

# AVIVA INVESTOR

September, 2012

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

**MD SPEAK**

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**MARKET REVIEW**

(Equity and Fixed Income Outlook)

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**PORTFOLIO RETURNS SINCE INCEPTION**

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## FUND PERFORMANCE

Life unit Linked

**Bond Fund**

Life unit Linked

**Secure Fund**

Life unit Linked

**Protector Fund**

Life unit Linked

**Balanced Fund**

Life unit Linked

**Growth Fund**

Life unit Linked

**Enhancer Fund**

Life unit Linked

**Index Fund**

Life unit Linked

**PSU Fund**

Life unit Linked

**Infra Fund**

Life unit Linked

**Wealth Builder Fund**

Life unit Linked

**Dynamic PE Fund**

Life unit Linked

**Bond Fund II**

Life unit Linked

**Protector Fund II**

Life unit Linked

**Balanced Fund II**

Life unit Linked

**Growth Fund II**

Life unit Linked

**Enhancer Fund II**

Life unit Linked

**Index Fund II**

Pension unit Linked

**Secure Fund**

Pension unit Linked

**Protector Fund**

Pension unit Linked

**Balanced Fund**

Pension unit Linked

**Growth Fund**

Pension unit Linked

**Index Fund**

Pension unit Linked

**Infra Fund**

Pension unit Linked

**PSU Fund**

Pension unit Linked

**Protector Fund II**

Pension unit Linked

**Balanced Fund II**

Pension unit Linked

**Growth Fund II**

Pension unit Linked

**Index Fund II**

### Disclaimer/Disclosure

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As on September 30,2012	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	8.8%	7.9%	7.0%	8.0%	7.0%	13.4%
Benchmark Return Since Inception	5.6%	6.4%	7.1%	7.1%	5.5%	10.1%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on September 30,2012	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	15.3%	15.7%	4.2%	11.2%	3.8%	-4.1%
Benchmark Return Since Inception	11.1%	12.5%	2.1%	10.4%	3.3%	-11.4%
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CNX INFRASTRUCTURE
As on September 30,2012	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	-0.7%	-3.8%	-5.5%	-3.3%	7.3%	6.1%
Benchmark Return Since Inception	-1.7%	-9.5%	-12.8%	-9.6%	6.8%	6.9%
Benchmark	S&P CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on September 30,2012	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II	
Portfolio Return Since Inception	8.6%	7.1%	6.5%	7.1%	6.1%	
Benchmark Return Since Inception	7.2%	6.8%	6.3%	6.3%	5.0%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	
As on September 30,2012	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked Dynamic P/E		
Portfolio Return Since Inception	3.7%	6.4%	3.3%	4.6%		
Benchmark Return Since Inception	4.5%	3.1%	3.1%	3.6%		
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	S&P CNX NIFTY	CNX S&P NIFTY and LIQUID INDEX		
As on September 30,2012	Life Unit Linked Wealth Builder Fund					
Highest NAV locked in is	4.5%					

## MD SPEAK



Dear Customers,

Welcome to the latest edition of the Aviva Investor!

The recent announcements on reforms in the insurance sector by the Government have improved the short-term and long-term prospects for the customers as well as the industry. The 12 point agenda drawn by the Finance Minister and the insurance regulator covers crucial issues like product approval process, investment norms, taxation, distribution that will fuel the growth of the insurance sector in India.

The Indian markets rallied for the second consecutive month, tracking positive global developments and the slew of reforms. Investor sentiments improved during the month following sustained inflows from Foreign Institutional Investors (FIIs) and sharp appreciation of the Indian rupee. Investors' appetite for riskier assets improved after the Government took certain steps to reduce fiscal deficits. Bond markets moved in a broader range during September quarter, mainly influenced by hopes of rate cut in the RBI's monetary policy review, Government's fiscal consolidation measures and easing liquidity situation. Although the monetary policy didn't have any positive impact on the bond market, Government's fiscal measures like hike in diesel prices and no change in borrowing amount for the second half of the current fiscal did provide some ray of hope.

Our product philosophy has always been simplicity and we have kept the customer at the heart of our product development process. Recently we launched the Aviva Family Income Builder in line with your demand for 'guarantee' in the current economic environment. Aviva Family Income Builder is a transparent insurance plan with a simple proposition of doubling your premiums and ensuring a regular flow of income.

In line with our strategy to use technology to enhance customer service, we launched the 'Aviva Mobile' application last quarter. With this application, you can get in touch with us anytime and anywhere at the click of a button. I am confident that Aviva Mobile will help us provide prompt service and hassle free policy management for our customers.

I would also like to take this opportunity to inform you that our employees have once again donated their one day's salary towards education of underprivileged children as part of Aviva's Street to School programme. While as a brand we provide opportunities for people to secure their children's future through our protection and education plans, through our Corporate Responsibility initiatives we focus on providing a brighter future for underprivileged children.

Best wishes for the upcoming festival season!

Warm Regards,  
TR Ramachandran  
CEO & MD, Aviva India

Indian markets rallied for the second consecutive month, tracking positive global developments. Investor sentiments improved during the month following sustained inflows from Foreign Institutional Investors (FIIs) and sharp appreciation of the Indian rupee. Investors' appetite for riskier assets improved after the Government took certain steps to reduce fiscal deficits. The markets gained in all the weeks in September. Over the month, the key benchmark indices, Sensex and Nifty surged 7.65% and 8.46%, respectively. Similarly, local equity markets closed the quarter on positive note. Both the indices, Sensex and Nifty, gained more than 7%, while the broader indices, BSE Mid-cap and Small-cap rose 7.37% and 7.25%, respectively. Both these indices underperformed the Sensex. The markets plunged around 1% in July on the back of worsening global sentiments on concern of another Spanish bailout and poor state of the domestic economy also dictated the market trend. However, the equity markets recovered and ended higher in the month of August and September. Global stimulus hopes and continuous buying by foreign funds helped markets stay buoyant in both the months.

Markets started the month on a positive note, tracking rally in global shares as investors welcomed the measures announced by the ECB to tackle the Euro zone debt crisis. Markets got further support after the Government raised diesel price to cut fiscal deficit. The steps were taken into account even after weak IIP and higher inflation numbers in August.

The industrial output for July 2012 marginally recovered and stood at 0.1% against negative 1.8% recorded in the previous month. Meanwhile, Wholesale Price Index-based inflation stood at 7.55% for the month of August against last month's reported figure of 6.87%. The food articles inflation eased marginally to 9.14% and stood below the 10% mark for the first time since February 2012. Moreover, the sentiment was also buoyed by the Federal Reserve's move to continue with its bond-buying program and to infuse liquidity into the banking system and revive the U.S. economy.

During the second half of the month, the markets remained positive after the Government notified all decisions regarding Foreign Direct Investment (FDI) and announced a series of reforms measures to revive the weak domestic economy.

The Reserve Bank of India responded to these initiatives by reducing the Cash Reserve Ratio (CRR) by 25 bps from 4.75% to 4.50%. The cut in the CRR will infuse Rs. 17,000 crore into the banking system. However, the RBI kept repo and reverse repo rates unchanged at 8% and 7% respectively, stating that the primary focus of the monetary policy remains fighting inflation. The decision to cut taxes for local companies on overseas loan and a plan of tax relief for retail equity investors also boosted sentiments.

The fiscal deficit during the April-August period rose to Rs. 3.38 trillion (\$63.96 billion) or 65.7% of the full fiscal year 2012-13. During the same period last fiscal, the deficit stood at 66.3% of the then budget target.

All the sectoral indices on the BSE ended on a positive note. The top performers were Realty, Consumer Goods and Bankex, which moved up by 22.24%, 15.98% and 14.09% respectively. FMCG stocks gained marginally on profit booking as traders shifted their focus to high-beta stocks as risk appetite improved after the Government's announcement of reforms measures. Metal stocks edged higher on the back of rise in global metal prices. The Government's move to allow foreign direct investment in multi-brand retail chains will boost demand for commercial property, led to a surge in realty stocks which surged by more than 20% during the month.

On the global front, markets surged after the German Constitutional Court approved the proposed permanent Euro zone bailout fund and launched another aggressive stimulus program by the Federal Reserve. The Fed announced that it will buy \$40 billion of mortgage debt every month and would continue to purchase assets to improve the job market. In the midst, weak macro-economic data from the U.S. and China increased more pressure. Japan's wider-than-expected trade deficit and poor French PMI data also hit markets. Later during the month, global markets closed higher as Spain's pledge to meet fiscal deficit targets and new budget reforms raised hopes about the Euro zone leaders' ability to address the three-year-long Euro zone debt crisis. The gains extended further after the Spanish Government announced a budget (for 2013) focused on cutting expenses rather than increasing taxes.

## Outlook:

In the coming months, the strong performance of Sensex, Nifty and the Indian Rupee is likely to be tested as implementation of the announced reforms and continuity in the reforms process is key to sustaining the rally witnessed in August. While the Government has indicated more reforms and fiscal consolidation measures going forward, implementation is likely to be face challenges in light of the fluid political environment. Developments/newsflow around this are likely to dictate the near-term movement of the bourses making them volatile over the short term. Moreover given the sharp rally seen in August, disappointment on implementation is likely to met with equally sharp adverse reaction.

It is expected that the Current Account Deficit will moderate owing to decline in gold and oil imports. On the other hand, it is expected that there will be upward revision in quarterly earnings numbers as easing cost pressure due to fall in commodity prices and cut in interest rates would help companies. Investors will keep a close watch on September quarter results, which are expected to be announced from the second week of October. Disinvestment plans would also be closely watched given the widespread concern on the fiscal deficit. However, over the medium to longer term the government's reform agenda is likely to attract more foreign capital, improve the investment climate and keep equity markets buoyant.

Bond markets moved in a broader range during September quarter, mainly influenced by hopes of rate cut in the RBI's monetary policy review, Government's fiscal consolidation measures and easing liquidity situation. Although the monetary policy didn't have any positive impact on the bond market, Government's fiscal measures like hike in diesel prices and no change in borrowing amount for the second half of the current fiscal did provide some ray of hope. This helped to bring down yields to some extent but overall the impact was limited. After moving in a range of 8.05% to 8.26%, the 10-year benchmark eased 3 bps to close at 8.15% against the previous quarter's close.

In the last monetary policy held on September 17, 2012, the Reserve Bank of India (RBI) kept repo and reverse repo rates unchanged at 8% and 7% respectively. However, to ensure continuous liquidity in the banking system, the central bank cut cash reserve ratio (CRR) by 25 bps to 4.50% of their net demand and time liabilities (NDTL). This move infused around Rs. 17,000 crore of primary liquidity in the banking system.

In the first week of September, liquidity situation remained comfortable, which helped ease bond yields to some extent. However, due to advance tax outflows, liquidity situation tightened but the scenario was much better compared to the previous quarter. Liquidity situation under net repo borrowings remained around Rs. 45,000 crore, almost at the same level compared to the previous month.

The Government decided not to increase its borrowing target in the current financial year and will raise Rs. 2 lakh crore in the second half of FY13, similar to the budgeted amount. The Government has targeted gross borrowing of Rs 5.7 lakh crore and from this, Rs. 3.7 lakh crore has already been raised in the first half. On the back of expected reforms, the Government hopes to get closer to the budgeted fiscal deficit of 5.1%.

The Index of Industrial Production (IIP) improved to 0.1% in July compared to negative growth of 1.8% Y-o-Y in June and 3.7% in the corresponding period last year. The manufacturing and mining sector growth improved compared to the previous month but electricity growth dropped, which kept the productivity near 0%.

The growth rate of Wholesale Price Index (WPI) moved up to 7.55% Y-o-Y in August, compared to 6.87% in July. Sharp rise in fuel and power cost and marginal uptick in manufacturing products were the major causes for the rise in inflation.

Yields on most of the Government Securities dropped during the period under consideration. Some maturities saw substantial drop and other eased marginally. Hence, yields on long-term security dropped in the range of 10 to 16 bps, while 4 to 7-year papers dropped in the range of 3 to 37 bps. Corporate bonds yields dropped significantly across all maturities in the range of 23 to 34 bps. Spread between AAA corporate bond and Government security contracted across all maturities in the range of 6 to 35 bps.

### Outlook

The bond market ended on a positive note after the Government did not change the planned borrowing for the second half of FY13. Additional reforms like implementation of selling equity holdings in PSU entities to meet divestment target will be the next major event, which could drive bond prices. This, coupled with other measures announced, could influence the RBI to cut interest rates in the upcoming monetary policy meeting on October 30, 2012. Cut in repo rate is likely to be a major trigger for bond yields, which are moving in a range-bound manner since last few months. As per the borrowing calendar, the RBI will conduct auctions of dated securities worth Rs. 39,000 crore and Treasury Bills worth Rs. 50,000 crore in October.



Presenting

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# Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

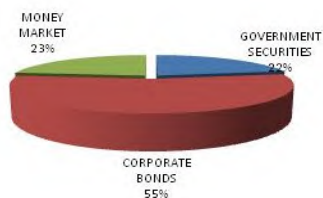
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

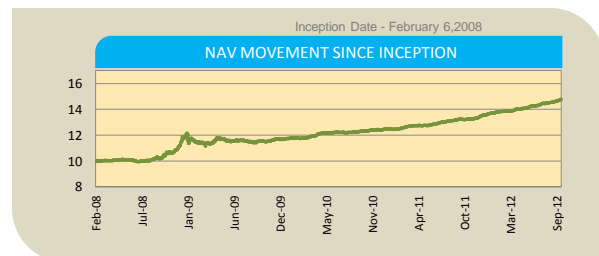
As on September 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.8%	8.7%	11.8%
Benchmark**	5.6%	7.1%	9.5%

**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.20% GOI 2025	9.03	
8.28% GOI 2027	6.27	
8.33% GOI 2026	4.54	
6.49% GOI 2015	1.16	
8.48% Maharashtra SDL 2020	1.11	
<b>Total</b>	<b>22.11</b>	

<b>CORPORATE BONDS</b>		
LIC Housing Finance Ltd.	9.24	AAA
Tata Sons Ltd.	7.44	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.82	AAA
HDFC Ltd.	5.80	AAA
Power Finance Corporation Ltd.	5.57	AAA
NABARD	5.48	AAA
India Infrastructure Finance Company Ltd.	3.75	AAA
Rural Electrification Corporation	3.68	AAA
Power Grid Corporation of India Ltd.	2.24	AAA
Tata Motors Ltd.	2.22	AAA
IndusInd Bank Ltd.	1.80	AA-
Gas Authority of India Ltd.	1.79	AAA
<b>Total</b>	<b>54.83</b>	

**CASH AND MONEY MARKETS\*** 23.06%

**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

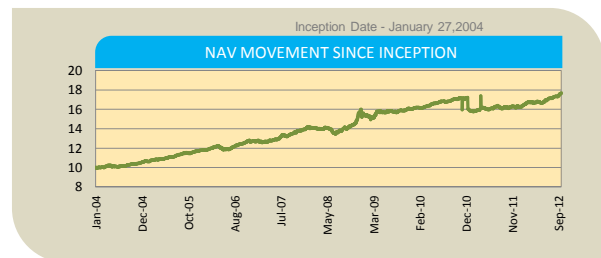
As on September 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.9%	7.5%	6.9%	10.1%
Benchmark**	6.4%	6.5%	7.6%	11.0%

**Note:** Past returns are not indicative of future performance.

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

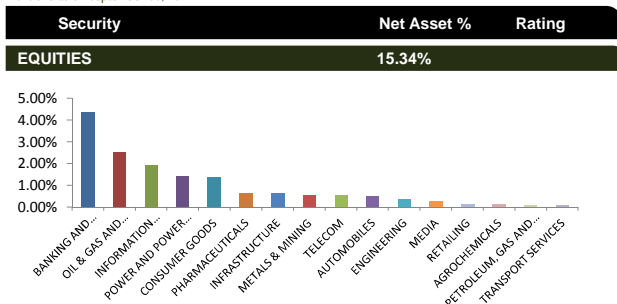
## NAV Movement



CASH AND MONEY MARKETS*	10.16%
PORTFOLIO TOTAL	100.00%

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

Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.28
Reliance Industries Ltd.	1.25
ITC Ltd.	1.08
ICICI Bank Ltd.	1.08
HDFC Bank Ltd.	0.86
HDFC Ltd.	0.79
Tata Consultancy Services Ltd.	0.62
State Bank of India	0.58
Larsen & Toubro Ltd.	0.55
Bharti Airtel Ltd.	0.52
Others	6.73

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### GOVERNMENT SECURITIES

9.15% GOI 2024	3.91
8.19% GOI 2020	2.67
8.28% GOI 2027	2.63
8.79% GOI 2021	0.90
8.15% GOI 2022	0.89
8.33% GOI 2026	0.75
7.83% GOI 2018	0.70
7.17% GOI 2015	0.51
8.13% GOI 2022	0.36
8.97% GOI 2030	0.34
8.95% Maharashtra SDL 2022	0.21
8.48% Maharashtra SDL 2020	0.19
<b>Total</b>	<b>14.06</b>

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.03	AAA
Tata Sons Ltd.	7.13	AAA
Power Grid Corporation of India Ltd.	6.38	AAA
Indian Railway Finance Corporation Ltd.	6.34	AAA
Reliance Industries Ltd.	5.15	AAA
HDFC Ltd.	4.65	AAA
Power Finance Corporation Ltd.	4.52	AAA
LIC Housing Finance Ltd.	4.16	AAA
Rural Electrification Corporation	2.84	AAA
IndusInd Bank Ltd.	2.78	AA-
Ultratech Cement Ltd.	2.61	AAA
State Bank of Hyderabad	2.12	AAA
Export-Import Bank of India Ltd.	1.08	AAA
NABARD	0.56	AAA
Hindustan Petroleum Corporation Ltd.	0.53	AAA
India Infrastructure Finance Company Ltd.	0.22	AAA
MRF Ltd.	0.21	AAA
Tata Motors Ltd.	0.13	AAA
<b>Total</b>	<b>60.44</b>	

