Industries Ltd.	4.77	
Oil and Natural Gas Corporation Ltd.	2.33	
Gas Authority of India Ltd.	1.76	
Maharashtra Seamless Ltd.	1.50	
Indraprastha Gas Ltd.	1.01	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.30	
Cairn India Ltd.	0.24	
Oil India Ltd.	0.10	
OTHERS	0.84	
Ashoka Buildcon Ltd	0.84	
PETROLEUM,GAS & PETROCHEMICAL PRODS	2.08	
Hindustan Petroleum Corporation Ltd.	2.08	
POWER AND POWER EQUIPMENT	15.50	
NTPC Ltd.	4.07	
Power Grid Corporation of India Ltd.	3.39	
Tata Power Co. Ltd.	3.21	
BGR Energy Systems Ltd.	1.17	
Kalpataru Power Transmission Ltd.	1.10	
Crompton Greaves Ltd.	0.89	
EMCO Ltd.	0.87	
Bharat Heavy Electricals Ltd.	0.80	
REALTY	0.52	
Housing Development & Infrastructure Ltd.	0.52	
TELECOM	9.86	
Bharti Airtel Ltd.	8.98	
Reliance Communication Ventures Ltd.	0.88	
TELECOM EQUIPMENT MANUFACTURER	1.51	

Security	Net Asset %	Rating
Bharti Infratel Ltd	1.51	
TRANSPORT SERVICES	0.04	
Container Corporation Of India Ltd.	0.04	
Total	99.05	

Life Unit Linked

Portfolio as on March 31, 2013

WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	2.43	
Tata Motors Ltd.	0.82	
Mahindra & Mahindra Ltd.	0.69	
Maruti Suzuki India Ltd.	0.35	
Bajaj Auto Ltd.	0.31	
Hero MotoCorp Ltd.	0.26	
BANKING AND FINANCIAL SERVICES	9.47	
ICICI Bank Ltd.	2.64	
HDFC Bank Ltd.	2.15	
HDFC Ltd.	1.84	
State Bank of India	1.05	
Axis Bank Ltd.	0.68	
Kotak Mahindra Bank Ltd.	0.42	
Bank of Baroda	0.25	
IDFC Ltd.	0.24	
Punjab National Bank	0.20	
CEMENT	0.71	
Ambuja Cements Ltd.	0.29	
ACC Ltd.	0.23	
Grasim Industries Ltd.	0.19	
CHEMICALS	0.15	
Asian Paints Ltd.	0.15	
CONSTRUCTION MATERIALS	0.24	
Ultratech Cement Ltd.	0.24	
CONSUMER GOODS	4.22	
ITC Ltd.	3.23	
Hindustan Unilever Ltd.	0.99	
INFORMATION TECHNOLOGY	4.98	
Infosys Ltd.	3.18	
Tata Consultancy Services Ltd.	1.47	
HCL Technologies Ltd.	0.33	
INFRASTRUCTURE	1.80	
Larsen & Toubro Ltd.	1.65	
JaiPrakash Associates Ltd.	0.15	
METALS & MINING	1.10	
Tata Steel Ltd.	0.36	
Hindalco Industries Ltd.	0.21	
Jindal Steel and Power Ltd.	0.21	
Sesa Goa Ltd.	0.12	
Coal India Ltd.	0.10	
National Mineral Development Corporation Ltd.	0.10	
OIL & GAS AND ANCILLIARIES	4.59	
Reliance Industries Ltd.	3.02	
Oil and Natural Gas Corporation Ltd.	0.92	
Gas Authority of India Ltd.	0.29	
Bharat Petroleum Corporation Ltd.	0.18	
Cairn India Ltd.	0.18	
PHARMACEUTICALS	1.52	
Sun Pharmaceuticals Industries Ltd.	0.63	
Cipla Ltd.	0.40	
Dr Reddys Laboratories Ltd.	0.37	
Ranbaxy Laboratories Ltd.	0.12	
POWER AND POWER EQUIPMENT	0.86	
Tata Power Co. Ltd.	0.32	
Bharat Heavy Electricals Ltd.	0.27	
NTPC Ltd.	0.15	
Reliance Infrastructure Ltd.	0.08	
Power Grid Corporation of India Ltd.	0.04	
REALTY	0.15	
DLF Ltd.	0.15	
TELECOM	0.69	
Bharti Airtel Ltd.	0.69	

Total	32.91
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Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.94	
United Phosphorus Ltd. (New)	0.94	
AUTOMOBILES	7.39	
Mahindra & Mahindra Ltd.	2.58	
Maruti Suzuki India Ltd.	2.11	
Bajaj Auto Ltd.	1.37	
Hero MotoCorp Ltd.	1.33	
BANKING AND FINANCIAL SERVICES	26.79	
ICICI Bank Ltd.	6.98	
HDFC Bank Ltd.	5.11	
HDFC Ltd.	4.76	
State Bank of India	3.77	
Axis Bank Ltd.	1.08	
Power Finance Corporation Ltd.	1.08	
Indian Bank	0.99	
Bank of Baroda	0.98	
IDFC Ltd.	0.78	
Oriental Bank of Commerce Ltd.	0.42	
Federal Bank Ltd.	0.41	
Punjab National Bank	0.26	
Rural Electrification Corporation	0.17	
CEMENT	0.62	
ACC Ltd.	0.62	
CONSTRUCTION AND INFRASTRUCTURE	1.01	
Supreme Infrastructure India Ltd.	1.01	
CONSUMER GOODS	10.72	
ITC Ltd.	7.47	
Hindustan Unilever Ltd.	3.25	
ENGINEERING	1.90	
Bharat Electronics Ltd.	1.27	
Engineers India Ltd.	0.63	
HFC	0.60	
LIC Housing Finance Ltd.	0.60	
INFORMATION TECHNOLOGY	9.19	
Infosys Ltd.	5.81	
Tata Consultancy Services Ltd.	3.38	
INFRASTRUCTURE	6.20	
Larsen & Toubro Ltd.	3.93	
Unity Infraprojects Ltd.	0.64	
GMR Infrastructure Ltd.	0.46	
IVRCL Ltd.	0.46	
NCC Ltd.	0.40	
JaiPrakash Associates Ltd.	0.31	
MEDIA	1.53	
Jagran Prakashan Ltd.	1.25	
Zee Entertainment Enterprises Ltd.	0.28	
METALS & MINING	4.64	
National Mineral Development Corporation Ltd.	1.86	
Coal India Ltd.	1.47	
Jindal Steel and Power Ltd.	1.31	
OIL & GAS AND ANCILLIARIES	12.54	
Reliance Industries Ltd.	6.30	
Oil and Natural Gas Corporation Ltd.	2.62	
Gas Authority of India Ltd.	1.22	
Cairn India Ltd.	0.98	
Maharashtra Seamless Ltd.	0.81	
Oil India Ltd.	0.31	
Indraprastha Gas Ltd.	0.26	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.04	
PETROLEUM, GAS & PETROCHEMICAL PRODS	1.12	
Hindustan Petroleum Corporation Ltd.	1.12	
PHARMACEUTICALS	1.21	
Dr Reddys Laboratories Ltd.	0.80	
Glenmark Pharmaceuticals Ltd.	0.24	
Cipla Ltd.	0.17	
PHARMACEUTICALS & BIOTECHNOLOGY	1.46	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	1.46	
POWER AND POWER EQUIPMENT	6.07	
NTPC Ltd.	2.40	
Tata Power Co. Ltd.	1.40	
Power Grid Corporation of India Ltd.	1.13	
Bharat Heavy Electricals Ltd.	0.63	
Kalpataru Power Transmission Ltd.	0.19	
NHPC	0.12	
BGR Energy Systems Ltd.	0.10	
Crompton Greaves Ltd.	0.10	
RETAILING	0.47	
Future Retail Ltd.	0.47	
TELECOM	2.19	
Bharti Airtel Ltd.	2.19	
TELECOM EQUIPMENT MANUFACTURER	0.85	
Bharti Infratel Ltd	0.85	
TRANSPORT SERVICES	0.01	
Container Corporation Of India Ltd.	0.01	

