

AVIVA INVESTOR

March, 2015

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

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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

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Pension unit Linked

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Pension unit Linked

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Pension unit Linked

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Pension unit Linked

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Disclaimer/Disclosure

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As on March 31,2015	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	9.6%	8.4%	8.0%	8.6%	8.1%	13.1%
Benchmark Return Since Inception	6.9%	7.3%	8.1%	7.9%	7.2%	10.6%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on March 31,2015	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	14.5%	15.5%	9.9%	11.5%	8.2%	2.3%
Benchmark Return Since Inception	11.3%	13.2%	7.2%	11.2%	7.9%	-1.4%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CNX INFRASTRUCTURE
As on March 31,2015	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	5.0%	1.9%	1.3%	2.3%	9.0%	8.6%
Benchmark Return Since Inception	4.5%	-4.6%	-2.3%	-4.6%	8.6%	9.4%
Benchmark	CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on March 31,2015	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	9.1%	8.5%	9.2%	10.7%	11.1%	
Benchmark Return Since Inception	8.2%	8.5%	9.3%	9.9%	10.7%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	
As on March 31,2015	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked DYNAMIC P/E FUND		
Portfolio Return Since Inception	9.6%	12.5%	9.2%	13.2%		
Benchmark Return Since Inception	9.6%	9.7%	9.7%	12.3%		
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CNX NIFTY	CNX NIFTY INDEX AND LIQUID INDEX		
As on March 31,2015	Life Unit Linked Wealth Builder Fund	Life Unit Linked DISCONTINUED POLICY FUND				
Highest NAV locked in is	7.9%	8.0%				

MD SPEAK



Dear Customer,

As Aviva India's new MD and CEO, it is my pleasure to present you with the first edition of the Aviva Investor for 2015.

The last quarter has been a very exciting quarter for the life insurance industry. The passage of the insurance bill in both houses of the parliament augurs well for the Life Insurance industry. We can now look forward to some much needed capital infusion into the industry.

On the markets front, the Indian equity markets scaled new highs in the final quarter of FY15 with both the S & P BSE index and the CNX Nifty surpassing the 30,000 and 9000 mark respectively. The Reserve Bank of India's (RBI) decision to reduce the key policy rates twice outside the Monetary Policy Review, coupled with encouraging economic data boosted investor sentiments. Initially during the quarter, the bourses rose following upbeat core sector growth data for November and jump in India's manufacturing activity, which rose to a two year high in December.

Needless to say to with all these market sentiments coupled along with the positive steps being taken by the government, I am extremely bullish about the future of life insurance industry and do believe that exciting times are ahead.

As always I look forward to your valuable feedback.

Regards

Trevor B Bull
MD & CEO

Indian equity markets scaled new highs in the final quarter of FY15 with S&P BSE Sensex and CNX Nifty surpassing the 30,000 and 9,000 mark, respectively. The Reserve Bank of India's (RBI) decision to reduce the key policy rates twice outside the Monetary Policy Review, coupled with encouraging economic data boosted investor sentiments. Proposals put forth in the Union Budget for 2015-16 renewed optimism over further reforms measures by the Government. However, weak global cues restricted the gains. Meanwhile, bourses posted the highest gains in the financial year that closed in March since 2009-10 on hopes of revival of growth in India.

Key benchmark indices, S&P BSE Sensex and CNX Nifty, touched record highs of 30,024.74 and 9,119.20 points, respectively in the last month of the quarter. The indices rose by 1.67% and 2.51%, respectively, during the quarter. While S&P BSE Mid-Cap rose by 2.12%, S&P BSE Small Cap fell by 1.77%.

Initially during the quarter, bourses rose following upbeat core sector growth data for November and jump in India's manufacturing activity, which rose to a two-year high in December. Positive Index of Industrial Production (IIP) numbers for November and a surprise cut in repo rate by 25 basis points boosted markets. Bourses found more support after data showed that trade deficit narrowed in December. Meanwhile, the International Monetary Fund said that India is expected to grow at 6.3% in 2015 and 6.5% in 2016. On a different growth parameter, it projected India's economy to grow faster than China by 2016-17.

The trend reversed after the HSBC Manufacturing Purchasing Managers' Index (PMI) showed that growth in India's factory activity slipped in January from a two-year high touched in December. The Central Bank's decision to keep the repo rate unchanged at its bi-monthly policy review and rising bad loans of banks also hit sentiments.

Bourses gained momentum again following a series of positive macro-economic data. The Government said that the country is likely to grow at 7.4% in 2014-15, against 6.9% growth witnessed in 2013-14 under the new methodology. Meanwhile, the country's GDP grew 7.5% in the third quarter of FY15 compared to an upwardly revised 8.2% rise (5.3% earlier) in the September quarter. Markets found more support after the country's retail inflation for January remained well below the Central Bank's target. Meanwhile, the Wholesale Price Index (WPI)-based inflation for January was reported at (-) 0.39% against 0.11% in December. This was the lowest level of inflation since June 2009.

However, gains were capped after a global rating agency said that the country's low income level coupled with weak fiscal and debt indicators may constrain the country's credit profile. Moreover, the country's industrial production growth came in at 1.7% for December against 3.8% rise witnessed in November. Towards the end of the quarter, bourses got support following proposals put forth in the Union Budget. Investor sentiments improved after the Government

projected that the growth of the Indian economy will rise to 8-8.5% in 2015-16 and may touch double-digit level in the subsequent years. The Finance Minister has also pegged fiscal deficit for 2015-16 at 3.9% of GDP and proposed to lower it to 3% by 2017-18, a year later than planned earlier. Bourses found additional support after the RBI unexpectedly cut repo rate by 25 bps from 7.75% to 7.50% for the second time outside the regular policy review.

However, markets pared some of the gains after trade deficit widened sequentially in the December quarter as exports fell 7.3% and imports declined 4.5%. Besides, slowdown in industrial production in January, coupled with rise in retail inflation in February hit the bourses. Various sectors like infrastructure, metals & mining and oil & gas witnessed selling pressure as a major global rating agency stated that companies from the said sectors have high debt levels. Political unrest in the Middle East renewed concerns over foreign fund inflows in the domestic markets. Besides, the Asian Development Bank said that the Indian economy is projected to grow by 7.8% in 2015-16, against 8.1-8.5% pegged in the Economic Survey.

Meanwhile, bourses found support again as the International Monetary Fund said that India's economy is recovering and its ability to withstand external shocks has improved. Comments from the Finance Minister that the country's Current Account Deficit (CAD) is likely to be less than 1% of Gross Domestic Product (GDP) in the next fiscal also boosted sentiments. Besides, inflation based on the Wholesale Price Index contracted to 2.06% in February compared to a contraction of 0.39% in the previous month, mainly on account of fall in fuel prices.

On the BSE sectoral front, majority of the indices closed in green. S&P BSE Healthcare was the top gainer, rising by 17.64% followed by S&P BSE Capital Goods and S&P BSE IT, which rose 11.99% and 7.75%, respectively. Meanwhile, S&P BSE Metal was the major laggard, down 11.97%, as the sector witnessed selling pressure towards the end of the quarter after the preliminary reading of a private survey showed that China's factory sector declined to 11-month lows in March. S&P BSE Bankex fell 2.76% on concerns over deterioration in the asset quality of public sector banks.

Outlook:

Investment activities of Foreign Portfolio Investors, the movement of the rupee against the dollar and global crude oil prices are likely to impact the bourses going forward. Investors will also track the corporate earning numbers and the final reading of HSBC India Manufacturing and Services PMI for March 2015 for further cues regarding the overall health of domestic manufacturing and service sectors. Ongoing geopolitical tensions in the Middle East will also remain in focus. Besides, market participants will track the RBI's stance on interest rates. The Fed's decision on interest rates and the developments in Greece can also dictate market movements going forward.

Bond yields fell during the last quarter of 2014-15, following a couple of surprise rate cut by the Reserve Bank of India (RBI), lower inflationary pressure and on optimism that the Government will achieve its fiscal deficit target for FY14-15.

Initially during the quarter, the 10-year benchmark bond yield fell to 7.65% but retreated thereafter to close at 7.74%, down 12 bps, compared to the previous quarter's close of 7.86%. During the financial year ended in March, bond yields plunged 107 bps.

Bond yields fell in the first few weeks of the March quarter as the RBI surprised the markets by cutting the repo rate by 25 bps outside its regular bi-monthly monetary policy review. Continued fall in international oil prices and better-than-expected consumer inflation numbers in December also boosted bond prices.

For the rest of the quarter the bond yields remained rather flat as the RBI failed to give any forward guidance about further rate cuts. The FII interest in government bonds remained strong as they continue to remain fully invested thereby supporting the bond prices in the near to medium term. The bond market participants remain optimistic of further rate cuts as they expect the RBI to continue its easing programme amidst relatively weak growth and the hope that CPI will continue to trend down as per the RBI's glidepath. Investors welcomed the Union Budget for 2015-16, which many assumed as balanced between economic growth and a commitment towards fiscal consolidation. Deferring General Anti Avoidance Rule (GAAR) by two years also supported bond markets. Meanwhile, the fiscal deficit for 2015-16 has been pegged at 3.9% of GDP and has been proposed to lower it to 3% by 2017-18.

A formal agreement between the Government and the RBI on monetary policy framework, aiming to lower inflation levels to 6% by January 2016 was signed during the quarter. Subsequently after this announcement, the RBI cut the repo rate by 25 bps outside the monetary policy review cycle for the second time in early March.

The Current Account Deficit (CAD) in the December quarter contracted compared to the previous quarter but doubled from a year earlier due to contraction in trade deficit. The CAD stood at 1.6% of Gross Domestic Product (GDP), compared to 2.0% in the September quarter and 0.9% in December 2013. Meanwhile, the Wholesale Price Index (WPI) inflation fell for the fourth

consecutive month and stood at (-) 2.06% in February compared to (-) 0.39% in January mainly due to plunge in prices of fuel products (14.7% fall). On the contrary, Consumer Price Index inflation rose to 5.37% in February against 5.19% (revised upward) in January due to higher food prices.

Market participants welcomed the Government's borrowing plan for the first half of FY15-16 but investor sentiments dampened after a Central Bank official said that there were no immediate plans to increase the foreign investment limit in Government bonds. The Government will borrow Rs. 3.6 lakh crore between April and September 2015, the first-half of FY15-16. The amount would be 66.7% of the full-year target of Rs. 6 lakh crore announced in the Union Budget on February 28. Meanwhile, concerns over the timing of the U.S. Federal Reserve's rate hike continue to remain an overhang.

Outlook:

The Central Bank is scheduled to conduct its bi-monthly policy review on April 7 though market participants are not expecting any change in rates. Investors will track key consumer inflation numbers, which may provide some indication as to when the Central Bank may further ease key policy rates. The movement of the rupee against the dollar, global crude oil prices, stance adopted by the Foreign Portfolio Investors and developments in the U.S. region will also remain in focus. Steps taken by the Government in bringing fiscal consolidation and implementing its Budgetary proposals will be tracked closely. In April month, the Central Bank will conduct the auction of Government dated securities for an aggregate amount of Rs. 48,000 crore.

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

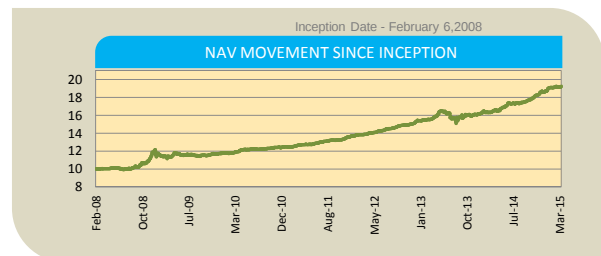
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	9.6%	10.1%	11.5%	15.8%
Benchmark**	6.9%	8.2%	9.3%	14.6%

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, 2015

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
9.23% GOI 2043	14.48	
8.28% GOI 2027	14.39	
8.32% GOI 2032	4.15	
8.85% Tamil Nadu State Development Ltd. 2022	4.12	
8.40% GOI 2024	3.45	
8.35% GOI 2022	3.12	
9.39% Andhra Pradesh SDL 2023	2.85	
6.49% GOI 2015	0.88	
8.48% Maharashtra SDL 2020	0.85	
Total	48.29	

CORPORATE BONDS		
Power Finance Corporation Ltd.	8.35	AAA
Tata Sons Ltd.	7.25	AAA
Rural Electrification Corporation	6.83	AAA
LIC Housing Finance Ltd.	5.59	AAA
Mahindra & Mahindra Ltd.	4.57	AAA
Power Grid Corporation of India Ltd.	3.43	AAA
Yes Bank Ltd.	2.81	AA+
Bajaj Finance Ltd.	2.69	AA+
HDFC Ltd.	1.93	AAA
Indusind Bank Ltd.	1.32	AA+
Total	44.77	

CASH AND MONEY MARKETS* 6.94%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

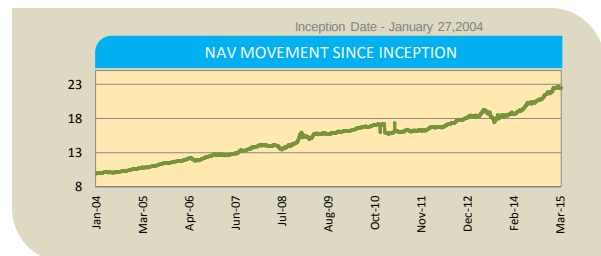
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.4%	8.6%	10.5%	17.2%
Benchmark**	7.3%	9.1%	10.6%	16.4%

Note: Past returns are not indicative of future performance.

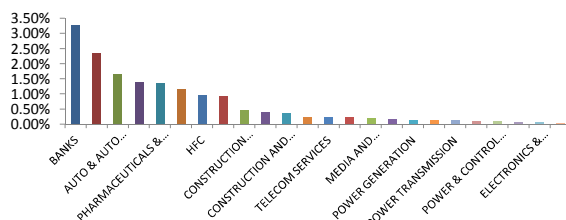
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	16.07%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.12
HDFC Bank Ltd.	0.98
HDFC Ltd.	0.96
ICICI Bank Ltd.	0.93
ITC Ltd.	0.92
Larsen & Toubro Ltd.	0.78
Tata Consultancy Services Ltd.	0.76
Reliance Industries Ltd.	0.72
Tata Motors Ltd.	0.54
Axis Bank Ltd.	0.48
Others	7.88

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GOVERNMENT SECURITIES

9.20% GOI 2030	7.02
8.83% GOI 2041	6.70
8.97% GOI 2030	6.26
8.30% GOI 2040	2.25
9.23% GOI 2043	1.56
8.28% GOI 2027	1.07
8.28% GOI 2032	0.68
8.15% GOI 2026	0.34
8.48% Maharashtra SDL 2020	0.30
7.83% GOI 2018	0.26
8.83% GOI 2023	0.15
8.27% GOI 2020	0.04
Total	26.63

CORPORATE BONDS

Mahindra & Mahindra Ltd.	8.29	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.04	AAA
Power Finance Corporation Ltd.	5.62	AAA
LIC Housing Finance Ltd.	4.78	AAA
IndusInd Bank Ltd.	4.66	AA+
Yes Bank Ltd.	4.33	AA+
Rural Electrification Corporation	4.24	AAA
HDFC Ltd.	3.87	AAA
Export-Import Bank of India Ltd.	2.58	AAA
Food Corporation of India	2.08	AAA
Power Grid Corporation of India Ltd.	1.32	AAA
Bajaj Finance Ltd.	0.99	AA+
Gail (India) Ltd.	0.82	AAA
MRF Ltd.	0.65	AA+
NTPC Ltd.	0.01	AAA
Total	51.28	

CASH AND MONEY MARKETS*	6.02%
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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 PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

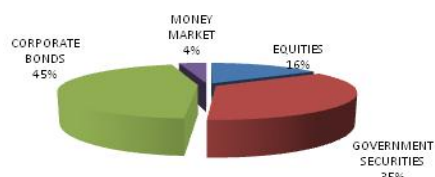
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

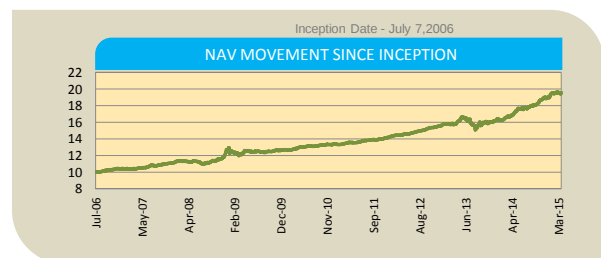
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.0%	8.8%	10.5%	16.8%
Benchmark**	8.1%	8.9%	10.6%	16.4%

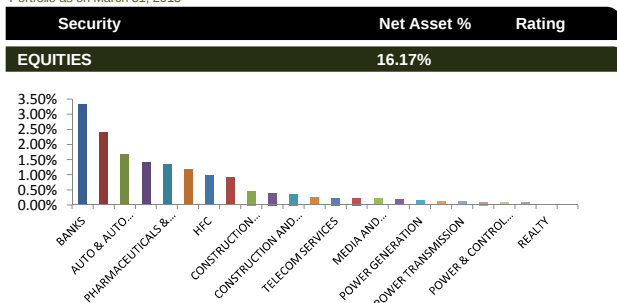
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2015



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.15
HDFC Bank Ltd.	1.00
HDFC Ltd.	0.97
ICICI Bank Ltd.	0.95
ITC Ltd.	0.92
Larsen & Toubro Ltd.	0.78
Tata Consultancy Services Ltd.	0.76
Reliance Industries Ltd.	0.74
Tata Motors Ltd.	0.54
Axis Bank Ltd.	0.48
Others	7.88

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GOVERNMENT SECURITIES

8.40% GOI 2024	7.33
9.23% GOI 2043	7.18
8.97% GOI 2030	5.95
9.20% GOI 2030	3.68
9.39% Andhra Pradesh SDL 2023	1.92
8.48% Maharashtra SDL 2020	1.81
8.83% GOI 2023	1.70
8.15% GOI 2026	1.10
8.27% GOI 2020	1.09
8.32% GOI 2032	0.93
8.28% GOI 2027	0.92
8.30% GOI 2040	0.75
8.35% GOI 2022	0.46
7.59% GOI 2016	0.02
Total	34.84

CORPORATE BONDS

Mahindra & Mahindra Ltd.	6.57	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.83	AAA
Power Finance Corporation Ltd.	5.78	AAA
Tata Sons Ltd.	4.27	AAA
Yes Bank Ltd.	3.79	AA+
Power Grid Corporation of India Ltd.	3.61	AA+
IndusInd Bank Ltd.	3.56	AA+
Export-Import Bank of India Ltd.	2.34	AAA
Food Corporation of India	1.93	AAA
HDFC Ltd.	1.83	AAA
LIC Housing Finance Ltd.	1.83	AAA
Rural Electrification Corporation	1.49	AAA
MRF Ltd.	0.89	AA+
NABARD	0.89	AAA
Indian Railway Finance Corporation Ltd.	0.38	AAA
NTPC Ltd.	0.01	AAA
Total	45.00	

CASH AND MONEY MARKETS*

3.99%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked BALANCED 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

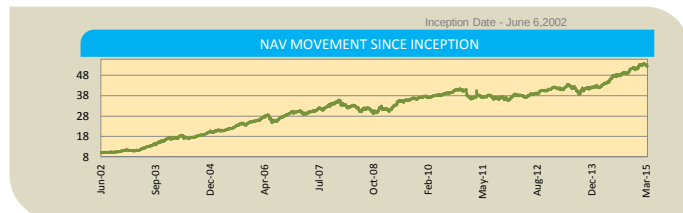
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	14.5%	8.5%	11.5%	19.5%
Benchmark**	11.3%	9.5%	12.2%	18.9%

Note: Past returns are not indicative of future performance.