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

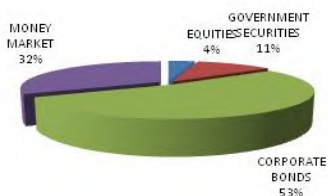
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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 September 30, 2012

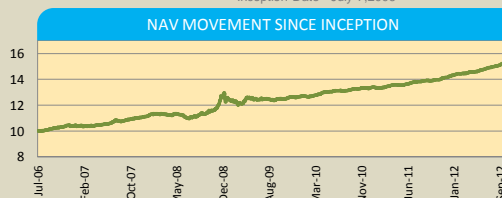
	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.0%	7.0%	6.9%	9.7%
Benchmark**	7.1%	6.3%	7.2%	10.1%

**Note:** Past returns are not indicative of future performance.

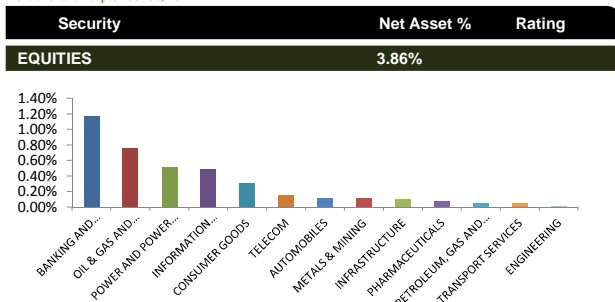
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement

Inception Date - July 7, 2006



Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.43
Infosys Ltd.	0.34
ITC Ltd.	0.29
ICICI Bank Ltd.	0.28
HDFC Bank Ltd.	0.26
HDFC Ltd.	0.25
Bank of Baroda	0.16
Bharti Airtel Ltd.	0.15
Tata Consultancy Services Ltd.	0.14
State Bank of India	0.14
Others	1.42

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### GOVERNMENT SECURITIES

7.17% GOI 2015	3.31
8.15% GOI 2022	1.64
8.48% Maharashtra SDL 2020	1.60
8.28% GOI 2027	1.30
8.33% GOI 2026	1.24
8.79% GOI 2021	0.84
8.13% GOI 2022	0.68
7.83% GOI 2018	0.40
6.40% Gujarat SDL 2013	0.08
7.59% GOI 2016	0.02
<b>Total</b>	<b>11.11</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	7.36	AAA
Power Finance Corporation Ltd.	6.69	AAA
Tata Sons Ltd.	6.34	AAA
HDFC Ltd.	5.61	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.10	AAA
Power Grid Corporation of India Ltd.	4.76	AAA
IndusInd Bank Ltd.	4.09	AA-
NABARD	3.32	AAA
Rural Electrification Corporation	1.83	AAA
Reliance Capital Ltd.	1.64	AAA
Hindustan Petroleum Corporation Ltd.	1.63	AAA
India Infrastructure Finance Company Ltd.	1.53	AAA
Indian Railway Finance Corporation Ltd.	0.99	AAA
MRF Ltd.	0.82	AAA
Ultratech Cement Ltd.	0.49	AAA
Tata Motors Ltd.	0.40	AAA
Reliance Industries Ltd.	0.34	AAA
<b>Total</b>	<b>52.94</b>	

**CASH AND MONEY MARKETS\*** 32.09%

**PORTFOLIO TOTAL** 100.00%

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



# Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

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

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

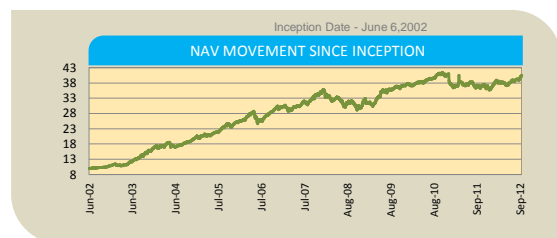
As on September 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	15.3%	5.9%	5.8%	10.7%
Benchmark**	11.1%	5.6%	7.0%	12.3%

**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



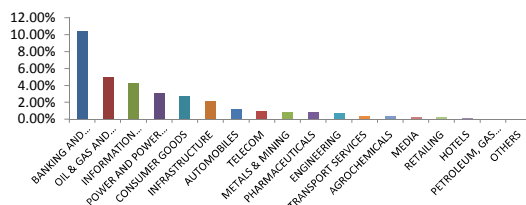
**CASH AND MONEY MARKETS\*** 12.14%

**PORTFOLIO TOTAL** 100.00%

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

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>33.75%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.85
Reliance Industries Ltd.	2.50
ICICI Bank Ltd.	2.29
ITC Ltd.	2.22
HDFC Ltd.	2.05
HDFC Bank Ltd.	1.92
Tata Consultancy Services Ltd.	1.42
Larsen & Toubro Ltd.	1.39
State Bank of India	1.05
Bharti Airtel Ltd.	1.00
Others	15.06

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### GOVERNMENT SECURITIES

8.28% GOI 2027	1.75
8.15% GOI 2022	1.44
9.15% GOI 2024	1.28
7.83% GOI 2018	0.95
8.19% GOI 2020	0.75
8.79% GOI 2021	0.71
7.94% GOI 2021	0.67
8.48% Maharashtra SDL 2020	0.67
8.33% GOI 2026	0.42
8.97% GOI 2030	0.36
6.49% GOI 2015	0.31
8.95% Maharashtra SDL 2022	0.28
8.13% GOI 2022	0.14
6.35% GOI 2020	0.07
8.35% GOI 2022	0.05
8.24% GOI 2018	0.04
<b>Total</b>	<b>9.89</b>

### CORPORATE BONDS

Power Finance Corporation Ltd.	5.79	AAA
HDFC Ltd.	5.06	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.96	AAA
Reliance Industries Ltd.	4.71	AAA
LIC Housing Finance Ltd.	4.43	AAA
Rural Electrification Corporation	3.50	AAA
Power Grid Corporation of India Ltd.	3.47	AAA
Indian Railway Finance Corporation Ltd.	3.39	AAA
Tata Motors Ltd.	3.24	AAA
IndusInd Bank Ltd.	1.57	AA-
Tata Sons Ltd.	1.46	AAA
MRF Ltd.	0.69	AAA
NABARD	0.63	AAA
Export-Import Bank of India Ltd.	0.48	AAA
Ultratech Cement Ltd.	0.44	AAA
National Capital Regional Planning Board	0.34	AAA
Gas Authority of India Ltd.	0.05	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>44.22</b>	

## 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

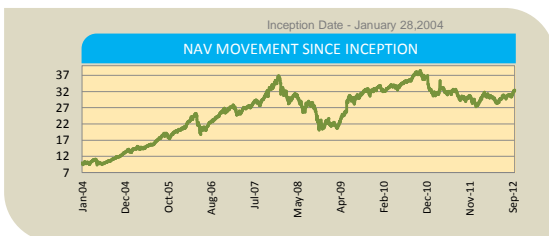
As on September 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	15.7%	3.0%	3.1%	9.7%
Benchmark**	12.5%	4.5%	5.2%	14.4%

**Note:** Past returns are not indicative of future performance.

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

### NAV Movement



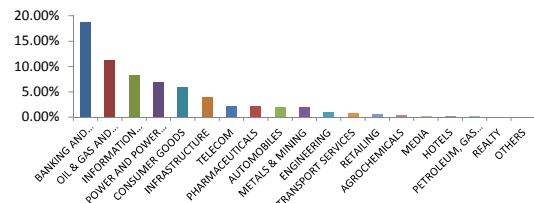
**CASH AND MONEY MARKETS\*** 13.33%

**PORTFOLIO TOTAL** 100.00%

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

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>67.08%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	5.49
Infosys Ltd.	5.36
ICICI Bank Ltd.	5.28
ITC Ltd.	4.85
HDFC Bank Ltd.	3.60
HDFC Ltd.	3.46
Tata Consultancy Services Ltd.	2.77
Larsen & Toubro Ltd.	2.67
State Bank of India	2.21
Bharti Airtel Ltd.	2.12
Others	29.27

[View Detailed Portfolio >>](#)

#### GOVERNMENT SECURITIES

8.28% GOI 2027	1.11
8.79% GOI 2021	0.92
8.15% GOI 2022	0.90
8.33% GOI 2026	0.33
8.13% GOI 2022	0.29
9.15% GOI 2024	0.26
8.95% Maharashtra SDL 2022	0.20
8.19% GOI 2020	0.10
7.49% GOI 2017	0.08
8.48% Maharashtra SDL 2020	0.04
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
<b>Total</b>	<b>4.25</b>

#### CORPORATE BONDS

HDFC Ltd.	3.91	AAA
Power Finance Corporation Ltd.	2.93	AAA
UC Housing Finance Ltd.	2.01	AAA
Rural Electrification Corporation	1.92	AAA
Tata Sons Ltd.	1.20	AAA
Power Grid Corporation of India Ltd.	0.50	AAA
Punjab National Bank	0.49	AAA
Tata Motors Ltd.	0.45	AAA
Indian Railway Finance Corporation Ltd.	0.41	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.29	AAA
Export-Import Bank of India Ltd.	0.25	AAA
Gas Authority of India Ltd.	0.24	AAA
National Capital Regional Planning Board	0.24	AAA
NABARD	0.18	AAA
Reliance Capital Ltd.	0.12	AAA
Reliance Industries Ltd.	0.10	AAA
MRF Ltd.	0.05	AAA
Neyveli Lignite Corporation Ltd.	0.02	AAA
Steel Authority of India Ltd.	0.02	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
<b>Total</b>	<b>15.34</b>	

# 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

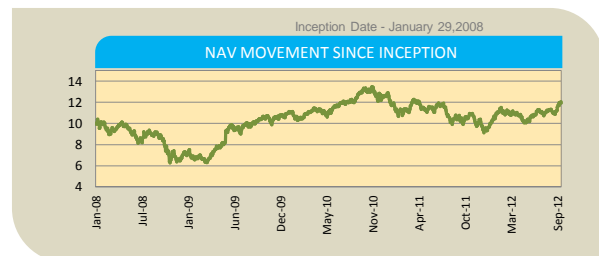
As on September 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.2%	4.4%	16.2%
Benchmark**	2.1%	3.9%	15.4%

**Note:** Past returns are not indicative of future performance.

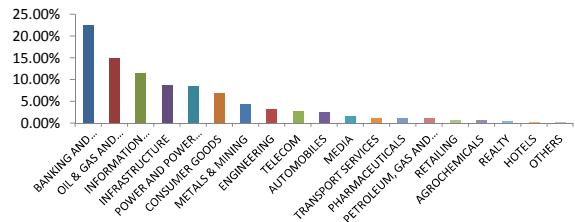
\*\*Benchmark for this fund is S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>91.40%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.19
ICICI Bank Ltd.	5.86
ITC Ltd.	5.47
Reliance Industries Ltd.	5.45
HDFC Ltd.	4.96
Larsen & Toubro Ltd.	4.23
Tata Consultancy Services Ltd.	4.00
HDFC Bank Ltd.	3.30
State Bank of India	2.94
Bharti Airtel Ltd.	2.75
Others	45.25

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>8.60%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

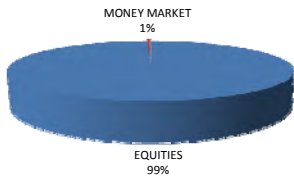
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA (Investment) regulations.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



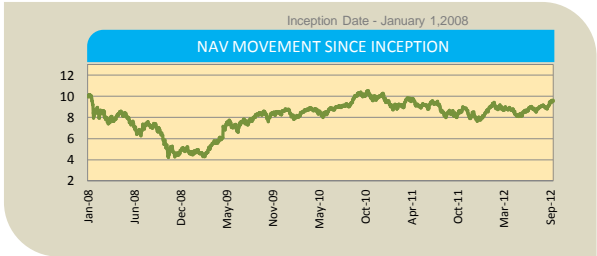
## Portfolio Return

As on September 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-0.7%	4.5%	16.0%
Benchmark**	-1.7%	3.9%	15.4%

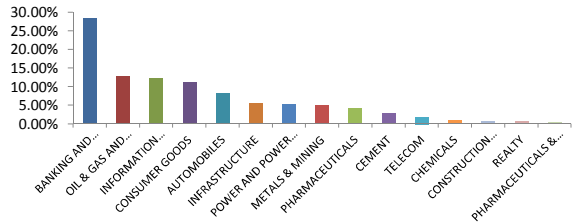
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
EQUITIES	99.47%	



TOP 10 EQUITY STOCKS AND OTHERS	
ITC Ltd.	8.02
Reliance Industries Ltd.	7.92
ICICI Bank Ltd.	6.90
Infosys Ltd.	6.72
HDFC Ltd.	6.36
HDFC Bank Ltd.	6.33
Larsen & Toubro Ltd.	4.84
Tata Consultancy Services Ltd.	3.67
State Bank of India	3.33
Hindustan Unilever Ltd.	3.04
Others	42.34

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.53%
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PORTFOLIO TOTAL	100.00%
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

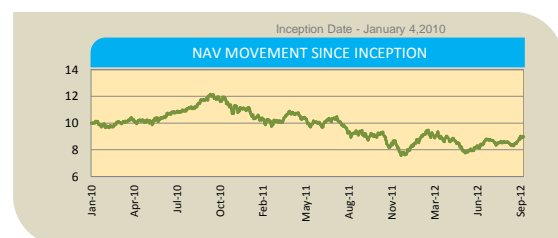
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-3.8%	-0.9%
Benchmark**	-9.5%	0.2%

**Note:** Past returns are not indicative of future performance.

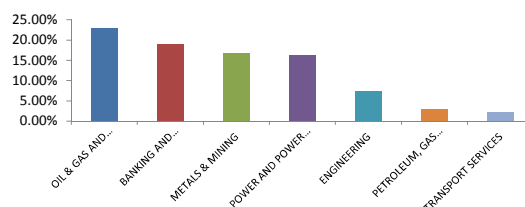
\*\*Benchmark return has been computed by applying benchmark weightages on BSE PSU Index

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>87.75%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.21
Oil and Natural Gas Corporation Ltd.	8.19
NTPC Ltd.	6.81
State Bank of India	6.77
National Mineral Development Corporation Ltd.	5.31
Indian Oil Corporation Ltd.	4.45
Gas Authority of India Ltd.	4.41
Bharat Electronics Ltd.	3.85
Engineers India Ltd.	3.57
Power Grid Corporation of India Ltd.	3.53
Others	31.65

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>12.25%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

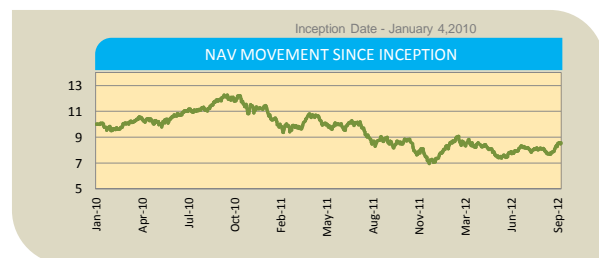
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-5.5%	0.4%
Benchmark**	-12.8%	-2.4%

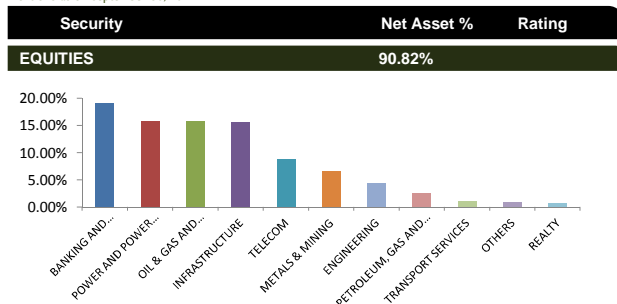
**Note:** Past returns are not indicative of future performance.