Total **97.45**

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.07	
United Phosphorus Ltd. (New)	0.07	
AUTOMOBILES	0.87	
Maruti Suzuki India Ltd.	0.30	
Mahindra & Mahindra Ltd.	0.28	
Bajaj Auto Ltd.	0.16	
Hero MotoCorp Ltd.	0.13	
BANKING AND FINANCIAL SERVICES	4.24	
ICICI Bank Ltd.	1.11	
HDFC Bank Ltd.	0.90	
HDFC Ltd.	0.88	
State Bank of India	0.50	
Axis Bank Ltd.	0.21	
Federal Bank Ltd.	0.21	
Bank of Baroda	0.16	
Power Finance Corporation Ltd.	0.14	
Punjab National Bank	0.07	
Indian Bank	0.03	
Oriental Bank of Commerce Ltd.	0.03	
CEMENT	0.13	
ACC Ltd.	0.13	
CONSUMER GOODS	1.93	
ITC Ltd.	1.45	
Hindustan Unilever Ltd.	0.48	
ENGINEERING	0.40	
Bharat Electronics Ltd.	0.24	
Engineers India Ltd.	0.16	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
INFORMATION TECHNOLOGY	1.64	
Infosys Ltd.	1.08	
Tata Consultancy Services Ltd.	0.56	
INFRASTRUCTURE	0.49	
Larsen & Toubro Ltd.	0.41	
GMR Infrastructure Ltd.	0.05	
IVRCL Ltd.	0.02	
NCC Ltd.	0.01	
MEDIA	0.04	
Jagran Prakashan Ltd.	0.04	
METALS & MINING	0.75	
Coal India Ltd.	0.31	
National Mineral Development Corporation Ltd.	0.25	
Jindal Steel and Power Ltd.	0.19	
OIL & GAS AND ANCILLIARIES	2.36	
Reliance Industries Ltd.	1.05	
Oil and Natural Gas Corporation Ltd.	0.51	
Indraprastha Gas Ltd.	0.23	
Oil India Ltd.	0.19	
Gas Authority of India Ltd.	0.16	
Cairn India Ltd.	0.13	
Maharashtra Seamless Ltd.	0.09	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.15	
Hindustan Petroleum Corporation Ltd.	0.15	
PHARMACEUTICALS	0.35	
Cipla Ltd.	0.18	
Dr Reddys Laboratories Ltd.	0.17	
PHARMACEUTICALS & BIOTECHNOLOGY	0.15	
Cadila Healthcare Ltd.	0.15	
POWER AND POWER EQUIPMENT	0.93	
NTPC Ltd.	0.38	
Tata Power Co. Ltd.	0.25	
Power Grid Corporation of India Ltd.	0.17	
NHPC	0.12	
Bharat Heavy Electricals Ltd.	0.01	
RETAILING	0.08	

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
Future Retail Ltd.	0.08	
TELECOM	0.37	
Bharti Airtel Ltd.	0.37	
TRANSPORT SERVICES	0.02	
Container Corporation Of India Ltd.	0.02	
Total	15.00	

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010/LIBALAN-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.26	
United Phosphorus Ltd. (New)	0.26	
AUTOMOBILES	2.59	
Mahindra & Mahindra Ltd.	0.94	
Maruti Suzuki India Ltd.	0.84	
Bajaj Auto Ltd.	0.42	
Hero MotoCorp Ltd.	0.39	
BANKING AND FINANCIAL SERVICES	10.68	
ICICI Bank Ltd.	2.61	
HDFC Bank Ltd.	1.96	
HDFC Ltd.	1.91	
State Bank of India	1.48	
Power Finance Corporation Ltd.	0.51	
Axis Bank Ltd.	0.47	
IDFC Ltd.	0.35	
Bank of Baroda	0.34	
Federal Bank Ltd.	0.33	
Indian Bank	0.30	
Oriental Bank of Commerce Ltd.	0.14	
Punjab National Bank	0.14	
Rural Electrification Corporation	0.14	
CEMENT	0.40	
ACC Ltd.	0.40	
CONSTRUCTION AND INFRASTRUCTURE	0.31	
Supreme Infrastructure India Ltd.	0.31	
CONSUMER GOODS	4.15	
ITC Ltd.	2.78	
Hindustan Unilever Ltd.	1.37	
ENGINEERING	0.70	
Bharat Electronics Ltd.	0.51	
Engineers India Ltd.	0.19	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HFC	0.30	
LIC Housing Finance Ltd.	0.30	
INFORMATION TECHNOLOGY	3.69	
Infosys Ltd.	2.35	
Tata Consultancy Services Ltd.	1.32	
Mphasis Ltd.	0.02	
INFRASTRUCTURE	1.95	
Larsen & Toubro Ltd.	1.32	
NCC Ltd.	0.18	
IVRCL Ltd.	0.15	
Unity Infraprojects Ltd.	0.14	
JaiPrakash Associates Ltd.	0.12	
GMR Infrastructure Ltd.	0.04	
MEDIA	0.36	
Jagran Prakashan Ltd.	0.36	
METALS & MINING	1.92	
Jindal Steel and Power Ltd.	0.65	
Coal India Ltd.	0.64	
National Mineral Development Corporation Ltd.	0.63	
OIL & GAS AND ANCILLIARIES	5.67	
Reliance Industries Ltd.	2.76	
Oil and Natural Gas Corporation Ltd.	0.99	
Gas Authority of India Ltd.	0.61	
Cairn India Ltd.	0.36	
Maharashtra Seamless Ltd.	0.32	
Indraprastha Gas Ltd.	0.31	
Oil India Ltd.	0.31	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
PETROLEUM,GAS & PETROCHEMICAL PRODS	0.46	
Hindustan Petroleum Corporation Ltd.	0.46	
PHARMACEUTICALS	0.70	
Dr Reddys Laboratories Ltd.	0.40	

Security	Net Asset %	Rating
Cipla Ltd.	0.30	
PHARMACEUTICALS & BIOTECHNOLOGY	0.37	
Cadila Healthcare Ltd.	0.37	
POWER AND POWER EQUIPMENT	2.44	
NTPC Ltd.	0.85	
Tata Power Co. Ltd.	0.56	
Power Grid Corporation of India Ltd.	0.46	
NHPC	0.29	
Bharat Heavy Electricals Ltd.	0.19	
Kalpataru Power Transmission Ltd.	0.09	
RETAILING	0.12	
Future Retail Ltd.	0.12	
TELECOM	0.95	
Bharti Airtel Ltd.	0.95	
TELECOM EQUIPMENT MANUFACTURER	0.25	
Bharti Infratel Ltd	0.25	
TRANSPORT SERVICES	0.03	
Container Corporation Of India Ltd.	0.03	