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

NAV Movement



CORPORATE BONDS

MRF Ltd.	0.84	AA+
National Capital Regional Planning Board	0.76	AAA
NTPC Ltd.	0.04	AAA
Indian Railway Finance Corporation Ltd.	0.03	AAA

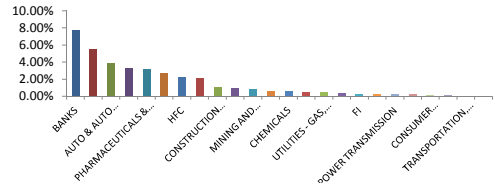
CASH AND MONEY MARKETS* 5.76%

PORTFOLIO TOTAL 100.00%

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

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	37.61%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.65
HDFC Bank Ltd.	2.31
HDFC Ltd.	2.25
ICICI Bank Ltd.	2.24
ITC Ltd.	2.13
Larsen & Toubro Ltd.	1.82
Tata Consultancy Services Ltd.	1.79
Reliance Industries Ltd.	1.69
Tata Motors Ltd.	1.25
Axis Bank Ltd.	1.11
Others	18.37

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GOVERNMENT SECURITIES

8.97% GOI 2030	9.89
8.83% GOI 2041	5.62
8.33% GOI 2026	2.36
9.23% GOI 2043	2.20
8.24% GOI 2027	1.68
8.35% GOI 2022	1.32
8.28% GOI 2027	0.97
8.12% GOI 2020	0.85
9.20% GOI 2030	0.77
8.28% GOI 2032	0.52
8.83% GOI 2023	0.40
6.49% GOI 2015	0.39
7.16% GOI 2023	0.18
8.15% GOI 2026	0.17
8.24% GOI 2018	0.14
8.19% GOI 2020	0.12
6.35% GOI 2020	0.09
7.83% GOI 2018	0.06
8.15% GOI 2022	0.01
Total	27.74

CORPORATE BONDS

Rural Electrification Corporation	4.38	AAA
LIC Housing Finance Ltd.	3.69	AAA
Tata Sons Ltd.	2.84	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.39	AAA
IndusInd Bank Ltd.	2.14	AA+
HDFC Ltd.	2.11	AAA
Power Finance Corporation Ltd.	2.00	AAA
Power Grid Corporation of India Ltd.	1.82	AAA
Tata Motors Ltd.	1.77	AA
Bajaj Finance Ltd.	1.28	AA+
Export-Import Bank of India Ltd.	0.96	AAA
Mahindra & Mahindra Ltd.	0.95	AAA
Yes Bank Ltd.	0.89	AA+

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

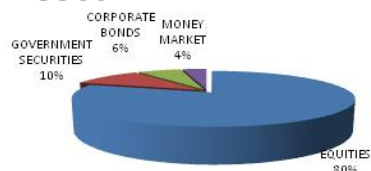
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

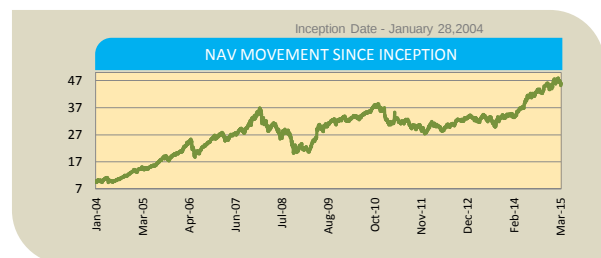
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	15.5%	8.6%	14.7%	25.6%
Benchmark**	13.2%	10.0%	15.3%	23.7%

Note: Past returns are not indicative of future performance.

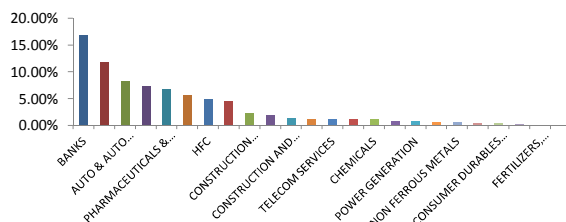
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	79.96%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.68
HDFC Bank Ltd.	5.02
ICICI Bank Ltd.	4.82
HDFC Ltd.	4.79
ITC Ltd.	4.39
Larsen & Toubro Ltd.	3.87
Tata Consultancy Services Ltd.	3.84
Reliance Industries Ltd.	3.60
Tata Motors Ltd.	2.67
Axis Bank Ltd.	2.40
Others	38.88

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.30% GOI 2042	2.29
8.83% GOI 2041	1.53
8.97% GOI 2030	1.47
9.23% GOI 2043	0.65
7.16% GOI 2023	0.64
8.83% GOI 2023	0.58
8.33% GOI 2026	0.50
8.12% GOI 2020	0.49
8.40% GOI 2024	0.48
8.28% GOI 2032	0.36
8.15% GOI 2022	0.33
8.32% GOI 2032	0.27
8.24% GOI 2027	0.24
8.28% GOI 2027	0.15
9.20% GOI 2030	0.13
7.80% GOI 2020	0.08
8.48% Maharashtra SDL 2020	0.06
8.16% Tamil Nadu State Development Ltd. 2020	0.01

Total **10.26**

CORPORATE BONDS

Tata Sons Ltd.	1.79	AAA
Tata Motors Ltd.	1.67	AA
Reliance Gas Transportation Infrastructure Ltd.	1.11	AAA
Power Finance Corporation Ltd.	0.73	AAA
Bajaj Finance Ltd.	0.66	AA+
Mahindra & Mahindra Ltd.	0.17	AAA
Food Corporation of India	0.08	AAA
NTPC Ltd.	0.05	AAA
Neyveli Lignite Corporation Ltd.	0.03	AAA

Total **6.29**

CASH AND MONEY MARKETS* **3.49%**

PORTFOLIO TOTAL **100.00%**

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

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

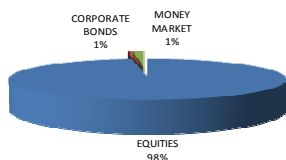
The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

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

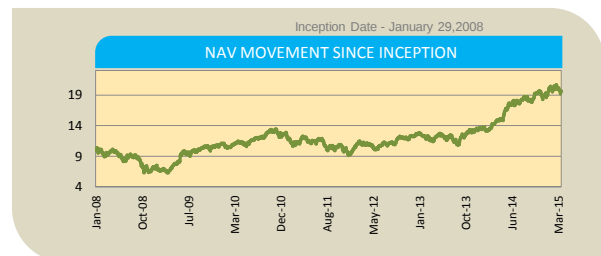
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.9%	11.9%	21.2%	33.1%
Benchmark**	7.2%	10.1%	17.0%	26.7%

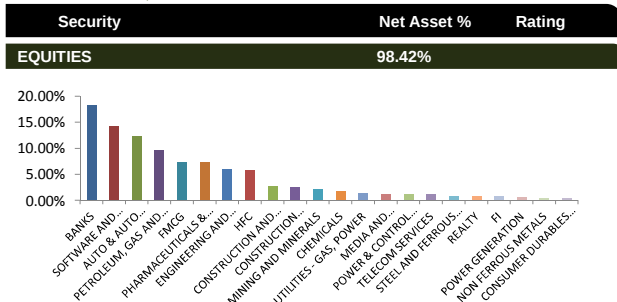
Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.12
ITC Ltd.	6.01
HDFC Ltd.	5.70
ICICI Bank Ltd.	5.26
Larsen & Toubro Ltd.	5.12
Tata Consultancy Services Ltd.	4.80
Reliance Industries Ltd.	4.68
HDFC Bank Ltd.	4.46
Tata Motors Ltd.	3.69
Axis Bank Ltd.	3.12
Others	48.46

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.05	AAA
Total	0.05	

CASH AND MONEY MARKETS*

1.53%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

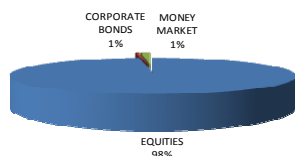
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA of India (Investment) regulations.

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

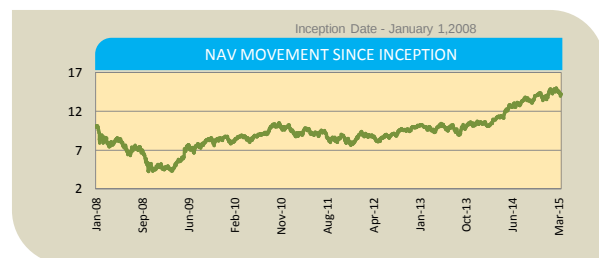
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	5.0%	10.3%	17.0%	26.9%
Benchmark**	4.5%	10.1%	17.0%	26.7%

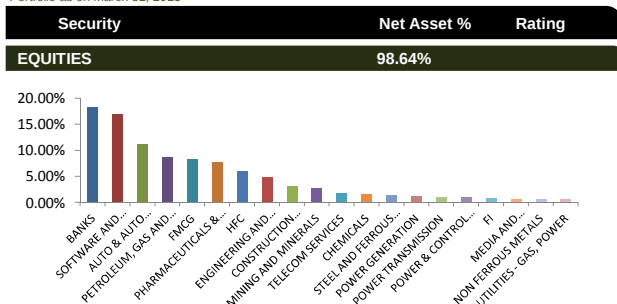
Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.59
ITC Ltd.	6.37
HDFC Bank Ltd.	6.23
HDFC Ltd.	6.05
ICICI Bank Ltd.	5.27
Reliance Industries Ltd.	5.07
Tata Consultancy Services Ltd.	4.89
Larsen & Toubro Ltd.	4.89
Tata Motors Ltd.	4.02
Sun Pharmaceuticals Industries Ltd.	2.69
Others	45.57

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.10	AAA
Total	0.10	

CASH AND MONEY MARKETS*

1.26%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFUND122

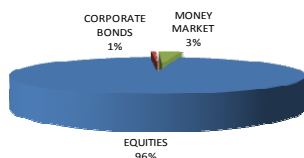
To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

• Money Market & other cash instruments	0%-40%
• Equity	60%-100%
• Debt	0%-40%

Asset Mix



Portfolio Return

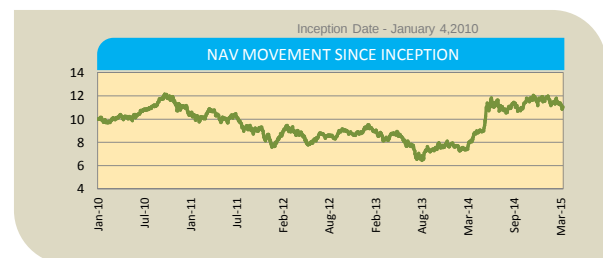
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	1.9%	1.6%	7.7%	25.9%
Benchmark**	-4.6%	-3.4%	1.3%	19.7%

Note: Past returns are not indicative of future performance.

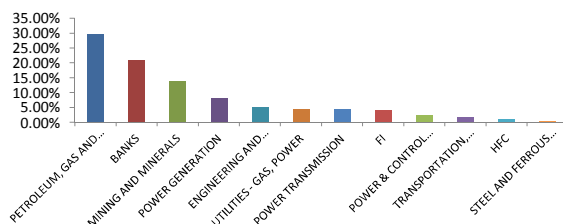
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	96.23%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	8.54
Coal India Ltd.	7.92
State Bank of India	7.65
NTPC Ltd.	6.93
Gail (India) Ltd.	6.69
Bank of Baroda	6.15
Engineers India Ltd.	5.02
Indraprastha Gas Ltd.	4.55
Power Grid Corporation of India Ltd.	4.54
National Mineral Development Corporation Ltd.	3.97
Others	34.27

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.60	AAA
Total	0.60	

CASH AND MONEY MARKETS*

3.17%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

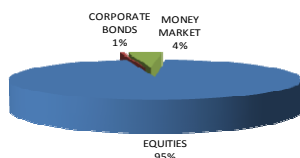
To generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

• Money Market & other cash instruments	0%-40%
• Equity	60%-100%
• Debt	0%-40%

Asset Mix



Portfolio Return

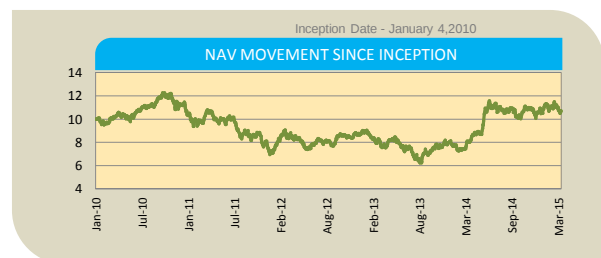
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	1.3%	0.8%	8.3%	24.8%
Benchmark**	-2.3%	-1.0%	9.0%	24.3%

Note: Past returns are not indicative of future performance.

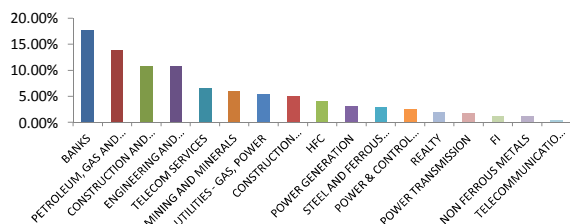
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	95.38%	



TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.39
Bharti Airtel Ltd.	5.95
HDFC Bank Ltd.	5.56
ICICI Bank Ltd.	4.91
Reliance Industries Ltd.	4.60
HDFC Ltd.	4.02
Tata Power Co. Ltd.	3.86
Coal India Ltd.	3.59
Supreme Infrastructure India Ltd.	3.27
NTPC Ltd.	3.02
Others	48.21

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.26	AAA
Total	0.26	

CASH AND MONEY MARKETS*

4.36%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

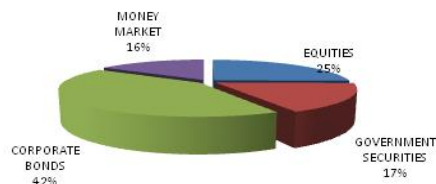
This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



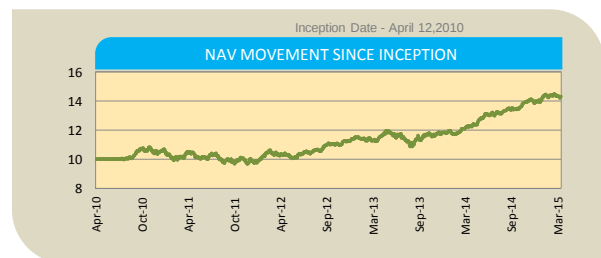
Portfolio Return

As on March 31, 2015

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.9%	11.6%	16.7%

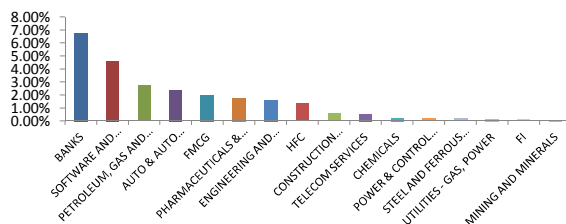
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	25.25%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.80
ICICI Bank Ltd.	2.57
HDFC Bank Ltd.	1.98
ITC Ltd.	1.94
Reliance Industries Ltd.	1.76
Larsen & Toubro Ltd.	1.60
Tata Consultancy Services Ltd.	1.37
HDFC Ltd.	1.34
Sun Pharmaceuticals Industries Ltd.	0.95
Tata Motors Ltd.	0.90
Others	8.04

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GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	13.42
8.19% GOI 2020	2.37
8.16% Tamil Nadu State Development Ltd. 2020	1.46
Total	17.25

CORPORATE BONDS

Power Finance Corporation Ltd.	9.60	AAA
Power Grid Corporation of India Ltd.	9.34	AAA
Indian Railway Finance Corporation Ltd.	8.63	AAA
Steel Authority of India Ltd.	6.11	AAA
NTPC Ltd.	4.80	AAA
Rural Electrification Corporation	3.38	AAA
Total	41.86	

CASH AND MONEY MARKETS*	15.64%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

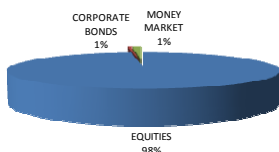
To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the NSE S&P CNX Nifty index and the remainder is invested in Debt and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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

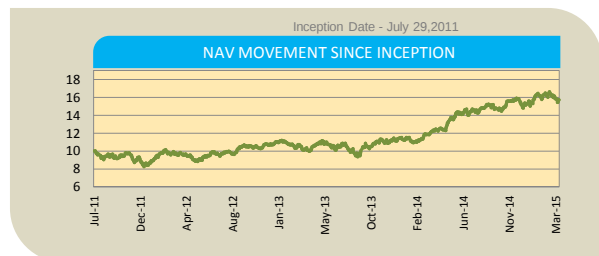
As on March 31, 2015

	CAGR Return		Absolute Return
	Since inception	Last 3 years	
Portfolio return	13.2%	17.4%	28.6%
Benchmark	12.3%	16.3%	24.9%

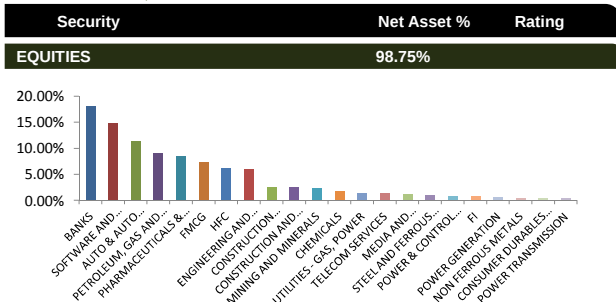
Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2015



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.80
HDFC Ltd.	6.19
ITC Ltd.	5.86
HDFC Bank Ltd.	5.46
Larsen & Toubro Ltd.	5.15
Tata Consultancy Services Ltd.	5.06
ICICI Bank Ltd.	5.01
Reliance Industries Ltd.	4.40
Tata Motors Ltd.	3.60
Axis Bank Ltd.	3.02
Others	48.20

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.05	AAA
Total	0.05	

CASH AND MONEY MARKETS*

1.20%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-III22

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 60%-100%
- Money Market & other cash instruments 0%-40%

Asset Mix



Portfolio Return

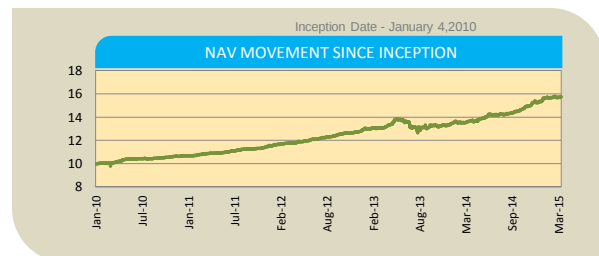
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	9.1%	9.2%	10.2%	15.0%
Benchmark**	8.2%	8.2%	9.3%	14.6%

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, 2015

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
9.20% GOI 2030	13.63	
8.60% GOI 2028	10.40	
9.23% GOI 2043	7.98	
8.28% GOI 2027	4.35	
8.30% GOI 2040	3.39	
8.15% GOI 2026	2.18	
9.39% Andhra Pradesh SDL 2023	1.90	
8.83% GOI 2023	1.36	
8.12% GOI 2020	0.59	
8.97% GOI 2030	0.55	
8.35% GOI 2022	0.48	
8.85% Tamil Nadu State Development Ltd. 2022	0.43	
7.77% Haryana SDL 2015	0.08	
7.77% Gujarat SDL 2015	0.06	
8.48% Maharashtra SDL 2020	0.01	
Total	47.39	

CORPORATE BONDS		
HDFC Ltd.	7.90	AAA
Mahindra & Mahindra Ltd.	7.17	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.04	AAA
Tata Sons Ltd.	6.46	AAA
Power Finance Corporation Ltd.	6.00	AAA
LIC Housing Finance Ltd.	4.99	AAA
Power Grid Corporation of India Ltd.	2.02	AAA
Rural Electrification Corporation	1.96	AAA
National Capital Regional Planning Board	1.77	AAA
Bajaj Finance Ltd.	1.67	AA+
NABARD	0.53	AAA
Indian Railway Finance Corporation Ltd.	0.19	AAA
ICICI Bank Ltd.	0.09	AAA
Total	47.79	

CASH AND MONEY MARKETS* 4.82%

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

• Money Market & other cash instruments	0%-40%
• Equity	0%-20%
• Debt	25%-100%

Asset Mix



Portfolio Return

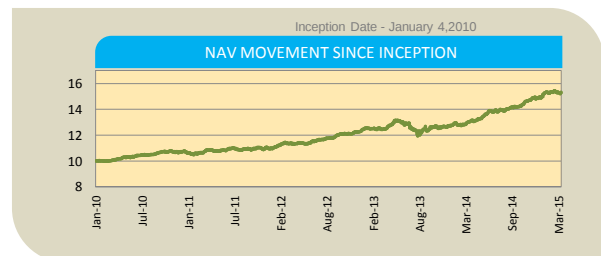
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.5%	8.6%	10.5%	16.5%
Benchmark**	8.5%	8.7%	10.6%	16.4%

Note: Past returns are not indicative of future performance.

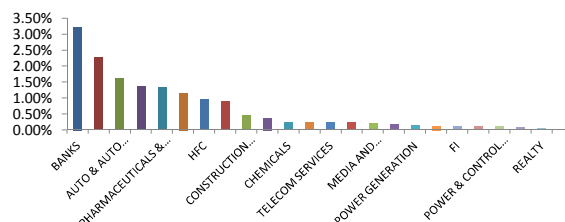
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	15.55%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.09
HDFC Bank Ltd.	0.97
HDFC Ltd.	0.94
ITC Ltd.	0.91
ICICI Bank Ltd.	0.91
Larsen & Toubro Ltd.	0.76
Tata Consultancy Services Ltd.	0.74
Reliance Industries Ltd.	0.71
Tata Motors Ltd.	0.52
Axis Bank Ltd.	0.47
Others	7.53

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GOVERNMENT SECURITIES

9.23% GOI 2043	13.85
8.28% GOI 2027	5.14
8.97% GOI 2030	3.10
8.83% GOI 2023	2.93
8.30% GOI 2040	2.90
8.40% GOI 2024	2.45
7.16% GOI 2023	2.18
8.60% GOI 2028	1.48
8.32% GOI 2032	1.08
7.77% Gujarat SDL 2015	0.58
8.35% GOI 2022	0.55
8.27% GOI 2020	0.35
8.79% Gujarat SDL 2022	0.33
8.20% GOI 2025	0.14
8.48% Maharashtra SDL 2020	0.12
Total	37.18

CORPORATE BONDS

Mahindra & Mahindra Ltd.	7.32	AAA
Tata Sons Ltd.	7.20	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.27	AAA
Power Finance Corporation Ltd.	3.47	AAA
LIC Housing Finance Ltd.	2.67	AAA
Bajaj Finance Ltd.	1.82	AA+
HDFC Ltd.	1.82	AAA
Rural Electrification Corporation	0.44	AAA
IndusInd Bank Ltd.	0.41	AA+
Export-Import Bank of India Ltd.	0.28	AAA
NABARD	0.28	AAA
NTPC Ltd.	0.01	AAA
Total	30.99	

CASH AND MONEY MARKETS*	16.28%
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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 BALANCED FUND-II

ULIF01508/01/2010LIBALAN-II122

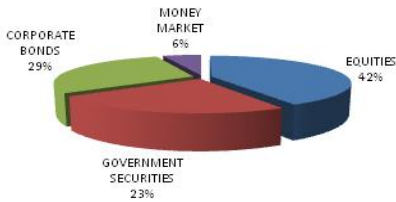
To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Money Market & other cash instruments 0%-40%
- Equity 0%-45%
- Debt 25%-100%

Asset Mix



Portfolio Return

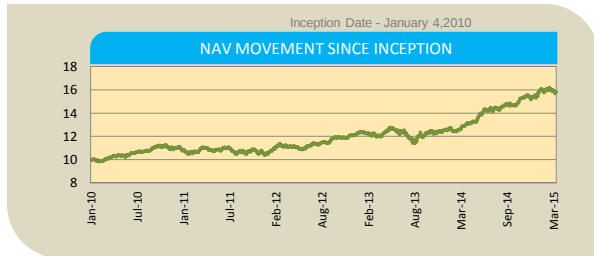
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.2%	9.1%	12.5%	20.6%
Benchmark**	9.3%	9.5%	12.6%	19.5%

Note: Past returns are not indicative of future performance.