\*\*Benchmark return has been computed by applying benchmark weightages on CNX INFRASTRUCTURE

## NAV Movement



Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	7.94
Larsen & Toubro Ltd.	7.53
Reliance Industries Ltd.	4.39
ICICI Bank Ltd.	3.87
NTPC Ltd.	3.50
Power Grid Corporation of India Ltd.	2.93
Coal India Ltd.	2.83
HDFC Ltd.	2.72
Tata Power Co. Ltd.	2.61
State Bank of India	2.56
Others	49.94

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>9.18%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

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

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



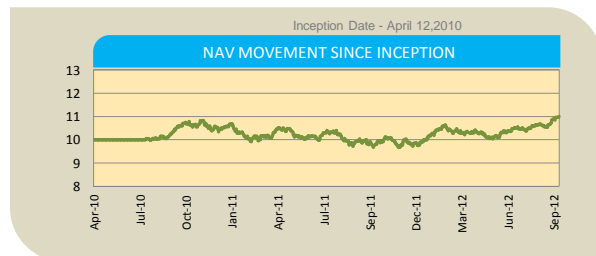
## Portfolio Return

As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.5%	11.7%

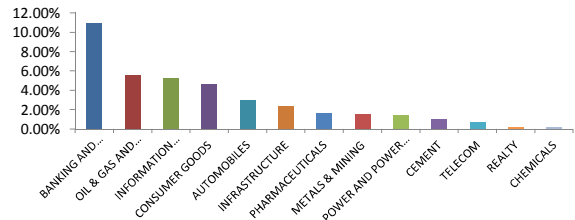
**Note:** Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>38.18%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	3.70
ITC Ltd.	3.27
Infosys Ltd.	3.16
ICICI Bank Ltd.	3.04
HDFC Bank Ltd.	2.49
Larsen & Toubro Ltd.	2.19
HDFC Ltd.	2.05
Tata Consultancy Services Ltd.	1.40
Hindustan Unilever Ltd.	1.33
State Bank of India	1.30
Others	14.25

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	14.31
8.19% GOI 2020	2.60
8.16% Tamil Nadu State Development Ltd. 2020	1.56
<b>Total</b>	<b>18.47</b>

### CORPORATE BONDS

Steel Authority of India Ltd.	6.61	AAA
Indian Railway Finance Corporation Ltd.	6.47	AAA
Power Finance Corporation Ltd.	5.87	AAA
NTPC Ltd.	5.21	AAA
Power Grid Corporation of India Ltd.	4.57	AAA
Rural Electrification Corporation	3.67	AAA
<b>Total</b>	<b>32.40</b>	

**CASH AND MONEY MARKETS\*** 10.95%

**PORTFOLIO TOTAL** 100.00%

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

## Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

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

The risk profile for this fund is High

### Asset Allocation Pattern

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

### Asset Mix



### Portfolio Return

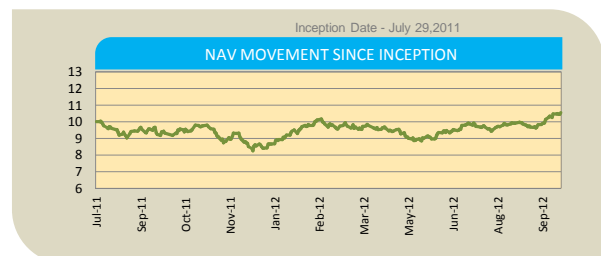
As on September 30, 2012

	CAGR Return	Absolute
	Since inception	Last 1 year
Portfolio return	4.6%	13.1%
Benchmark**	3.6%	14.9%

**Note:** Past returns are not indicative of future performance.

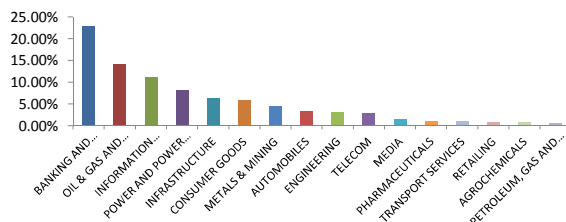
Benchmark return has been computed by applying benchmark weightages on CNX S&P NIFTY and LIQUID INDEX

### NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>87.46%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.04
ICICI Bank Ltd.	5.83
Reliance Industries Ltd.	5.47
ITC Ltd.	4.84
HDFC Ltd.	4.79
Tata Consultancy Services Ltd.	4.06
Larsen & Toubro Ltd.	3.69
HDFC Bank Ltd.	3.21
State Bank of India	2.96
Bharti Airtel Ltd.	2.82
Others	42.75

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>12.54%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

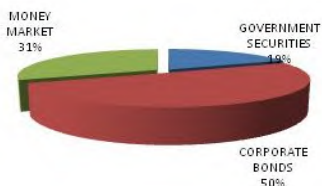
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

## Asset Allocation Pattern

• Debt and Money Market Instruments 0%-100%

## Asset Mix



## Portfolio Return

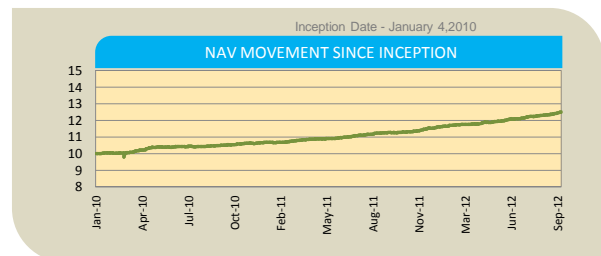
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	8.6%	11.0%
Benchmark**	7.2%	9.5%

**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.33% GOI 2026	8.49	
8.28% GOI 2027	7.25	
8.20% GOI 2025	1.62	
8.15% GOI 2022	0.81	
7.77% Haryana SDL 2015	0.23	
7.77% Gujarat SDL 2015	0.17	
8.48% Maharashtra SDL 2020	0.04	
<b>Total</b>	<b>18.61</b>	

<b>CORPORATE BONDS</b>		
LIC Housing Finance Ltd.	7.82	AAA
India Infrastructure Finance Company Ltd.	7.26	AAA
Tata Sons Ltd.	6.51	AAA
HDFC Ltd.	6.28	AAA
Export-Import Bank of India Ltd.	5.71	AAA
Rural Electrification Corporation	4.62	AAA
Power Grid Corporation of India Ltd.	3.25	AAA
Power Finance Corporation Ltd.	2.83	AAA
NABARD	1.81	AAA
Reliance Industries Ltd.	1.70	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.39	AAA
Hindustan Petroleum Corporation Ltd.	0.64	AAA
ICICI Bank Ltd.	0.25	AAA
Tata Motors Ltd.	0.20	AAA
Indian Railway Finance Corporation Ltd.	0.17	AAA
<b>Total</b>	<b>50.44</b>	

**CASH AND MONEY MARKETS\*** 30.95%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

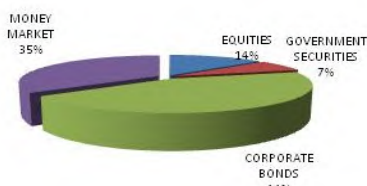
To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

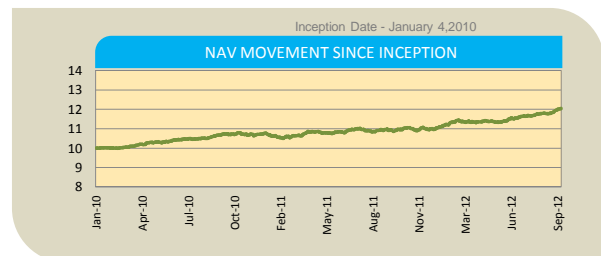
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.1%	10.3%
Benchmark**	6.8%	10.6%

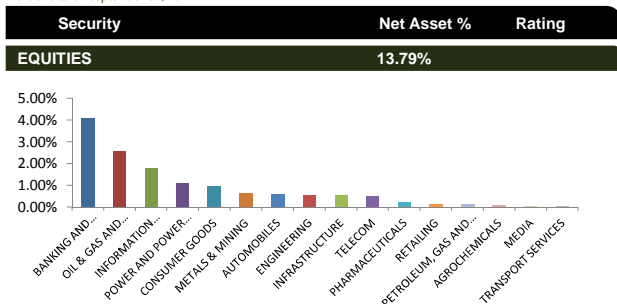
**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.22
Reliance Industries Ltd.	1.20
ICICI Bank Ltd.	1.01
ITC Ltd.	0.83
HDFC Bank Ltd.	0.81
HDFC Ltd.	0.79
Tata Consultancy Services Ltd.	0.57
Larsen & Toubro Ltd.	0.50
Bharti Airtel Ltd.	0.47
State Bank of India	0.42
Others	5.97

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### GOVERNMENT SECURITIES

8.33% GOI 2026	1.24
7.77% Gujarat SDL 2015	1.02
8.79% GOI 2021	1.02
8.95% Maharashtra SDL 2022	0.99
7.83% GOI 2018	0.97
8.28% GOI 2027	0.83
8.13% GOI 2022	0.78
8.48% Maharashtra SDL 2020	0.21
<b>Total</b>	<b>7.06</b>

### CORPORATE BONDS

Tata Sons Ltd.	7.08	AAA
LIC Housing Finance Ltd.	7.07	AAA
Power Finance Corporation Ltd.	6.33	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.28	AAA
HDFC Ltd.	4.87	AAA
India Infrastructure Finance Company Ltd.	3.59	AAA
NABARD	3.00	AAA
Power Grid Corporation of India Ltd.	1.87	AAA
Rural Electrification Corporation	0.76	AAA
IndusInd Bank Ltd.	0.74	AA-
Reliance Capital Ltd.	0.74	AAA
Gas Authority of India Ltd.	0.73	AAA
Tata Motors Ltd.	0.61	AAA
Ultratech Cement Ltd.	0.49	AAA
Reliance Industries Ltd.	0.23	AAA
<b>Total</b>	<b>44.39</b>	

**CASH AND MONEY MARKETS\*** 34.76%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

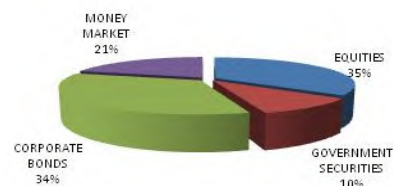
To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

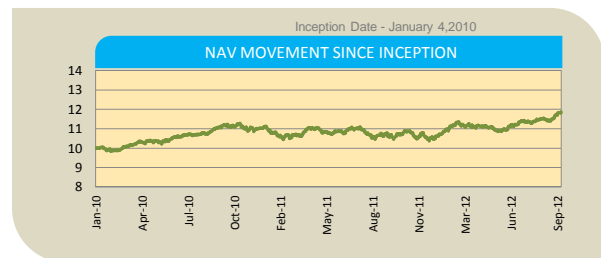
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.5%	11.6%
Benchmark**	6.3%	12.0%

**Note:** Past returns are not indicative of future performance.

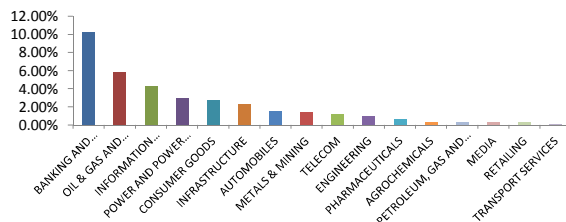
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>35.06%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.65
Reliance Industries Ltd.	2.43
ICICI Bank Ltd.	2.33
ITC Ltd.	2.09
HDFC Bank Ltd.	1.92
HDFC Ltd.	1.90
Tata Consultancy Services Ltd.	1.56
Larsen & Toubro Ltd.	1.26
Bharti Airtel Ltd.	1.16
Oil and Natural Gas Corporation Ltd.	1.12
Others	16.64

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### GOVERNMENT SECURITIES

8.19% GOI 2020	4.57
8.28% GOI 2027	2.15
9.15% GOI 2024	1.66
8.95% Maharashtra SDL 2022	0.58
8.13% GOI 2022	0.57
8.79% GOI 2021	0.48
8.48% Maharashtra SDL 2020	0.17
7.83% GOI 2018	0.11
<b>Total</b>	<b>10.29</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	7.11	AAA
Tata Sons Ltd.	6.68	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.87	AAA
Power Finance Corporation Ltd.	4.28	AAA
HDFC Ltd.	3.78	AAA
NABARD	1.89	AAA
Power Grid Corporation of India Ltd.	1.60	AAA
Reliance Capital Ltd.	0.93	AAA
Rural Electrification Corporation	0.84	AAA
Tata Motors Ltd.	0.71	AAA
Gas Authority of India Ltd.	0.69	AAA
IndusInd Bank Ltd.	0.23	AA-
Reliance Industries Ltd.	0.23	AAA
Ultratech Cement Ltd.	0.23	AAA
<b>Total</b>	<b>34.07</b>	

### CASH AND MONEY MARKETS\*

20.58%

### PORTFOLIO TOTAL

100.00%

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

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

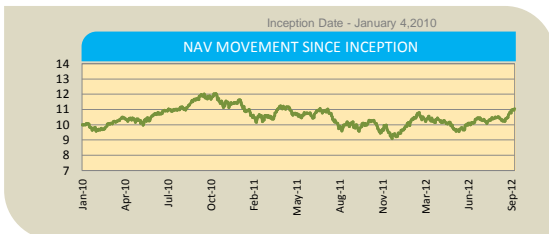
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	3.7%	11.5%
Benchmark**	4.5%	14.2%

**Note:** Past returns are not indicative of future performance.

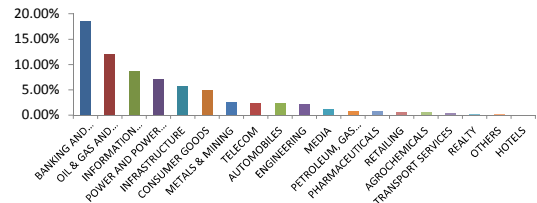
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>71.38%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.18
Reliance Industries Ltd.	4.91
ICICI Bank Ltd.	4.84
ITC Ltd.	4.06
HDFC Bank Ltd.	3.38
Tata Consultancy Services Ltd.	3.28
HDFC Ltd.	3.12
Larsen & Toubro Ltd.	2.65
Bharti Airtel Ltd.	2.26
Oil and Natural Gas Corporation Ltd.	2.14
Others	35.56

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.15% GOI 2022	1.14
8.20% GOI 2025	0.79
8.19% GOI 2020	0.77
9.15% GOI 2024	0.72
8.28% GOI 2027	0.41
7.83% GOI 2018	0.12
8.48% Maharashtra SDL 2020	0.09
8.79% GOI 2021	0.09
<b>Total</b>	<b>4.13</b>

### CORPORATE BONDS

Tata Sons Ltd.	3.37	AAA
HDFC Ltd.	2.94	AAA
Power Finance Corporation Ltd.	2.70	AAA
NABARD	1.38	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.18	AAA
Rural Electrification Corporation	0.92	AAA
LIC Housing Finance Ltd.	0.85	AAA
Power Grid Corporation of India Ltd.	0.81	AAA
Tata Motors Ltd.	0.34	AAA
Reliance Capital Ltd.	0.27	AAA
Indian Railway Finance Corporation Ltd.	0.19	AAA
IndusInd Bank Ltd.	0.09	AA-
Reliance Industries Ltd.	0.07	AAA
<b>Total</b>	<b>15.11</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>9.38%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



## Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

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

The risk profile for this fund is High

### Asset Allocation Pattern

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

### Asset Mix



### Portfolio Return

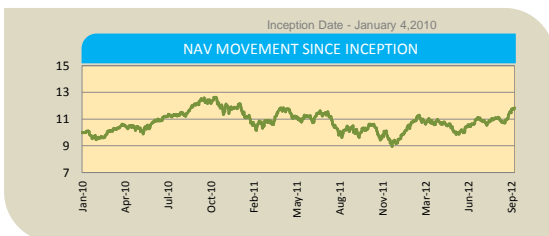
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.4%	17.4%
Benchmark**	3.1%	15.4%

**Note:** Past returns are not indicative of future performance.

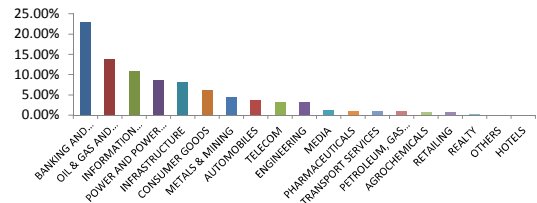
\*\*Benchmark for this fund is S&P CNX NIFTY

### NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>91.46%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.00
ICICI Bank Ltd.	5.88
Reliance Industries Ltd.	5.44
ITC Ltd.	4.83
HDFC Ltd.	4.71
Larsen & Toubro Ltd.	3.88
Tata Consultancy Services Ltd.	3.87
HDFC Bank Ltd.	3.32
State Bank of India	3.00
Bharti Airtel Ltd.	2.71
Others	46.82

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>8.54%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* 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

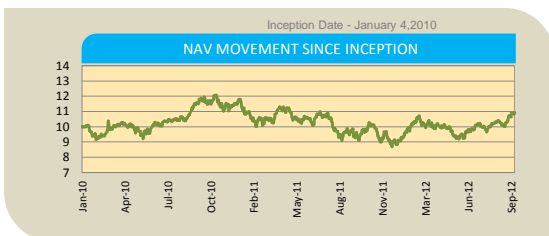
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	3.3%	15.4%
Benchmark**	3.1%	15.4%

**Note:** Past returns are not indicative of future performance.

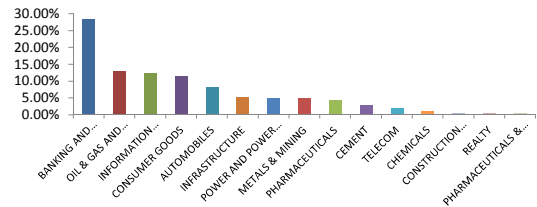
\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

### NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>99.45%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.25
Reliance Industries Ltd.	7.93
Infosys Ltd.	6.86
ICICI Bank Ltd.	6.81
HDFC Ltd.	6.45
HDFC Bank Ltd.	6.37
Larsen & Toubro Ltd.	4.62
Tata Consultancy Services Ltd.	3.68
State Bank of India	3.19
Hindustan Unilever Ltd.	3.12
Others	42.17

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>0.55%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSINSECURE122

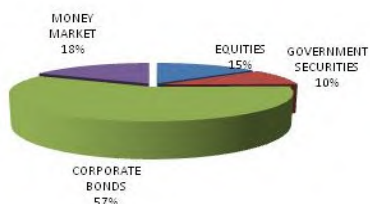
The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

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

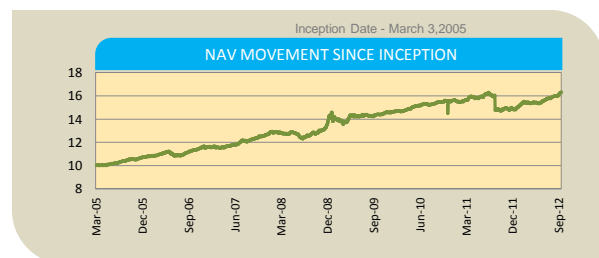
As on September 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.0%	7.8%	7.5%	11.3%
Benchmark**	7.1%	6.5%	7.6%	11.0%