Total **38.34**

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.67	
United Phosphorus Ltd. (New)	0.67	
AUTOMOBILES	6.14	
Mahindra & Mahindra Ltd.	2.44	
Hero MotoCorp Ltd.	1.37	
Maruti Suzuki India Ltd.	1.37	
Bajaj Auto Ltd.	0.96	
BANKING AND FINANCIAL SERVICES	21.61	
ICICI Bank Ltd.	5.50	
HDFC Bank Ltd.	4.54	
HDFC Ltd.	3.71	
State Bank of India	2.55	
Power Finance Corporation Ltd.	1.00	
IDFC Ltd.	0.86	
Bank of Baroda	0.79	
Indian Bank	0.76	
Axis Bank Ltd.	0.57	
Federal Bank Ltd.	0.57	
Oriental Bank of Commerce Ltd.	0.33	
Punjab National Bank	0.22	
Rural Electrification Corporation	0.21	
CEMENT	0.69	
ACC Ltd.	0.69	
CONSTRUCTION AND INFRASTRUCTURE	0.89	
Supreme Infrastructure India Ltd.	0.89	
CONSUMER GOODS	8.15	
ITC Ltd.	5.95	
Hindustan Unilever Ltd.	2.20	
ENGINEERING	1.52	
Bharat Electronics Ltd.	1.10	
Engineers India Ltd.	0.42	
HFC	0.48	
LIC Housing Finance Ltd.	0.48	
HOTELS	0.07	
Indian Hotels Co. Ltd.	0.07	
INFORMATION TECHNOLOGY	7.80	
Infosys Ltd.	4.80	
Tata Consultancy Services Ltd.	2.80	
Subex Ltd.	0.20	
INFRASTRUCTURE	5.09	
Larsen & Toubro Ltd.	2.92	
JaiPrakash Associates Ltd.	0.59	
Unity Infraprojects Ltd.	0.58	
IVRCL Ltd.	0.40	
GMR Infrastructure Ltd.	0.37	
NCC Ltd.	0.16	
Oberoi Realty Ltd.	0.07	
MEDIA	1.15	
Jagran Prakashan Ltd.	0.77	
Zee Entertainment Enterprises Ltd.	0.38	
METALS & MINING	3.38	
Coal India Ltd.	1.24	
National Mineral Development Corporation Ltd.	1.15	
Jindal Steel and Power Ltd.	0.99	
OIL & GAS AND ANCILLIARIES	10.21	
Reliance Industries Ltd.	5.19	
Oil and Natural Gas Corporation Ltd.	2.20	
Gas Authority of India Ltd.	0.78	
Cairn India Ltd.	0.64	
Indraprastha Gas Ltd.	0.58	
Maharashtra Seamless Ltd.	0.43	
Oil India Ltd.	0.32	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.07	
OTHERS	0.12	
Ashoka Buildcon Ltd.	0.12	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.86	

Security	Net Asset %	Rating
Hindustan Petroleum Corporation Ltd.	0.86	
PHARMACEUTICALS	1.70	
Dr Reddys Laboratories Ltd.	0.61	
Glenmark Pharmaceuticals Ltd.	0.59	
Cipla Ltd.	0.43	
Sun Pharmaceuticals Industries Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	0.81	
Cadila Healthcare Ltd.	0.81	
POWER AND POWER EQUIPMENT	6.10	
NTPC Ltd.	2.18	
Tata Power Co. Ltd.	1.33	
Power Grid Corporation of India Ltd.	0.95	
Bharat Heavy Electricals Ltd.	0.65	
BGR Energy Systems Ltd.	0.51	
Kalpataru Power Transmission Ltd.	0.21	
NHPC	0.15	
Crompton Greaves Ltd.	0.12	
REALTY	0.09	
Housing Development & Infrastructure Ltd.	0.09	
RETAILING	0.41	
Future Retail Ltd.	0.41	
TELECOM	2.07	
Bharti Airtel Ltd.	1.78	
Reliance Communication Ventures Ltd.	0.29	
TELECOM EQUIPMENT MANUFACTURER	0.71	
Bharti Infratel Ltd.	0.71	
TRANSPORT SERVICES	0.03	
Container Corporation Of India Ltd.	0.03	

Total **80.75**

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.77	
United Phosphorus Ltd. (New)	0.77	
AUTOMOBILES	7.61	
Mahindra & Mahindra Ltd.	2.75	
Maruti Suzuki India Ltd.	2.06	
Bajaj Auto Ltd.	1.41	
Hero MotoCorp Ltd.	1.39	
BANKING AND FINANCIAL SERVICES	26.56	
ICICI Bank Ltd.	6.80	
HDFC Bank Ltd.	5.20	
HDFC Ltd.	4.38	
State Bank of India	3.66	
Axis Bank Ltd.	1.34	
Power Finance Corporation Ltd.	1.27	
Indian Bank	1.01	
Bank of Baroda	0.89	
Oriental Bank of Commerce Ltd.	0.79	
IDFC Ltd.	0.76	
Federal Bank Ltd.	0.25	
Rural Electrification Corporation	0.14	
Punjab National Bank	0.07	
CEMENT	0.77	
ACC Ltd.	0.77	
CONSTRUCTION AND INFRASTRUCTURE	1.13	
Supreme Infrastructure India Ltd.	1.13	
CONSUMER GOODS	9.99	
ITC Ltd.	7.04	
Hindustan Unilever Ltd.	2.95	
ENGINEERING	2.06	
Bharat Electronics Ltd.	1.26	
Engineers India Ltd.	0.80	
HFC	1.09	
LIC Housing Finance Ltd.	1.09	
HOTELS	0.07	
Indian Hotels Co. Ltd.	0.07	
INFORMATION TECHNOLOGY	9.45	
Infosys Ltd.	5.82	
Tata Consultancy Services Ltd.	3.52	
Subex Ltd.	0.11	
INFRASTRUCTURE	6.33	
Larsen & Toubro Ltd.	3.82	
IVRCL Ltd.	0.67	
Unity Infraprojects Ltd.	0.66	
NCC Ltd.	0.50	
JaiPrakash Associates Ltd.	0.48	
GMR Infrastructure Ltd.	0.20	
MEDIA	1.12	
Jagran Prakashan Ltd.	0.94	
Zee Entertainment Enterprises Ltd.	0.18	
METALS & MINING	4.64	
National Mineral Development Corporation Ltd.	1.89	
Jindal Steel and Power Ltd.	1.50	
Coal India Ltd.	1.25	
OIL & GAS AND ANCILLIARIES	11.63	
Reliance Industries Ltd.	6.14	
Oil and Natural Gas Corporation Ltd.	2.55	
Gas Authority of India Ltd.	0.97	
Cairn India Ltd.	0.85	
Maharashtra Seamless Ltd.	0.60	
Oil India Ltd.	0.40	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.12	
OTHERS	0.10	
Ashoka Buildcon Ltd	0.10	
PETROLEUM, GAS & PETROCHEMICAL PRODS	1.44	
Hindustan Petroleum Corporation Ltd.	1.44	
PHARMACEUTICALS	1.90	

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.81	
Glenmark Pharmaceuticals Ltd.	0.60	
Cipla Ltd.	0.49	
PHARMACEUTICALS & BIOTECHNOLOGY	1.38	
Cadila Healthcare Ltd.	1.38	
POWER AND POWER EQUIPMENT	6.39	
NTPC Ltd.	2.14	
Tata Power Co. Ltd.	1.32	
Power Grid Corporation of India Ltd.	1.15	
Bharat Heavy Electricals Ltd.	0.71	
Kalpataru Power Transmission Ltd.	0.32	
Crompton Greaves Ltd.	0.31	
BGR Energy Systems Ltd.	0.26	
NHPC	0.13	
EMCO Ltd.	0.05	
REALTY	0.01	
Housing Development & Infrastructure Ltd.	0.01	
RETAILING	0.56	
Future Retail Ltd.	0.56	
TELECOM	2.40	
Bharti Airtel Ltd.	2.18	
Reliance Communication Ventures Ltd.	0.22	
TELECOM EQUIPMENT MANUFACTURER	0.83	
Bharti Infratel Ltd	0.83	
Total	98.23	