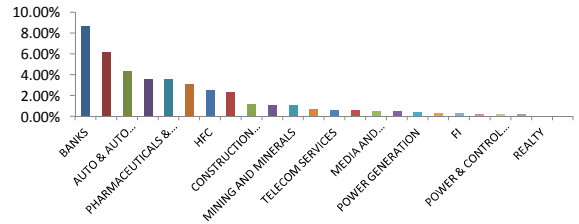
****Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX**

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	42.11%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.94
HDFC Bank Ltd.	2.61
HDFC Ltd.	2.56
ITC Ltd.	2.43
ICICI Bank Ltd.	2.42
Larsen & Toubro Ltd.	2.05
Tata Consultancy Services Ltd.	1.98
Reliance Industries Ltd.	1.91
Tata Motors Ltd.	1.42
Axis Bank Ltd.	1.26
Others	20.53

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	4.84
8.30% GOI 2042	2.93
9.20% GOI 2030	2.53
8.83% GOI 2023	2.24
8.97% GOI 2030	1.97
7.80% GOI 2020	1.96
8.33% GOI 2026	1.44
9.23% GOI 2043	1.13
8.40% GOI 2024	1.07
8.12% GOI 2020	1.04
7.16% GOI 2023	0.59
8.79% Gujarat SDL 2022	0.53
8.20% GOI 2025	0.41
8.24% GOI 2027	0.40
8.48% Maharashtra SDL 2020	0.08
Total	23.16

CORPORATE BONDS

HDFC Ltd.	6.14	AAA
Mahindra & Mahindra Ltd.	5.64	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.61	AAA
Tata Sons Ltd.	3.72	AAA
Tata Motors Ltd.	2.69	AA
Bajaj Finance Ltd.	2.09	AA+
Power Finance Corporation Ltd.	1.34	AAA
LIC Housing Finance Ltd.	1.16	AAA
Rural Electrification Corporation	1.07	AAA
Power Grid Corporation of India Ltd.	0.26	AAA
NABARD	0.21	AAA
Export-Import Bank of India Ltd.	0.11	AAA
Indusind Bank Ltd.	0.10	AA+
NTPC Ltd.	0.03	AAA
Total	29.17	

CASH AND MONEY MARKETS*	5.56%
--------------------------------	--------------

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

- Money Market & other cash instruments 0%-40%
- Equity 30%-85%
- Debt 0%-50%

Asset Mix



Portfolio Return

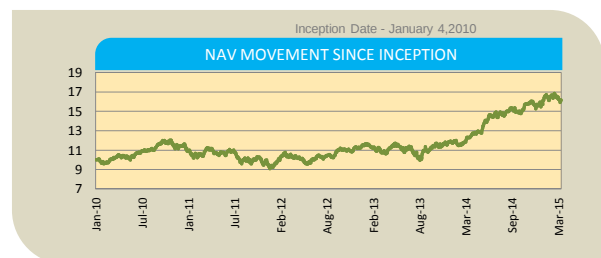
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.6%	9.5%	16.1%	27.7%
Benchmark**	9.6%	9.9%	15.3%	23.7%

Note: Past returns are not indicative of future performance.

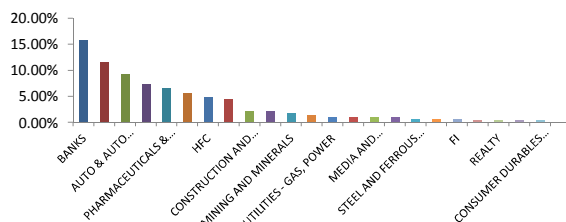
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	80.61%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.43
HDFC Ltd.	4.69
ITC Ltd.	4.43
HDFC Bank Ltd.	4.41
ICICI Bank Ltd.	4.22
Larsen & Toubro Ltd.	3.90
Tata Consultancy Services Ltd.	3.83
Reliance Industries Ltd.	3.42
Tata Motors Ltd.	3.13
Axis Bank Ltd.	2.37
Others	40.78

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GOVERNMENT SECURITIES

9.23% GOI 2043	1.16
8.97% GOI 2030	0.69
8.32% GOI 2032	0.36
9.20% GOI 2030	0.21
8.48% Maharashtra SDL 2020	0.05
8.40% GOI 2024	0.03
Total	2.50

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	5.77	AAA
Mahindra & Mahindra Ltd.	5.67	AAA
Tata Motors Ltd.	1.54	AA
Rural Electrification Corporation	0.27	AAA
NTPC Ltd.	0.04	AAA
Total	13.29	

CASH AND MONEY MARKETS*	3.60%
--------------------------------	--------------

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

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

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

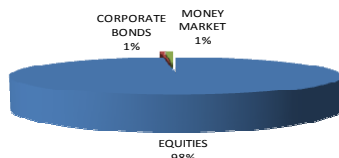
To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

• Money Market & other cash instruments	0%-40%
• Equity	60%-100%
• Debt	0%-40%

Asset Mix



Portfolio Return

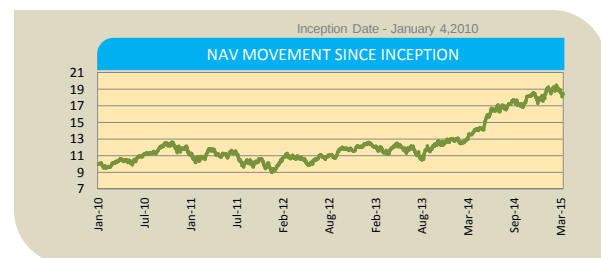
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	12.5%	12.3%	19.5%	31.9%
Benchmark**	9.7%	10.1%	17.0%	26.7%

Note: Past returns are not indicative of future performance.

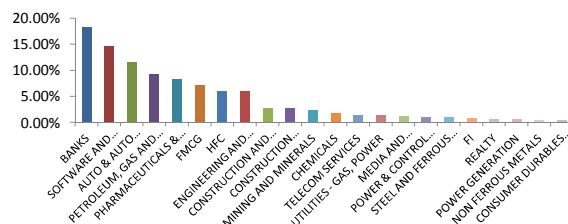
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	99.06%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.82
ITC Ltd.	5.85
HDFC Ltd.	5.79
Larsen & Toubro Ltd.	5.12
ICICI Bank Ltd.	5.09
Tata Consultancy Services Ltd.	5.01
HDFC Bank Ltd.	4.56
Reliance Industries Ltd.	4.43
Tata Motors Ltd.	3.64
Axis Bank Ltd.	3.01
Others	49.74

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.05	AAA
Total	0.05	

CASH AND MONEY MARKETS*

0.89%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

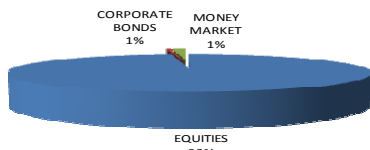
To generate returns in line with the stock market index - S&P CNX NIFTY.

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

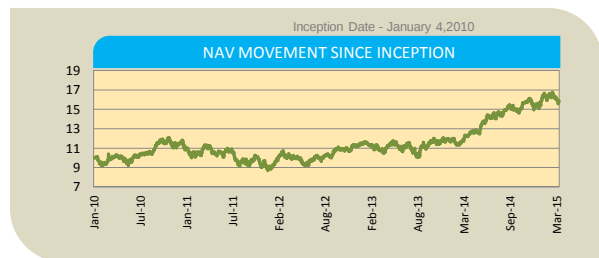
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.2%	9.5%	16.3%	25.9%
Benchmark**	9.7%	10.1%	17.0%	26.7%

Note: Past returns are not indicative of future performance.

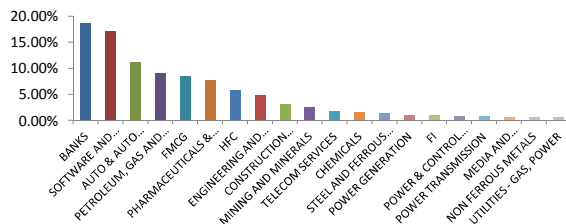
****Benchmark for this fund is CNX NIFTY INDEX**

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	98.55%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.57
ITC Ltd.	6.51
HDFC Bank Ltd.	6.32
HDFC Ltd.	5.70
ICICI Bank Ltd.	5.23
Reliance Industries Ltd.	5.05
Tata Consultancy Services Ltd.	5.04
Larsen & Toubro Ltd.	4.83
Tata Motors Ltd.	4.05
Sun Pharmaceuticals Industries Ltd.	2.67
Others	45.58

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CORPORATE BONDS

NTPC Ltd.	0.09	AAA
Total	0.09	

CASH AND MONEY MARKETS*

1.36%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked DISCONTINUED POLICY FUND

ULIF03127/01/2011LID/ISCPCLCY122

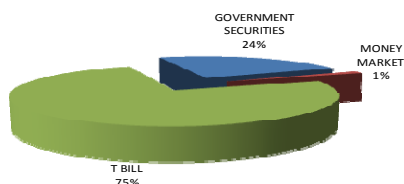
The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDA of India from time to time.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



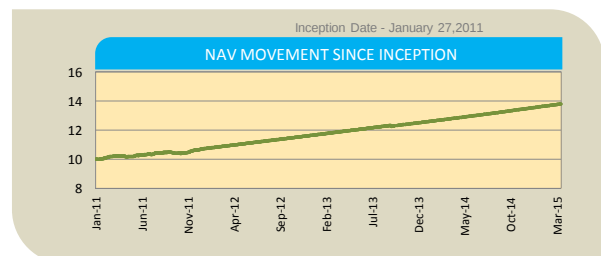
Portfolio Return

As on March 31, 2015

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.0%	8.1%	8.0%

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
6.49% GOI 2015	14.00	
7.17% GOI 2015	9.66	
10.71% GOI 2016	0.05	
7.77% Gujarat SDL 2015	0.01	
9.85% GOI 2015	0.01	
Total	23.73	

CASH AND MONEY MARKETS*	76.27%
--------------------------------	---------------

OTHERS

Treasury Bill	53.35	Sovereign
Treasury Bill	21.45	Sovereign
Total	74.80	

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

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

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

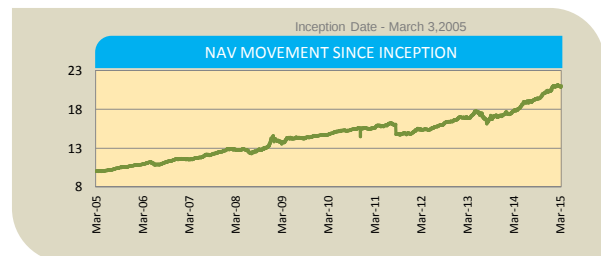
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.6%	9.2%	11.0%	17.1%
Benchmark**	7.9%	9.1%	10.6%	16.4%

Note: Past returns are not indicative of future performance.

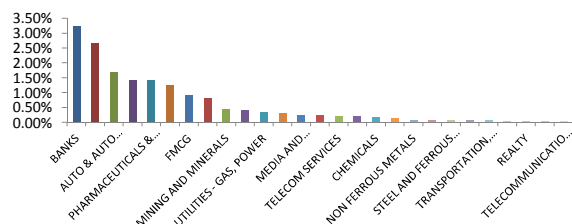
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	16.63%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.31
HDFC Ltd.	1.18
HDFC Bank Ltd.	1.15
ICICI Bank Ltd.	1.01
Reliance Industries Ltd.	0.84
Tata Consultancy Services Ltd.	0.83
ITC Ltd.	0.76
Larsen & Toubro Ltd.	0.75
Maruti Suzuki India Ltd.	0.53
Axis Bank Ltd.	0.52
Others	7.75

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GOVERNMENT SECURITIES

8.30% GOI 2042	11.19
9.23% GOI 2043	10.24
8.97% GOI 2030	4.86
8.83% GOI 2023	1.13
8.28% GOI 2027	0.92
9.20% GOI 2030	0.40
Total	28.74

CORPORATE BONDS

National Capital Regional Planning Board	8.95	AAA
IndusInd Bank Ltd.	8.53	AA+
Mahindra & Mahindra Ltd.	7.78	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.21	AAA
Power Finance Corporation Ltd.	6.18	AAA
Food Corporation of India	5.00	AAA
Tata Sons Ltd.	2.62	AAA
Power Grid Corporation of India Ltd.	1.83	AAA
Rural Electrification Corporation	1.83	AAA
LIC Housing Finance Ltd.	1.08	AAA
NTPC Ltd.	0.01	AAA
Total	50.02	

CASH AND MONEY MARKETS*	4.61%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

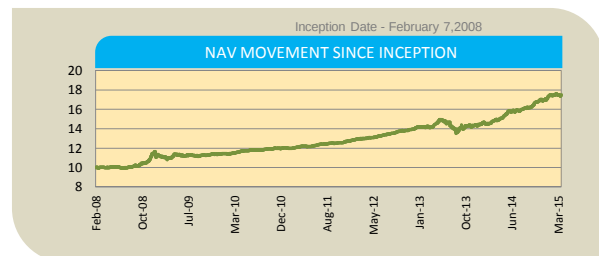
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.1%	8.7%	10.3%	16.9%
Benchmark**	7.2%	8.8%	10.6%	16.4%

Note: Past returns are not indicative of future performance.

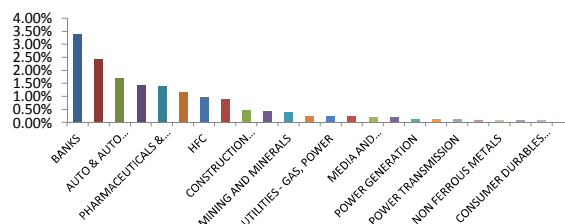
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	16.53%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.20
HDFC Bank Ltd.	1.02
ICICI Bank Ltd.	0.99
HDFC Ltd.	0.96
ITC Ltd.	0.92
Larsen & Toubro Ltd.	0.78
Reliance Industries Ltd.	0.77
Tata Consultancy Services Ltd.	0.76
Tata Motors Ltd.	0.54
Axis Bank Ltd.	0.47
Others	8.12

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GOVERNMENT SECURITIES

8.97% GOI 2030	19.60
9.23% GOI 2043	5.65
8.48% Maharashtra SDL 2020	3.94
8.83% GOI 2041	3.25
8.28% GOI 2027	2.54
7.59% GOI 2016	0.28
10.71% GOI 2016	0.10
Total	35.36

CORPORATE BONDS

HDFC Ltd.	7.60	AAA
Tata Sons Ltd.	5.16	AAA
Mahindra & Mahindra Ltd.	4.24	AAA
Power Finance Corporation Ltd.	3.86	AAA
Rural Electrification Corporation	3.35	AAA
IndusInd Bank Ltd.	3.19	AA+
Bajaj Finance Ltd.	2.99	AA+
MRF Ltd.	2.46	AA+
NABARD	2.46	AAA
Indian Railway Finance Corporation Ltd.	1.31	AAA
Export-Import Bank of India Ltd.	1.24	AAA
Yes Bank Ltd.	0.78	AA+
Power Grid Corporation of India Ltd.	0.31	AAA
NTPC Ltd.	0.01	AAA
Total	38.96	

CASH AND MONEY MARKETS*

9.15%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

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

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

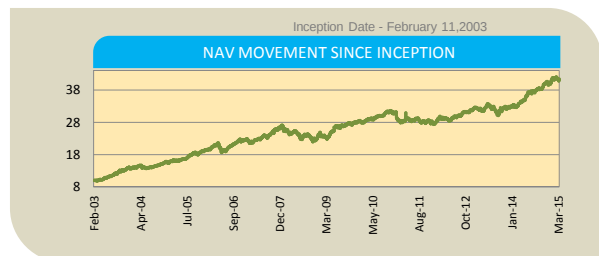
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	13.1%	9.1%	12.2%	19.9%
Benchmark**	10.6%	9.5%	12.2%	18.9%

Note: Past returns are not indicative of future performance.

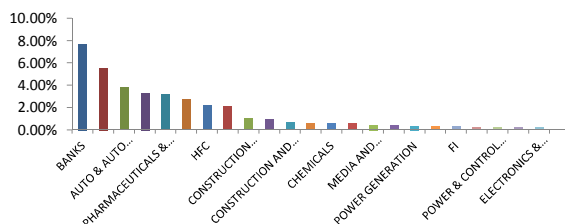
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	37.33%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.67
HDFC Bank Ltd.	2.32
ICICI Bank Ltd.	2.20
HDFC Ltd.	2.20
ITC Ltd.	2.14
Larsen & Toubro Ltd.	1.82
Tata Consultancy Services Ltd.	1.80
Reliance Industries Ltd.	1.72
Tata Motors Ltd.	1.24
Axis Bank Ltd.	1.10
Others	18.12

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GOVERNMENT SECURITIES

8.83% GOI 2041	5.74
9.23% GOI 2043	5.23
8.28% GOI 2032	3.25
8.28% GOI 2027	3.09
9.20% GOI 2030	2.75
8.97% GOI 2030	2.63
8.15% GOI 2026	1.07
Total	23.76

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	5.67	AAA
Rural Electrification Corporation	4.41	AAA
Mahindra & Mahindra Ltd.	4.34	AAA
Power Finance Corporation Ltd.	3.51	AAA
Food Corporation of India	2.81	AAA
Tata Sons Ltd.	2.73	AAA
Bajaj Finance Ltd.	2.37	AA+
HDFC Ltd.	2.00	AAA
MRF Ltd.	1.95	AA+
Power Grid Corporation of India Ltd.	1.66	AAA
LIC Housing Finance Ltd.	1.36	AAA
NTPC Ltd.	0.02	AAA
Total	32.83	

CASH AND MONEY MARKETS*	6.08%
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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

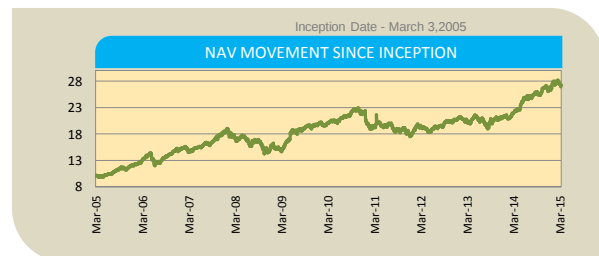
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	11.5%	8.1%	12.3%	21.7%
Benchmark**	11.2%	9.8%	13.8%	21.3%

Note: Past returns are not indicative of future performance.