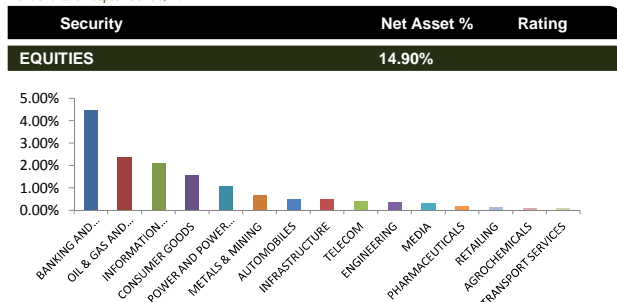
**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.56
ICICI Bank Ltd.	1.22
Reliance Industries Ltd.	1.20
ITC Ltd.	1.16
HDFC Bank Ltd.	0.92
HDFC Ltd.	0.82
Tata Consultancy Services Ltd.	0.57
Larsen & Toubro Ltd.	0.48
Coal India Ltd.	0.48
State Bank of India	0.47
Others	6.02

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### GOVERNMENT SECURITIES

8.15% GOI 2022	2.75
9.15% GOI 2024	2.33
8.33% GOI 2026	1.66
8.28% GOI 2027	1.31
7.83% GOI 2018	1.18
8.19% GOI 2020	0.66
<b>Total</b>	<b>9.89</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	8.45	AAA
HDFC Ltd.	7.43	AAA
Power Finance Corporation Ltd.	7.39	AAA
IndusInd Bank Ltd.	6.38	AA-
Export-Import Bank of India Ltd.	6.19	AAA
Tata Sons Ltd.	5.87	AAA
NABARD	4.47	AAA
Rural Electrification Corporation	2.72	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.48	AAA
Indian Railway Finance Corporation Ltd.	1.76	AAA
India Infrastructure Finance Company Ltd.	1.38	AAA
Power Grid Corporation of India Ltd.	1.11	AAA
Reliance Industries Ltd.	0.90	AAA
Tata Motors Ltd.	0.54	AAA
Ultratech Cement Ltd.	0.44	AAA
<b>Total</b>	<b>57.51</b>	

### CASH AND MONEY MARKETS\* 17.70%

### PORTFOLIO TOTAL 100.00%

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

# Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

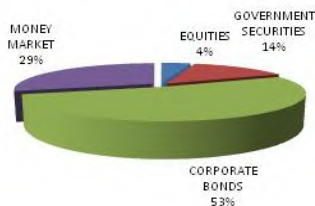
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

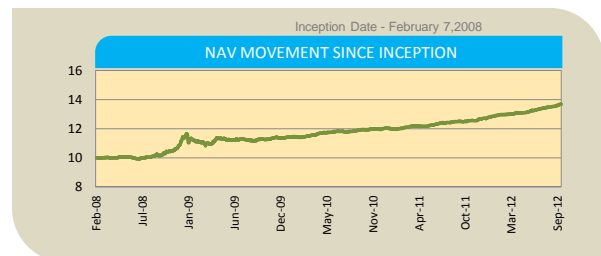
As on September 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.0%	6.7%	9.7%
Benchmark**	5.5%	6.9%	10.1%

**Note:** Past returns are not indicative of future performance.

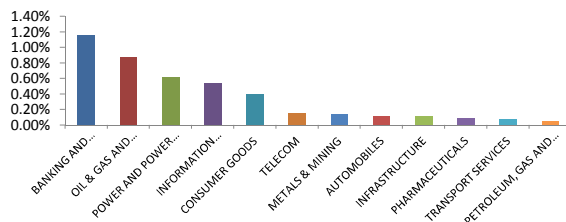
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>4.28%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.51
Infosys Ltd.	0.39
ITC Ltd.	0.36
ICICI Bank Ltd.	0.36
HDFC Ltd.	0.27
HDFC Bank Ltd.	0.19
Tata Consultancy Services Ltd.	0.15
NTPC Ltd.	0.15
Bharti Airtel Ltd.	0.15
Bharat Heavy Electricals Ltd.	0.15
Others	1.60

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### GOVERNMENT SECURITIES

8.28% GOI 2027	3.41
8.15% GOI 2022	3.38
8.79% GOI 2021	2.99
8.48% Maharashtra SDL 2020	1.49
8.19% GOI 2020	1.44
8.20% GOI 2025	0.97
7.17% GOI 2015	0.26
7.59% GOI 2016	0.11
10.71% GOI 2016	0.04
<b>Total</b>	<b>14.09</b>

### CORPORATE BONDS

Tata Sons Ltd.	7.98	AAA
HDFC Ltd.	7.05	AAA
LIC Housing Finance Ltd.	6.95	AAA
Power Finance Corporation Ltd.	5.51	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.74	AAA
IndusInd Bank Ltd.	4.53	AA-
Rural Electrification Corporation	3.46	AAA
Power Grid Corporation of India Ltd.	2.67	AAA
NABARD	1.96	AAA
Tata Motors Ltd.	1.31	AAA
India Infrastructure Finance Company Ltd.	1.01	AAA
MRF Ltd.	0.97	AAA
Reliance Industries Ltd.	0.90	AAA
Ultratech Cement Ltd.	0.77	AAA
Indian Railway Finance Corporation Ltd.	0.70	AAA
Gas Authority of India Ltd.	0.67	AAA
Export-Import Bank of India Ltd.	0.58	AAA
Hindustan Petroleum Corporation Ltd.	0.58	AAA
<b>Total</b>	<b>52.34</b>	

**CASH AND MONEY MARKETS\*** **29.29%**

**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

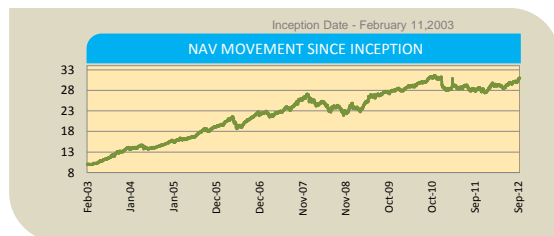
As on September 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	13.4%	6.4%	6.5%	11.4%
Benchmark**	10.1%	5.4%	7.0%	12.3%

**Note:** Past returns are not indicative of future performance.

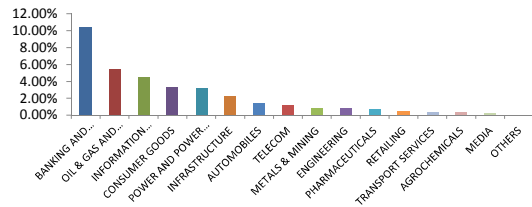
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

### NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>35.65%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.04
ITC Ltd.	2.76
Reliance Industries Ltd.	2.62
ICICI Bank Ltd.	2.45
HDFC Ltd.	2.10
HDFC Bank Ltd.	2.04
Larsen & Toubro Ltd.	1.56
Tata Consultancy Services Ltd.	1.44
State Bank of India	1.20
Bharti Airtel Ltd.	1.18
Others	15.26

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#### GOVERNMENT SECURITIES

7.83% GOI 2018	2.31
8.28% GOI 2027	1.80
8.79% GOI 2021	0.64
8.15% GOI 2022	0.44
8.13% GOI 2022	0.33
<b>Total</b>	<b>5.52</b>

#### CORPORATE BONDS

Power Finance Corporation Ltd.	7.75	AAA
Power Grid Corporation of India Ltd.	7.00	AAA
Reliance Industries Ltd.	5.52	AAA
HDFC Ltd.	5.30	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.57	AAA
Indian Railway Finance Corporation Ltd.	4.29	AAA
Tata Motors Ltd.	3.31	AAA
Ultratech Cement Ltd.	1.68	AAA
Tata Sons Ltd.	1.03	AAA
MRF Ltd.	1.01	AAA
LIC Housing Finance Ltd.	1.00	AAA
NABARD	0.95	AAA
Rural Electrification Corporation	0.77	AAA
Export-Import Bank of India Ltd.	0.61	AAA
<b>Total</b>	<b>44.79</b>	

**CASH AND MONEY MARKETS\*** **14.04%**

**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

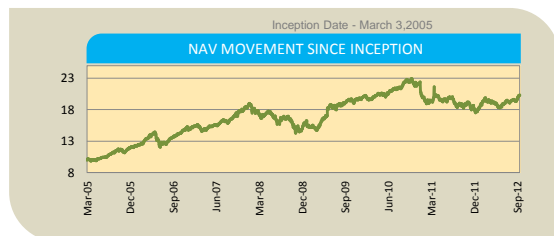
As on September 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	11.2%	5.7%	4.5%	9.9%
Benchmark**	10.4%	5.1%	6.1%	13.4%

**Note:** Past returns are not indicative of future performance.

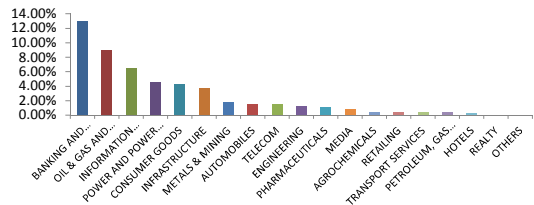
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

### NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>51.10%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.58
Reliance Industries Ltd.	3.78
ITC Ltd.	3.44
ICICI Bank Ltd.	3.39
HDFC Ltd.	2.54
Larsen & Toubro Ltd.	2.17
HDFC Bank Ltd.	2.06
Tata Consultancy Services Ltd.	1.92
State Bank of India	1.64
Bharti Airtel Ltd.	1.45
Others	24.13

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#### GOVERNMENT SECURITIES

8.15% GOI 2022	1.83
8.13% GOI 2022	1.19
8.79% GOI 2021	0.99
8.33% GOI 2026	0.88
8.95% Maharashtra SDL 2022	0.62
8.28% GOI 2027	0.49
8.97% GOI 2030	0.32
7.83% GOI 2018	0.11
6.80% Karnataka Sdl 2012	0.03
<b>Total</b>	<b>6.46</b>

#### CORPORATE BONDS

Power Finance Corporation Ltd.	6.04	AAA
HDFC Ltd.	5.70	AAA
Rural Electrification Corporation	5.70	AAA
Reliance Industries Ltd.	3.84	AAA
Power Grid Corporation of India Ltd.	3.73	AAA
Indian Railway Finance Corporation Ltd.	1.97	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.58	AAA
Indusind Bank Ltd.	1.54	AA-
National Capital Regional Planning Board	0.76	AAA
Ultratech Cement Ltd.	0.76	AAA
India Infrastructure Finance Company Ltd.	0.64	AAA
Export-Import Bank of India Ltd.	0.59	AAA
Tata Sons Ltd.	0.53	AAA
LIC Housing Finance Ltd.	0.32	AAA
NABARD	0.31	AAA
<b>Total</b>	<b>34.01</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>8.43%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



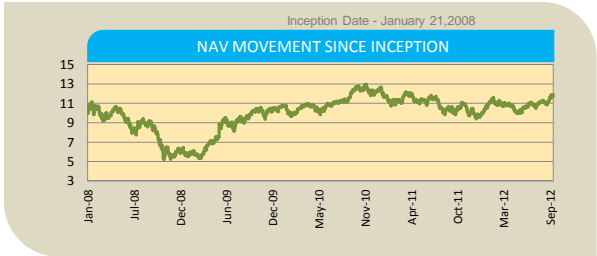
## Portfolio Return

As on September 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	3.8%	4.5%	16.0%
Benchmark**	3.3%	3.9%	15.4%

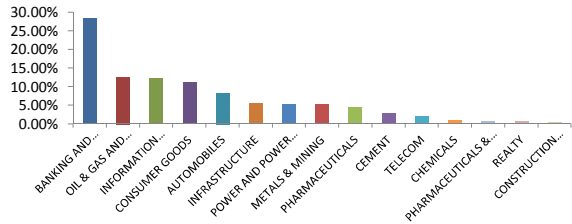
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
EQUITIES	99.34%	



TOP 10 EQUITY STOCKS AND OTHERS	
ITC Ltd.	8.24
Reliance Industries Ltd.	7.85
Infosys Ltd.	6.81
ICICI Bank Ltd.	6.81
HDFC Bank Ltd.	6.44
HDFC Ltd.	6.39
Larsen & Toubro Ltd.	4.82
Tata Consultancy Services Ltd.	3.50
State Bank of India	3.29
Hindustan Unilever Ltd.	2.95
Others	42.24

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CASH AND MONEY MARKETS*	0.66%
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PORTFOLIO TOTAL	100.00%
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

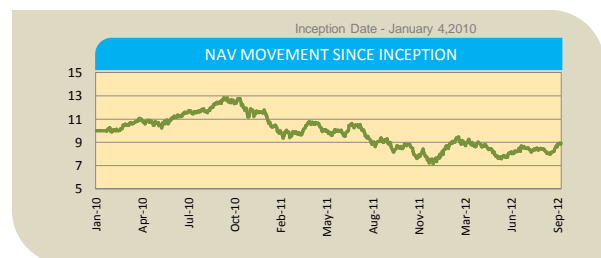
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-4.1%	0.9%
Benchmark**	-11.4%	-2.4%

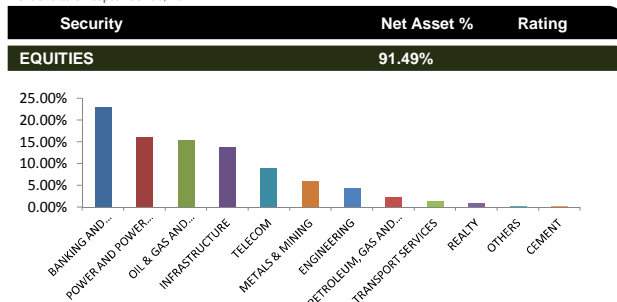
**Note:** Past returns are not indicative of future performance.

\*\*Benchmark return has been computed by applying benchmark weightages on CNX INFRASTRUCTURE

## NAV Movement



Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	7.95
Larsen & Toubro Ltd.	7.18
HDFC Ltd.	4.58
ICICI Bank Ltd.	4.43
Reliance Industries Ltd.	3.99
Tata Power Co. Ltd.	3.36
NTPC Ltd.	2.78
Power Grid Corporation of India Ltd.	2.73
Coal India Ltd.	2.69
HDFC Bank Ltd.	2.68
Others	49.12

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>8.51%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



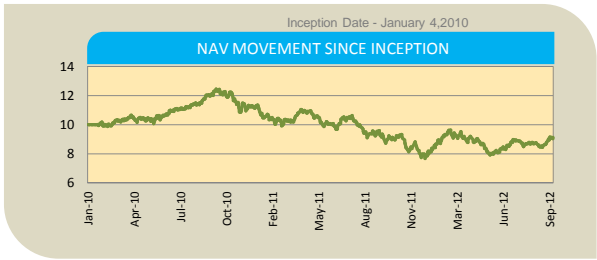
## Portfolio Return

As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-3.3%	-0.9%
Benchmark**	-9.6%	0.2%

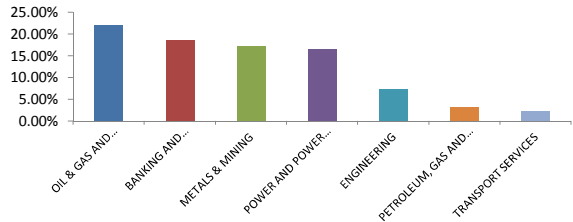
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark return has been computed by applying benchmark weightages on BSE PSU Index

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
EQUITIES	86.90%	



TOP 10 EQUITY STOCKS AND OTHERS	
Coal India Ltd.	9.14
Oil and Natural Gas Corporation Ltd.	8.35
NTPC Ltd.	6.99
State Bank of India	6.55
National Mineral Development Corporation Ltd.	5.17
Indian Oil Corporation Ltd.	4.50
Power Grid Corporation of India Ltd.	4.02
Gas Authority of India Ltd.	3.98
Bharat Electronics Ltd.	3.79
Engineers India Ltd.	3.48
Others	30.93

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CASH AND MONEY MARKETS*	13.10%
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PORTFOLIO TOTAL	100.00%
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

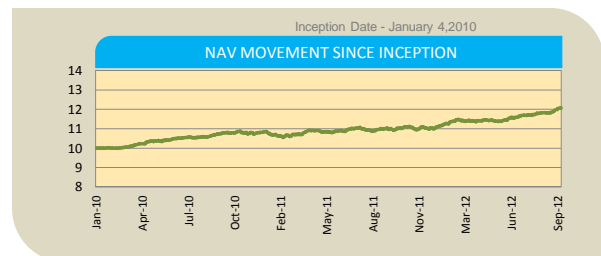
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.3%	10.1%
Benchmark**	6.8%	10.6%

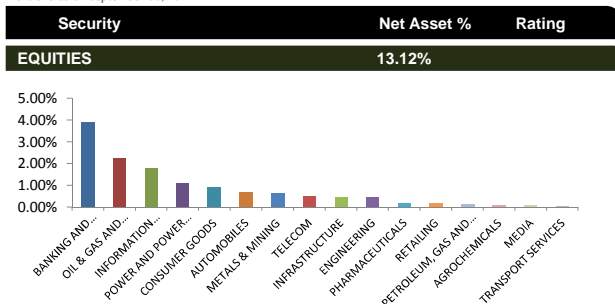
**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on September 30, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.05
Infosys Ltd.	1.04
ICICI Bank Ltd.	0.97
HDFC Ltd.	0.78
HDFC Bank Ltd.	0.76
Tata Consultancy Services Ltd.	0.72
ITC Ltd.	0.72
Bharti Airtel Ltd.	0.49
State Bank of India	0.42
Larsen & Toubro Ltd.	0.41
Others	5.76