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.06	
Tata Motors Ltd.	2.65	
Mahindra & Mahindra Ltd.	2.28	
Bajaj Auto Ltd.	1.32	
Maruti Suzuki India Ltd.	1.03	
Hero MotoCorp Ltd.	0.78	
BANKING AND FINANCIAL SERVICES	28.71	
ICICI Bank Ltd.	6.90	
HDFC Ltd.	6.78	
HDFC Bank Ltd.	6.05	
State Bank of India	3.04	
Axis Bank Ltd.	2.32	
Kotak Mahindra Bank Ltd.	1.23	
IDFC Ltd.	1.04	
Bank of Baroda	0.75	
Punjab National Bank	0.60	
CEMENT	2.26	
Grasim Industries Ltd.	0.94	
Ambuja Cements Ltd.	0.73	
ACC Ltd.	0.59	
CHEMICALS	1.18	
Asian Paints Ltd.	1.18	
CONSTRUCTION MATERIALS	0.94	
Ultratech Cement Ltd.	0.94	
CONSUMER GOODS	11.25	
ITC Ltd.	8.63	
Hindustan Unilever Ltd.	2.62	
INFORMATION TECHNOLOGY	12.45	
Infosys Ltd.	7.23	
Tata Consultancy Services Ltd.	4.08	
HCL Technologies Ltd.	1.14	
INFRASTRUCTURE	4.42	
Larsen & Toubro Ltd.	3.87	
JaiPrakash Associates Ltd.	0.55	
METALS & MINING	4.18	
Tata Steel Ltd.	1.12	
Coal India Ltd.	1.10	
Jindal Steel and Power Ltd.	0.75	
Hindalco Industries Ltd.	0.61	
Sesa Goa Ltd.	0.31	
National Mineral Development Corporation Ltd.	0.29	
OIL & GAS AND ANCILLIARIES	12.39	
Reliance Industries Ltd.	7.12	
Oil and Natural Gas Corporation Ltd.	3.03	
Cairn India Ltd.	0.89	
Gas Authority of India Ltd.	0.77	
Bharat Petroleum Corporation Ltd.	0.58	
PHARMACEUTICALS	4.17	
Sun Pharmaceuticals Industries Ltd.	1.64	
Dr Reddys Laboratories Ltd.	1.23	
Cipla Ltd.	0.95	
Ranbaxy Laboratories Ltd.	0.35	
PHARMACEUTICALS & BIOTECHNOLOGY	0.76	
Lupin Ltd.	0.76	
POWER AND POWER EQUIPMENT	4.65	
NTPC Ltd.	1.58	
Bharat Heavy Electricals Ltd.	1.08	
Tata Power Co. Ltd.	0.91	
Power Grid Corporation of India Ltd.	0.81	
Reliance Infrastructure Ltd.	0.27	
REALTY	0.56	
DLF Ltd.	0.56	
TELECOM	1.86	
Bharti Airtel Ltd.	1.86	
Total	97.84	

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.06	
United Phosphorus Ltd. (New)	0.06	
AUTOMOBILES	0.57	
Mahindra & Mahindra Ltd.	0.42	
Hero MotoCorp Ltd.	0.09	
Bajaj Auto Ltd.	0.06	
BANKING AND FINANCIAL SERVICES	4.71	
ICICI Bank Ltd.	1.11	
HDFC Ltd.	1.05	
HDFC Bank Ltd.	0.98	
State Bank of India	0.55	
Axis Bank Ltd.	0.34	
Bank of Baroda	0.17	
Federal Bank Ltd.	0.15	
Oriental Bank of Commerce Ltd.	0.10	
Power Finance Corporation Ltd.	0.10	
Rural Electrification Corporation	0.08	
Punjab National Bank	0.06	
Indian Bank	0.02	
CEMENT	0.12	
ACC Ltd.	0.12	
CONSTRUCTION AND INFRASTRUCTURE	0.09	
Supreme Infrastructure India Ltd.	0.09	
CONSUMER GOODS	2.03	
ITC Ltd.	1.61	
Hindustan Unilever Ltd.	0.42	
ENGINEERING	0.32	
Bharat Electronics Ltd.	0.24	
Engineers India Ltd.	0.08	
FI	0.04	
Credit Analysis & Research Ltd	0.04	
HFC	0.17	
LIC Housing Finance Ltd.	0.17	
INFORMATION TECHNOLOGY	2.16	
Infosys Ltd.	1.31	
Tata Consultancy Services Ltd.	0.85	
INFRASTRUCTURE	0.55	
Larsen & Toubro Ltd.	0.46	
GMR Infrastructure Ltd.	0.05	
IVRCL Ltd.	0.04	
MEDIA	0.24	
Zee Entertainment Enterprises Ltd.	0.16	
Jagran Prakashan Ltd.	0.08	
METALS & MINING	0.87	
Coal India Ltd.	0.41	
National Mineral Development Corporation Ltd.	0.28	
Jindal Steel and Power Ltd.	0.18	
OIL & GAS AND ANCILLIARIES	2.19	
Reliance Industries Ltd.	0.97	
Gas Authority of India Ltd.	0.40	
Oil and Natural Gas Corporation Ltd.	0.38	
Indraprastha Gas Ltd.	0.17	
Cairn India Ltd.	0.15	
Indian Oil Corporation Ltd.	0.09	
Maharashtra Seamless Ltd.	0.03	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.08	
Hindustan Petroleum Corporation Ltd.	0.08	
PHARMACEUTICALS	0.33	
Cipla Ltd.	0.22	
Dr Reddys Laboratories Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	0.19	
Cadila Healthcare Ltd.	0.19	
POWER AND POWER EQUIPMENT	0.81	
Power Grid Corporation of India Ltd.	0.28	
NTPC Ltd.	0.24	

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
Tata Power Co. Ltd.	0.14	
NHPC	0.11	
Kalpataru Power Transmission Ltd.	0.03	
Bharat Heavy Electricals Ltd.	0.01	
RETAILING	0.03	
Future Retail Ltd.	0.03	
TELECOM	0.27	
Bharti Airtel Ltd.	0.27	
TELECOM EQUIPMENT MANUFACTURER	0.16	
Bharti Infratel Ltd	0.16	
TRANSPORT SERVICES	0.18	
Container Corporation Of India Ltd.	0.18	
Total	16.17	