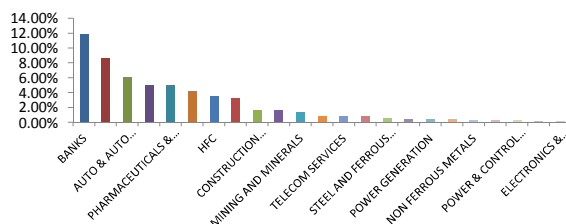
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	58.04%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.16
HDFC Bank Ltd.	3.67
HDFC Ltd.	3.54
ITC Ltd.	3.35
ICICI Bank Ltd.	3.32
Larsen & Toubro Ltd.	2.84
Tata Consultancy Services Ltd.	2.80
Reliance Industries Ltd.	2.65
Tata Motors Ltd.	1.96
Axis Bank Ltd.	1.71
Others	28.04

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GOVERNMENT SECURITIES

9.23% GOI 2043	6.57
8.83% GOI 2041	5.41
8.30% GOI 2042	2.91
8.97% GOI 2030	1.91
8.30% GOI 2040	0.80
8.83% GOI 2023	0.72
8.32% GOI 2032	0.71
8.35% GOI 2022	0.44
Total	19.47

CORPORATE BONDS

Tata Sons Ltd.	4.48	AAA
IndusInd Bank Ltd.	4.26	AA+
Rural Electrification Corporation	2.60	AAA
Tata Motors Ltd.	1.87	AA
Power Grid Corporation of India Ltd.	1.39	AAA
HDFC Ltd.	1.24	AAA
LIC Housing Finance Ltd.	0.87	AAA
Power Finance Corporation Ltd.	0.85	AAA
NTPC Ltd.	0.04	AAA
Total	17.60	

CASH AND MONEY MARKETS*	4.89%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

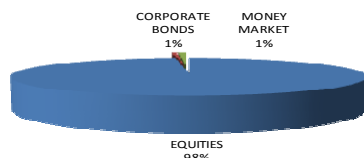
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

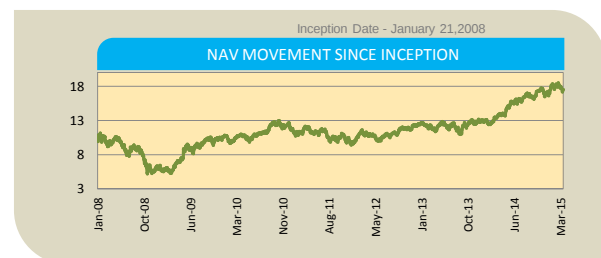
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.2%	10.3%	16.9%	26.8%
Benchmark**	7.9%	10.1%	17.0%	26.7%

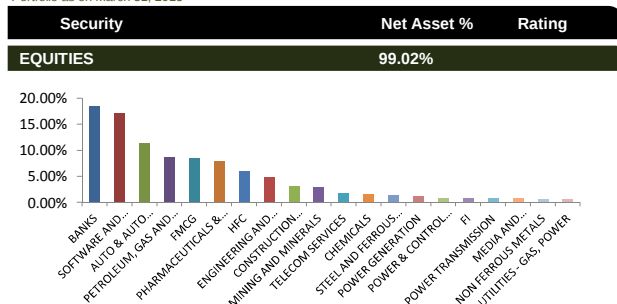
Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.69
ITC Ltd.	6.63
HDFC Bank Ltd.	6.43
HDFC Ltd.	6.00
ICICI Bank Ltd.	5.57
Reliance Industries Ltd.	5.19
Tata Consultancy Services Ltd.	4.89
Larsen & Toubro Ltd.	4.89
Tata Motors Ltd.	4.08
Sun Pharmaceuticals Industries Ltd.	2.70
Others	44.95

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CORPORATE BONDS

NTPC Ltd.	0.10	AAA
Total	0.10	

CASH AND MONEY MARKETS*

0.88%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

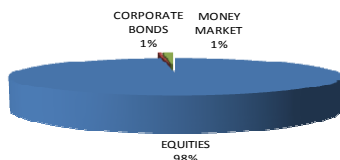
This fund is designed to generate steady returns through investment in infrastructure and related equities.

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

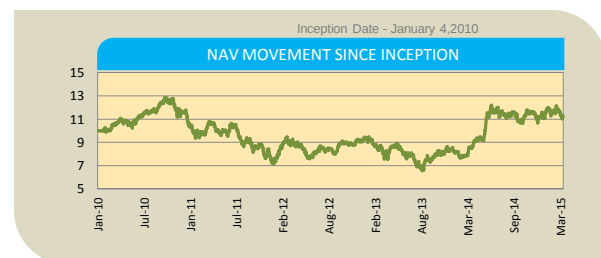
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	2.3%	0.9%	8.3%	24.1%
Benchmark**	-1.4%	-1.0%	9.0%	24.3%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	98.59%	



TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.73
HDFC Bank Ltd.	6.28
Bharti Airtel Ltd.	6.02
ICICI Bank Ltd.	5.40
Reliance Industries Ltd.	4.53
HDFC Ltd.	3.95
Supreme Infrastructure India Ltd.	3.77
Tata Power Co. Ltd.	3.73
Coal India Ltd.	3.67
Axis Bank Ltd.	3.30
Others	49.21

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.27	AAA
Total	0.27	

CASH AND MONEY MARKETS*

1.14%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

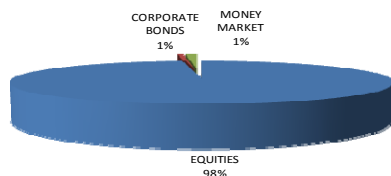
This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

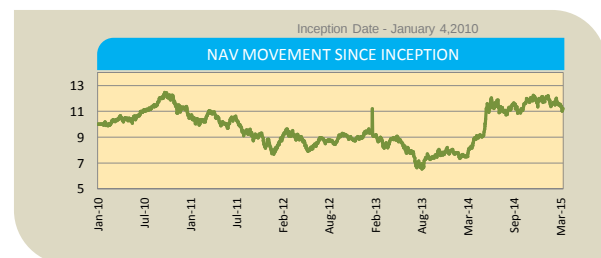
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	2.3%	1.4%	7.5%	26.1%
Benchmark**	-4.6%	-3.4%	1.3%	19.7%

Note: Past returns are not indicative of future performance.

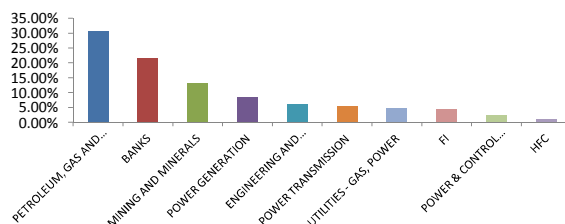
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	98.10%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	9.02
State Bank of India	8.18
Coal India Ltd.	8.13
Gail (India) Ltd.	7.82
NTPC Ltd.	6.82
Bank of Baroda	6.07
Engineers India Ltd.	6.02
Power Grid Corporation of India Ltd.	5.48
Indraprastha Gas Ltd.	4.62
National Mineral Development Corporation Ltd.	4.25
Others	31.69

[View Detailed Portfolio >>](#)

CORPORATE BONDS

NTPC Ltd.	0.61	AAA
Total	0.61	

CASH AND MONEY MARKETS*

1.29%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

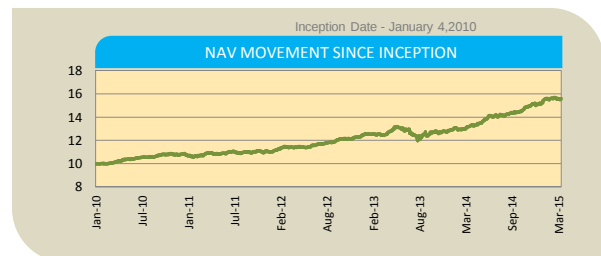
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.0%	8.9%	11.0%	16.9%
Benchmark**	8.6%	8.7%	10.6%	16.4%

Note: Past returns are not indicative of future performance.

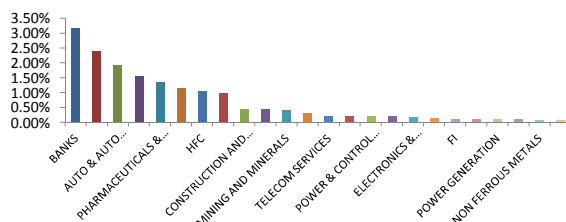
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	16.88%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.13
HDFC Ltd.	0.99
ITC Ltd.	0.92
HDFC Bank Ltd.	0.92
Larsen & Toubro Ltd.	0.83
Tata Consultancy Services Ltd.	0.80
ICICI Bank Ltd.	0.79
Reliance Industries Ltd.	0.72
Tata Motors Ltd.	0.63
Axis Bank Ltd.	0.50
Others	8.65

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.23% GOI 2043	16.38
8.12% GOI 2020	9.50
8.40% GOI 2024	5.39
9.20% GOI 2030	4.74
8.83% GOI 2023	4.51
8.35% GOI 2022	1.31
8.79% Gujarat SDL 2022	1.10
8.27% GOI 2020	0.65
8.48% Maharashtra SDL 2020	0.42
8.20% GOI 2025	0.17
Total	44.17

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	7.41	AAA
Tata Sons Ltd.	6.65	AAA
LIC Housing Finance Ltd.	6.16	AAA
Mahindra & Mahindra Ltd.	5.38	AAA
Power Finance Corporation Ltd.	5.32	AAA
Bajaj Finance Ltd.	2.16	AA+
NABARD	1.70	AAA
Rural Electrification Corporation	0.45	AAA
IndusInd Bank Ltd.	0.42	AA+
NTPC Ltd.	0.01	AAA
Total	35.66	

CASH AND MONEY MARKETS*	3.29%
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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-II

ULIF02325/01/2010PNBALAN-II122

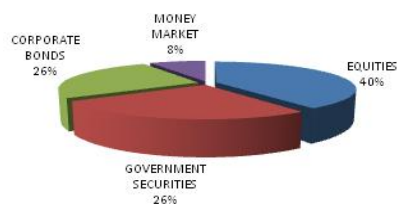
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

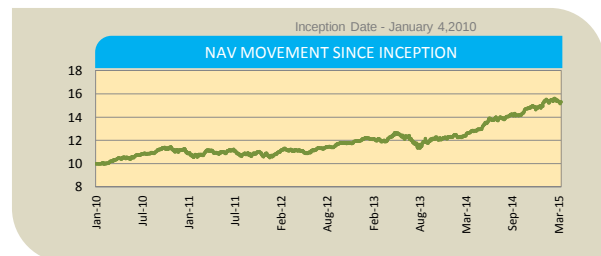
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.6%	8.1%	11.2%	19.4%
Benchmark**	9.4%	9.3%	12.2%	18.9%

Note: Past returns are not indicative of future performance.

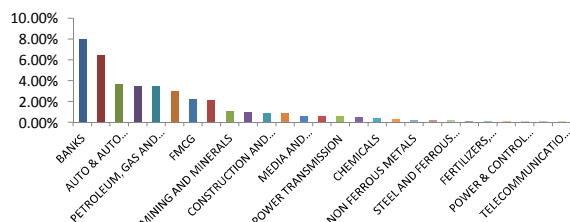
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	40.39%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.13
HDFC Ltd.	2.85
HDFC Bank Ltd.	2.76
ICICI Bank Ltd.	2.57
Tata Consultancy Services Ltd.	2.00
Reliance Industries Ltd.	1.96
Larsen & Toubro Ltd.	1.93
ITC Ltd.	1.82
Axis Bank Ltd.	1.28
Tata Motors Ltd.	1.20
Others	18.89

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GOVERNMENT SECURITIES

8.30% GOI 2042	4.25
8.28% GOI 2027	4.06
9.23% GOI 2043	4.06
8.83% GOI 2041	3.46
9.20% GOI 2030	3.21
8.33% GOI 2026	2.83
7.80% GOI 2020	2.61
8.79% Gujarat SDL 2022	0.68
8.48% Maharashtra SDL 2020	0.39
Total	25.55

CORPORATE BONDS

Mahindra & Mahindra Ltd.	7.82	AAA
Tata Sons Ltd.	5.40	AAA
Power Finance Corporation Ltd.	3.55	AAA
Bajaj Finance Ltd.	2.92	AA+
LIC Housing Finance Ltd.	2.67	AAA
Rural Electrification Corporation	1.87	AAA
Food Corporation of India	0.85	AAA
HDFC Ltd.	0.52	AAA
IndusInd Bank Ltd.	0.26	AA+
NTPC Ltd.	0.03	AAA
Total	25.89	

CASH AND MONEY MARKETS*

8.17%

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

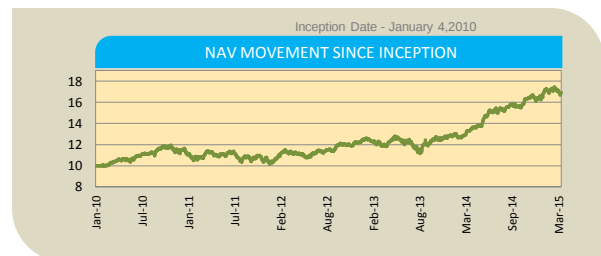
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.7%	10.1%	14.7%	24.5%
Benchmark**	9.9%	9.6%	13.8%	21.3%

Note: Past returns are not indicative of future performance.

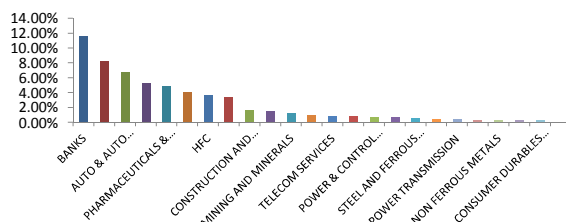
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	58.88%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.83
HDFC Ltd.	3.49
HDFC Bank Ltd.	3.33
ITC Ltd.	3.29
ICICI Bank Ltd.	3.05
Larsen & Toubro Ltd.	2.92
Tata Consultancy Services Ltd.	2.83
Reliance Industries Ltd.	2.52
Tata Motors Ltd.	2.25
Axis Bank Ltd.	1.77
Others	29.60

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GOVERNMENT SECURITIES

9.23% GOI 2043	3.50
8.28% GOI 2032	2.99
8.83% GOI 2023	2.33
9.20% GOI 2030	2.26
8.83% GOI 2041	2.09
8.24% GOI 2027	1.22
8.97% GOI 2030	1.11
8.20% GOI 2025	1.00
8.28% GOI 2027	0.52
8.48% Maharashtra SDL 2020	0.03

Total **17.05**

CORPORATE BONDS

Mahindra & Mahindra Ltd.	5.83	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.52	AAA
LIC Housing Finance Ltd.	3.10	AAA
Power Finance Corporation Ltd.	2.11	AAA
Tata Sons Ltd.	1.74	AAA
HDFC Ltd.	1.01	AAA
NTPC Ltd.	0.03	AAA

Total **19.34**

CASH AND MONEY MARKETS* **4.73%**

PORTFOLIO TOTAL **100.00%**

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

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

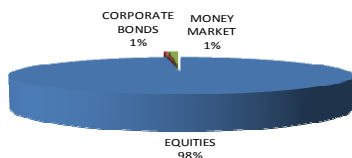
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

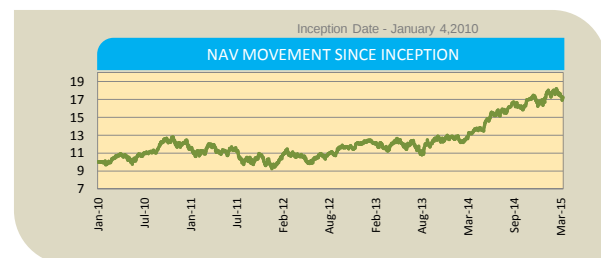
As on March 31, 2015

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	11.1%	10.0%	16.9%	26.7%
Benchmark**	10.7%	10.1%	17.0%	26.7%

Note: Past returns are not indicative of future performance.

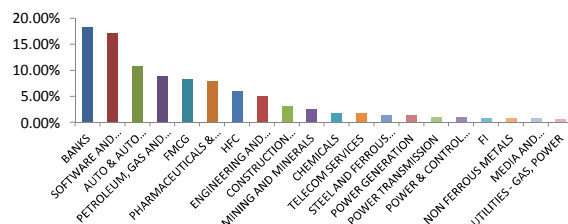
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES	98.86%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.60
ITC Ltd.	6.36
HDFC Bank Ltd.	6.31
HDFC Ltd.	6.00
ICICI Bank Ltd.	5.39
Reliance Industries Ltd.	5.12
Larsen & Toubro Ltd.	5.11
Tata Consultancy Services Ltd.	4.90
Tata Motors Ltd.	4.11
Sun Pharmaceuticals Industries Ltd.	2.71
Others	45.25

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CORPORATE BONDS

NTPC Ltd.	0.11	AAA
Total	0.11	

CASH AND MONEY MARKETS*

1.03%

PORTFOLIO TOTAL

100.00%

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

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.64	
Tata Motors Ltd.	0.54	
Hero MotoCorp Ltd.	0.30	
Mahindra & Mahindra Ltd.	0.29	
Bajaj Auto Ltd.	0.22	
Maruti Suzuki India Ltd.	0.22	
Ceat Ltd.	0.07	
BANKS	3.27	
HDFC Bank Ltd.	0.98	
ICICI Bank Ltd.	0.93	
Axis Bank Ltd.	0.48	
State Bank of India	0.40	
Bank of Baroda	0.12	
Federal Bank Ltd.	0.12	
Yes Bank Ltd.	0.11	
Punjab National Bank	0.07	
Oriental Bank of Commerce Ltd.	0.06	
CHEMICALS	0.24	
Asian Paints Ltd.	0.24	
CONSTRUCTION AND INFRASTRUCTURE	0.37	
Supreme Infrastructure India Ltd.	0.09	
GMR Infrastructure Ltd.	0.08	
JaiPrakash Associates Ltd.	0.08	
IRB Infrastructure Developers Ltd.	0.06	
NCC Ltd.	0.04	
Unity Infraprojects Ltd.	0.02	
CONSTRUCTION MATERIALS	0.45	
Ultratech Cement Ltd.	0.32	
ACC Ltd.	0.06	
Ambuja Cements Ltd.	0.06	
Grasim Industries Ltd.	0.01	
CONSUMER DURABLES AND ELECTRONICS	0.08	
Titan Company Ltd.	0.08	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.07	
Bharat Electronics Ltd.	0.07	
ENGINEERING AND CAPITAL GOODS	0.91	
Larsen & Toubro Ltd.	0.78	
Engineers India Ltd.	0.13	
FI	0.12	
IDFC Ltd.	0.11	
Power Finance Corporation Ltd.	0.01	
FMCG	1.17	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.25	
HFC	0.96	
HDFC Ltd.	0.96	
MEDIA AND ENTERTAINMENT	0.20	
Jagran Prakashan Ltd.	0.12	
Zee Entertainment Enterprises Ltd.	0.08	
MINING AND MINERALS	0.39	
Coal India Ltd.	0.20	
Sesa Sterlite Ltd.	0.10	
National Mineral Development Corporation Ltd.	0.07	
MOIL Ltd.	0.02	
NON FERROUS METALS	0.10	
Hindalco Industries Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.38	
Reliance Industries Ltd.	0.72	
Oil and Natural Gas Corporation Ltd.	0.27	
Gail (India) Ltd.	0.15	
Hindustan Petroleum Corporation Ltd.	0.08	
Cairn India Ltd.	0.06	
Oil India Ltd.	0.06	
Indian Oil Corporation Ltd.	0.03	
Bharat Petroleum Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.35	

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.36	
Lupin Ltd.	0.30	
Dr Reddys Laboratories Ltd.	0.24	
Cipla Ltd.	0.18	
IPCA Laboratories Ltd.	0.12	
Cadila Healthcare Ltd.	0.08	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.10	
Crompton Greaves Ltd.	0.06	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.14	
NTPC Ltd.	0.11	
NHPC	0.03	
POWER TRANSMISSION	0.12	
Power Grid Corporation of India Ltd.	0.12	
REALTY	0.03	
Oberoi Realty Ltd	0.03	
SOFTWARE AND CONSULTANCY SERVICES	2.35	
Infosys Ltd.	1.12	
Tata Consultancy Services Ltd.	0.76	
HCL Technologies Ltd.	0.27	
Tech Mahindra Ltd.	0.20	
STEEL AND FERROUS METAL	0.17	
Tata Steel Ltd.	0.14	
Jindal Steel and Power Ltd.	0.03	
TELECOM SERVICES	0.23	
Bharti Airtel Ltd.	0.23	
UTILITIES - GAS, POWER	0.23	
Indraprastha Gas Ltd.	0.12	
Tata Power Co. Ltd.	0.11	
Total	16.07	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.67	
Tata Motors Ltd.	0.54	
Hero MotoCorp Ltd.	0.31	
Mahindra & Mahindra Ltd.	0.30	
Maruti Suzuki India Ltd.	0.23	
Bajaj Auto Ltd.	0.22	
Ceat Ltd.	0.07	
BANKS	3.33	
HDFC Bank Ltd.	1.00	
ICICI Bank Ltd.	0.95	
Axis Bank Ltd.	0.48	
State Bank of India	0.41	
Bank of Baroda	0.13	
Federal Bank Ltd.	0.12	
Yes Bank Ltd.	0.11	
Punjab National Bank	0.07	
Oriental Bank of Commerce Ltd.	0.06	
CHEMICALS	0.24	
Asian Paints Ltd.	0.24	
CONSTRUCTION AND INFRASTRUCTURE	0.36	
Supreme Infrastructure India Ltd.	0.10	
GMR Infrastructure Ltd.	0.08	
JaiPrakash Associates Ltd.	0.08	
IRB Infrastructure Developers Ltd.	0.06	
NCC Ltd.	0.04	
CONSTRUCTION MATERIALS	0.46	
Ultratech Cement Ltd.	0.32	
ACC Ltd.	0.07	
Ambuja Cements Ltd.	0.06	
Grasim Industries Ltd.	0.01	
CONSUMER DURABLES AND ELECTRONICS	0.08	
Titan Company Ltd.	0.08	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.02	
Bharat Electronics Ltd.	0.02	
ENGINEERING AND CAPITAL GOODS	0.90	
Larsen & Toubro Ltd.	0.78	
Engineers India Ltd.	0.12	
FI	0.12	
IDFC Ltd.	0.11	
Power Finance Corporation Ltd.	0.01	
FMCG	1.17	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.25	
HFC	0.97	
HDFC Ltd.	0.97	
MEDIA AND ENTERTAINMENT	0.20	
Jagran Prakashan Ltd.	0.12	
Zee Entertainment Enterprises Ltd.	0.08	
MINING AND MINERALS	0.39	
Coal India Ltd.	0.20	
Sesa Sterlite Ltd.	0.10	
National Mineral Development Corporation Ltd.	0.07	
MOIL Ltd.	0.02	
NON FERROUS METALS	0.10	
Hindalco Industries Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.41	
Reliance Industries Ltd.	0.74	
Oil and Natural Gas Corporation Ltd.	0.28	
Gail (India) Ltd.	0.15	
Hindustan Petroleum Corporation Ltd.	0.08	
Cairn India Ltd.	0.06	
Oil India Ltd.	0.06	
Indian Oil Corporation Ltd.	0.03	
Bharat Petroleum Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.35	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.36	
Lupin Ltd.	0.30	
Dr Reddys Laboratories Ltd.	0.24	
Cipla Ltd.	0.18	
IPCA Laboratories Ltd.	0.12	
Cadila Healthcare Ltd.	0.08	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.09	
Crompton Greaves Ltd.	0.05	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.14	
NTPC Ltd.	0.11	
NHPC	0.03	
POWER TRANSMISSION	0.12	
Power Grid Corporation of India Ltd.	0.12	
REALTY	0.03	
Oberoi Realty Ltd	0.03	
SOFTWARE AND CONSULTANCY SERVICES	2.38	
Infosys Ltd.	1.15	
Tata Consultancy Services Ltd.	0.76	
HCL Technologies Ltd.	0.27	
Tech Mahindra Ltd.	0.20	
STEEL AND FERROUS METAL	0.18	
Tata Steel Ltd.	0.15	
Jindal Steel and Power Ltd.	0.03	
TELECOM SERVICES	0.23	
Bharti Airtel Ltd.	0.23	
UTILITIES - GAS, POWER	0.23	
Indraprastha Gas Ltd.	0.12	
Tata Power Co. Ltd.	0.11	