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### GOVERNMENT SECURITIES

8.15% GOI 2022	5.44
7.83% GOI 2018	1.53
8.79% GOI 2021	1.28
8.28% GOI 2027	0.80
8.95% Maharashtra SDL 2022	0.63
6.20% Andhra Pradesh SDL 2013	0.61
8.48% Maharashtra SDL 2020	0.59
8.13% GOI 2022	0.43
<b>Total</b>	<b>11.31</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	7.63	AAA
Tata Sons Ltd.	6.36	AAA
NABARD	5.68	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.36	AAA
Power Grid Corporation of India Ltd.	4.70	AAA
India Infrastructure Finance Company Ltd.	4.54	AAA
Power Finance Corporation Ltd.	4.49	AAA
Gas Authority of India Ltd.	1.24	AAA
Hindustan Petroleum Corporation Ltd.	1.24	AAA
Reliance Capital Ltd.	1.24	AAA
Ultratech Cement Ltd.	1.23	AAA
Tata Motors Ltd.	0.77	AAA
Rural Electrification Corporation	0.64	AAA
Indian Railway Finance Corporation Ltd.	0.62	AAA
Indusind Bank Ltd.	0.62	AA-
Reliance Industries Ltd.	0.18	AAA
<b>Total</b>	<b>46.54</b>	

### CASH AND MONEY MARKETS\*

29.03%

### PORTFOLIO TOTAL

100.00%

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

# Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

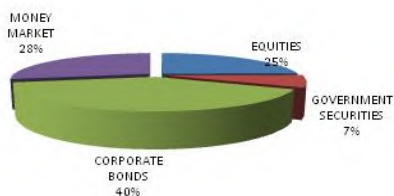
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

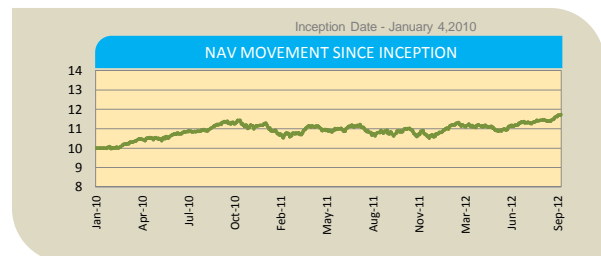
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.1%	8.8%
Benchmark**	6.9%	12.0%

**Note:** Past returns are not indicative of future performance.

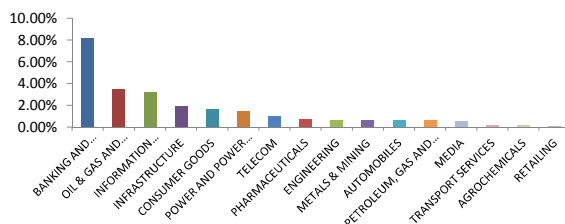
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>24.80%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	2.27
ICICI Bank Ltd.	2.07
Infosys Ltd.	2.03
ITC Ltd.	1.64
HDFC Bank Ltd.	1.63
HDFC Ltd.	1.43
Tata Consultancy Services Ltd.	1.18
Larsen & Toubro Ltd.	1.16
Bharti Airtel Ltd.	0.98
State Bank of India	0.97
Others	9.44

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### GOVERNMENT SECURITIES

8.33% GOI 2026	2.67
8.15% GOI 2022	1.77
8.28% GOI 2027	0.91
8.19% GOI 2020	0.88
8.48% Maharashtra SDL 2020	0.51
7.83% GOI 2018	0.35
8.13% GOI 2022	0.11
<b>Total</b>	<b>7.20</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	7.95	AAA
Tata Sons Ltd.	5.06	AAA
ACC Ltd.	4.92	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.57	AAA
Power Grid Corporation of India Ltd.	4.01	AAA
NABARD	2.87	AAA
HDFC Ltd.	2.86	AAA
Power Finance Corporation Ltd.	2.54	AAA
India Infrastructure Finance Company Ltd.	1.84	AAA
Reliance Capital Ltd.	1.06	AAA
Tata Motors Ltd.	0.87	AAA
Hindustan Petroleum Corporation Ltd.	0.70	AAA
IndusInd Bank Ltd.	0.35	AA-
Reliance Industries Ltd.	0.20	AAA
<b>Total</b>	<b>39.80</b>	

### CASH AND MONEY MARKETS\*

28.20%

### 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

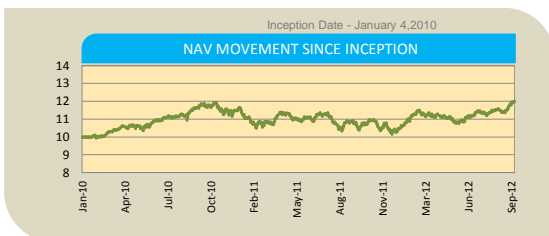
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.1%	13.0%
Benchmark**	6.3%	13.2%

**Note:** Past returns are not indicative of future performance.

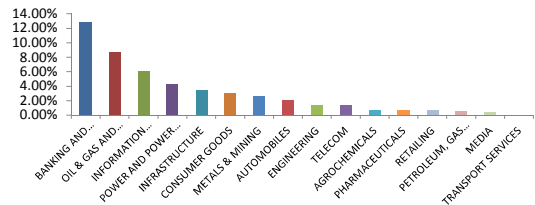
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

### NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>49.14%</b>	



#### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.83
Reliance Industries Ltd.	3.65
ICICI Bank Ltd.	3.08
HDFC Ltd.	2.54
Tata Consultancy Services Ltd.	2.26
Larsen & Toubro Ltd.	2.21
ITC Ltd.	2.12
HDFC Bank Ltd.	2.09
Oil and Natural Gas Corporation Ltd.	1.68
Bharti Airtel Ltd.	1.41
Others	24.27

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#### GOVERNMENT SECURITIES

8.19% GOI 2020	3.48
8.15% GOI 2022	2.71
7.83% GOI 2018	1.90
8.20% GOI 2025	1.05
8.28% GOI 2027	0.96
8.48% Maharashtra SDL 2020	0.04
<b>Total</b>	<b>10.14</b>

#### CORPORATE BONDS

LIC Housing Finance Ltd.	6.33	AAA
Tata Sons Ltd.	4.77	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.58	AAA
Power Finance Corporation Ltd.	3.59	AAA
HDFC Ltd.	2.32	AAA
NABARD	1.57	AAA
Gas Authority of India Ltd.	0.77	AAA
Reliance Capital Ltd.	0.77	AAA
Tata Motors Ltd.	0.48	AAA
Reliance Industries Ltd.	0.14	AAA
<b>Total</b>	<b>25.32</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>15.40%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

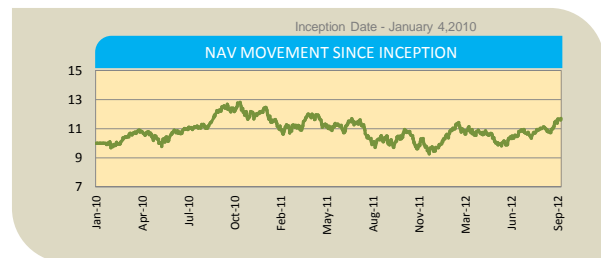
As on September 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.1%	15.9%
Benchmark**	5.0%	15.4%

**Note:** Past returns are not indicative of future performance.

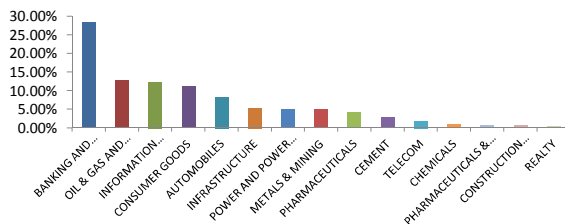
\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

## NAV Movement



Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>99.22%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	7.90
Reliance Industries Ltd.	7.87
ICICI Bank Ltd.	6.81
Infosys Ltd.	6.79
HDFC Ltd.	6.40
HDFC Bank Ltd.	6.36
Larsen & Toubro Ltd.	4.81
Tata Consultancy Services Ltd.	3.64
State Bank of India	3.19
Hindustan Unilever Ltd.	3.14
Others	42.31

[View Detailed Portfolio >>](#)
**CASH AND MONEY MARKETS\*** **0.78%**
**PORTFOLIO TOTAL** **100.00%**

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

# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.11</b>	
United Phosphorus Ltd. (New)	0.11	
<b>AUTOMOBILES</b>	<b>0.49</b>	
Mahindra & Mahindra Ltd.	0.31	
Bajaj Auto Ltd.	0.18	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>4.34</b>	
ICICI Bank Ltd.	1.08	
HDFC Bank Ltd.	0.86	
HDFC Ltd.	0.79	
State Bank of India	0.58	
Axis Bank Ltd.	0.25	
Federal Bank Ltd.	0.25	
Power Finance Corporation Ltd.	0.23	
Bank of Baroda	0.21	
Punjab National Bank	0.05	
Infrastructure Development Finance Co. Ltd.	0.04	
<b>CONSUMER GOODS</b>	<b>1.37</b>	
ITC Ltd.	1.08	
Hindustan Unilever Ltd.	0.29	
<b>ENGINEERING</b>	<b>0.37</b>	
Bharat Electronics Ltd.	0.22	
Engineers India Ltd.	0.15	
<b>INFORMATION TECHNOLOGY</b>	<b>1.90</b>	
Infosys Ltd.	1.28	
Tata Consultancy Services Ltd.	0.62	
<b>INFRASTRUCTURE</b>	<b>0.61</b>	
Larsen & Toubro Ltd.	0.55	
Unity Infraprojects Ltd.	0.05	
GMR Infrastructure Ltd.	0.01	
<b>MEDIA</b>	<b>0.25</b>	
Zee Entertainment Enterprises Ltd.	0.14	
Jagran Prakashan Ltd.	0.11	
<b>METALS &amp; MINING</b>	<b>0.55</b>	
Coal India Ltd.	0.28	
Jindal Steel and Power Ltd.	0.27	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.51</b>	
Reliance Industries Ltd.	1.25	
Oil and Natural Gas Corporation Ltd.	0.42	
Gas Authority of India Ltd.	0.25	
Indraprastha Gas Ltd.	0.20	
Maharashtra Seamless Ltd.	0.16	
Indian Oil Corporation Ltd.	0.15	
Oil India Ltd.	0.08	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.08</b>	
Hindustan Petroleum Corporation Ltd.	0.08	
<b>PHARMACEUTICALS</b>	<b>0.64</b>	
Sun Pharmaceuticals Industries Ltd.	0.24	
Cipla Ltd.	0.23	
Glenmark Pharmaceuticals Ltd.	0.17	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.39</b>	
NTPC Ltd.	0.41	
Power Grid Corporation of India Ltd.	0.36	
Tata Power Co. Ltd.	0.30	
NHPC	0.17	
Bharat Heavy Electricals Ltd.	0.15	
<b>RETAILING</b>	<b>0.13</b>	
Pantaloon Retail (India) Ltd.	0.13	
<b>TELECOM</b>	<b>0.52</b>	
Bharti Airtel Ltd.	0.52	
<b>TRANSPORT SERVICES</b>	<b>0.08</b>	
Container Corporation Of India Ltd.	0.08	
<b>Total</b>	<b>15.34</b>	

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>0.11</b>	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.04	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>1.17</b>	
ICICI Bank Ltd.	0.28	
HDFC Bank Ltd.	0.26	
HDFC Ltd.	0.25	
Bank of Baroda	0.16	
State Bank of India	0.14	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.03	
<b>CONSUMER GOODS</b>	<b>0.30</b>	
ITC Ltd.	0.29	
Hindustan Unilever Ltd.	0.01	
<b>ENGINEERING</b>	<b>0.01</b>	
Bharat Electronics Ltd.	0.01	
<b>INFORMATION TECHNOLOGY</b>	<b>0.48</b>	
Infosys Ltd.	0.34	
Tata Consultancy Services Ltd.	0.14	
<b>INFRASTRUCTURE</b>	<b>0.10</b>	
Larsen & Toubro Ltd.	0.10	
<b>METALS &amp; MINING</b>	<b>0.11</b>	
Coal India Ltd.	0.11	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>0.76</b>	
Reliance Industries Ltd.	0.43	
Oil and Natural Gas Corporation Ltd.	0.11	
Gas Authority of India Ltd.	0.10	
Indraprastha Gas Ltd.	0.05	
Oil India Ltd.	0.04	
Maharashtra Seamless Ltd.	0.03	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.05</b>	
Hindustan Petroleum Corporation Ltd.	0.05	
<b>PHARMACEUTICALS</b>	<b>0.07</b>	
Cipla Ltd.	0.05	
Sun Pharmaceuticals Industries Ltd.	0.02	
<b>POWER AND POWER EQUIPMENT</b>	<b>0.51</b>	
Bharat Heavy Electricals Ltd.	0.13	
NTPC Ltd.	0.13	
NHPC	0.11	
Power Grid Corporation of India Ltd.	0.08	
Tata Power Co. Ltd.	0.06	
<b>TELECOM</b>	<b>0.15</b>	
Bharti Airtel Ltd.	0.15	
<b>TRANSPORT SERVICES</b>	<b>0.04</b>	
Container Corporation Of India Ltd.	0.04	
<b>Total</b>	<b>3.86</b>	

## Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.32</b>	
United Phosphorus Ltd. (New)	0.32	
<b>AUTOMOBILES</b>	<b>1.24</b>	
Mahindra & Mahindra Ltd.	0.63	
Bajaj Auto Ltd.	0.39	
Maruti Suzuki India Ltd.	0.22	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>10.41</b>	
ICICI Bank Ltd.	2.29	
HDFC Ltd.	2.05	
HDFC Bank Ltd.	1.92	
State Bank of India	1.05	
Axis Bank Ltd.	0.64	
Bank of Baroda	0.47	
Power Finance Corporation Ltd.	0.45	
Federal Bank Ltd.	0.42	
Punjab National Bank	0.35	
Oriental Bank of Commerce Ltd.	0.25	
Indian Bank	0.22	
Infrastructure Development Finance Co. Ltd.	0.15	
Rural Electrification Corporation	0.15	
<b>CONSUMER GOODS</b>	<b>2.74</b>	
ITC Ltd.	2.22	
Hindustan Unilever Ltd.	0.52	
<b>ENGINEERING</b>	<b>0.75</b>	
Bharat Electronics Ltd.	0.39	
Engineers India Ltd.	0.36	
<b>HOTELS</b>	<b>0.18</b>	
Indian Hotels Co. Ltd.	0.18	
<b>INFORMATION TECHNOLOGY</b>	<b>4.32</b>	
Infosys Ltd.	2.85	
Tata Consultancy Services Ltd.	1.42	
Mphasis Ltd.	0.05	
<b>INFRASTRUCTURE</b>	<b>2.10</b>	
Larsen & Toubro Ltd.	1.39	
NCC Ltd.	0.27	
JaiPrakash Associates Ltd.	0.23	
IVRCL Ltd.	0.11	
Sintex Industries Ltd.	0.10	
<b>MEDIA</b>	<b>0.30</b>	
Jagran Prakashan Ltd.	0.23	
Zee Entertainment Enterprises Ltd.	0.07	
<b>METALS &amp; MINING</b>	<b>0.84</b>	
Jindal Steel and Power Ltd.	0.41	
Coal India Ltd.	0.38	
National Mineral Development Corporation Ltd.	0.05	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>4.99</b>	
Reliance Industries Ltd.	2.50	
Oil and Natural Gas Corporation Ltd.	0.88	
Maharashtra Seamless Ltd.	0.53	
Indraprastha Gas Ltd.	0.38	
Gas Authority of India Ltd.	0.28	
Oil India Ltd.	0.23	
Indian Oil Corporation Ltd.	0.19	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.05</b>	
Hindustan Petroleum Corporation Ltd.	0.05	
<b>PHARMACEUTICALS</b>	<b>0.78</b>	
Cipla Ltd.	0.39	
Sun Pharmaceuticals Industries Ltd.	0.20	
Glenmark Pharmaceuticals Ltd.	0.19	
<b>POWER AND POWER EQUIPMENT</b>	<b>3.10</b>	
NTPC Ltd.	0.85	
Bharat Heavy Electricals Ltd.	0.73	
Tata Power Co. Ltd.	0.71	

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.39	
NHPC	0.36	
EMCO Ltd.	0.03	
Suzlon Energy Ltd.	0.03	
<b>RETAILING</b>	<b>0.28</b>	
Pantaloon Retail (India) Ltd.	0.28	
<b>TELECOM</b>	<b>1.00</b>	
Bharti Airtel Ltd.	1.00	
<b>TRANSPORT SERVICES</b>	<b>0.34</b>	
Container Corporation Of India Ltd.	0.34	
<b>Total</b>	<b>33.75</b>	