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.02	
United Phosphorus Ltd. (New)	0.02	
AUTOMOBILES	1.30	
Mahindra & Mahindra Ltd.	0.49	
Maruti Suzuki India Ltd.	0.37	
Bajaj Auto Ltd.	0.23	
Hero MotoCorp Ltd.	0.21	
BANKING AND FINANCIAL SERVICES	4.04	
ICICI Bank Ltd.	1.03	
HDFC Bank Ltd.	0.79	
HDFC Ltd.	0.79	
State Bank of India	0.49	
Axis Bank Ltd.	0.24	
Bank of Baroda	0.20	
IDFC Ltd.	0.19	
Rural Electrification Corporation	0.11	
Punjab National Bank	0.09	
Power Finance Corporation Ltd.	0.08	
Oriental Bank of Commerce Ltd.	0.03	
CEMENT	0.23	
ACC Ltd.	0.23	
CONSTRUCTION AND INFRASTRUCTURE	0.09	
Supreme Infrastructure India Ltd.	0.09	
CONSUMER GOODS	1.39	
ITC Ltd.	0.97	
Hindustan Unilever Ltd.	0.42	
ENGINEERING	0.14	
Bharat Electronics Ltd.	0.14	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.03	
LIC Housing Finance Ltd.	0.03	
INFORMATION TECHNOLOGY	0.84	
Infosys Ltd.	0.72	
Tata Consultancy Services Ltd.	0.12	
INFRASTRUCTURE	0.75	
Larsen & Toubro Ltd.	0.49	
JaiPrakash Associates Ltd.	0.13	
IVRCL Ltd.	0.07	
GMR Infrastructure Ltd.	0.06	
MEDIA	0.11	
Jagran Prakashan Ltd.	0.11	
METALS & MINING	0.63	
National Mineral Development Corporation Ltd.	0.26	
Coal India Ltd.	0.22	
Jindal Steel and Power Ltd.	0.15	
OIL & GAS AND ANCILLIARIES	2.17	
Reliance Industries Ltd.	0.95	
Oil and Natural Gas Corporation Ltd.	0.44	
Indraprastha Gas Ltd.	0.25	
Oil India Ltd.	0.23	
Cairn India Ltd.	0.13	
Gas Authority of India Ltd.	0.13	
Maharashtra Seamless Ltd.	0.04	
PETROLEUM,GAS & PETROCHEMICAL PRODS	0.19	
Hindustan Petroleum Corporation Ltd.	0.19	
PHARMACEUTICALS	0.17	
Dr Reddys Laboratories Ltd.	0.07	
Cipla Ltd.	0.05	
Glenmark Pharmaceuticals Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.13	
Cadila Healthcare Ltd.	0.13	
POWER AND POWER EQUIPMENT	0.97	
NTPC Ltd.	0.39	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.19	
Tata Power Co. Ltd.	0.17	
NHPC	0.15	
Bharat Heavy Electricals Ltd.	0.04	
Kalpataru Power Transmission Ltd.	0.03	
TELECOM	0.31	
Bharti Airtel Ltd.	0.31	
TELECOM EQUIPMENT MANUFACTURER	0.13	
Bharti Infratel Ltd	0.13	

Total **13.67**

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.41	
United Phosphorus Ltd. (New)	0.41	
AUTOMOBILES	2.08	
Mahindra & Mahindra Ltd.	0.79	
Maruti Suzuki India Ltd.	0.63	
Bajaj Auto Ltd.	0.38	
Hero MotoCorp Ltd.	0.28	
BANKING AND FINANCIAL SERVICES	10.88	
ICICI Bank Ltd.	2.87	
HDFC Bank Ltd.	2.33	
HDFC Ltd.	2.25	
State Bank of India	1.24	
Power Finance Corporation Ltd.	0.58	
Federal Bank Ltd.	0.37	
Axis Bank Ltd.	0.36	
Punjab National Bank	0.31	
Bank of Baroda	0.29	
Oriental Bank of Commerce Ltd.	0.15	
Rural Electrification Corporation	0.09	
IDFC Ltd.	0.04	
CEMENT	0.10	
ACC Ltd.	0.10	
CONSUMER GOODS	3.91	
ITC Ltd.	2.95	
Hindustan Unilever Ltd.	0.96	
ENGINEERING	0.75	
Bharat Electronics Ltd.	0.45	
Engineers India Ltd.	0.30	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.35	
LIC Housing Finance Ltd.	0.35	
INFORMATION TECHNOLOGY	4.13	
Infosys Ltd.	2.84	
Tata Consultancy Services Ltd.	1.29	
INFRASTRUCTURE	2.08	
Larsen & Toubro Ltd.	1.52	
JaiPrakash Associates Ltd.	0.31	
NCC Ltd.	0.19	
IVRCL Ltd.	0.06	
MEDIA	0.26	
Zee Entertainment Enterprises Ltd.	0.26	
METALS & MINING	1.57	
National Mineral Development Corporation Ltd.	0.60	
Coal India Ltd.	0.53	
Jindal Steel and Power Ltd.	0.44	
OIL & GAS AND ANCILLIARIES	5.77	
Reliance Industries Ltd.	2.50	
Oil and Natural Gas Corporation Ltd.	1.09	
Gas Authority of India Ltd.	0.61	
Maharashtra Seamless Ltd.	0.49	
Oil India Ltd.	0.48	
Indraprastha Gas Ltd.	0.43	
Indian Oil Corporation Ltd.	0.11	
Cairn India Ltd.	0.06	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	1.14	
Dr Reddys Laboratories Ltd.	0.38	
Cipla Ltd.	0.37	
Glenmark Pharmaceuticals Ltd.	0.26	
Sun Pharmaceuticals Industries Ltd.	0.13	
PHARMACEUTICALS & BIOTECHNOLOGY	0.31	
Cadilla Healthcare Ltd.	0.31	
POWER AND POWER EQUIPMENT	3.13	

Security	Net Asset %	Rating
NTPC Ltd.	1.26	
Tata Power Co. Ltd.	0.71	
Power Grid Corporation of India Ltd.	0.46	
Bharat Heavy Electricals Ltd.	0.39	
NHPC	0.31	
RETAILING	0.20	
Future Retail Ltd.	0.20	
TELECOM	1.00	
Bharti Airtel Ltd.	1.00	
TELECOM EQUIPMENT MANUFACTURER	0.22	
Bharti Infratel Ltd	0.22	
TRANSPORT SERVICES	0.47	
Container Corporation Of India Ltd.	0.47	
Total	38.80	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.45	
United Phosphorus Ltd. (New)	0.45	
AUTOMOBILES	3.39	
Mahindra & Mahindra Ltd.	1.50	
Maruti Suzuki India Ltd.	0.96	
Bajaj Auto Ltd.	0.65	
Hero MotoCorp Ltd.	0.28	
BANKING AND FINANCIAL SERVICES	15.66	
ICICI Bank Ltd.	4.38	
HDFC Bank Ltd.	3.42	
HDFC Ltd.	3.19	
State Bank of India	1.84	
Power Finance Corporation Ltd.	0.53	
Bank of Baroda	0.52	
Axis Bank Ltd.	0.49	
Indian Bank	0.44	
Federal Bank Ltd.	0.39	
IDFC Ltd.	0.20	
Punjab National Bank	0.13	
Oriental Bank of Commerce Ltd.	0.09	
Rural Electrification Corporation	0.04	
CEMENT	0.20	
ACC Ltd.	0.20	
CONSTRUCTION AND INFRASTRUCTURE	0.06	
Supreme Infrastructure India Ltd.	0.06	
CONSUMER GOODS	6.52	
ITC Ltd.	4.57	
Hindustan Unilever Ltd.	1.95	
ENGINEERING	1.70	
Bharat Electronics Ltd.	1.10	
Engineers India Ltd.	0.60	
HOTELS	0.22	
Indian Hotels Co. Ltd.	0.22	
INFORMATION TECHNOLOGY	5.45	
Infosys Ltd.	3.95	
Tata Consultancy Services Ltd.	1.50	
INFRASTRUCTURE	4.01	
Larsen & Toubro Ltd.	2.54	
Unity Infraprojects Ltd.	0.65	
GMR Infrastructure Ltd.	0.29	
NCC Ltd.	0.25	
IVRCL Ltd.	0.18	
JaiPrakash Associates Ltd.	0.10	
MEDIA	0.82	
Jagran Prakashan Ltd.	0.47	
Zee Entertainment Enterprises Ltd.	0.35	
METALS & MINING	2.62	
Coal India Ltd.	0.97	
National Mineral Development Corporation Ltd.	0.97	
Jindal Steel and Power Ltd.	0.68	
OIL & GAS AND ANCILLIARIES	7.23	
Reliance Industries Ltd.	3.53	
Oil and Natural Gas Corporation Ltd.	1.57	
Gas Authority of India Ltd.	0.65	
Maharashtra Seamless Ltd.	0.64	
Indraprastha Gas Ltd.	0.43	
Cairn India Ltd.	0.32	
Oil India Ltd.	0.09	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM,GAS & PETROCHEMICAL PRODS	0.51	
Hindustan Petroleum Corporation Ltd.	0.51	
PHARMACEUTICALS	0.98	
Dr Reddys Laboratories Ltd.	0.56	
Cipla Ltd.	0.42	
PHARMACEUTICALS & BIOTECHNOLOGY	0.46	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.46	
POWER AND POWER EQUIPMENT	3.57	
NTPC Ltd.	1.35	
Power Grid Corporation of India Ltd.	0.66	
Tata Power Co. Ltd.	0.64	
Bharat Heavy Electricals Ltd.	0.52	
Kalpataru Power Transmission Ltd.	0.23	
NHPC	0.11	
BGR Energy Systems Ltd.	0.06	
RETAILING	0.13	
Future Retail Ltd.	0.13	
TELECOM	1.18	
Bharti Airtel Ltd.	1.18	
TELECOM EQUIPMENT MANUFACTURER	0.41	
Bharti Infratel Ltd	0.41	
TRANSPORT SERVICES	0.07	
Container Corporation Of India Ltd.	0.07	