Total **16.17**

Life Unit Linked BALANCED FUND

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.91	
Tata Motors Ltd.	1.25	
Hero MotoCorp Ltd.	0.79	
Mahindra & Mahindra Ltd.	0.69	
Maruti Suzuki India Ltd.	0.52	
Bajaj Auto Ltd.	0.51	
Ceat Ltd.	0.15	
BANKS	7.77	
HDFC Bank Ltd.	2.31	
ICICI Bank Ltd.	2.24	
Axis Bank Ltd.	1.11	
State Bank of India	0.94	
Bank of Baroda	0.29	
Yes Bank Ltd.	0.29	
Federal Bank Ltd.	0.27	
Punjab National Bank	0.17	
Oriental Bank of Commerce Ltd.	0.15	
CHEMICALS	0.55	
Asian Paints Ltd.	0.55	
CONSTRUCTION AND INFRASTRUCTURE	1.02	
GMR Infrastructure Ltd.	0.21	
Supreme Infrastructure India Ltd.	0.21	
IVRCL Ltd.	0.19	
JaiPrakash Associates Ltd.	0.18	
IRB Infrastructure Developers Ltd.	0.13	
NCC Ltd.	0.08	
Unity Infraprojects Ltd.	0.02	
CONSTRUCTION MATERIALS	1.06	
Ultratech Cement Ltd.	0.75	
ACC Ltd.	0.15	
Ambuja Cements Ltd.	0.14	
Grasim Industries Ltd.	0.02	
CONSUMER DURABLES AND ELECTRONICS	0.19	
Titan Company Ltd.	0.19	
ENGINEERING AND CAPITAL GOODS	2.10	
Larsen & Toubro Ltd.	1.82	
Engineers India Ltd.	0.28	
FI	0.28	
IDFC Ltd.	0.25	
Power Finance Corporation Ltd.	0.03	
FMCG	2.72	
ITC Ltd.	2.13	
Hindustan Unilever Ltd.	0.59	
HFC	2.26	
HDFC Ltd.	2.25	
LIC Housing Finance Ltd.	0.01	
MEDIA AND ENTERTAINMENT	0.53	
Jagran Prakashan Ltd.	0.35	
Zee Entertainment Enterprises Ltd.	0.18	
MINING AND MINERALS	0.87	
Coal India Ltd.	0.46	
Sesa Sterlite Ltd.	0.24	
National Mineral Development Corporation Ltd.	0.17	
NON FERROUS METALS	0.22	
Hindalco Industries Ltd.	0.22	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	3.25	
Reliance Industries Ltd.	1.69	
Oil and Natural Gas Corporation Ltd.	0.64	
Gail (India) Ltd.	0.36	
Hindustan Petroleum Corporation Ltd.	0.18	
Cairn India Ltd.	0.14	
Oil India Ltd.	0.14	
Indian Oil Corporation Ltd.	0.07	
Bharat Petroleum Corporation Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	3.14	

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.84	
Lupin Ltd.	0.70	
Dr Reddys Laboratories Ltd.	0.57	
Cipla Ltd.	0.41	
IPCA Laboratories Ltd.	0.27	
Cadila Healthcare Ltd.	0.18	
Glenmark Pharmaceuticals Ltd.	0.17	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.18	
Crompton Greaves Ltd.	0.12	
Bharat Heavy Electricals Ltd.	0.06	
POWER GENERATION	0.28	
NTPC Ltd.	0.27	
NHPC	0.01	
POWER TRANSMISSION	0.26	
Power Grid Corporation of India Ltd.	0.26	
RETAILERS	0.01	
Future Retail Ltd.	0.01	
SOFTWARE AND CONSULTANCY SERVICES	5.52	
Infosys Ltd.	2.65	
Tata Consultancy Services Ltd.	1.79	
HCL Technologies Ltd.	0.62	
Tech Mahindra Ltd.	0.46	
STEEL AND FERROUS METAL	0.40	
Tata Steel Ltd.	0.34	
Jindal Steel and Power Ltd.	0.06	
TELECOM SERVICES	0.57	
Bharti Airtel Ltd.	0.55	
Idea Cellular Ltd.	0.02	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	0.02	
Container Corporation Of India Ltd.	0.02	
UTILITIES - GAS, POWER	0.50	
Tata Power Co. Ltd.	0.27	
Indraprastha Gas Ltd.	0.23	

Total	37.61
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Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.28	
Tata Motors Ltd.	2.67	
Hero MotoCorp Ltd.	1.67	
Mahindra & Mahindra Ltd.	1.47	
Maruti Suzuki India Ltd.	1.08	
Bajaj Auto Ltd.	1.05	
Ceat Ltd.	0.34	
BANKS	16.78	
HDFC Bank Ltd.	5.02	
ICICI Bank Ltd.	4.82	
Axis Bank Ltd.	2.40	
State Bank of India	2.07	
Bank of Baroda	0.67	
Federal Bank Ltd.	0.57	
Yes Bank Ltd.	0.55	
Punjab National Bank	0.36	
Oriental Bank of Commerce Ltd.	0.32	
CHEMICALS	1.09	
Asian Paints Ltd.	1.09	
CONSTRUCTION AND INFRASTRUCTURE	1.27	
GMR Infrastructure Ltd.	0.36	
JaiPrakash Associates Ltd.	0.35	
IRB Infrastructure Developers Ltd.	0.28	
NCC Ltd.	0.15	
IVRCL Ltd.	0.13	
CONSTRUCTION MATERIALS	2.23	
Ultratech Cement Ltd.	1.60	
ACC Ltd.	0.30	
Ambuja Cements Ltd.	0.30	
Grasim Industries Ltd.	0.03	
CONSUMER DURABLES AND ELECTRONICS	0.39	
Titan Company Ltd.	0.39	
ENGINEERING AND CAPITAL GOODS	4.53	
Larsen & Toubro Ltd.	3.87	
Engineers India Ltd.	0.66	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.02	
UPL Ltd.	0.02	
FI	0.62	
IDFC Ltd.	0.53	
Power Finance Corporation Ltd.	0.09	
FMCG	5.63	
ITC Ltd.	4.39	
Hindustan Unilever Ltd.	1.24	
HFC	4.83	
HDFC Ltd.	4.79	
LIC Housing Finance Ltd.	0.04	
MEDIA AND ENTERTAINMENT	1.23	
Jagran Prakashan Ltd.	0.84	
Zee Entertainment Enterprises Ltd.	0.39	
MINING AND MINERALS	1.94	
Coal India Ltd.	1.01	
Sesa Sterlite Ltd.	0.53	
National Mineral Development Corporation Ltd.	0.37	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.52	
Hindalco Industries Ltd.	0.52	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	7.35	
Reliance Industries Ltd.	3.60	
Oil and Natural Gas Corporation Ltd.	1.43	
Gail (India) Ltd.	0.78	
Hindustan Petroleum Corporation Ltd.	0.40	
Gulf Oil Lubricants India Ltd.	0.31	
Oil India Ltd.	0.31	
Cairn India Ltd.	0.29	
Indian Oil Corporation Ltd.	0.16	

Security	Net Asset %	Rating
Bharat Petroleum Corporation Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	6.85	
Sun Pharmaceuticals Industries Ltd.	1.85	
Lupin Ltd.	1.50	
Dr Reddys Laboratories Ltd.	1.24	
Cipla Ltd.	0.88	
IPCA Laboratories Ltd.	0.59	
Cadila Healthcare Ltd.	0.42	
Glenmark Pharmaceuticals Ltd.	0.37	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.18	
Bharat Heavy Electricals Ltd.	0.10	
Crompton Greaves Ltd.	0.08	
POWER GENERATION	0.83	
NTPC Ltd.	0.57	
NHPC	0.26	
POWER TRANSMISSION	0.41	
Power Grid Corporation of India Ltd.	0.41	
SOFTWARE AND CONSULTANCY SERVICES	11.82	
Infosys Ltd.	5.68	
Tata Consultancy Services Ltd.	3.84	
HCL Technologies Ltd.	1.32	
Tech Mahindra Ltd.	0.98	
STEEL AND FERROUS METAL	0.87	
Tata Steel Ltd.	0.73	
Jindal Steel and Power Ltd.	0.14	
TELECOM SERVICES	1.17	
Bharti Airtel Ltd.	1.17	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.02	
Bharti Infratel Ltd	0.02	
UTILITIES - GAS, POWER	1.10	
Tata Power Co. Ltd.	0.61	
Indraprastha Gas Ltd.	0.49	
Total	79.96	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	12.31	
Tata Motors Ltd.	3.69	
Hero MotoCorp Ltd.	3.02	
Mahindra & Mahindra Ltd.	1.91	
Bajaj Auto Ltd.	1.55	
Maruti Suzuki India Ltd.	1.50	
Ceat Ltd.	0.64	
BANKS	18.34	
ICICI Bank Ltd.	5.26	
HDFC Bank Ltd.	4.46	
Axis Bank Ltd.	3.12	
State Bank of India	2.05	
Yes Bank Ltd.	1.09	
Bank of Baroda	0.88	
Oriental Bank of Commerce Ltd.	0.61	
Punjab National Bank	0.51	
Federal Bank Ltd.	0.36	
CHEMICALS	1.76	
Asian Paints Ltd.	1.76	
CONSTRUCTION AND INFRASTRUCTURE	2.67	
Supreme Infrastructure India Ltd.	0.76	
GMR Infrastructure Ltd.	0.71	
IRB Infrastructure Developers Ltd.	0.60	
JaiPrakash Associates Ltd.	0.41	
NCC Ltd.	0.11	
Unity Infraprojects Ltd.	0.08	
CONSTRUCTION MATERIALS	2.45	
Ultratech Cement Ltd.	2.12	
ACC Ltd.	0.30	
Ambuja Cements Ltd.	0.03	
CONSUMER DURABLES AND ELECTRONICS	0.43	
Titan Company Ltd.	0.43	
ENGINEERING AND CAPITAL GOODS	5.91	
Larsen & Toubro Ltd.	5.12	
Engineers India Ltd.	0.79	
FI	0.74	
IDFC Ltd.	0.74	
FMCG	7.35	
ITC Ltd.	6.01	
Hindustan Unilever Ltd.	1.34	
HFC	5.70	
HDFC Ltd.	5.70	
MEDIA AND ENTERTAINMENT	1.17	
Jagran Prakashan Ltd.	0.62	
Zee Entertainment Enterprises Ltd.	0.55	
MINING AND MINERALS	2.12	
Coal India Ltd.	1.26	
Sesa Sterlite Ltd.	0.44	
National Mineral Development Corporation Ltd.	0.42	
NON FERROUS METALS	0.45	
Hindalco Industries Ltd.	0.45	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	9.70	
Reliance Industries Ltd.	4.68	
Oil and Natural Gas Corporation Ltd.	1.78	
Hindustan Petroleum Corporation Ltd.	0.95	
Gail (India) Ltd.	0.87	
Gulf Oil Lubricants India Ltd.	0.87	
Oil India Ltd.	0.49	
Bharat Petroleum Corporation Ltd.	0.05	
Cairn India Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	7.34	
Sun Pharmaceuticals Industries Ltd.	2.03	
Lupin Ltd.	1.89	
Dr Reddys Laboratories Ltd.	1.33	
Cipla Ltd.	0.66	

Security	Net Asset %	Rating
IPCA Laboratories Ltd.	0.60	
Cadila Healthcare Ltd.	0.48	
Glenmark Pharmaceuticals Ltd.	0.35	
POWER & CONTROL EQUIPMENT MANUFACTURER	1.14	
Crompton Greaves Ltd.	0.68	
Bharat Heavy Electricals Ltd.	0.26	
BGR Energy Systems Ltd.	0.20	
POWER GENERATION	0.55	
NTPC Ltd.	0.55	
REALTY	0.75	
Oberoi Realty Ltd	0.75	
SOFTWARE AND CONSULTANCY SERVICES	14.23	
Infosys Ltd.	7.12	
Tata Consultancy Services Ltd.	4.80	
HCL Technologies Ltd.	1.27	
Tech Mahindra Ltd.	1.04	
STEEL AND FERROUS METAL	0.88	
Tata Steel Ltd.	0.88	
TELECOM SERVICES	1.08	
Bharti Airtel Ltd.	1.08	
UTILITIES - GAS, POWER	1.35	
Indraprastha Gas Ltd.	0.91	
Tata Power Co. Ltd.	0.44	

Total **98.42**

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	11.22	
Tata Motors Ltd.	4.02	
Hero MotoCorp Ltd.	2.54	
Mahindra & Mahindra Ltd.	1.88	
Maruti Suzuki India Ltd.	1.45	
Bajaj Auto Ltd.	1.33	
BANKS	18.38	
HDFC Bank Ltd.	6.23	
ICICI Bank Ltd.	5.27	
State Bank of India	2.34	
Axis Bank Ltd.	1.93	
IndusInd Bank Ltd.	1.18	
Kotak Mahindra Bank Ltd.	0.76	
Bank of Baroda	0.39	
Punjab National Bank	0.22	
Yes Bank Ltd.	0.06	
CHEMICALS	1.61	
Asian Paints Ltd.	1.61	
CONSTRUCTION MATERIALS	3.12	
Ultratech Cement Ltd.	1.12	
Grasim Industries Ltd.	0.77	
Ambuja Cements Ltd.	0.71	
ACC Ltd.	0.52	
ENGINEERING AND CAPITAL GOODS	4.89	
Larsen & Toubro Ltd.	4.89	
FI	0.78	
IDFC Ltd.	0.78	
FMCG	8.35	
ITC Ltd.	6.37	
Hindustan Unilever Ltd.	1.98	
HFC	6.05	
HDFC Ltd.	6.05	
MEDIA AND ENTERTAINMENT	0.69	
Zee Entertainment Enterprises Ltd.	0.69	
MINING AND MINERALS	2.65	
Coal India Ltd.	1.50	
Sesa Sterlite Ltd.	0.76	
National Mineral Development Corporation Ltd.	0.39	
NON FERROUS METALS	0.69	
Hindalco Industries Ltd.	0.69	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	8.68	
Reliance Industries Ltd.	5.07	
Oil and Natural Gas Corporation Ltd.	1.83	
Gail (India) Ltd.	0.74	
Bharat Petroleum Corporation Ltd.	0.60	
Cairn India Ltd.	0.44	
PHARMACEUTICALS & BIOTECHNOLOGY	7.80	
Sun Pharmaceuticals Industries Ltd.	2.69	
Lupin Ltd.	2.35	
Cipla Ltd.	1.39	
Dr Reddys Laboratories Ltd.	1.37	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.90	
Bharat Heavy Electricals Ltd.	0.90	
POWER GENERATION	1.16	
NTPC Ltd.	1.16	
POWER TRANSMISSION	0.95	
Power Grid Corporation of India Ltd.	0.95	
SOFTWARE AND CONSULTANCY SERVICES	17.00	
Infosys Ltd.	7.59	
Tata Consultancy Services Ltd.	4.89	
HCL Technologies Ltd.	1.70	
Wipro Ltd.	1.53	
Tech Mahindra Ltd.	1.29	
STEEL AND FERROUS METAL	1.36	
Tata Steel Ltd.	1.36	
TELECOM SERVICES	1.73	

Security	Rating	Net Asset %
Bharti Airtel Ltd.	1.73	
UTILITIES - GAS, POWER	0.63	
Tata Power Co. Ltd.	0.63	
Total	98.64	

Life Unit Linked PSU FUND

Portfolio as on March 31, 2015

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKS	20.74	
State Bank of India	7.65	
Bank of Baroda	6.15	
Punjab National Bank	3.64	
Oriental Bank of Commerce Ltd.	3.19	
Indian Bank	0.11	
ENGINEERING AND CAPITAL GOODS	5.02	
Engineers India Ltd.	5.02	
FI	4.22	
Power Finance Corporation Ltd.	3.66	
Rural Electrification Corporation	0.56	
HFC	1.05	
LIC Housing Finance Ltd.	1.05	
MINING AND MINERALS	14.00	
Coal India Ltd.	7.92	
National Mineral Development Corporation Ltd.	3.97	
MOIL Ltd.	2.11	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	29.64	
Oil and Natural Gas Corporation Ltd.	8.54	
Gail (India) Ltd.	6.69	
Oil India Ltd.	3.86	
Hindustan Petroleum Corporation Ltd.	3.73	
Indian Oil Corporation Ltd.	3.65	
Bharat Petroleum Corporation Ltd.	3.17	
POWER & CONTROL EQUIPMENT MANUFACTURER	2.42	
Bharat Heavy Electricals Ltd.	2.42	
POWER GENERATION	8.03	
NTPC Ltd.	6.93	
NHPC	1.10	
POWER TRANSMISSION	4.54	
Power Grid Corporation of India Ltd.	4.54	
STEEL AND FERROUS METAL	0.38	
Steel Authority of India Ltd.	0.38	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	1.64	
Container Corporation Of India Ltd.	1.64	
UTILITIES - GAS, POWER	4.55	
Indraprastha Gas Ltd.	4.55	
Total	96.23	

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %	Rating
EQUITIES		
BANKS	17.75	
HDFC Bank Ltd.	5.56	
ICICI Bank Ltd.	4.91	
Axis Bank Ltd.	2.86	
State Bank of India	2.56	
Bank of Baroda	0.95	
Punjab National Bank	0.36	
Oriental Bank of Commerce Ltd.	0.34	
Federal Bank Ltd.	0.21	
CONSTRUCTION AND INFRASTRUCTURE	10.82	
Supreme Infrastructure India Ltd.	3.27	
IRB Infrastructure Developers Ltd.	2.02	
Unity Infraprojects Ltd.	1.53	
JaiPrakash Associates Ltd.	1.49	
GMR Infrastructure Ltd.	1.40	
IVRCL Ltd.	0.87	
NCC Ltd.	0.24	
CONSTRUCTION MATERIALS	5.01	
Ultratech Cement Ltd.	2.59	
Ambuja Cements Ltd.	1.42	
ACC Ltd.	1.00	
ENGINEERING AND CAPITAL GOODS	10.78	
Larsen & Toubro Ltd.	8.39	
Engineers India Ltd.	2.39	
FI	1.22	
IDFC Ltd.	0.99	
Rural Electrification Corporation	0.13	
Power Finance Corporation Ltd.	0.10	
HFC	4.02	
HDFC Ltd.	4.02	
MINING AND MINERALS	5.93	
Coal India Ltd.	3.59	
National Mineral Development Corporation Ltd.	1.18	
Sesa Sterlite Ltd.	1.16	
NON FERROUS METALS	1.21	
Hindalco Industries Ltd.	1.21	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	13.93	
Reliance Industries Ltd.	4.60	
Oil and Natural Gas Corporation Ltd.	2.98	
Gail (India) Ltd.	2.92	
Hindustan Petroleum Corporation Ltd.	1.09	
Cairn India Ltd.	0.84	
Gulf Oil Lubricants India Ltd.	0.51	
Oil India Ltd.	0.51	
Bharat Petroleum Corporation Ltd.	0.27	
Indian Oil Corporation Ltd.	0.21	
POWER & CONTROL EQUIPMENT MANUFACTURE	2.43	
Crompton Greaves Ltd.	1.77	
BGR Energy Systems Ltd.	0.45	
Bharat Heavy Electricals Ltd.	0.21	
POWER GENERATION	3.06	
NTPC Ltd.	3.02	
NHPC	0.04	
POWER TRANSMISSION	1.82	
Power Grid Corporation of India Ltd.	1.82	
REALTY	2.02	
Oberoi Realty Ltd	2.02	
STEEL AND FERROUS METAL	2.98	
Tata Steel Ltd.	2.27	
Jindal Steel and Power Ltd.	0.71	
TELECOM SERVICES	6.61	
Bharti Airtel Ltd.	5.95	
Idea Cellular Ltd.	0.66	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.42	
Bharti Infratel Ltd	0.42	
UTILITIES - GAS, POWER	5.37	