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.42</b>	
United Phosphorus Ltd. (New)	0.42	
<b>AUTOMOBILES</b>	<b>2.02</b>	
Mahindra & Mahindra Ltd.	0.93	
Hero MotoCorp Ltd.	0.69	
Maruti Suzuki India Ltd.	0.40	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>18.73</b>	
ICICI Bank Ltd.	5.28	
HDFC Bank Ltd.	3.60	
HDFC Ltd.	3.46	
State Bank of India	2.21	
Federal Bank Ltd.	0.89	
Bank of Baroda	0.86	
Axis Bank Ltd.	0.73	
Rural Electrification Corporation	0.67	
Punjab National Bank	0.45	
Oriental Bank of Commerce Ltd.	0.33	
Indian Bank	0.25	
<b>CONSUMER GOODS</b>	<b>5.88</b>	
ITC Ltd.	4.85	
Hindustan Unilever Ltd.	1.03	
<b>ENGINEERING</b>	<b>1.01</b>	
Bharat Electronics Ltd.	1.01	
<b>HOTELS</b>	<b>0.22</b>	
Indian Hotels Co. Ltd.	0.22	
<b>INFORMATION TECHNOLOGY</b>	<b>8.31</b>	
Infosys Ltd.	5.36	
Tata Consultancy Services Ltd.	2.77	
Mphasis Ltd.	0.16	
Subex Ltd.	0.02	
<b>INFRASTRUCTURE</b>	<b>3.91</b>	
Larsen & Toubro Ltd.	2.67	
GMR Infrastructure Ltd.	0.39	
IVRCL Ltd.	0.36	
JaiPrakash Associates Ltd.	0.29	
NCC Ltd.	0.15	
Sintex Industries Ltd.	0.05	
<b>MEDIA</b>	<b>0.27</b>	
Zee Entertainment Enterprises Ltd.	0.27	
<b>METALS &amp; MINING</b>	<b>1.98</b>	
Coal India Ltd.	1.04	
Jindal Steel and Power Ltd.	0.94	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>11.34</b>	
Reliance Industries Ltd.	5.49	
Oil and Natural Gas Corporation Ltd.	1.72	
Gas Authority of India Ltd.	1.13	
Maharashtra Seamless Ltd.	0.98	
Indraprastha Gas Ltd.	0.87	
Indian Oil Corporation Ltd.	0.69	
Oil India Ltd.	0.26	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.19	
Global Vectra Helicorp Ltd.	0.01	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.17</b>	
Hindustan Petroleum Corporation Ltd.	0.17	
<b>PHARMACEUTICALS</b>	<b>2.16</b>	
Sun Pharmaceuticals Industries Ltd.	1.02	
Cipla Ltd.	0.68	
Glenmark Pharmaceuticals Ltd.	0.46	
<b>POWER AND POWER EQUIPMENT</b>	<b>7.00</b>	
NTPC Ltd.	1.94	
Tata Power Co. Ltd.	1.64	
Bharat Heavy Electricals Ltd.	1.06	
NHPC	0.99	

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.86	
Kalpataru Power Transmission Ltd.	0.17	
Crompton Greaves Ltd.	0.13	
Suzlon Energy Ltd.	0.13	
EMCO Ltd.	0.07	
BGR Energy Systems Ltd.	0.01	
<b>REALTY</b>	<b>0.10</b>	
Housing Development & Infrastructure Ltd.	0.10	
<b>RETAILING</b>	<b>0.53</b>	
Pantaloon Retail (India) Ltd.	0.53	
<b>TELECOM</b>	<b>2.23</b>	
Bharti Airtel Ltd.	2.12	
Reliance Communications Ltd.	0.11	
<b>TRANSPORT SERVICES</b>	<b>0.79</b>	
Container Corporation Of India Ltd.	0.79	

<b>Total</b>	<b>67.08</b>
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# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIJENHANCER122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.60</b>	
United Phosphorus Ltd. (New)	0.60	
<b>AUTOMOBILES</b>	<b>2.53</b>	
Mahindra & Mahindra Ltd.	1.28	
Bajaj Auto Ltd.	0.77	
Maruti Suzuki India Ltd.	0.48	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>22.40</b>	
ICICI Bank Ltd.	5.86	
HDFC Ltd.	4.96	
HDFC Bank Ltd.	3.30	
State Bank of India	2.94	
Federal Bank Ltd.	1.44	
Bank of Baroda	1.02	
Axis Bank Ltd.	0.88	
Power Finance Corporation Ltd.	0.77	
Indian Bank	0.57	
Punjab National Bank	0.51	
Infrastructure Development Finance Co. Ltd.	0.08	
Rural Electrification Corporation	0.07	
<b>CONSUMER GOODS</b>	<b>6.77</b>	
ITC Ltd.	5.47	
Hindustan Unilever Ltd.	1.30	
<b>ENGINEERING</b>	<b>3.11</b>	
Bharat Electronics Ltd.	1.76	
Engineers India Ltd.	1.35	
<b>HOTELS</b>	<b>0.10</b>	
Indian Hotels Co. Ltd.	0.10	
<b>INFORMATION TECHNOLOGY</b>	<b>11.50</b>	
Infosys Ltd.	7.19	
Tata Consultancy Services Ltd.	4.00	
Subex Ltd.	0.31	
<b>INFRASTRUCTURE</b>	<b>8.61</b>	
Larsen & Toubro Ltd.	4.23	
Unity Infraprojects Ltd.	1.24	
NCC Ltd.	0.98	
IVRCL Ltd.	0.54	
Oberoi Realty Ltd	0.54	
GMR Infrastructure Ltd.	0.45	
JaiPrakash Associates Ltd.	0.37	
Hindustan Construction Co. Ltd.	0.26	
<b>MEDIA</b>	<b>1.48</b>	
Jagran Prakashan Ltd.	1.16	
Zee Entertainment Enterprises Ltd.	0.32	
<b>METALS &amp; MINING</b>	<b>4.34</b>	
Jindal Steel and Power Ltd.	2.00	
Coal India Ltd.	1.26	
National Mineral Development Corporation Ltd.	1.04	
Steel Authority of India Ltd.	0.04	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>14.85</b>	
Reliance Industries Ltd.	5.45	
Oil and Natural Gas Corporation Ltd.	2.56	
Maharashtra Seamless Ltd.	1.44	
Indian Oil Corporation Ltd.	1.16	
Indraprastha Gas Ltd.	1.14	
Gujarat Gas Co. Ltd.	0.82	
Gas Authority of India Ltd.	0.81	
Oil India Ltd.	0.78	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.69	
<b>OTHERS</b>	<b>0.08</b>	
Ashoka Buildcon Ltd	0.08	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.94</b>	
Hindustan Petroleum Corporation Ltd.	0.94	
<b>PHARMACEUTICALS</b>	<b>1.00</b>	
Cipla Ltd.	0.78	
Glenmark Pharmaceuticals Ltd.	0.22	
<b>POWER AND POWER EQUIPMENT</b>	<b>8.32</b>	

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
NTPC Ltd.	1.81	
Tata Power Co. Ltd.	1.65	
Power Grid Corporation of India Ltd.	1.48	
NHPC	1.25	
Bharat Heavy Electricals Ltd.	0.94	
Kalpataru Power Transmission Ltd.	0.69	
BGR Energy Systems Ltd.	0.42	
Suzlon Energy Ltd.	0.08	
<b>REALTY</b>	<b>0.30</b>	
Housing Development & Infrastructure Ltd.	0.30	
<b>RETAILING</b>	<b>0.68</b>	
Pantaloon Retail (India) Ltd.	0.68	
<b>TELECOM</b>	<b>2.75</b>	
Bharti Airtel Ltd.	2.75	
<b>TRANSPORT SERVICES</b>	<b>1.04</b>	
Container Corporation Of India Ltd.	1.04	

<b>Total</b>	<b>91.40</b>
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# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>8.16</b>	
Tata Motors Ltd.	2.47	
Mahindra & Mahindra Ltd.	2.23	
Bajaj Auto Ltd.	1.41	
Maruti Suzuki India Ltd.	1.06	
Hero MotoCorp Ltd.	0.99	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>28.34</b>	
ICICI Bank Ltd.	6.90	
HDFC Ltd.	6.36	
HDFC Bank Ltd.	6.33	
State Bank of India	3.33	
Axis Bank Ltd.	1.67	
Kotak Mahindra Bank Ltd.	1.36	
Infrastructure Development Finance Co. Ltd.	0.96	
Bank of Baroda	0.81	
Punjab National Bank	0.62	
<b>CEMENT</b>	<b>2.73</b>	
Grasim Industries Ltd.	1.03	
Ambuja Cements Ltd.	0.89	
ACC Ltd.	0.81	
<b>CHEMICALS</b>	<b>0.98</b>	
Asian Paints Ltd.	0.98	
<b>CONSTRUCTION MATERIALS</b>	<b>0.51</b>	
Ultratech Cement Ltd.	0.51	
<b>CONSUMER GOODS</b>	<b>11.06</b>	
ITC Ltd.	8.02	
Hindustan Unilever Ltd.	3.04	
<b>INFORMATION TECHNOLOGY</b>	<b>12.23</b>	
Infosys Ltd.	6.72	
Tata Consultancy Services Ltd.	3.67	
Wipro Ltd.	1.11	
HCL Technologies Ltd.	0.73	
<b>INFRASTRUCTURE</b>	<b>5.41</b>	
Larsen & Toubro Ltd.	4.84	
JaiPrakash Associates Ltd.	0.57	
<b>METALS &amp; MINING</b>	<b>4.93</b>	
Tata Steel Ltd.	1.45	
Coal India Ltd.	1.26	
Hindalco Industries Ltd.	0.93	
Jindal Steel and Power Ltd.	0.93	
Sesa Goa Ltd.	0.36	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>12.86</b>	
Reliance Industries Ltd.	7.92	
Oil and Natural Gas Corporation Ltd.	2.68	
Gas Authority of India Ltd.	1.02	
Cairn India Ltd.	0.69	
Bharat Petroleum Corporation Ltd.	0.55	
<b>PHARMACEUTICALS</b>	<b>4.22</b>	
Sun Pharmaceuticals Industries Ltd.	1.53	
Dr Reddys Laboratories Ltd.	1.21	
Cipla Ltd.	1.03	
Ranbaxy Laboratories Ltd.	0.45	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.45</b>	
Lupin Ltd.	0.45	
<b>POWER AND POWER EQUIPMENT</b>	<b>5.24</b>	
NTPC Ltd.	1.28	
Bharat Heavy Electricals Ltd.	1.15	
Tata Power Co. Ltd.	1.04	
Power Grid Corporation of India Ltd.	0.91	
Reliance Infrastructure Ltd.	0.45	
Siemens Ltd.	0.41	
<b>REALTY</b>	<b>0.50</b>	
DLF Ltd.	0.50	
<b>TELECOM</b>	<b>1.85</b>	
Bharti Airtel Ltd.	1.85	
<b>Total</b>	<b>99.47</b>	

# Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>18.99</b>	
State Bank of India	6.77	
Bank of Baroda	2.91	
Power Finance Corporation Ltd.	2.52	
Indian Bank	2.27	
Punjab National Bank	2.19	
Oriental Bank of Commerce Ltd.	1.68	
Rural Electrification Corporation	0.65	
<b>ENGINEERING</b>	<b>7.42</b>	
Bharat Electronics Ltd.	3.85	
Engineers India Ltd.	3.57	
<b>METALS &amp; MINING</b>	<b>16.81</b>	
Coal India Ltd.	9.21	
National Mineral Development Corporation Ltd.	5.31	
Steel Authority of India Ltd.	1.80	
MOIL Ltd.	0.49	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>23.02</b>	
Oil and Natural Gas Corporation Ltd.	8.19	
Indian Oil Corporation Ltd.	4.45	
Gas Authority of India Ltd.	4.41	
Oil India Ltd.	3.11	
Indraprastha Gas Ltd.	2.86	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>3.09</b>	
Hindustan Petroleum Corporation Ltd.	3.09	
<b>POWER AND POWER EQUIPMENT</b>	<b>16.21</b>	
NTPC Ltd.	6.81	
Power Grid Corporation of India Ltd.	3.53	
Bharat Heavy Electricals Ltd.	3.16	
NHPC	2.71	
<b>TRANSPORT SERVICES</b>	<b>2.21</b>	
Container Corporation Of India Ltd.	2.21	
<b>Total</b>	<b>87.75</b>	



## Life Unit Linked

Portfolio as on September 30, 2012

## INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>19.02</b>	
ICICI Bank Ltd.	3.87	
HDFC Ltd.	2.72	
State Bank of India	2.56	
HDFC Bank Ltd.	2.38	
Axis Bank Ltd.	1.48	
Power Finance Corporation Ltd.	1.24	
Punjab National Bank	1.20	
Rural Electrification Corporation	1.08	
Federal Bank Ltd.	1.03	
Bank of Baroda	0.75	
Indian Bank	0.35	
Infrastructure Development Finance Co. Ltd.	0.34	
Oriental Bank of Commerce Ltd.	0.02	
<b>ENGINEERING</b>	<b>4.37</b>	
Bharat Electronics Ltd.	2.42	
Engineers India Ltd.	1.95	
<b>INFRASTRUCTURE</b>	<b>15.64</b>	
Larsen & Toubro Ltd.	7.53	
Unity Infraprojects Ltd.	2.14	
IVRCL Ltd.	1.43	
NCC Ltd.	1.12	
GMR Infrastructure Ltd.	1.07	
Oberoi Realty Ltd	0.82	
JaiPrakash Associates Ltd.	0.79	
Sintex Industries Ltd.	0.63	
Hindustan Construction Co. Ltd.	0.11	
<b>METALS &amp; MINING</b>	<b>6.48</b>	
Coal India Ltd.	2.83	
Jindal Steel and Power Ltd.	1.55	
National Mineral Development Corporation Ltd.	1.36	
Steel Authority of India Ltd.	0.74	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>15.69</b>	
Reliance Industries Ltd.	4.39	
Indian Oil Corporation Ltd.	1.85	
Maharashtra Seamless Ltd.	1.77	
Oil and Natural Gas Corporation Ltd.	1.74	
Gujarat Gas Co. Ltd.	1.45	
Gas Authority of India Ltd.	1.37	
Indraprastha Gas Ltd.	1.28	
Oil India Ltd.	0.99	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.85	
<b>OTHERS</b>	<b>0.91</b>	
Ashoka Buildcon Ltd	0.91	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>2.49</b>	
Hindustan Petroleum Corporation Ltd.	2.49	
<b>POWER AND POWER EQUIPMENT</b>	<b>15.82</b>	
NTPC Ltd.	3.50	
Power Grid Corporation of India Ltd.	2.93	
Tata Power Co. Ltd.	2.61	
Kalpataru Power Transmission Ltd.	1.55	
NHPC	1.53	
BGR Energy Systems Ltd.	1.27	
Crompton Greaves Ltd.	1.08	
Bharat Heavy Electricals Ltd.	0.89	
EMCO Ltd.	0.31	
Suzlon Energy Ltd.	0.15	
<b>REALTY</b>	<b>0.57</b>	
Housing Development & Infrastructure Ltd.	0.57	
<b>TELECOM</b>	<b>8.83</b>	
Bharti Airtel Ltd.	7.94	
Reliance Communications Ltd.	0.89	
<b>TRANSPORT SERVICES</b>	<b>1.00</b>	
Container Corporation Of India Ltd.	1.00	

Total

90.82

## Life Unit Linked

Portfolio as on September 30, 2012

## WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>2.91</b>	
Tata Motors Ltd.	0.95	
Mahindra & Mahindra Ltd.	0.80	
Maruti Suzuki India Ltd.	0.42	
Bajaj Auto Ltd.	0.38	
Hero MotoCorp Ltd.	0.36	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>10.94</b>	
ICICI Bank Ltd.	3.04	
HDFC Bank Ltd.	2.49	
HDFC Ltd.	2.05	
State Bank of India	1.30	
Axis Bank Ltd.	0.68	
Kotak Mahindra Bank Ltd.	0.48	
Bank of Baroda	0.33	
Infrastructure Development Finance Co. Ltd.	0.31	
Punjab National Bank	0.26	
<b>CEMENT</b>	<b>1.00</b>	
Ambuja Cements Ltd.	0.38	
ACC Ltd.	0.34	
Grasim Industries Ltd.	0.28	
<b>CHEMICALS</b>	<b>0.16</b>	
Asian Paints Ltd.	0.16	
<b>CONSUMER GOODS</b>	<b>4.60</b>	
ITC Ltd.	3.27	
Hindustan Unilever Ltd.	1.33	
<b>INFORMATION TECHNOLOGY</b>	<b>5.24</b>	
Infosys Ltd.	3.16	
Tata Consultancy Services Ltd.	1.40	
Wipro Ltd.	0.40	
HCL Technologies Ltd.	0.28	
<b>INFRASTRUCTURE</b>	<b>2.41</b>	
Larsen & Toubro Ltd.	2.19	
JaiPrakash Associates Ltd.	0.22	
<b>METALS &amp; MINING</b>	<b>1.48</b>	
Tata Steel Ltd.	0.54	
Hindalco Industries Ltd.	0.32	
Jindal Steel and Power Ltd.	0.30	
Coal India Ltd.	0.17	
Sesa Goa Ltd.	0.15	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>5.52</b>	
Reliance Industries Ltd.	3.70	
Oil and Natural Gas Corporation Ltd.	0.96	
Gas Authority of India Ltd.	0.40	
Cairn India Ltd.	0.27	
Bharat Petroleum Corporation Ltd.	0.19	
<b>PHARMACEUTICALS</b>	<b>1.63</b>	
Sun Pharmaceuticals Industries Ltd.	0.61	
Cipla Ltd.	0.45	
Dr Reddys Laboratories Ltd.	0.40	
Ranbaxy Laboratories Ltd.	0.17	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.39</b>	
Bharat Heavy Electricals Ltd.	0.44	
Tata Power Co. Ltd.	0.41	
NTPC Ltd.	0.21	
Reliance Infrastructure Ltd.	0.16	
Siemens Ltd.	0.11	
Power Grid Corporation of India Ltd.	0.06	
<b>REALTY</b>	<b>0.18</b>	
DLF Ltd.	0.18	
<b>TELECOM</b>	<b>0.72</b>	
Bharti Airtel Ltd.	0.72	