Total	55.65	
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Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSINDEXF122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.40	
Tata Motors Ltd.	2.49	
Mahindra & Mahindra Ltd.	2.27	
Bajaj Auto Ltd.	1.39	
Maruti Suzuki India Ltd.	1.29	
Hero MotoCorp Ltd.	0.96	
BANKING AND FINANCIAL SERVICES	29.24	
ICICI Bank Ltd.	6.95	
HDFC Ltd.	6.72	
HDFC Bank Ltd.	6.36	
State Bank of India	3.12	
Axis Bank Ltd.	2.45	
Kotak Mahindra Bank Ltd.	1.27	
IDFC Ltd.	1.06	
Bank of Baroda	0.67	
Punjab National Bank	0.64	
CEMENT	2.27	
Grasim Industries Ltd.	0.87	
Ambuja Cements Ltd.	0.71	
ACC Ltd.	0.69	
CHEMICALS	0.85	
Asian Paints Ltd.	0.85	
CONSTRUCTION MATERIALS	0.82	
Ultratech Cement Ltd.	0.82	
CONSUMER GOODS	11.69	
ITC Ltd.	8.94	
Hindustan Unilever Ltd.	2.75	
INFORMATION TECHNOLOGY	12.28	
Infosys Ltd.	7.32	
Tata Consultancy Services Ltd.	3.90	
HCL Technologies Ltd.	1.06	
INFRASTRUCTURE	4.61	
Larsen & Toubro Ltd.	4.07	
JaiPrakash Associates Ltd.	0.54	
METALS & MINING	4.42	
Coal India Ltd.	1.13	
Tata Steel Ltd.	1.10	
Jindal Steel and Power Ltd.	0.87	
Hindalco Industries Ltd.	0.76	
Sesa Goa Ltd.	0.33	
National Mineral Development Corporation Ltd.	0.23	
OIL & GAS AND ANCILLIARIES	12.25	
Reliance Industries Ltd.	7.04	
Oil and Natural Gas Corporation Ltd.	2.71	
Gas Authority of India Ltd.	1.00	
Cairn India Ltd.	0.91	
Bharat Petroleum Corporation Ltd.	0.59	
PHARMACEUTICALS	4.40	
Sun Pharmaceuticals Industries Ltd.	1.65	
Dr Reddys Laboratories Ltd.	1.47	
Cipla Ltd.	0.94	
Ranbaxy Laboratories Ltd.	0.34	
PHARMACEUTICALS & BIOTECHNOLOGY	0.90	
Lupin Ltd.	0.90	
POWER AND POWER EQUIPMENT	4.74	
NTPC Ltd.	1.70	
Bharat Heavy Electricals Ltd.	1.05	
Tata Power Co. Ltd.	0.91	
Power Grid Corporation of India Ltd.	0.77	
Reliance Infrastructure Ltd.	0.31	
REALTY	0.61	
DLF Ltd.	0.61	
TELECOM	1.89	
Bharti Airtel Ltd.	1.89	
Total	99.37	

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	24.48	
ICICI Bank Ltd.	6.16	
HDFC Ltd.	4.28	
HDFC Bank Ltd.	4.17	
State Bank of India	2.90	
Power Finance Corporation Ltd.	1.60	
IDFC Ltd.	1.31	
Bank of Baroda	1.03	
Punjab National Bank	0.85	
Axis Bank Ltd.	0.73	
Indian Bank	0.57	
Rural Electrification Corporation	0.55	
Federal Bank Ltd.	0.19	
Oriental Bank of Commerce Ltd.	0.14	
CEMENT	2.13	
ACC Ltd.	2.13	
CONSTRUCTION AND INFRASTRUCTURE	2.32	
Supreme Infrastructure India Ltd.	2.32	
ENGINEERING	3.61	
Bharat Electronics Ltd.	2.36	
Engineers India Ltd.	1.25	
HFC	0.36	
LIC Housing Finance Ltd.	0.36	
INFRASTRUCTURE	14.96	
Larsen & Toubro Ltd.	8.60	
Unity Infraprojects Ltd.	1.33	
IVRCL Ltd.	1.31	
JaiPrakash Associates Ltd.	1.23	
GMR Infrastructure Ltd.	0.88	
Oberoi Realty Ltd.	0.72	
NCC Ltd.	0.55	
Sintex Industries Ltd.	0.34	
METALS & MINING	9.40	
National Mineral Development Corporation Ltd.	3.58	
Coal India Ltd.	3.53	
Jindal Steel and Power Ltd.	2.29	
OIL & GAS AND ANCILLIARIES	11.84	
Reliance Industries Ltd.	4.58	
Oil and Natural Gas Corporation Ltd.	2.42	
Gas Authority of India Ltd.	1.68	
Maharashtra Seamless Ltd.	1.39	
Indraprastha Gas Ltd.	1.17	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.26	
Cairn India Ltd.	0.24	
Oil India Ltd.	0.10	
OTHERS	0.22	
Ashoka Buildcon Ltd.	0.22	
PETROLEUM,GAS & PETROCHEMICAL PRODS	1.92	
Hindustan Petroleum Corporation Ltd.	1.92	
POWER AND POWER EQUIPMENT	15.36	
NTPC Ltd.	4.18	
Tata Power Co. Ltd.	3.33	
Power Grid Corporation of India Ltd.	3.31	
BGR Energy Systems Ltd.	1.20	
Kalpataru Power Transmission Ltd.	0.98	
Bharat Heavy Electricals Ltd.	0.84	
EMCO Ltd.	0.78	
Crompton Greaves Ltd.	0.70	
NHPC	0.04	
REALTY	0.64	
Housing Development & Infrastructure Ltd.	0.64	
TELECOM	10.01	
Bharti Airtel Ltd.	9.11	
Reliance Communication Ventures Ltd.	0.90	
TELECOM EQUIPMENT MANUFACTURER	1.71	