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
Tata Power Co. Ltd.	3.86	
Indraprastha Gas Ltd.	1.51	
Total	95.38	

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.37	
Tata Motors Ltd.	0.90	
Maruti Suzuki India Ltd.	0.63	
Mahindra & Mahindra Ltd.	0.51	
Hero MotoCorp Ltd.	0.20	
Bajaj Auto Ltd.	0.13	
BANKS	6.75	
ICICI Bank Ltd.	2.57	
HDFC Bank Ltd.	1.98	
Axis Bank Ltd.	0.76	
State Bank of India	0.71	
Kotak Mahindra Bank Ltd.	0.43	
Bank of Baroda	0.17	
Punjab National Bank	0.12	
IndusInd Bank Ltd.	0.01	
CHEMICALS	0.25	
Asian Paints Ltd.	0.25	
CONSTRUCTION MATERIALS	0.58	
ACC Ltd.	0.19	
Ambuja Cements Ltd.	0.17	
Ultratech Cement Ltd.	0.14	
Grasim Industries Ltd.	0.08	
ENGINEERING AND CAPITAL GOODS	1.60	
Larsen & Toubro Ltd.	1.60	
FI	0.13	
IDFC Ltd.	0.13	
FMCG	1.98	
ITC Ltd.	1.94	
Hindustan Unilever Ltd.	0.04	
HFC	1.34	
HDFC Ltd.	1.34	
MINING AND MINERALS	0.03	
National Mineral Development Corporation Ltd.	0.02	
Sesa Sterlite Ltd.	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.74	
Reliance Industries Ltd.	1.76	
Oil and Natural Gas Corporation Ltd.	0.51	
Bharat Petroleum Corporation Ltd.	0.21	
Gail (India) Ltd.	0.21	
Cairn India Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.78	
Sun Pharmaceuticals Industries Ltd.	0.95	
Cipla Ltd.	0.45	
Dr Reddys Laboratories Ltd.	0.38	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.20	
Bharat Heavy Electricals Ltd.	0.20	
SOFTWARE AND CONSULTANCY SERVICES	4.59	
Infosys Ltd.	2.80	
Tata Consultancy Services Ltd.	1.37	
HCL Technologies Ltd.	0.41	
Wipro Ltd.	0.01	
STEEL AND FERROUS METAL	0.20	
Tata Steel Ltd.	0.20	
TELECOM SERVICES	0.53	
Bharti Airtel Ltd.	0.53	
UTILITIES - GAS, POWER	0.18	
Tata Power Co. Ltd.	0.18	
Total	25.25	

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	11.36	
Tata Motors Ltd.	3.60	
Hero MotoCorp Ltd.	2.40	
Mahindra & Mahindra Ltd.	1.90	
Bajaj Auto Ltd.	1.51	
Maruti Suzuki India Ltd.	1.43	
Ceat Ltd.	0.52	
BANKS	18.12	
HDFC Bank Ltd.	5.46	
ICICI Bank Ltd.	5.01	
Axis Bank Ltd.	3.02	
State Bank of India	2.29	
Bank of Baroda	0.79	
Federal Bank Ltd.	0.46	
Oriental Bank of Commerce Ltd.	0.45	
Punjab National Bank	0.44	
Yes Bank Ltd.	0.20	
CHEMICALS	1.85	
Asian Paints Ltd.	1.85	
CONSTRUCTION AND INFRASTRUCTURE	2.52	
IRB Infrastructure Developers Ltd.	0.75	
Supreme Infrastructure India Ltd.	0.71	
GMR Infrastructure Ltd.	0.64	
JaiPrakash Associates Ltd.	0.28	
Unity Infraprojects Ltd.	0.14	
CONSTRUCTION MATERIALS	2.58	
Ultratech Cement Ltd.	2.21	
ACC Ltd.	0.29	
Ambuja Cements Ltd.	0.08	
CONSUMER DURABLES AND ELECTRONICS	0.45	
Titan Company Ltd.	0.45	
ENGINEERING AND CAPITAL GOODS	5.91	
Larsen & Toubro Ltd.	5.15	
Engineers India Ltd.	0.76	
FI	0.75	
IDFC Ltd.	0.75	
FMCG	7.31	
ITC Ltd.	5.86	
Hindustan Unilever Ltd.	1.45	
HFC	6.25	
HDFC Ltd.	6.19	
LIC Housing Finance Ltd.	0.06	
MEDIA AND ENTERTAINMENT	1.23	
Jagran Prakashan Ltd.	0.71	
Zee Entertainment Enterprises Ltd.	0.52	
MINING AND MINERALS	2.25	
Coal India Ltd.	1.25	
Sesa Sterlite Ltd.	0.53	
National Mineral Development Corporation Ltd.	0.47	
NON FERROUS METALS	0.51	
Hindalco Industries Ltd.	0.51	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	8.97	
Reliance Industries Ltd.	4.40	
Oil and Natural Gas Corporation Ltd.	1.71	
Gail (India) Ltd.	1.02	
Hindustan Petroleum Corporation Ltd.	0.94	
Oil India Ltd.	0.47	
Gulf Oil Lubricants India Ltd.	0.26	
Cairn India Ltd.	0.12	
Bharat Petroleum Corporation Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	8.45	
Sun Pharmaceuticals Industries Ltd.	2.20	
Lupin Ltd.	1.87	
Dr Reddys Laboratories Ltd.	1.53	
Cipla Ltd.	1.17	

Security	Net Asset %	Rating
IPCA Laboratories Ltd.	0.78	
Cadila Healthcare Ltd.	0.53	
Glenmark Pharmaceuticals Ltd.	0.37	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.77	
Crompton Greaves Ltd.	0.65	
BGR Energy Systems Ltd.	0.12	
POWER GENERATION	0.58	
NTPC Ltd.	0.55	
NHPC	0.03	
POWER TRANSMISSION	0.39	
Power Grid Corporation of India Ltd.	0.39	
SOFTWARE AND CONSULTANCY SERVICES	14.86	
Infosys Ltd.	6.80	
Tata Consultancy Services Ltd.	5.06	
HCL Technologies Ltd.	1.75	
Tech Mahindra Ltd.	1.25	
STEEL AND FERROUS METAL	0.89	
Tata Steel Ltd.	0.89	
TELECOM SERVICES	1.32	
Bharti Airtel Ltd.	1.32	
UTILITIES - GAS, POWER	1.43	
Indraprastha Gas Ltd.	0.91	
Tata Power Co. Ltd.	0.52	
Total	98.75	

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.60	
Tata Motors Ltd.	0.52	
Hero MotoCorp Ltd.	0.30	
Mahindra & Mahindra Ltd.	0.29	
Bajaj Auto Ltd.	0.22	
Maruti Suzuki India Ltd.	0.21	
Ceat Ltd.	0.06	
BANKS	3.22	
HDFC Bank Ltd.	0.97	
ICICI Bank Ltd.	0.91	
Axis Bank Ltd.	0.47	
State Bank of India	0.40	
Bank of Baroda	0.12	
Federal Bank Ltd.	0.11	
Yes Bank Ltd.	0.11	
Punjab National Bank	0.07	
Oriental Bank of Commerce Ltd.	0.06	
CHEMICALS	0.24	
Asian Paints Ltd.	0.24	
CONSTRUCTION AND INFRASTRUCTURE	0.23	
JaiPrakash Associates Ltd.	0.08	
GMR Infrastructure Ltd.	0.07	
IRB Infrastructure Developers Ltd.	0.05	
NCC Ltd.	0.03	
CONSTRUCTION MATERIALS	0.44	
Ultratech Cement Ltd.	0.31	
ACC Ltd.	0.06	
Ambuja Cements Ltd.	0.06	
Grasim Industries Ltd.	0.01	
CONSUMER DURABLES AND ELECTRONICS	0.08	
Titan Company Ltd.	0.08	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.02	
Bharat Electronics Ltd.	0.02	
ENGINEERING AND CAPITAL GOODS	0.88	
Larsen & Toubro Ltd.	0.76	
Engineers India Ltd.	0.12	
FI	0.11	
IDFC Ltd.	0.10	
Power Finance Corporation Ltd.	0.01	
FMCG	1.16	
ITC Ltd.	0.91	
Hindustan Unilever Ltd.	0.25	
HFC	0.94	
HDFC Ltd.	0.94	
MEDIA AND ENTERTAINMENT	0.19	
Jagran Prakashan Ltd.	0.11	
Zee Entertainment Enterprises Ltd.	0.08	
MINING AND MINERALS	0.37	
Coal India Ltd.	0.19	
Sesa Sterlite Ltd.	0.10	
National Mineral Development Corporation Ltd.	0.07	
MOIL Ltd.	0.01	
NON FERROUS METALS	0.09	
Hindalco Industries Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.37	
Reliance Industries Ltd.	0.71	
Oil and Natural Gas Corporation Ltd.	0.27	
Gail (India) Ltd.	0.15	
Hindustan Petroleum Corporation Ltd.	0.08	
Cairn India Ltd.	0.06	
Oil India Ltd.	0.06	
Indian Oil Corporation Ltd.	0.03	
Bharat Petroleum Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.33	
Sun Pharmaceuticals Industries Ltd.	0.36	

Security	Net Asset %	Rating
Lupin Ltd.	0.29	
Dr Reddys Laboratories Ltd.	0.24	
Cipla Ltd.	0.17	
IPCA Laboratories Ltd.	0.12	
Cadila Healthcare Ltd.	0.08	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.09	
Crompton Greaves Ltd.	0.05	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.13	
NTPC Ltd.	0.11	
NHPC	0.02	
POWER TRANSMISSION	0.12	
Power Grid Corporation of India Ltd.	0.12	
REALTY	0.03	
Oberoi Realty Ltd	0.03	
SOFTWARE AND CONSULTANCY SERVICES	2.28	
Infosys Ltd.	1.09	
Tata Consultancy Services Ltd.	0.74	
HCL Technologies Ltd.	0.26	
Tech Mahindra Ltd.	0.19	
STEEL AND FERROUS METAL	0.17	
Tata Steel Ltd.	0.14	
Jindal Steel and Power Ltd.	0.03	
TELECOM SERVICES	0.23	
Bharti Airtel Ltd.	0.23	
UTILITIES - GAS, POWER	0.23	
Indraprastha Gas Ltd.	0.12	
Tata Power Co. Ltd.	0.11	
Total	15.55	

Life Unit Linked BALANCED FUND-II

ULIF01508/01/2010LIBALAN-III22

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	4.32	
Tata Motors Ltd.	1.42	
Hero MotoCorp Ltd.	0.80	
Mahindra & Mahindra Ltd.	0.78	
Bajaj Auto Ltd.	0.58	
Maruti Suzuki India Ltd.	0.57	
Ceat Ltd.	0.17	
BANKS	8.65	
HDFC Bank Ltd.	2.61	
ICICI Bank Ltd.	2.42	
Axis Bank Ltd.	1.26	
State Bank of India	1.06	
Bank of Baroda	0.33	
Federal Bank Ltd.	0.31	
Yes Bank Ltd.	0.30	
Punjab National Bank	0.19	
Oriental Bank of Commerce Ltd.	0.17	
CHEMICALS	0.63	
Asian Paints Ltd.	0.63	
CONSTRUCTION AND INFRASTRUCTURE	1.03	
Supreme Infrastructure India Ltd.	0.31	
JaiPrakash Associates Ltd.	0.21	
GMR Infrastructure Ltd.	0.20	
IRB Infrastructure Developers Ltd.	0.15	
NCC Ltd.	0.08	
Unity Infraprojects Ltd.	0.06	
IVRCL Ltd.	0.02	
CONSTRUCTION MATERIALS	1.19	
Ultratech Cement Ltd.	0.85	
ACC Ltd.	0.17	
Ambuja Cements Ltd.	0.15	
Grasim Industries Ltd.	0.02	
CONSUMER DURABLES AND ELECTRONICS	0.22	
Titan Company Ltd.	0.22	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.01	
Bharat Electronics Ltd.	0.01	
ENGINEERING AND CAPITAL GOODS	2.36	
Larsen & Toubro Ltd.	2.05	
Engineers India Ltd.	0.31	
FI	0.28	
IDFC Ltd.	0.28	
FMCG	3.10	
ITC Ltd.	2.43	
Hindustan Unilever Ltd.	0.67	
HFC	2.56	
HDFC Ltd.	2.56	
MEDIA AND ENTERTAINMENT	0.51	
Jagran Prakashan Ltd.	0.31	
Zee Entertainment Enterprises Ltd.	0.20	
MINING AND MINERALS	1.03	
Coal India Ltd.	0.53	
Sesa Sterlite Ltd.	0.27	
National Mineral Development Corporation Ltd.	0.19	
MOIL Ltd.	0.04	
NON FERROUS METALS	0.25	
Hindalco Industries Ltd.	0.25	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	3.59	
Reliance Industries Ltd.	1.91	
Oil and Natural Gas Corporation Ltd.	0.72	
Gail (India) Ltd.	0.41	
Hindustan Petroleum Corporation Ltd.	0.21	
Cairn India Ltd.	0.16	
Oil India Ltd.	0.15	
Bharat Petroleum Corporation Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	3.59	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.96	
Lupin Ltd.	0.79	
Dr Reddys Laboratories Ltd.	0.65	
Cipla Ltd.	0.47	
IPCA Laboratories Ltd.	0.31	
Cadila Healthcare Ltd.	0.21	
Glenmark Pharmaceuticals Ltd.	0.20	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.25	
Crompton Greaves Ltd.	0.15	
Bharat Heavy Electricals Ltd.	0.10	
POWER GENERATION	0.37	
NTPC Ltd.	0.30	
NHPC	0.07	
POWER TRANSMISSION	0.32	
Power Grid Corporation of India Ltd.	0.32	
REALTY	0.02	
Oberoi Realty Ltd	0.02	
SOFTWARE AND CONSULTANCY SERVICES	6.14	
Infosys Ltd.	2.94	
Tata Consultancy Services Ltd.	1.98	
HCL Technologies Ltd.	0.70	
Tech Mahindra Ltd.	0.52	
STEEL AND FERROUS METAL	0.45	
Tata Steel Ltd.	0.38	
Jindal Steel and Power Ltd.	0.07	
TELECOM SERVICES	0.62	
Bharti Airtel Ltd.	0.62	
UTILITIES - GAS, POWER	0.62	
Indraprastha Gas Ltd.	0.32	
Tata Power Co. Ltd.	0.30	

Total	42.11
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Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.33	
Tata Motors Ltd.	3.13	
Hero MotoCorp Ltd.	2.12	
Mahindra & Mahindra Ltd.	1.43	
Bajaj Auto Ltd.	1.13	
Maruti Suzuki India Ltd.	1.10	
Ceat Ltd.	0.42	
BANKS	15.79	
HDFC Bank Ltd.	4.41	
ICICI Bank Ltd.	4.22	
Axis Bank Ltd.	2.37	
State Bank of India	1.75	
Yes Bank Ltd.	0.78	
Bank of Baroda	0.63	
Federal Bank Ltd.	0.58	
Oriental Bank of Commerce Ltd.	0.53	
Punjab National Bank	0.52	
CHEMICALS	1.43	
Asian Paints Ltd.	1.43	
CONSTRUCTION AND INFRASTRUCTURE	2.24	
Supreme Infrastructure India Ltd.	0.69	
IRB Infrastructure Developers Ltd.	0.56	
GMR Infrastructure Ltd.	0.50	
JaiPrakash Associates Ltd.	0.30	
Unity Infraprojects Ltd.	0.11	
NCC Ltd.	0.08	
CONSTRUCTION MATERIALS	2.10	
Ultratech Cement Ltd.	1.69	
ACC Ltd.	0.22	
Ambuja Cements Ltd.	0.19	
CONSUMER DURABLES AND ELECTRONICS	0.34	
Titan Company Ltd.	0.34	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.01	
Bharat Electronics Ltd.	0.01	
ENGINEERING AND CAPITAL GOODS	4.50	
Larsen & Toubro Ltd.	3.90	
Engineers India Ltd.	0.60	
FI	0.63	
IDFC Ltd.	0.56	
Power Finance Corporation Ltd.	0.07	
FMCG	5.53	
ITC Ltd.	4.43	
Hindustan Unilever Ltd.	1.10	
HFC	4.92	
HDFC Ltd.	4.69	
LIC Housing Finance Ltd.	0.23	
MEDIA AND ENTERTAINMENT	0.99	
Jagran Prakashan Ltd.	0.59	
Zee Entertainment Enterprises Ltd.	0.40	
MINING AND MINERALS	1.69	
Coal India Ltd.	0.94	
Sesa Sterlite Ltd.	0.38	
National Mineral Development Corporation Ltd.	0.35	
MOIL Ltd.	0.02	
NON FERROUS METALS	0.41	
Hindalco Industries Ltd.	0.41	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	7.37	
Reliance Industries Ltd.	3.42	
Oil and Natural Gas Corporation Ltd.	1.31	
Gail (India) Ltd.	0.77	
Hindustan Petroleum Corporation Ltd.	0.70	
Gulf Oil Lubricants India Ltd.	0.67	
Oil India Ltd.	0.36	
Cairn India Ltd.	0.10	
Bharat Petroleum Corporation Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	6.52	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	1.66	
Lupin Ltd.	1.41	
Dr Reddys Laboratories Ltd.	1.29	
Cipla Ltd.	0.88	
IPCA Laboratories Ltd.	0.59	
Glenmark Pharmaceuticals Ltd.	0.37	
Cadila Healthcare Ltd.	0.32	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.90	
Crompton Greaves Ltd.	0.50	
BGR Energy Systems Ltd.	0.25	
Bharat Heavy Electricals Ltd.	0.15	
POWER GENERATION	0.45	
NTPC Ltd.	0.41	
NHPC	0.04	
POWER TRANSMISSION	0.68	
Power Grid Corporation of India Ltd.	0.45	
Kalpataru Power Transmission Ltd.	0.23	
REALTY	0.45	
Oberoi Realty Ltd	0.45	
SOFTWARE AND CONSULTANCY SERVICES	11.55	
Infosys Ltd.	5.43	
Tata Consultancy Services Ltd.	3.83	
HCL Technologies Ltd.	1.34	
Tech Mahindra Ltd.	0.95	
STEEL AND FERROUS METAL	0.70	
Tata Steel Ltd.	0.70	
TELECOM SERVICES	1.02	
Bharti Airtel Ltd.	1.02	
UTILITIES - GAS, POWER	1.06	
Indraprastha Gas Ltd.	0.68	
Tata Power Co. Ltd.	0.38	
Total	80.61	

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	11.50	
Tata Motors Ltd.	3.64	
Hero MotoCorp Ltd.	2.59	
Mahindra & Mahindra Ltd.	1.89	
Bajaj Auto Ltd.	1.50	
Maruti Suzuki India Ltd.	1.34	
Ceat Ltd.	0.54	
BANKS	18.16	
ICICI Bank Ltd.	5.09	
HDFC Bank Ltd.	4.56	
Axis Bank Ltd.	3.01	
State Bank of India	2.17	
Yes Bank Ltd.	1.00	
Bank of Baroda	0.83	
Oriental Bank of Commerce Ltd.	0.65	
Punjab National Bank	0.46	
Federal Bank Ltd.	0.39	
CHEMICALS	1.84	
Asian Paints Ltd.	1.84	
CONSTRUCTION AND INFRASTRUCTURE	2.79	
Supreme Infrastructure India Ltd.	0.78	
IRB Infrastructure Developers Ltd.	0.75	
GMR Infrastructure Ltd.	0.67	
JaiPrakash Associates Ltd.	0.37	
NCC Ltd.	0.11	
Unity Infraprojects Ltd.	0.11	
CONSTRUCTION MATERIALS	2.75	
Ultratech Cement Ltd.	2.16	
ACC Ltd.	0.29	
Ambuja Cements Ltd.	0.25	
Grasim Industries Ltd.	0.05	
CONSUMER DURABLES AND ELECTRONICS	0.45	
Titan Company Ltd.	0.45	
ENGINEERING AND CAPITAL GOODS	5.89	
Larsen & Toubro Ltd.	5.12	
Engineers India Ltd.	0.77	
FI	0.74	
IDFC Ltd.	0.74	
FMCG	7.11	
ITC Ltd.	5.85	
Hindustan Unilever Ltd.	1.26	
HFC	6.00	
HDFC Ltd.	5.79	
LIC Housing Finance Ltd.	0.21	
MEDIA AND ENTERTAINMENT	1.19	
Jagran Prakashan Ltd.	0.67	
Zee Entertainment Enterprises Ltd.	0.52	
MINING AND MINERALS	2.29	
Coal India Ltd.	1.25	
Sesa Sterlite Ltd.	0.52	
National Mineral Development Corporation Ltd.	0.43	
MOIL Ltd.	0.09	
NON FERROUS METALS	0.48	
Hindalco Industries Ltd.	0.48	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	9.21	
Reliance Industries Ltd.	4.43	
Oil and Natural Gas Corporation Ltd.	1.71	
Gail (India) Ltd.	1.01	
Hindustan Petroleum Corporation Ltd.	0.94	
Gulf Oil Lubricants India Ltd.	0.60	
Oil India Ltd.	0.47	
Bharat Petroleum Corporation Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	8.23	
Sun Pharmaceuticals Industries Ltd.	2.22	
Lupin Ltd.	1.86	