Total

38.18

## Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.79</b>	
United Phosphorus Ltd. (New)	0.79	
<b>AUTOMOBILES</b>	<b>3.26</b>	
Mahindra & Mahindra Ltd.	1.36	
Bajaj Auto Ltd.	0.81	
Maruti Suzuki India Ltd.	0.67	
Hero MotoCorp Ltd.	0.42	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>22.83</b>	
ICICI Bank Ltd.	5.83	
HDFC Ltd.	4.79	
HDFC Bank Ltd.	3.21	
State Bank of India	2.96	
Federal Bank Ltd.	1.33	
Axis Bank Ltd.	1.14	
Bank of Baroda	1.11	
Power Finance Corporation Ltd.	0.99	
Punjab National Bank	0.72	
Indian Bank	0.57	
Infrastructure Development Finance Co. Ltd.	0.16	
Rural Electrification Corporation	0.02	
<b>CONSUMER GOODS</b>	<b>5.93</b>	
ITC Ltd.	4.84	
Hindustan Unilever Ltd.	1.09	
<b>ENGINEERING</b>	<b>2.99</b>	
Bharat Electronics Ltd.	1.69	
Engineers India Ltd.	1.30	
<b>INFORMATION TECHNOLOGY</b>	<b>11.10</b>	
Infosys Ltd.	7.04	
Tata Consultancy Services Ltd.	4.06	
<b>INFRASTRUCTURE</b>	<b>6.20</b>	
Larsen & Toubro Ltd.	3.69	
Unity Infraprojects Ltd.	1.05	
NCC Ltd.	0.96	
IVRCL Ltd.	0.36	
JaiPrakash Associates Ltd.	0.14	
<b>MEDIA</b>	<b>1.52</b>	
Jagran Prakashan Ltd.	1.24	
Zee Entertainment Enterprises Ltd.	0.28	
<b>METALS &amp; MINING</b>	<b>4.42</b>	
Jindal Steel and Power Ltd.	1.99	
Coal India Ltd.	1.33	
National Mineral Development Corporation Ltd.	1.09	
Steel Authority of India Ltd.	0.01	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>14.07</b>	
Reliance Industries Ltd.	5.47	
Oil and Natural Gas Corporation Ltd.	2.37	
Indraprastha Gas Ltd.	1.46	
Maharashtra Seamless Ltd.	1.20	
Indian Oil Corporation Ltd.	1.08	
Gujarat Gas Co. Ltd.	0.82	
Gas Authority of India Ltd.	0.77	
Oil India Ltd.	0.76	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.14	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.61</b>	
Hindustan Petroleum Corporation Ltd.	0.61	
<b>PHARMACEUTICALS</b>	<b>1.00</b>	
Cipla Ltd.	0.95	
Glenmark Pharmaceuticals Ltd.	0.05	
<b>POWER AND POWER EQUIPMENT</b>	<b>8.21</b>	
NTPC Ltd.	1.80	
Tata Power Co. Ltd.	1.67	
Power Grid Corporation of India Ltd.	1.64	
Bharat Heavy Electricals Ltd.	1.24	
NHPC	1.15	
Kalpataru Power Transmission Ltd.	0.71	
<b>RETAILING</b>	<b>0.80</b>	

Security	Net Asset %	Rating
Pantaloon Retail (India) Ltd.	0.80	
<b>TELECOM</b>	<b>2.82</b>	
Bharti Airtel Ltd.	2.82	
<b>TRANSPORT SERVICES</b>	<b>0.91</b>	
Container Corporation Of India Ltd.	0.91	

**Total** **87.46**

## Life Unit Linked

Portfolio as on September 30, 2012

**PROTECTOR FUND-II**

ULIF02108/01/2010LIIPROTE-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.09</b>	
United Phosphorus Ltd. (New)	0.09	
<b>AUTOMOBILES</b>	<b>0.59</b>	
Mahindra & Mahindra Ltd.	0.34	
Bajaj Auto Ltd.	0.16	
Maruti Suzuki India Ltd.	0.09	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>4.06</b>	
ICICI Bank Ltd.	1.01	
HDFC Bank Ltd.	0.81	
HDFC Ltd.	0.79	
State Bank of India	0.42	
Bank of Baroda	0.24	
Federal Bank Ltd.	0.24	
Axis Bank Ltd.	0.22	
Punjab National Bank	0.13	
Power Finance Corporation Ltd.	0.12	
Indian Bank	0.04	
Oriental Bank of Commerce Ltd.	0.04	
<b>CONSUMER GOODS</b>	<b>0.96</b>	
ITC Ltd.	0.83	
Hindustan Unilever Ltd.	0.13	
<b>ENGINEERING</b>	<b>0.52</b>	
Bharat Electronics Ltd.	0.26	
Engineers India Ltd.	0.26	
<b>INFORMATION TECHNOLOGY</b>	<b>1.79</b>	
Infosys Ltd.	1.22	
Tata Consultancy Services Ltd.	0.57	
<b>INFRASTRUCTURE</b>	<b>0.52</b>	
Larsen & Toubro Ltd.	0.50	
JaiPrakash Associates Ltd.	0.01	
NCC Ltd.	0.01	
<b>MEDIA</b>	<b>0.04</b>	
Jagran Prakashan Ltd.	0.04	
<b>METALS &amp; MINING</b>	<b>0.62</b>	
Coal India Ltd.	0.38	
Jindal Steel and Power Ltd.	0.24	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.56</b>	
Reliance Industries Ltd.	1.20	
Oil and Natural Gas Corporation Ltd.	0.41	
Indraprastha Gas Ltd.	0.23	
Oil India Ltd.	0.22	
Gas Authority of India Ltd.	0.20	
Indian Oil Corporation Ltd.	0.15	
Maharashtra Seamless Ltd.	0.14	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.10</b>	
Hindustan Petroleum Corporation Ltd.	0.10	
<b>PHARMACEUTICALS</b>	<b>0.21</b>	
Cipla Ltd.	0.19	
Sun Pharmaceuticals Industries Ltd.	0.02	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.11</b>	
Tata Power Co. Ltd.	0.34	
NTPC Ltd.	0.28	
NHPC	0.21	
Power Grid Corporation of India Ltd.	0.21	
Bharat Heavy Electricals Ltd.	0.07	
<b>RETAILING</b>	<b>0.14</b>	
Pantaloon Retail (India) Ltd.	0.14	
<b>TELECOM</b>	<b>0.47</b>	
Bharti Airtel Ltd.	0.47	
<b>TRANSPORT SERVICES</b>	<b>0.01</b>	
Container Corporation Of India Ltd.	0.01	

**Total****13.79**

## Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.33</b>	
United Phosphorus Ltd. (New)	0.33	
<b>AUTOMOBILES</b>	<b>1.50</b>	
Mahindra & Mahindra Ltd.	0.78	
Bajaj Auto Ltd.	0.34	
Maruti Suzuki India Ltd.	0.28	
Hero MotoCorp Ltd.	0.10	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>10.24</b>	
ICICI Bank Ltd.	2.33	
HDFC Bank Ltd.	1.92	
HDFC Ltd.	1.90	
State Bank of India	0.91	
Axis Bank Ltd.	0.72	
Federal Bank Ltd.	0.52	
Bank of Baroda	0.44	
Power Finance Corporation Ltd.	0.41	
Punjab National Bank	0.40	
Indian Bank	0.19	
Infrastructure Development Finance Co. Ltd.	0.19	
Oriental Bank of Commerce Ltd.	0.16	
Rural Electrification Corporation	0.15	
<b>CONSUMER GOODS</b>	<b>2.75</b>	
ITC Ltd.	2.09	
Hindustan Unilever Ltd.	0.66	
<b>ENGINEERING</b>	<b>0.92</b>	
Bharat Electronics Ltd.	0.56	
Engineers India Ltd.	0.36	
<b>INFORMATION TECHNOLOGY</b>	<b>4.24</b>	
Infosys Ltd.	2.65	
Tata Consultancy Services Ltd.	1.56	
Mphasis Ltd.	0.03	
<b>INFRASTRUCTURE</b>	<b>2.26</b>	
Larsen & Toubro Ltd.	1.26	
NCC Ltd.	0.43	
Unity Infraprojects Ltd.	0.24	
JaiPrakash Associates Ltd.	0.19	
GMR Infrastructure Ltd.	0.09	
IVRCL Ltd.	0.05	
<b>MEDIA</b>	<b>0.30</b>	
Jagran Prakashan Ltd.	0.30	
<b>METALS &amp; MINING</b>	<b>1.38</b>	
Jindal Steel and Power Ltd.	0.66	
Coal India Ltd.	0.45	
National Mineral Development Corporation Ltd.	0.27	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>5.78</b>	
Reliance Industries Ltd.	2.43	
Oil and Natural Gas Corporation Ltd.	1.12	
Indraprastha Gas Ltd.	0.61	
Gas Authority of India Ltd.	0.46	
Maharashtra Seamless Ltd.	0.43	
Oil India Ltd.	0.38	
Indian Oil Corporation Ltd.	0.31	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.04	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.33</b>	
Hindustan Petroleum Corporation Ltd.	0.33	
<b>PHARMACEUTICALS</b>	<b>0.58</b>	
Cipla Ltd.	0.37	
Glenmark Pharmaceuticals Ltd.	0.15	
Sun Pharmaceuticals Industries Ltd.	0.06	
<b>POWER AND POWER EQUIPMENT</b>	<b>2.93</b>	
NTPC Ltd.	0.76	
Tata Power Co. Ltd.	0.63	
Power Grid Corporation of India Ltd.	0.58	
Bharat Heavy Electricals Ltd.	0.54	
NHPC	0.40	

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
Kalpataru Power Transmission Ltd.	0.02	
<b>RETAILING</b>	<b>0.24</b>	
Pantaloon Retail (India) Ltd.	0.24	
<b>TELECOM</b>	<b>1.16</b>	
Bharti Airtel Ltd.	1.16	
<b>TRANSPORT SERVICES</b>	<b>0.12</b>	
Container Corporation Of India Ltd.	0.12	
<b>Total</b>	<b>35.06</b>	

## Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LUGROWT-II122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.54</b>	
United Phosphorus Ltd. (New)	0.54	
<b>AUTOMOBILES</b>	<b>2.36</b>	
Hero MotoCorp Ltd.	0.86	
Mahindra & Mahindra Ltd.	0.69	
Bajaj Auto Ltd.	0.42	
Maruti Suzuki India Ltd.	0.39	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>18.57</b>	
ICICI Bank Ltd.	4.84	
HDFC Bank Ltd.	3.38	
HDFC Ltd.	3.12	
State Bank of India	2.12	
Federal Bank Ltd.	1.14	
Bank of Baroda	1.04	
Axis Bank Ltd.	0.99	
Oriental Bank of Commerce Ltd.	0.50	
Indian Bank	0.47	
Power Finance Corporation Ltd.	0.43	
Punjab National Bank	0.25	
Rural Electrification Corporation	0.24	
Infrastructure Development Finance Co. Ltd.	0.05	
<b>CONSUMER GOODS</b>	<b>5.02</b>	
ITC Ltd.	4.06	
Hindustan Unilever Ltd.	0.96	
<b>ENGINEERING</b>	<b>2.11</b>	
Bharat Electronics Ltd.	1.26	
Engineers India Ltd.	0.85	
<b>HOTELS</b>	<b>0.10</b>	
Indian Hotels Co. Ltd.	0.10	
<b>INFORMATION TECHNOLOGY</b>	<b>8.64</b>	
Infosys Ltd.	5.18	
Tata Consultancy Services Ltd.	3.28	
Subex Ltd.	0.18	
<b>INFRASTRUCTURE</b>	<b>5.80</b>	
Larsen & Toubro Ltd.	2.65	
Unity Infraprojects Ltd.	0.86	
NCC Ltd.	0.55	
Oberoi Realty Ltd	0.53	
GMR Infrastructure Ltd.	0.52	
IVRCL Ltd.	0.46	
JaiPrakash Associates Ltd.	0.23	
<b>MEDIA</b>	<b>1.12</b>	
Jagran Prakashan Ltd.	0.74	
Zee Entertainment Enterprises Ltd.	0.38	
<b>METALS &amp; MINING</b>	<b>2.56</b>	
Coal India Ltd.	1.02	
Jindal Steel and Power Ltd.	0.79	
National Mineral Development Corporation Ltd.	0.48	
Steel Authority of India Ltd.	0.27	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>11.97</b>	
Reliance Industries Ltd.	4.91	
Oil and Natural Gas Corporation Ltd.	2.14	
Maharashtra Seamless Ltd.	0.98	
Indraprastha Gas Ltd.	0.82	
Gujarat Gas Co. Ltd.	0.81	
Gas Authority of India Ltd.	0.78	
Oil India Ltd.	0.66	
Indian Oil Corporation Ltd.	0.56	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.31	
<b>OTHERS</b>	<b>0.15</b>	
Ashoka Buildcon Ltd	0.15	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.89</b>	
Hindustan Petroleum Corporation Ltd.	0.89	
<b>PHARMACEUTICALS</b>	<b>0.75</b>	
Cipla Ltd.	0.68	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	0.07	
<b>POWER AND POWER EQUIPMENT</b>	<b>7.13</b>	
NTPC Ltd.	1.75	
Power Grid Corporation of India Ltd.	1.21	
Tata Power Co. Ltd.	1.12	
Bharat Heavy Electricals Ltd.	1.01	
NHPC	0.81	
Kalpataru Power Transmission Ltd.	0.57	
BGR Energy Systems Ltd.	0.50	
Crompton Greaves Ltd.	0.14	
Suzlon Energy Ltd.	0.02	
<b>REALTY</b>	<b>0.27</b>	
Housing Development & Infrastructure Ltd.	0.27	
<b>RETAILING</b>	<b>0.59</b>	
Pantaloon Retail (India) Ltd.	0.59	
<b>TELECOM</b>	<b>2.38</b>	
Bharti Airtel Ltd.	2.26	
Reliance Communications Ltd.	0.12	
<b>TRANSPORT SERVICES</b>	<b>0.43</b>	
Container Corporation Of India Ltd.	0.43	
<b>Total</b>	<b>71.38</b>	

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.78</b>	
United Phosphorus Ltd. (New)	0.78	
<b>AUTOMOBILES</b>	<b>3.70</b>	
Mahindra & Mahindra Ltd.	1.34	
Hero MotoCorp Ltd.	0.90	
Bajaj Auto Ltd.	0.89	
Maruti Suzuki India Ltd.	0.57	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>22.87</b>	
ICICI Bank Ltd.	5.88	
HDFC Ltd.	4.71	
HDFC Bank Ltd.	3.32	
State Bank of India	3.00	
Federal Bank Ltd.	1.43	
Axis Bank Ltd.	1.11	
Bank of Baroda	1.10	
Power Finance Corporation Ltd.	0.98	
Indian Bank	0.61	
Punjab National Bank	0.47	
Infrastructure Development Finance Co. Ltd.	0.18	
Rural Electrification Corporation	0.08	
<b>CONSUMER GOODS</b>	<b>6.15</b>	
ITC Ltd.	4.83	
Hindustan Unilever Ltd.	1.32	
<b>ENGINEERING</b>	<b>3.15</b>	
Bharat Electronics Ltd.	1.77	
Engineers India Ltd.	1.38	
<b>HOTELS</b>	<b>0.10</b>	
Indian Hotels Co. Ltd.	0.10	
<b>INFORMATION TECHNOLOGY</b>	<b>10.87</b>	
Infosys Ltd.	7.00	
Tata Consultancy Services Ltd.	3.87	
<b>INFRASTRUCTURE</b>	<b>8.09</b>	
Larsen & Toubro Ltd.	3.88	
Unity Infraprojects Ltd.	1.07	
NCC Ltd.	0.98	
Oberoi Realty Ltd	0.84	
IVRCL Ltd.	0.58	
GMR Infrastructure Ltd.	0.48	
JaiPrakash Associates Ltd.	0.26	
<b>MEDIA</b>	<b>1.27</b>	
Jagran Prakashan Ltd.	1.07	
Zee Entertainment Enterprises Ltd.	0.20	
<b>METALS &amp; MINING</b>	<b>4.41</b>	
Jindal Steel and Power Ltd.	1.64	
National Mineral Development Corporation Ltd.	1.44	
Coal India Ltd.	1.33	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>13.97</b>	
Reliance Industries Ltd.	5.44	
Oil and Natural Gas Corporation Ltd.	2.06	
Maharashtra Seamless Ltd.	1.30	
Indraprastha Gas Ltd.	1.27	
Indian Oil Corporation Ltd.	1.05	
Gas Authority of India Ltd.	1.02	
Oil India Ltd.	0.66	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.59	
Gujarat Gas Co. Ltd.	0.58	
<b>OTHERS</b>	<b>0.14</b>	
Ashoka Buildcon Ltd	0.14	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>1.03</b>	
Hindustan Petroleum Corporation Ltd.	1.03	
<b>PHARMACEUTICALS</b>	<b>1.09</b>	
Cipla Ltd.	0.89	
Glenmark Pharmaceuticals Ltd.	0.20	
<b>POWER AND POWER EQUIPMENT</b>	<b>8.54</b>	
Tata Power Co. Ltd.	1.75	

Security	Net Asset %	Rating
NTPC Ltd.	1.62	
Power Grid Corporation of India Ltd.	1.37	
NHPC	1.16	
BGR Energy Systems Ltd.	0.94	
Bharat Heavy Electricals Ltd.	0.78	
Kalpataru Power Transmission Ltd.	0.71	
Crompton Greaves Ltd.	0.09	
EMCO Ltd.	0.09	
Suzlon Energy Ltd.	0.03	
<b>REALTY</b>	<b>0.29</b>	
Housing Development & Infrastructure Ltd.	0.29	
<b>RETAILING</b>	<b>0.67</b>	
Pantaloon Retail (India) Ltd.	0.67	
<b>TELECOM</b>	<b>3.27</b>	
Bharti Airtel Ltd.	2.71	
Reliance Communications Ltd.	0.56	
<b>TRANSPORT SERVICES</b>	<b>1.07</b>	
Container Corporation Of India Ltd.	1.07	