Security	Net Asset %	Rating
Bharti Infratel Ltd	1.71	
Total	98.96	

Pension Unit Linked

Portfolio as on March 31, 2013

PSU FUND

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	22.85	
State Bank of India	8.67	
Power Finance Corporation Ltd.	3.85	
Indian Bank	3.04	
Bank of Baroda	2.82	
Oriental Bank of Commerce Ltd.	1.79	
Punjab National Bank	1.56	
Rural Electrification Corporation	1.12	
ENGINEERING	8.23	
Bharat Electronics Ltd.	5.28	
Engineers India Ltd.	2.95	
HFC	1.80	
LIC Housing Finance Ltd.	1.80	
METALS & MINING	18.98	
Coal India Ltd.	9.15	
National Mineral Development Corporation Ltd.	7.64	
Steel Authority of India Ltd.	1.55	
MOIL Ltd.	0.64	
OIL & GAS AND ANCILLIARIES	21.75	
Oil and Natural Gas Corporation Ltd.	9.19	
Gas Authority of India Ltd.	3.38	
Oil India Ltd.	3.23	
Indian Oil Corporation Ltd.	3.06	
Indraprastha Gas Ltd.	2.89	
PETROLEUM,GAS & PETROCHEMICAL PRODS	4.33	
Hindustan Petroleum Corporation Ltd.	4.33	
POWER AND POWER EQUIPMENT	18.88	
NTPC Ltd.	8.90	
Power Grid Corporation of India Ltd.	5.29	
Bharat Heavy Electricals Ltd.	3.98	
NHPC	0.71	
TRANSPORT SERVICES	1.79	
Container Corporation Of India Ltd.	1.79	
Total	98.61	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.06	
United Phosphorus Ltd. (New)	0.06	
AUTOMOBILES	1.11	
Hero MotoCorp Ltd.	0.36	
Maruti Suzuki India Ltd.	0.32	
Mahindra & Mahindra Ltd.	0.27	
Bajaj Auto Ltd.	0.16	
BANKING AND FINANCIAL SERVICES	3.96	
ICICI Bank Ltd.	1.10	
HDFC Ltd.	0.90	
HDFC Bank Ltd.	0.78	
State Bank of India	0.43	
Power Finance Corporation Ltd.	0.20	
Bank of Baroda	0.18	
Axis Bank Ltd.	0.17	
Federal Bank Ltd.	0.15	
Punjab National Bank	0.04	
Indian Bank	0.01	
CEMENT	0.12	
ACC Ltd.	0.12	
CONSUMER GOODS	1.90	
ITC Ltd.	1.42	
Hindustan Unilever Ltd.	0.48	
ENGINEERING	0.29	
Bharat Electronics Ltd.	0.22	
Engineers India Ltd.	0.07	
FI	0.03	
Credit Analysis & Research Ltd	0.03	
HFC	0.11	
LIC Housing Finance Ltd.	0.11	
INFORMATION TECHNOLOGY	1.55	
Infosys Ltd.	0.96	
Tata Consultancy Services Ltd.	0.59	
INFRASTRUCTURE	0.47	
Larsen & Toubro Ltd.	0.37	
GMR Infrastructure Ltd.	0.05	
IVRCL Ltd.	0.02	
JaiPrakash Associates Ltd.	0.02	
NCC Ltd.	0.01	
MEDIA	0.05	
Jagran Prakashan Ltd.	0.05	
METALS & MINING	0.64	
Coal India Ltd.	0.28	
National Mineral Development Corporation Ltd.	0.23	
Jindal Steel and Power Ltd.	0.13	
OIL & GAS AND ANCILLIARIES	2.09	
Reliance Industries Ltd.	0.93	
Oil and Natural Gas Corporation Ltd.	0.32	
Indraprastha Gas Ltd.	0.24	
Gas Authority of India Ltd.	0.22	
Oil India Ltd.	0.18	
Cairn India Ltd.	0.13	
Maharashtra Seamless Ltd.	0.07	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.16	
Hindustan Petroleum Corporation Ltd.	0.16	
PHARMACEUTICALS	0.30	
Dr Reddys Laboratories Ltd.	0.18	
Cipla Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	0.22	
Cadila Healthcare Ltd.	0.22	
POWER AND POWER EQUIPMENT	0.80	
NTPC Ltd.	0.35	
Tata Power Co. Ltd.	0.20	
Power Grid Corporation of India Ltd.	0.15	
NHPC	0.09	

Security	Net Asset %	Rating
Bharat Heavy Electricals Ltd.	0.01	
RETAILING	0.07	
Future Retail Ltd.	0.07	
TELECOM	0.43	
Bharti Airtel Ltd.	0.43	
TELECOM EQUIPMENT MANUFACTURER	0.08	
Bharti Infratel Ltd	0.08	
TRANSPORT SERVICES	0.05	
Container Corporation Of India Ltd.	0.05	
Total	14.49	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.12	
United Phosphorus Ltd. (New)	0.12	
AUTOMOBILES	1.62	
Bajaj Auto Ltd.	0.51	
Mahindra & Mahindra Ltd.	0.50	
Maruti Suzuki India Ltd.	0.32	
Hero MotoCorp Ltd.	0.29	
BANKING AND FINANCIAL SERVICES	10.64	
HDFC Ltd.	2.46	
ICICI Bank Ltd.	2.38	
HDFC Bank Ltd.	2.21	
State Bank of India	1.12	
Axis Bank Ltd.	0.80	
Bank of Baroda	0.39	
Punjab National Bank	0.31	
Power Finance Corporation Ltd.	0.27	
Rural Electrification Corporation	0.25	
Federal Bank Ltd.	0.24	
Indian Bank	0.21	
CEMENT	0.35	
ACC Ltd.	0.35	
CONSTRUCTION AND INFRASTRUCTURE	0.23	
Supreme Infrastructure India Ltd.	0.23	
CONSUMER GOODS	3.13	
ITC Ltd.	2.24	
Hindustan Unilever Ltd.	0.89	
ENGINEERING	0.48	
Bharat Electronics Ltd.	0.24	
Engineers India Ltd.	0.24	
FI	0.07	
Credit Analysis & Research Ltd	0.07	
HFC	0.35	
LIC Housing Finance Ltd.	0.35	
INFORMATION TECHNOLOGY	3.11	
Infosys Ltd.	1.92	
Tata Consultancy Services Ltd.	1.19	
INFRASTRUCTURE	1.89	
Larsen & Toubro Ltd.	1.08	
JaiPrakash Associates Ltd.	0.17	
Unity Infraprojects Ltd.	0.15	
Sintex Industries Ltd.	0.14	
GMR Infrastructure Ltd.	0.13	
NCC Ltd.	0.12	
IVRCL Ltd.	0.10	
MEDIA	0.36	
Jagran Prakashan Ltd.	0.31	
Zee Entertainment Enterprises Ltd.	0.05	
METALS & MINING	1.56	
National Mineral Development Corporation Ltd.	0.71	
Coal India Ltd.	0.51	
Jindal Steel and Power Ltd.	0.34	
OIL & GAS AND ANCILLIARIES	4.05	
Reliance Industries Ltd.	2.00	
Oil and Natural Gas Corporation Ltd.	0.67	
Gas Authority of India Ltd.	0.50	
Cairn India Ltd.	0.36	
Oil India Ltd.	0.20	
Maharashtra Seamless Ltd.	0.16	
Indraprastha Gas Ltd.	0.10	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.06	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.50	
Hindustan Petroleum Corporation Ltd.	0.50	
PHARMACEUTICALS	0.68	
Cipla Ltd.	0.33	
Glenmark Pharmaceuticals Ltd.	0.29	