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	1.48	
Cipla Ltd.	0.89	
IPCA Laboratories Ltd.	0.78	
Cadila Healthcare Ltd.	0.52	
Glenmark Pharmaceuticals Ltd.	0.48	
POWER & CONTROL EQUIPMENT MANUFACTURER	1.03	
Crompton Greaves Ltd.	0.65	
BGR Energy Systems Ltd.	0.19	
Bharat Heavy Electricals Ltd.	0.19	
POWER GENERATION	0.55	
NTPC Ltd.	0.55	
REALTY	0.57	
Oberoi Realty Ltd	0.57	
SOFTWARE AND CONSULTANCY SERVICES	14.56	
Infosys Ltd.	6.82	
Tata Consultancy Services Ltd.	5.01	
HCL Technologies Ltd.	1.59	
Tech Mahindra Ltd.	1.14	
STEEL AND FERROUS METAL	0.90	
Tata Steel Ltd.	0.90	
TELECOM SERVICES	1.43	
Bharti Airtel Ltd.	1.43	
UTILITIES - GAS, POWER	1.39	
Indraprastha Gas Ltd.	0.91	
Tata Power Co. Ltd.	0.48	
Total	99.06	

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	11.10	
Tata Motors Ltd.	4.05	
Hero MotoCorp Ltd.	2.51	
Mahindra & Mahindra Ltd.	1.87	
Maruti Suzuki India Ltd.	1.35	
Bajaj Auto Ltd.	1.32	
BANKS	18.63	
HDFC Bank Ltd.	6.32	
ICICI Bank Ltd.	5.23	
State Bank of India	2.21	
Axis Bank Ltd.	1.74	
IndusInd Bank Ltd.	1.11	
Kotak Mahindra Bank Ltd.	0.96	
Punjab National Bank	0.40	
Yes Bank Ltd.	0.36	
Bank of Baroda	0.30	
CHEMICALS	1.57	
Asian Paints Ltd.	1.57	
CONSTRUCTION MATERIALS	3.12	
Ultratech Cement Ltd.	1.11	
Grasim Industries Ltd.	0.76	
Ambuja Cements Ltd.	0.71	
ACC Ltd.	0.54	
ENGINEERING AND CAPITAL GOODS	4.83	
Larsen & Toubro Ltd.	4.83	
FI	1.01	
IDFC Ltd.	1.01	
FMCG	8.43	
ITC Ltd.	6.51	
Hindustan Unilever Ltd.	1.92	
HFC	5.70	
HDFC Ltd.	5.70	
MEDIA AND ENTERTAINMENT	0.69	
Zee Entertainment Enterprises Ltd.	0.69	
MINING AND MINERALS	2.60	
Coal India Ltd.	1.49	
Sesa Sterlite Ltd.	0.75	
National Mineral Development Corporation Ltd.	0.36	
NON FERROUS METALS	0.63	
Hindalco Industries Ltd.	0.63	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	8.98	
Reliance Industries Ltd.	5.05	
Oil and Natural Gas Corporation Ltd.	1.71	
Bharat Petroleum Corporation Ltd.	0.95	
Gail (India) Ltd.	0.72	
Cairn India Ltd.	0.55	
PHARMACEUTICALS & BIOTECHNOLOGY	7.66	
Sun Pharmaceuticals Industries Ltd.	2.67	
Lupin Ltd.	2.26	
Dr Reddys Laboratories Ltd.	1.40	
Cipla Ltd.	1.33	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.88	
Bharat Heavy Electricals Ltd.	0.88	
POWER GENERATION	1.05	
NTPC Ltd.	1.05	
POWER TRANSMISSION	0.85	
Power Grid Corporation of India Ltd.	0.85	
SOFTWARE AND CONSULTANCY SERVICES	17.11	
Infosys Ltd.	7.57	
Tata Consultancy Services Ltd.	5.04	
HCL Technologies Ltd.	1.68	
Wipro Ltd.	1.47	
Tech Mahindra Ltd.	1.35	
STEEL AND FERROUS METAL	1.39	
Tata Steel Ltd.	1.39	
TELECOM SERVICES	1.72	

Security	Rating	Net Asset %
Bharti Airtel Ltd.	1.72	
UTILITIES - GAS, POWER	0.60	
Tata Power Co. Ltd.	0.60	
Total	98.55	

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.68	
Maruti Suzuki India Ltd.	0.53	
Tata Motors Ltd.	0.51	
Mahindra & Mahindra Ltd.	0.27	
Hero MotoCorp Ltd.	0.21	
Bajaj Auto Ltd.	0.11	
Ceat Ltd.	0.05	
BANKS	3.25	
HDFC Bank Ltd.	1.15	
ICICI Bank Ltd.	1.01	
Axis Bank Ltd.	0.52	
State Bank of India	0.35	
Bank of Baroda	0.07	
Punjab National Bank	0.05	
Oriental Bank of Commerce Ltd.	0.04	
Indian Bank	0.03	
Yes Bank Ltd.	0.03	
CHEMICALS	0.18	
Asian Paints Ltd.	0.18	
CONSTRUCTION AND INFRASTRUCTURE	0.30	
Supreme Infrastructure India Ltd.	0.09	
JaiPrakash Associates Ltd.	0.07	
Unity Infraprojects Ltd.	0.06	
GMR Infrastructure Ltd.	0.04	
NCC Ltd.	0.04	
CONSTRUCTION MATERIALS	0.40	
Ultratech Cement Ltd.	0.21	
ACC Ltd.	0.10	
Ambuja Cements Ltd.	0.09	
CONSUMER DURABLES AND ELECTRONICS	0.05	
Titan Company Ltd.	0.05	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.07	
Bharat Electronics Ltd.	0.07	
ENGINEERING AND CAPITAL GOODS	0.83	
Larsen & Toubro Ltd.	0.75	
Engineers India Ltd.	0.08	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.06	
UPL Ltd.	0.06	
FI	0.21	
IDFC Ltd.	0.12	
Power Finance Corporation Ltd.	0.06	
Rural Electrification Corporation	0.03	
FMCG	0.91	
ITC Ltd.	0.76	
Hindustan Unilever Ltd.	0.15	
HFC	1.24	
HDFC Ltd.	1.18	
LIC Housing Finance Ltd.	0.06	
MEDIA AND ENTERTAINMENT	0.25	
Zee Entertainment Enterprises Ltd.	0.13	
Jagran Prakashan Ltd.	0.12	
MINING AND MINERALS	0.44	
Coal India Ltd.	0.24	
Sesa Sterlite Ltd.	0.14	
National Mineral Development Corporation Ltd.	0.06	
NON FERROUS METALS	0.08	
Hindalco Industries Ltd.	0.08	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.43	
Reliance Industries Ltd.	0.84	
Oil and Natural Gas Corporation Ltd.	0.25	
Gail (India) Ltd.	0.08	
Cairn India Ltd.	0.07	
Gulf Oil Lubricants India Ltd.	0.07	
Bharat Petroleum Corporation Ltd.	0.06	
Oil India Ltd.	0.04	

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
Indian Oil Corporation Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	1.42	
Sun Pharmaceuticals Industries Ltd.	0.46	
Lupin Ltd.	0.31	
Dr Reddys Laboratories Ltd.	0.22	
Cadila Healthcare Ltd.	0.16	
Cipla Ltd.	0.13	
IPCA Laboratories Ltd.	0.08	
Glenmark Pharmaceuticals Ltd.	0.06	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.04	
Crompton Greaves Ltd.	0.04	
POWER GENERATION	0.13	
NTPC Ltd.	0.13	
POWER TRANSMISSION	0.23	
Power Grid Corporation of India Ltd.	0.23	
REALTY	0.05	
Oberoi Realty Ltd	0.05	
SOFTWARE AND CONSULTANCY SERVICES	2.65	
Infosys Ltd.	1.31	
Tata Consultancy Services Ltd.	0.83	
HCL Technologies Ltd.	0.30	
Tech Mahindra Ltd.	0.21	
STEEL AND FERROUS METAL	0.07	
Tata Steel Ltd.	0.04	
Jindal Steel and Power Ltd.	0.03	
TELECOM SERVICES	0.22	
Bharti Airtel Ltd.	0.22	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.03	
Bharti Infratel Ltd	0.03	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	0.06	
Container Corporation Of India Ltd.	0.06	
UTILITIES - GAS, POWER	0.35	
Indraprastha Gas Ltd.	0.22	
Tata Power Co. Ltd.	0.13	
Total	16.63	

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.69	
Tata Motors Ltd.	0.54	
Hero MotoCorp Ltd.	0.32	
Mahindra & Mahindra Ltd.	0.29	
Maruti Suzuki India Ltd.	0.25	
Bajaj Auto Ltd.	0.22	
Ceat Ltd.	0.07	
BANKS	3.39	
HDFC Bank Ltd.	1.02	
ICICI Bank Ltd.	0.99	
Axis Bank Ltd.	0.47	
State Bank of India	0.41	
Bank of Baroda	0.13	
Federal Bank Ltd.	0.12	
Yes Bank Ltd.	0.11	
Oriental Bank of Commerce Ltd.	0.07	
Punjab National Bank	0.07	
CHEMICALS	0.24	
Asian Paints Ltd.	0.24	
CONSTRUCTION AND INFRASTRUCTURE	0.43	
Supreme Infrastructure India Ltd.	0.16	
GMR Infrastructure Ltd.	0.09	
JaiPrakash Associates Ltd.	0.08	
IRB Infrastructure Developers Ltd.	0.06	
NCC Ltd.	0.04	
CONSTRUCTION MATERIALS	0.46	
Ultratech Cement Ltd.	0.32	
ACC Ltd.	0.07	
Ambuja Cements Ltd.	0.06	
Grasim Industries Ltd.	0.01	
CONSUMER DURABLES AND ELECTRONICS	0.08	
Titan Company Ltd.	0.08	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.10	
Bharat Electronics Ltd.	0.10	
ENGINEERING AND CAPITAL GOODS	0.91	
Larsen & Toubro Ltd.	0.78	
Engineers India Ltd.	0.13	
FI	0.13	
IDFC Ltd.	0.11	
Power Finance Corporation Ltd.	0.02	
FMCG	1.17	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.25	
HFC	0.96	
HDFC Ltd.	0.96	
MEDIA AND ENTERTAINMENT	0.20	
Jagran Prakashan Ltd.	0.11	
Zee Entertainment Enterprises Ltd.	0.09	
MINING AND MINERALS	0.40	
Coal India Ltd.	0.20	
Sesa Sterlite Ltd.	0.10	
National Mineral Development Corporation Ltd.	0.08	
MOIL Ltd.	0.02	
NON FERROUS METALS	0.10	
Hindalco Industries Ltd.	0.10	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.44	
Reliance Industries Ltd.	0.77	
Oil and Natural Gas Corporation Ltd.	0.28	
Gail (India) Ltd.	0.15	
Hindustan Petroleum Corporation Ltd.	0.08	
Cairn India Ltd.	0.06	
Oil India Ltd.	0.06	
Indian Oil Corporation Ltd.	0.03	
Bharat Petroleum Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.38	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.37	
Lupin Ltd.	0.30	
Dr Reddys Laboratories Ltd.	0.25	
Cipla Ltd.	0.19	
IPCA Laboratories Ltd.	0.12	
Cadila Healthcare Ltd.	0.08	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.09	
Crompton Greaves Ltd.	0.05	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.14	
NTPC Ltd.	0.11	
NHPC	0.03	
POWER TRANSMISSION	0.12	
Power Grid Corporation of India Ltd.	0.12	
REALTY	0.03	
Oberoi Realty Ltd	0.03	
SOFTWARE AND CONSULTANCY SERVICES	2.42	
Infosys Ltd.	1.20	
Tata Consultancy Services Ltd.	0.76	
HCL Technologies Ltd.	0.27	
Tech Mahindra Ltd.	0.19	
STEEL AND FERROUS METAL	0.18	
Tata Steel Ltd.	0.15	
Jindal Steel and Power Ltd.	0.03	
TELECOM SERVICES	0.23	
Bharti Airtel Ltd.	0.23	
UTILITIES - GAS, POWER	0.24	
Indraprastha Gas Ltd.	0.12	
Tata Power Co. Ltd.	0.12	

Total	16.53
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Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.81	
Tata Motors Ltd.	1.24	
Hero MotoCorp Ltd.	0.72	
Mahindra & Mahindra Ltd.	0.67	
Maruti Suzuki India Ltd.	0.52	
Bajaj Auto Ltd.	0.51	
Ceat Ltd.	0.15	
BANKS	7.70	
HDFC Bank Ltd.	2.32	
ICICI Bank Ltd.	2.20	
Axis Bank Ltd.	1.10	
State Bank of India	0.94	
Bank of Baroda	0.29	
Federal Bank Ltd.	0.27	
Yes Bank Ltd.	0.26	
Punjab National Bank	0.17	
Oriental Bank of Commerce Ltd.	0.15	
CHEMICALS	0.54	
Asian Paints Ltd.	0.54	
CONSTRUCTION AND INFRASTRUCTURE	0.64	
GMR Infrastructure Ltd.	0.20	
JaiPrakash Associates Ltd.	0.18	
IRB Infrastructure Developers Ltd.	0.13	
NCC Ltd.	0.08	
IVRCL Ltd.	0.05	
CONSTRUCTION MATERIALS	1.04	
Ultratech Cement Ltd.	0.73	
ACC Ltd.	0.15	
Ambuja Cements Ltd.	0.14	
Grasim Industries Ltd.	0.02	
CONSUMER DURABLES AND ELECTRONICS	0.19	
Titan Company Ltd.	0.19	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.19	
Bharat Electronics Ltd.	0.19	
ENGINEERING AND CAPITAL GOODS	2.10	
Larsen & Toubro Ltd.	1.82	
Engineers India Ltd.	0.28	
FI	0.25	
IDFC Ltd.	0.25	
FMCG	2.73	
ITC Ltd.	2.14	
Hindustan Unilever Ltd.	0.59	
HFC	2.20	
HDFC Ltd.	2.20	
MEDIA AND ENTERTAINMENT	0.44	
Jagran Prakashan Ltd.	0.26	
Zee Entertainment Enterprises Ltd.	0.18	
MINING AND MINERALS	0.90	
Coal India Ltd.	0.45	
Sesa Sterlite Ltd.	0.24	
National Mineral Development Corporation Ltd.	0.17	
MOIL Ltd.	0.04	
NON FERROUS METALS	0.23	
Hindalco Industries Ltd.	0.23	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	3.29	
Reliance Industries Ltd.	1.72	
Oil and Natural Gas Corporation Ltd.	0.64	
Gail (India) Ltd.	0.36	
Hindustan Petroleum Corporation Ltd.	0.19	
Cairn India Ltd.	0.14	
Oil India Ltd.	0.14	
Indian Oil Corporation Ltd.	0.07	
Bharat Petroleum Corporation Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	3.14	
Sun Pharmaceuticals Industries Ltd.	0.84	

Security	Net Asset %	Rating
Lupin Ltd.	0.69	
Dr Reddys Laboratories Ltd.	0.57	
Cipla Ltd.	0.42	
IPCA Laboratories Ltd.	0.27	
Cadila Healthcare Ltd.	0.18	
Glenmark Pharmaceuticals Ltd.	0.17	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.21	
Crompton Greaves Ltd.	0.12	
Bharat Heavy Electricals Ltd.	0.09	
POWER GENERATION	0.35	
NTPC Ltd.	0.26	
NHPC	0.09	
POWER TRANSMISSION	0.28	
Power Grid Corporation of India Ltd.	0.28	
REALTY	0.07	
Oberoi Realty Ltd	0.07	
SOFTWARE AND CONSULTANCY SERVICES	5.54	
Infosys Ltd.	2.67	
Tata Consultancy Services Ltd.	1.80	
HCL Technologies Ltd.	0.62	
Tech Mahindra Ltd.	0.45	
STEEL AND FERROUS METAL	0.40	
Tata Steel Ltd.	0.34	
Jindal Steel and Power Ltd.	0.06	
TELECOM SERVICES	0.55	
Bharti Airtel Ltd.	0.55	
UTILITIES - GAS, POWER	0.54	
Indraprastha Gas Ltd.	0.28	
Tata Power Co. Ltd.	0.26	
Total	37.33	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	6.03	
Tata Motors Ltd.	1.96	
Hero MotoCorp Ltd.	1.14	
Mahindra & Mahindra Ltd.	1.08	
Bajaj Auto Ltd.	0.81	
Maruti Suzuki India Ltd.	0.80	
Ceat Ltd.	0.24	
BANKS	11.93	
HDFC Bank Ltd.	3.67	
ICICI Bank Ltd.	3.32	
Axis Bank Ltd.	1.71	
State Bank of India	1.51	
Bank of Baroda	0.44	
Federal Bank Ltd.	0.43	
Yes Bank Ltd.	0.42	
Punjab National Bank	0.27	
Oriental Bank of Commerce Ltd.	0.16	
CHEMICALS	0.87	
Asian Paints Ltd.	0.87	
CONSTRUCTION AND INFRASTRUCTURE	1.65	
Supreme Infrastructure India Ltd.	0.50	
GMR Infrastructure Ltd.	0.33	
IVRCL Ltd.	0.33	
JaiPrakash Associates Ltd.	0.28	
IRB Infrastructure Developers Ltd.	0.21	
CONSTRUCTION MATERIALS	1.66	
Ultratech Cement Ltd.	1.18	
ACC Ltd.	0.24	
Ambuja Cements Ltd.	0.21	
Grasim Industries Ltd.	0.03	
CONSUMER DURABLES AND ELECTRONICS	0.30	
Titan Company Ltd.	0.30	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.11	
Bharat Electronics Ltd.	0.11	
ENGINEERING AND CAPITAL GOODS	3.28	
Larsen & Toubro Ltd.	2.84	
Engineers India Ltd.	0.44	
FI	0.39	
IDFC Ltd.	0.39	
FMCG	4.27	
ITC Ltd.	3.35	
Hindustan Unilever Ltd.	0.92	
HFC	3.54	
HDFC Ltd.	3.54	
MEDIA AND ENTERTAINMENT	0.22	
Zee Entertainment Enterprises Ltd.	0.22	
MINING AND MINERALS	1.38	
Coal India Ltd.	0.73	
Sesa Sterlite Ltd.	0.38	
National Mineral Development Corporation Ltd.	0.26	
MOIL Ltd.	0.01	
NON FERROUS METALS	0.36	
Hindalco Industries Ltd.	0.36	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	4.98	
Reliance Industries Ltd.	2.65	
Oil and Natural Gas Corporation Ltd.	1.02	
Gail (India) Ltd.	0.57	
Hindustan Petroleum Corporation Ltd.	0.30	
Cairn India Ltd.	0.22	
Oil India Ltd.	0.18	
Bharat Petroleum Corporation Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	4.97	
Sun Pharmaceuticals Industries Ltd.	1.35	
Lupin Ltd.	1.10	
Dr Reddys Laboratories Ltd.	0.89	

Security	Net Asset %	Rating
Cipla Ltd.	0.65	
IPCA Laboratories Ltd.	0.43	
Cadila Healthcare Ltd.	0.28	
Glenmark Pharmaceuticals Ltd.	0.27	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.26	
Bharat Heavy Electricals Ltd.	0.14	
Crompton Greaves Ltd.	0.12	
POWER GENERATION	0.43	
NTPC Ltd.	0.42	
NHPC	0.01	
POWER TRANSMISSION	0.44	
Power Grid Corporation of India Ltd.	0.44	
SOFTWARE AND CONSULTANCY SERVICES	8.65	
Infosys Ltd.	4.16	
Tata Consultancy Services Ltd.	2.80	
HCL Technologies Ltd.	0.97	
Tech Mahindra Ltd.	0.72	
STEEL AND FERROUS METAL	0.62	
Tata Steel Ltd.	0.53	
Jindal Steel and Power Ltd.	0.09	
TELECOM SERVICES	0.86	
Bharti Airtel Ltd.	0.86	
UTILITIES - GAS, POWER	0.84	
Indraprastha Gas Ltd.	0.43	
Tata Power Co. Ltd.	0.41	
Total	58.04	