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.06	
PHARMACEUTICALS & BIOTECHNOLOGY	0.35	
Cadila Healthcare Ltd.	0.35	
POWER AND POWER EQUIPMENT	1.46	
NTPC Ltd.	0.55	
Power Grid Corporation of India Ltd.	0.40	
Tata Power Co. Ltd.	0.29	
NHPC	0.12	
Kalpataru Power Transmission Ltd.	0.10	
RETAILING	0.31	
Future Retail Ltd.	0.31	
TELECOM	0.72	
Bharti Airtel Ltd.	0.72	
TELECOM EQUIPMENT MANUFACTURER	0.26	
Bharti Infratel Ltd	0.26	
TRANSPORT SERVICES	0.22	
Container Corporation Of India Ltd.	0.22	
Total	32.46	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.55	
United Phosphorus Ltd. (New)	0.55	
AUTOMOBILES	4.35	
Mahindra & Mahindra Ltd.	1.65	
Bajaj Auto Ltd.	0.98	
Maruti Suzuki India Ltd.	0.89	
Hero MotoCorp Ltd.	0.83	
BANKING AND FINANCIAL SERVICES	15.02	
ICICI Bank Ltd.	3.73	
HDFC Bank Ltd.	3.00	
HDFC Ltd.	2.77	
State Bank of India	2.15	
Power Finance Corporation Ltd.	0.69	
Axis Bank Ltd.	0.64	
Bank of Baroda	0.52	
Federal Bank Ltd.	0.41	
Indian Bank	0.40	
IDFC Ltd.	0.39	
Rural Electrification Corporation	0.13	
Punjab National Bank	0.12	
Oriental Bank of Commerce Ltd.	0.07	
CEMENT	0.66	
ACC Ltd.	0.66	
CONSTRUCTION AND INFRASTRUCTURE	0.48	
Supreme Infrastructure India Ltd.	0.48	
CONSUMER GOODS	6.38	
ITC Ltd.	4.67	
Hindustan Unilever Ltd.	1.71	
ENGINEERING	1.43	
Bharat Electronics Ltd.	1.07	
Engineers India Ltd.	0.36	
FI	0.06	
Credit Analysis & Research Ltd	0.06	
HFC	0.40	
LIC Housing Finance Ltd.	0.40	
INFORMATION TECHNOLOGY	5.99	
Infosys Ltd.	4.01	
Tata Consultancy Services Ltd.	1.96	
Mphasis Ltd.	0.02	
INFRASTRUCTURE	3.30	
Larsen & Toubro Ltd.	1.97	
Unity Infraprojects Ltd.	0.36	
JaiPrakash Associates Ltd.	0.33	
IVRCL Ltd.	0.25	
NCC Ltd.	0.20	
GMR Infrastructure Ltd.	0.19	
MEDIA	0.44	
Jagran Prakashan Ltd.	0.44	
METALS & MINING	2.53	
Coal India Ltd.	0.91	
Jindal Steel and Power Ltd.	0.87	
National Mineral Development Corporation Ltd.	0.75	
OIL & GAS AND ANCILLIARIES	7.27	
Reliance Industries Ltd.	3.70	
Oil and Natural Gas Corporation Ltd.	1.61	
Gas Authority of India Ltd.	0.55	
Cairn India Ltd.	0.53	
Indraprastha Gas Ltd.	0.37	
Maharashtra Seamless Ltd.	0.35	
Oil India Ltd.	0.13	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.03	
PETROLEUM, GAS & PETROCHEMICAL PRODS	0.45	
Hindustan Petroleum Corporation Ltd.	0.45	
PHARMACEUTICALS	0.74	
Cipla Ltd.	0.39	

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.35	
PHARMACEUTICALS & BIOTECHNOLOGY	0.77	
Cadila Healthcare Ltd.	0.77	
POWER AND POWER EQUIPMENT	3.60	
NTPC Ltd.	1.17	
Tata Power Co. Ltd.	0.81	
Power Grid Corporation of India Ltd.	0.66	
BGR Energy Systems Ltd.	0.34	
Bharat Heavy Electricals Ltd.	0.30	
NHPC	0.19	
Kalpataru Power Transmission Ltd.	0.13	
RETAILING	0.32	
Future Retail Ltd.	0.32	
TELECOM	1.13	
Bharti Airtel Ltd.	1.13	
TELECOM EQUIPMENT MANUFACTURER	0.38	
Bharti Infratel Ltd	0.38	
Total	56.25	

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Portfolio as on March 31, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	7.93	
Tata Motors Ltd.	2.65	
Mahindra & Mahindra Ltd.	2.20	
Bajaj Auto Ltd.	1.36	
Maruti Suzuki India Ltd.	0.95	
Hero MotoCorp Ltd.	0.77	
BANKING AND FINANCIAL SERVICES	28.86	
HDFC Ltd.	6.92	
ICICI Bank Ltd.	6.59	
HDFC Bank Ltd.	6.32	
State Bank of India	3.15	
Axis Bank Ltd.	2.37	
Kotak Mahindra Bank Ltd.	1.26	
IDFC Ltd.	0.96	
Bank of Baroda	0.71	
Punjab National Bank	0.58	
CEMENT	2.37	
Grasim Industries Ltd.	0.97	
Ambuja Cements Ltd.	0.76	
ACC Ltd.	0.64	
CHEMICALS	1.15	
Asian Paints Ltd.	1.15	
CONSTRUCTION MATERIALS	1.03	
Ultratech Cement Ltd.	1.03	
CONSUMER GOODS	11.01	
ITC Ltd.	8.35	
Hindustan Unilever Ltd.	2.66	
INFORMATION TECHNOLOGY	12.61	
Infosys Ltd.	7.24	
Tata Consultancy Services Ltd.	4.22	
HCL Technologies Ltd.	1.15	
INFRASTRUCTURE	4.47	
Larsen & Toubro Ltd.	4.03	
JaiPrakash Associates Ltd.	0.44	
METALS & MINING	4.20	
Tata Steel Ltd.	1.15	
Coal India Ltd.	1.12	
Jindal Steel and Power Ltd.	0.69	
Hindalco Industries Ltd.	0.63	
National Mineral Development Corporation Ltd.	0.32	
Sesa Goa Ltd.	0.29	
OIL & GAS AND ANCILLIARIES	12.43	
Reliance Industries Ltd.	6.89	
Oil and Natural Gas Corporation Ltd.	3.19	
Cairn India Ltd.	0.97	
Gas Authority of India Ltd.	0.77	
Bharat Petroleum Corporation Ltd.	0.61	
PHARMACEUTICALS	4.01	
Sun Pharmaceuticals Industries Ltd.	1.48	
Dr Reddys Laboratories Ltd.	1.22	
Cipla Ltd.	0.96	
Ranbaxy Laboratories Ltd.	0.35	
PHARMACEUTICALS & BIOTECHNOLOGY	0.83	
Lupin Ltd.	0.83	
POWER AND POWER EQUIPMENT	4.73	
NTPC Ltd.	1.66	
Bharat Heavy Electricals Ltd.	1.09	
Tata Power Co. Ltd.	0.90	
Power Grid Corporation of India Ltd.	0.80	
Reliance Infrastructure Ltd.	0.28	
REALTY	0.51	
DLF Ltd.	0.51	
TELECOM	1.82	
Bharti Airtel Ltd.	1.82	









Total**97.96**

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.25% and 5.75% respectively for 12 months ending September 30, 2013.

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

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

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 NEFT	<p>Make payments through Net Banking or by submitting the NEFT form to the bank.</p>	 Axis Bank	<p>Pay your Premium at any of the Axis Bank Branches.</p>
 Credit Card	<p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 Free Cheque pick-up	<p>Avail this facility if your premium amount is above ₹ 5,000.</p>
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