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	11.34	
Tata Motors Ltd.	4.08	
Hero MotoCorp Ltd.	2.56	
Mahindra & Mahindra Ltd.	1.87	
Maruti Suzuki India Ltd.	1.49	
Bajaj Auto Ltd.	1.34	
BANKS	18.45	
HDFC Bank Ltd.	6.43	
ICICI Bank Ltd.	5.57	
State Bank of India	2.34	
Axis Bank Ltd.	1.79	
IndusInd Bank Ltd.	1.09	
Kotak Mahindra Bank Ltd.	0.43	
Punjab National Bank	0.33	
Bank of Baroda	0.29	
Yes Bank Ltd.	0.18	
CHEMICALS	1.62	
Asian Paints Ltd.	1.62	
CONSTRUCTION MATERIALS	3.10	
Ultratech Cement Ltd.	1.12	
Grasim Industries Ltd.	0.78	
Ambuja Cements Ltd.	0.72	
ACC Ltd.	0.48	
ENGINEERING AND CAPITAL GOODS	4.89	
Larsen & Toubro Ltd.	4.89	
FI	0.81	
IDFC Ltd.	0.81	
FMCG	8.48	
ITC Ltd.	6.63	
Hindustan Unilever Ltd.	1.85	
HFC	6.00	
HDFC Ltd.	6.00	
MEDIA AND ENTERTAINMENT	0.71	
Zee Entertainment Enterprises Ltd.	0.71	
MINING AND MINERALS	2.81	
Coal India Ltd.	1.51	
Sesa Sterlite Ltd.	0.76	
National Mineral Development Corporation Ltd.	0.54	
NON FERROUS METALS	0.68	
Hindalco Industries Ltd.	0.68	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	8.66	
Reliance Industries Ltd.	5.19	
Oil and Natural Gas Corporation Ltd.	1.69	
Gail (India) Ltd.	0.75	
Bharat Petroleum Corporation Ltd.	0.63	
Cairn India Ltd.	0.40	
PHARMACEUTICALS & BIOTECHNOLOGY	7.86	
Sun Pharmaceuticals Industries Ltd.	2.70	
Lupin Ltd.	2.37	
Dr Reddys Laboratories Ltd.	1.42	
Cipla Ltd.	1.37	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.88	
Bharat Heavy Electricals Ltd.	0.88	
POWER GENERATION	1.10	
NTPC Ltd.	1.10	
POWER TRANSMISSION	0.75	
Power Grid Corporation of India Ltd.	0.75	
SOFTWARE AND CONSULTANCY SERVICES	17.12	
Infosys Ltd.	7.69	
Tata Consultancy Services Ltd.	4.89	
HCL Technologies Ltd.	1.72	
Wipro Ltd.	1.61	
Tech Mahindra Ltd.	1.21	
STEEL AND FERROUS METAL	1.43	
Tata Steel Ltd.	1.43	
TELECOM SERVICES	1.71	

Security	Rating	Net Asset %
Bharti Airtel Ltd.	1.71	
UTILITIES - GAS, POWER	0.62	
Tata Power Co. Ltd.	0.62	
Total	99.02	

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
BANKS	19.89	
HDFC Bank Ltd.	6.28	
ICICI Bank Ltd.	5.40	
Axis Bank Ltd.	3.30	
State Bank of India	2.86	
Bank of Baroda	1.04	
Punjab National Bank	0.42	
Oriental Bank of Commerce Ltd.	0.34	
Federal Bank Ltd.	0.25	
CONSTRUCTION AND INFRASTRUCTURE	11.00	
Supreme Infrastructure India Ltd.	3.77	
IRB Infrastructure Developers Ltd.	1.68	
JaiPrakash Associates Ltd.	1.58	
Unity Infraprojects Ltd.	1.49	
GMR Infrastructure Ltd.	1.29	
IVRCL Ltd.	0.95	
NCC Ltd.	0.24	
CONSTRUCTION MATERIALS	5.09	
Ultratech Cement Ltd.	2.40	
Ambuja Cements Ltd.	1.62	
ACC Ltd.	1.07	
ENGINEERING AND CAPITAL GOODS	11.43	
Larsen & Toubro Ltd.	8.73	
Engineers India Ltd.	2.70	
FI	1.16	
IDFC Ltd.	1.04	
Power Finance Corporation Ltd.	0.12	
HFC	3.96	
HDFC Ltd.	3.95	
LIC Housing Finance Ltd.	0.01	
MINING AND MINERALS	6.23	
Coal India Ltd.	3.67	
National Mineral Development Corporation Ltd.	1.30	
Sesa Sterlite Ltd.	1.26	
NON FERROUS METALS	1.30	
Hindalco Industries Ltd.	1.30	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	14.18	
Reliance Industries Ltd.	4.53	
Oil and Natural Gas Corporation Ltd.	3.25	
Gail (India) Ltd.	3.22	
Cairn India Ltd.	0.99	
Hindustan Petroleum Corporation Ltd.	0.60	
Gulf Oil Lubricants India Ltd.	0.56	
Oil India Ltd.	0.55	
Bharat Petroleum Corporation Ltd.	0.27	
Indian Oil Corporation Ltd.	0.21	
POWER & CONTROL EQUIPMENT MANUFACTURER	2.48	
Crompton Greaves Ltd.	2.00	
BGR Energy Systems Ltd.	0.29	
Bharat Heavy Electricals Ltd.	0.19	
POWER GENERATION	3.15	
NTPC Ltd.	3.09	
NHPC	0.06	
POWER TRANSMISSION	2.10	
Power Grid Corporation of India Ltd.	2.10	
REALTY	1.37	
Oberoi Realty Ltd	1.37	
STEEL AND FERROUS METAL	3.14	
Tata Steel Ltd.	2.50	
Jindal Steel and Power Ltd.	0.64	
TELECOM SERVICES	6.59	
Bharti Airtel Ltd.	6.02	
Idea Cellular Ltd.	0.57	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.28	
Bharti Infratel Ltd	0.28	
UTILITIES - GAS, POWER	5.24	

Security	%	Rating	Net Asset
Tata Power Co. Ltd.	3.73		
Indraprastha Gas Ltd.	1.51		
Total	98.59		

Pension Unit Linked PSU FUND

Portfolio as on March 31, 2015

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKS	21.66	
State Bank of India	8.18	
Bank of Baroda	6.07	
Punjab National Bank	3.88	
Oriental Bank of Commerce Ltd.	3.37	
Indian Bank	0.16	
ENGINEERING AND CAPITAL GOODS	6.02	
Engineers India Ltd.	6.02	
FI	4.32	
Power Finance Corporation Ltd.	3.90	
Rural Electrification Corporation	0.42	
HFC	1.07	
LIC Housing Finance Ltd.	1.07	
MINING AND MINERALS	13.24	
Coal India Ltd.	8.13	
National Mineral Development Corporation Ltd.	4.25	
MOIL Ltd.	0.86	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	30.61	
Oil and Natural Gas Corporation Ltd.	9.02	
Gail (India) Ltd.	7.82	
Oil India Ltd.	3.69	
Indian Oil Corporation Ltd.	3.65	
Hindustan Petroleum Corporation Ltd.	3.26	
Bharat Petroleum Corporation Ltd.	3.17	
POWER & CONTROL EQUIPMENT MANUFACTURER	2.52	
Bharat Heavy Electricals Ltd.	2.52	
POWER GENERATION	8.56	
NTPC Ltd.	6.82	
NHPC	1.74	
POWER TRANSMISSION	5.48	
Power Grid Corporation of India Ltd.	5.48	
UTILITIES - GAS, POWER	4.62	
Indraprastha Gas Ltd.	4.62	
Total	98.10	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.92	
Tata Motors Ltd.	0.63	
Hero MotoCorp Ltd.	0.42	
Mahindra & Mahindra Ltd.	0.30	
Maruti Suzuki India Ltd.	0.25	
Bajaj Auto Ltd.	0.24	
Ceat Ltd.	0.08	
BANKS	3.16	
HDFC Bank Ltd.	0.92	
ICICI Bank Ltd.	0.79	
Axis Bank Ltd.	0.50	
State Bank of India	0.37	
Yes Bank Ltd.	0.16	
Bank of Baroda	0.13	
Federal Bank Ltd.	0.12	
Oriental Bank of Commerce Ltd.	0.10	
Punjab National Bank	0.07	
CHEMICALS	0.30	
Asian Paints Ltd.	0.30	
CONSTRUCTION AND INFRASTRUCTURE	0.45	
IRB Infrastructure Developers Ltd.	0.12	
Supreme Infrastructure India Ltd.	0.12	
GMR Infrastructure Ltd.	0.10	
JaiPrakash Associates Ltd.	0.07	
NCC Ltd.	0.02	
Unity Infraprojects Ltd.	0.02	
CONSTRUCTION MATERIALS	0.43	
Ultratech Cement Ltd.	0.34	
ACC Ltd.	0.05	
Ambuja Cements Ltd.	0.04	
CONSUMER DURABLES AND ELECTRONICS	0.07	
Titan Company Ltd.	0.07	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.16	
Bharat Electronics Ltd.	0.16	
ENGINEERING AND CAPITAL GOODS	0.97	
Larsen & Toubro Ltd.	0.83	
Engineers India Ltd.	0.14	
FI	0.12	
IDFC Ltd.	0.12	
FMCG	1.14	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.22	
HFC	1.04	
HDFC Ltd.	0.99	
LIC Housing Finance Ltd.	0.05	
MEDIA AND ENTERTAINMENT	0.20	
Jagran Prakashan Ltd.	0.11	
Zee Entertainment Enterprises Ltd.	0.09	
MINING AND MINERALS	0.42	
Coal India Ltd.	0.20	
National Mineral Development Corporation Ltd.	0.08	
Sesa Sterlite Ltd.	0.08	
MOIL Ltd.	0.06	
NON FERROUS METALS	0.09	
Hindalco Industries Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.56	
Reliance Industries Ltd.	0.72	
Oil and Natural Gas Corporation Ltd.	0.28	
Gail (India) Ltd.	0.16	
Hindustan Petroleum Corporation Ltd.	0.15	
Gulf Oil Lubricants India Ltd.	0.14	
Oil India Ltd.	0.08	
Cairn India Ltd.	0.02	
Bharat Petroleum Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.36	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.34	
Lupin Ltd.	0.29	
Dr Reddys Laboratories Ltd.	0.26	
Cipla Ltd.	0.19	
IPCA Laboratories Ltd.	0.12	
Cadila Healthcare Ltd.	0.08	
Glenmark Pharmaceuticals Ltd.	0.08	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.21	
Crompton Greaves Ltd.	0.10	
BGR Energy Systems Ltd.	0.07	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.10	
NTPC Ltd.	0.09	
NHPC	0.01	
POWER TRANSMISSION	0.11	
Power Grid Corporation of India Ltd.	0.11	
REALTY	0.10	
Oberoi Realty Ltd	0.10	
SOFTWARE AND CONSULTANCY SERVICES	2.38	
Infosys Ltd.	1.13	
Tata Consultancy Services Ltd.	0.80	
HCL Technologies Ltd.	0.28	
Tech Mahindra Ltd.	0.17	
STEEL AND FERROUS METAL	0.15	
Tata Steel Ltd.	0.15	
TELECOM SERVICES	0.22	
Bharti Airtel Ltd.	0.22	
UTILITIES - GAS, POWER	0.22	
Indraprastha Gas Ltd.	0.14	
Tata Power Co. Ltd.	0.08	

Total	16.88
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Pension Unit Linked BALANCED FUND-II

ULIF02325/01/2010PNBALAN-II22

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.64	
Tata Motors Ltd.	1.20	
Maruti Suzuki India Ltd.	0.88	
Mahindra & Mahindra Ltd.	0.63	
Hero MotoCorp Ltd.	0.53	
Bajaj Auto Ltd.	0.28	
Ceat Ltd.	0.12	
BANKS	8.01	
HDFC Bank Ltd.	2.76	
ICICI Bank Ltd.	2.57	
Axis Bank Ltd.	1.28	
State Bank of India	0.87	
Bank of Baroda	0.16	
Punjab National Bank	0.12	
Oriental Bank of Commerce Ltd.	0.10	
Indian Bank	0.08	
Yes Bank Ltd.	0.07	
CHEMICALS	0.44	
Asian Paints Ltd.	0.44	
CONSTRUCTION AND INFRASTRUCTURE	0.87	
Supreme Infrastructure India Ltd.	0.22	
IVRCL Ltd.	0.16	
JaiPrakash Associates Ltd.	0.16	
Unity Infraprojects Ltd.	0.15	
GMR Infrastructure Ltd.	0.10	
NCC Ltd.	0.08	
CONSTRUCTION MATERIALS	1.01	
Ultratech Cement Ltd.	0.52	
ACC Ltd.	0.26	
Ambuja Cements Ltd.	0.23	
CONSUMER DURABLES AND ELECTRONICS	0.13	
Titan Company Ltd.	0.13	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.18	
Bharat Electronics Ltd.	0.18	
ENGINEERING AND CAPITAL GOODS	2.08	
Larsen & Toubro Ltd.	1.93	
Engineers India Ltd.	0.15	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.14	
UPL Ltd.	0.14	
FI	0.55	
IDFC Ltd.	0.30	
Power Finance Corporation Ltd.	0.17	
Rural Electrification Corporation	0.08	
FMCG	2.17	
ITC Ltd.	1.82	
Hindustan Unilever Ltd.	0.35	
HFC	2.99	
HDFC Ltd.	2.85	
LIC Housing Finance Ltd.	0.14	
MEDIA AND ENTERTAINMENT	0.62	
Zee Entertainment Enterprises Ltd.	0.33	
Jagran Prakashan Ltd.	0.29	
MINING AND MINERALS	1.12	
Coal India Ltd.	0.62	
Sesa Sterlite Ltd.	0.34	
National Mineral Development Corporation Ltd.	0.16	
NON FERROUS METALS	0.20	
Hindalco Industries Ltd.	0.20	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	3.44	
Reliance Industries Ltd.	1.96	
Oil and Natural Gas Corporation Ltd.	0.61	
Gail (India) Ltd.	0.21	
Gulf Oil Lubricants India Ltd.	0.19	
Cairn India Ltd.	0.17	
Bharat Petroleum Corporation Ltd.	0.15	

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
Oil India Ltd.	0.11	
Indian Oil Corporation Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	3.50	
Sun Pharmaceuticals Industries Ltd.	1.16	
Lupin Ltd.	0.76	
Dr Reddys Laboratories Ltd.	0.55	
Cadila Healthcare Ltd.	0.36	
Cipla Ltd.	0.33	
IPCA Laboratories Ltd.	0.20	
Glenmark Pharmaceuticals Ltd.	0.14	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.11	
Crompton Greaves Ltd.	0.11	
POWER GENERATION	0.31	
NTPC Ltd.	0.31	
POWER TRANSMISSION	0.55	
Power Grid Corporation of India Ltd.	0.55	
REALTY	0.11	
Oberoi Realty Ltd	0.11	
SOFTWARE AND CONSULTANCY SERVICES	6.42	
Infosys Ltd.	3.13	
Tata Consultancy Services Ltd.	2.00	
HCL Technologies Ltd.	0.75	
Tech Mahindra Ltd.	0.54	
STEEL AND FERROUS METAL	0.18	
Tata Steel Ltd.	0.11	
Jindal Steel and Power Ltd.	0.07	
TELECOM SERVICES	0.52	
Bharti Airtel Ltd.	0.52	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.08	
Bharti Infratel Ltd	0.08	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	0.15	
Container Corporation Of India Ltd.	0.15	
UTILITIES - GAS, POWER	0.87	
Indraprastha Gas Ltd.	0.56	
Tata Power Co. Ltd.	0.31	
Total	40.39	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	6.77	
Tata Motors Ltd.	2.25	
Hero MotoCorp Ltd.	1.54	
Mahindra & Mahindra Ltd.	1.06	
Bajaj Auto Ltd.	0.86	
Maruti Suzuki India Ltd.	0.83	
Ceat Ltd.	0.23	
BANKS	11.55	
HDFC Bank Ltd.	3.33	
ICICI Bank Ltd.	3.05	
Axis Bank Ltd.	1.77	
State Bank of India	1.36	
Yes Bank Ltd.	0.58	
Federal Bank Ltd.	0.44	
Bank of Baroda	0.43	
Oriental Bank of Commerce Ltd.	0.34	
Punjab National Bank	0.25	
CHEMICALS	1.04	
Asian Paints Ltd.	1.04	
CONSTRUCTION AND INFRASTRUCTURE	1.57	
Supreme Infrastructure India Ltd.	0.45	
GMR Infrastructure Ltd.	0.43	
IRB Infrastructure Developers Ltd.	0.42	
JaiPrakash Associates Ltd.	0.20	
Unity Infraprojects Ltd.	0.07	
CONSTRUCTION MATERIALS	1.52	
Ultratech Cement Ltd.	1.22	
ACC Ltd.	0.16	
Ambuja Cements Ltd.	0.14	
CONSUMER DURABLES AND ELECTRONICS	0.25	
Titan Company Ltd.	0.25	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.10	
Bharat Electronics Ltd.	0.10	
ENGINEERING AND CAPITAL GOODS	3.40	
Larsen & Toubro Ltd.	2.92	
Engineers India Ltd.	0.48	
FI	0.42	
IDFC Ltd.	0.42	
FMCG	4.10	
ITC Ltd.	3.29	
Hindustan Unilever Ltd.	0.81	
HFC	3.66	
HDFC Ltd.	3.49	
LIC Housing Finance Ltd.	0.17	
MEDIA AND ENTERTAINMENT	0.68	
Jagran Prakashan Ltd.	0.37	
Zee Entertainment Enterprises Ltd.	0.31	
MINING AND MINERALS	1.30	
Coal India Ltd.	0.70	
Sesa Sterlite Ltd.	0.31	
National Mineral Development Corporation Ltd.	0.27	
MOIL Ltd.	0.02	
NON FERROUS METALS	0.31	
Hindalco Industries Ltd.	0.31	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	5.22	
Reliance Industries Ltd.	2.52	
Oil and Natural Gas Corporation Ltd.	0.90	
Hindustan Petroleum Corporation Ltd.	0.53	
Gail (India) Ltd.	0.52	
Gulf Oil Lubricants India Ltd.	0.44	
Oil India Ltd.	0.28	
Bharat Petroleum Corporation Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	4.85	
Sun Pharmaceuticals Industries Ltd.	1.25	
Lupin Ltd.	1.05	

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.93	
Cipla Ltd.	0.66	
IPCA Laboratories Ltd.	0.40	
Cadila Healthcare Ltd.	0.29	
Glenmark Pharmaceuticals Ltd.	0.27	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.71	
Crompton Greaves Ltd.	0.38	
BGR Energy Systems Ltd.	0.19	
Bharat Heavy Electricals Ltd.	0.14	
POWER GENERATION	0.31	
NTPC Ltd.	0.31	
POWER TRANSMISSION	0.41	
Power Grid Corporation of India Ltd.	0.41	
REALTY	0.34	
Oberoi Realty Ltd	0.34	
SOFTWARE AND CONSULTANCY SERVICES	8.24	
Infosys Ltd.	3.83	
Tata Consultancy Services Ltd.	2.83	
HCL Technologies Ltd.	1.03	
Tech Mahindra Ltd.	0.55	
STEEL AND FERROUS METAL	0.53	
Tata Steel Ltd.	0.53	
TELECOM SERVICES	0.81	
Bharti Airtel Ltd.	0.81	
UTILITIES - GAS, POWER	0.79	
Indraprastha Gas Ltd.	0.51	
Tata Power Co. Ltd.	0.28	
Total	58.88	

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Portfolio as on March 31, 2015

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	10.76	
Tata Motors Ltd.	4.11	
Hero MotoCorp Ltd.	2.05	
Mahindra & Mahindra Ltd.	1.88	
Bajaj Auto Ltd.	1.36	
Maruti Suzuki India Ltd.	1.36	
BANKS	18.23	
HDFC Bank Ltd.	6.31	
ICICI Bank Ltd.	5.39	
State Bank of India	2.32	
Axis Bank Ltd.	1.88	
IndusInd Bank Ltd.	1.04	
Kotak Mahindra Bank Ltd.	0.61	
Punjab National Bank	0.37	
Bank of Baroda	0.20	
Yes Bank Ltd.	0.11	
CHEMICALS	1.76	
Asian Paints Ltd.	1.76	
CONSTRUCTION MATERIALS	3.11	
Ultratech Cement Ltd.	1.12	
Grasim Industries Ltd.	0.79	
Ambuja Cements Ltd.	0.68	
ACC Ltd.	0.52	
ENGINEERING AND CAPITAL GOODS	5.11	
Larsen & Toubro Ltd.	5.11	
FI	0.79	
IDFC Ltd.	0.79	
FMCG	8.21	
ITC Ltd.	6.36	
Hindustan Unilever Ltd.	1.85	
HFC	6.00	
HDFC Ltd.	6.00	
MEDIA AND ENTERTAINMENT	0.71	
Zee Entertainment Enterprises Ltd.	0.71	
MINING AND MINERALS	2.55	
Coal India Ltd.	1.44	
Sesa Sterlite Ltd.	0.75	
National Mineral Development Corporation Ltd.	0.36	
NON FERROUS METALS	0.75	
Hindalco Industries Ltd.	0.75	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	8.81	
Reliance Industries Ltd.	5.12	
Oil and Natural Gas Corporation Ltd.	1.88	
Gail (India) Ltd.	0.75	
Bharat Petroleum Corporation Ltd.	0.61	
Cairn India Ltd.	0.45	
PHARMACEUTICALS & BIOTECHNOLOGY	7.96	
Sun Pharmaceuticals Industries Ltd.	2.71	
Lupin Ltd.	2.21	
Dr Reddys Laboratories Ltd.	1.64	
Cipla Ltd.	1.40	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.90	
Bharat Heavy Electricals Ltd.	0.90	
POWER GENERATION	1.27	
NTPC Ltd.	1.27	
POWER TRANSMISSION	0.97	
Power Grid Corporation of India Ltd.	0.97	
SOFTWARE AND CONSULTANCY SERVICES	17.17	
Infosys Ltd.	7.60	
Tata Consultancy Services Ltd.	4.90	
HCL Technologies Ltd.	1.71	
Wipro Ltd.	1.55	
Tech Mahindra Ltd.	1.41	
STEEL AND FERROUS METAL	1.46	
Tata Steel Ltd.	1.46	
TELECOM SERVICES	1.73	

Security	Rating	Net Asset %
Bharti Airtel Ltd.	1.73	
UTILITIES - GAS, POWER	0.61	
Tata Power Co. Ltd.	0.61	
Total	98.86	

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

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

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