**Total** **91.46**

# Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>8.24</b>	
Tata Motors Ltd.	2.60	
Mahindra & Mahindra Ltd.	2.25	
Bajaj Auto Ltd.	1.41	
Hero MotoCorp Ltd.	1.00	
Maruti Suzuki India Ltd.	0.98	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>28.26</b>	
ICICI Bank Ltd.	6.81	
HDFC Ltd.	6.45	
HDFC Bank Ltd.	6.37	
State Bank of India	3.19	
Axis Bank Ltd.	1.63	
Kotak Mahindra Bank Ltd.	1.28	
Infrastructure Development Finance Co. Ltd.	1.05	
Bank of Baroda	0.90	
Punjab National Bank	0.58	
<b>CEMENT</b>	<b>2.82</b>	
Grasim Industries Ltd.	1.16	
Ambuja Cements Ltd.	0.88	
ACC Ltd.	0.78	
<b>CHEMICALS</b>	<b>0.98</b>	
Asian Paints Ltd.	0.98	
<b>CONSTRUCTION MATERIALS</b>	<b>0.52</b>	
Ultratech Cement Ltd.	0.52	
<b>CONSUMER GOODS</b>	<b>11.37</b>	
ITC Ltd.	8.25	
Hindustan Unilever Ltd.	3.12	
<b>INFORMATION TECHNOLOGY</b>	<b>12.43</b>	
Infosys Ltd.	6.86	
Tata Consultancy Services Ltd.	3.68	
Wipro Ltd.	1.11	
HCL Technologies Ltd.	0.78	
<b>INFRASTRUCTURE</b>	<b>5.13</b>	
Larsen & Toubro Ltd.	4.62	
JaiPrakash Associates Ltd.	0.51	
<b>METALS &amp; MINING</b>	<b>4.89</b>	
Tata Steel Ltd.	1.50	
Coal India Ltd.	1.28	
Jindal Steel and Power Ltd.	0.91	
Hindalco Industries Ltd.	0.84	
Sesa Goa Ltd.	0.36	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>12.96</b>	
Reliance Industries Ltd.	7.93	
Oil and Natural Gas Corporation Ltd.	2.75	
Gas Authority of India Ltd.	0.97	
Cairn India Ltd.	0.80	
Bharat Petroleum Corporation Ltd.	0.51	
<b>PHARMACEUTICALS</b>	<b>4.25</b>	
Sun Pharmaceuticals Industries Ltd.	1.46	
Dr Reddys Laboratories Ltd.	1.31	
Cipla Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.44	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.30</b>	
Lupin Ltd.	0.30	
<b>POWER AND POWER EQUIPMENT</b>	<b>4.99</b>	
NTPC Ltd.	1.27	
Bharat Heavy Electricals Ltd.	1.10	
Power Grid Corporation of India Ltd.	0.96	
Tata Power Co. Ltd.	0.93	
Reliance Infrastructure Ltd.	0.40	
Siemens Ltd.	0.33	
<b>REALTY</b>	<b>0.50</b>	
DLF Ltd.	0.50	
<b>TELECOM</b>	<b>1.81</b>	
Bharti Airtel Ltd.	1.81	
<b>Total</b>	<b>99.45</b>	



## Pension Unit Linked

Portfolio as on September 30, 2012

## SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.10</b>	
United Phosphorus Ltd. (New)	0.10	
<b>AUTOMOBILES</b>	<b>0.49</b>	
Mahindra & Mahindra Ltd.	0.34	
Bajaj Auto Ltd.	0.15	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>4.48</b>	
ICICI Bank Ltd.	1.22	
HDFC Bank Ltd.	0.92	
HDFC Ltd.	0.82	
State Bank of India	0.47	
Bank of Baroda	0.38	
Axis Bank Ltd.	0.30	
Power Finance Corporation Ltd.	0.16	
Federal Bank Ltd.	0.12	
Punjab National Bank	0.06	
Oriental Bank of Commerce Ltd.	0.03	
<b>CONSUMER GOODS</b>	<b>1.58</b>	
ITC Ltd.	1.16	
Hindustan Unilever Ltd.	0.42	
<b>ENGINEERING</b>	<b>0.36</b>	
Bharat Electronics Ltd.	0.19	
Engineers India Ltd.	0.17	
<b>INFORMATION TECHNOLOGY</b>	<b>2.13</b>	
Infosys Ltd.	1.56	
Tata Consultancy Services Ltd.	0.57	
<b>INFRASTRUCTURE</b>	<b>0.48</b>	
Larsen & Toubro Ltd.	0.48	
<b>MEDIA</b>	<b>0.33</b>	
Zee Entertainment Enterprises Ltd.	0.22	
Jagran Prakashan Ltd.	0.11	
<b>METALS &amp; MINING</b>	<b>0.68</b>	
Coal India Ltd.	0.48	
Jindal Steel and Power Ltd.	0.20	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.36</b>	
Reliance Industries Ltd.	1.20	
Oil and Natural Gas Corporation Ltd.	0.43	
Indraprastha Gas Ltd.	0.25	
Oil India Ltd.	0.17	
Gas Authority of India Ltd.	0.16	
Indian Oil Corporation Ltd.	0.15	
<b>PHARMACEUTICALS</b>	<b>0.20</b>	
Cipla Ltd.	0.16	
Sun Pharmaceuticals Industries Ltd.	0.03	
Glenmark Pharmaceuticals Ltd.	0.01	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.06</b>	
Power Grid Corporation of India Ltd.	0.28	
NTPC Ltd.	0.23	
Tata Power Co. Ltd.	0.23	
NHPC	0.18	
Bharat Heavy Electricals Ltd.	0.13	
Kalpataru Power Transmission Ltd.	0.01	
<b>RETAILING</b>	<b>0.14</b>	
Pantaloon Retail (India) Ltd.	0.14	
<b>TELECOM</b>	<b>0.43</b>	
Bharti Airtel Ltd.	0.43	
<b>TRANSPORT SERVICES</b>	<b>0.08</b>	
Container Corporation Of India Ltd.	0.08	
<b>Total</b>	<b>14.90</b>	

## Pension Unit Linked

Portfolio as on September 30, 2012

**PROTECTOR FUND**

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>0.11</b>	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.04	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>1.15</b>	
ICICI Bank Ltd.	0.36	
HDFC Ltd.	0.27	
HDFC Bank Ltd.	0.19	
State Bank of India	0.14	
Bank of Baroda	0.10	
Punjab National Bank	0.06	
Rural Electrification Corporation	0.03	
<b>CONSUMER GOODS</b>	<b>0.39</b>	
ITC Ltd.	0.36	
Hindustan Unilever Ltd.	0.03	
<b>INFORMATION TECHNOLOGY</b>	<b>0.54</b>	
Infosys Ltd.	0.39	
Tata Consultancy Services Ltd.	0.15	
<b>INFRASTRUCTURE</b>	<b>0.11</b>	
Larsen & Toubro Ltd.	0.11	
<b>METALS &amp; MINING</b>	<b>0.14</b>	
Coal India Ltd.	0.14	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>0.87</b>	
Reliance Industries Ltd.	0.51	
Oil and Natural Gas Corporation Ltd.	0.14	
Gas Authority of India Ltd.	0.07	
Oil India Ltd.	0.07	
Indraprastha Gas Ltd.	0.06	
Maharashtra Seamless Ltd.	0.02	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.05</b>	
Hindustan Petroleum Corporation Ltd.	0.05	
<b>PHARMACEUTICALS</b>	<b>0.09</b>	
Cipla Ltd.	0.04	
Glenmark Pharmaceuticals Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
<b>POWER AND POWER EQUIPMENT</b>	<b>0.61</b>	
Bharat Heavy Electricals Ltd.	0.15	
NTPC Ltd.	0.15	
NHPC	0.13	
Power Grid Corporation of India Ltd.	0.11	
Tata Power Co. Ltd.	0.07	
<b>TELECOM</b>	<b>0.15</b>	
Bharti Airtel Ltd.	0.15	
<b>TRANSPORT SERVICES</b>	<b>0.07</b>	
Container Corporation Of India Ltd.	0.07	
<b>Total</b>	<b>4.28</b>	

## Pension Unit Linked BALANCED FUND

Portfolio as on September 30, 2012

ULIF00311/02/2003PNSBALANCE122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.38</b>	
United Phosphorus Ltd. (New)	0.38	
<b>AUTOMOBILES</b>	<b>1.44</b>	
Mahindra & Mahindra Ltd.	1.02	
Bajaj Auto Ltd.	0.37	
Maruti Suzuki India Ltd.	0.05	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>10.45</b>	
ICICI Bank Ltd.	2.45	
HDFC Ltd.	2.10	
HDFC Bank Ltd.	2.04	
State Bank of India	1.20	
Axis Bank Ltd.	0.70	
Power Finance Corporation Ltd.	0.56	
Federal Bank Ltd.	0.42	
Bank of Baroda	0.34	
Punjab National Bank	0.34	
Oriental Bank of Commerce Ltd.	0.13	
Infrastructure Development Finance Co. Ltd.	0.11	
Rural Electrification Corporation	0.06	
<b>CONSUMER GOODS</b>	<b>3.32</b>	
ITC Ltd.	2.76	
Hindustan Unilever Ltd.	0.56	
<b>ENGINEERING</b>	<b>0.77</b>	
Bharat Electronics Ltd.	0.39	
Engineers India Ltd.	0.38	
<b>INFORMATION TECHNOLOGY</b>	<b>4.48</b>	
Infosys Ltd.	3.04	
Tata Consultancy Services Ltd.	1.44	
<b>INFRASTRUCTURE</b>	<b>2.23</b>	
Larsen & Toubro Ltd.	1.56	
JaiPrakash Associates Ltd.	0.32	
NCC Ltd.	0.22	
IVRCL Ltd.	0.13	
<b>MEDIA</b>	<b>0.20</b>	
Zee Entertainment Enterprises Ltd.	0.20	
<b>METALS &amp; MINING</b>	<b>0.91</b>	
Coal India Ltd.	0.46	
Jindal Steel and Power Ltd.	0.45	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>5.49</b>	
Reliance Industries Ltd.	2.62	
Oil and Natural Gas Corporation Ltd.	1.04	
Maharashtra Seamless Ltd.	0.62	
Gas Authority of India Ltd.	0.43	
Indraprastha Gas Ltd.	0.39	
Oil India Ltd.	0.20	
Indian Oil Corporation Ltd.	0.19	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PHARMACEUTICALS</b>	<b>0.75</b>	
Cipla Ltd.	0.43	
Glenmark Pharmaceuticals Ltd.	0.18	
Sun Pharmaceuticals Industries Ltd.	0.14	
<b>POWER AND POWER EQUIPMENT</b>	<b>3.20</b>	
NTPC Ltd.	0.97	
Bharat Heavy Electricals Ltd.	0.81	
Tata Power Co. Ltd.	0.66	
Power Grid Corporation of India Ltd.	0.41	
NHPC	0.35	
<b>RETAILING</b>	<b>0.44</b>	
Pantaloon Retail (India) Ltd.	0.44	
<b>TELECOM</b>	<b>1.18</b>	
Bharti Airtel Ltd.	1.18	
<b>TRANSPORT SERVICES</b>	<b>0.40</b>	
Container Corporation Of India Ltd.	0.40	

Total

35.65

## Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.49</b>	
United Phosphorus Ltd. (New)	0.49	
<b>AUTOMOBILES</b>	<b>1.56</b>	
Mahindra & Mahindra Ltd.	0.73	
Bajaj Auto Ltd.	0.45	
Maruti Suzuki India Ltd.	0.38	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>12.99</b>	
ICICI Bank Ltd.	3.39	
HDFC Ltd.	2.54	
HDFC Bank Ltd.	2.06	
State Bank of India	1.64	
Axis Bank Ltd.	0.65	
Federal Bank Ltd.	0.63	
Bank of Baroda	0.55	
Power Finance Corporation Ltd.	0.45	
Punjab National Bank	0.37	
Indian Bank	0.29	
Oriental Bank of Commerce Ltd.	0.24	
Infrastructure Development Finance Co. Ltd.	0.18	
<b>CONSUMER GOODS</b>	<b>4.28</b>	
ITC Ltd.	3.44	
Hindustan Unilever Ltd.	0.84	
<b>ENGINEERING</b>	<b>1.23</b>	
Bharat Electronics Ltd.	0.68	
Engineers India Ltd.	0.55	
<b>HOTELS</b>	<b>0.24</b>	
Indian Hotels Co. Ltd.	0.24	
<b>INFORMATION TECHNOLOGY</b>	<b>6.57</b>	
Infosys Ltd.	4.58	
Tata Consultancy Services Ltd.	1.92	
Mphasis Ltd.	0.07	
<b>INFRASTRUCTURE</b>	<b>3.70</b>	
Larsen & Toubro Ltd.	2.17	
Unity Infraprojects Ltd.	0.57	
NCC Ltd.	0.38	
GMR Infrastructure Ltd.	0.25	
JaiPrakash Associates Ltd.	0.17	
IVRCL Ltd.	0.12	
Sintex Industries Ltd.	0.04	
<b>MEDIA</b>	<b>0.77</b>	
Jagran Prakashan Ltd.	0.49	
Zee Entertainment Enterprises Ltd.	0.28	
<b>METALS &amp; MINING</b>	<b>1.74</b>	
Coal India Ltd.	0.77	
Jindal Steel and Power Ltd.	0.70	
National Mineral Development Corporation Ltd.	0.27	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>8.94</b>	
Reliance Industries Ltd.	3.78	
Oil and Natural Gas Corporation Ltd.	1.29	
Maharashtra Seamless Ltd.	0.93	
Indraprastha Gas Ltd.	0.67	
Gas Authority of India Ltd.	0.55	
Indian Oil Corporation Ltd.	0.49	
Gujarat Gas Co. Ltd.	0.42	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.42	
Oil India Ltd.	0.39	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.37</b>	
Hindustan Petroleum Corporation Ltd.	0.37	
<b>PHARMACEUTICALS</b>	<b>1.11</b>	
Cipla Ltd.	0.57	
Glenmark Pharmaceuticals Ltd.	0.41	
Sun Pharmaceuticals Industries Ltd.	0.13	
<b>POWER AND POWER EQUIPMENT</b>	<b>4.55</b>	

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
NTPC Ltd.	1.06	
Tata Power Co. Ltd.	0.95	
Bharat Heavy Electricals Ltd.	0.75	
NHPC	0.65	
Power Grid Corporation of India Ltd.	0.65	
Kalpataru Power Transmission Ltd.	0.34	
Suzlon Energy Ltd.	0.11	
BGR Energy Systems Ltd.	0.04	
<b>REALTY</b>	<b>0.06</b>	
Housing Development & Infrastructure Ltd.	0.06	
<b>RETAILING</b>	<b>0.47</b>	
Pantaloon Retail (India) Ltd.	0.47	
<b>TELECOM</b>	<b>1.55</b>	
Bharti Airtel Ltd.	1.45	
Reliance Communications Ltd.	0.10	
<b>TRANSPORT SERVICES</b>	<b>0.47</b>	
Container Corporation Of India Ltd.	0.47	

<b>Total</b>	<b>51.10</b>
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# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>8.28</b>	
Tata Motors Ltd.	2.53	
Mahindra & Mahindra Ltd.	2.24	
Bajaj Auto Ltd.	1.44	
Maruti Suzuki India Ltd.	1.07	
Hero MotoCorp Ltd.	1.00	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>28.30</b>	
ICICI Bank Ltd.	6.81	
HDFC Bank Ltd.	6.44	
HDFC Ltd.	6.39	
State Bank of India	3.29	
Axis Bank Ltd.	1.68	
Kotak Mahindra Bank Ltd.	1.33	
Infrastructure Development Finance Co. Ltd.	0.94	
Bank of Baroda	0.83	
Punjab National Bank	0.59	
<b>CEMENT</b>	<b>2.78</b>	
Grasim Industries Ltd.	1.11	
Ambuja Cements Ltd.	0.86	
ACC Ltd.	0.81	
<b>CHEMICALS</b>	<b>0.80</b>	
Asian Paints Ltd.	0.80	
<b>CONSTRUCTION MATERIALS</b>	<b>0.47</b>	
Ultratech Cement Ltd.	0.47	
<b>CONSUMER GOODS</b>	<b>11.19</b>	
ITC Ltd.	8.24	
Hindustan Unilever Ltd.	2.95	
<b>INFORMATION TECHNOLOGY</b>	<b>12.19</b>	
Infosys Ltd.	6.81	
Tata Consultancy Services Ltd.	3.50	
Wipro Ltd.	1.13	
HCL Technologies Ltd.	0.75	
<b>INFRASTRUCTURE</b>	<b>5.40</b>	
Larsen & Toubro Ltd.	4.82	
JaiPrakash Associates Ltd.	0.58	
<b>METALS &amp; MINING</b>	<b>5.07</b>	
Tata Steel Ltd.	1.48	
Coal India Ltd.	1.31	
Hindalco Industries Ltd.	0.98	
Jindal Steel and Power Ltd.	0.92	
Sesa Goa Ltd.	0.38	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>12.59</b>	
Reliance Industries Ltd.	7.85	
Oil and Natural Gas Corporation Ltd.	2.56	
Gas Authority of India Ltd.	0.96	
Cairn India Ltd.	0.68	
Bharat Petroleum Corporation Ltd.	0.54	
<b>PHARMACEUTICALS</b>	<b>4.29</b>	
Sun Pharmaceuticals Industries Ltd.	1.46	
Dr Reddys Laboratories Ltd.	1.34	
Cipla Ltd.	1.05	
Ranbaxy Laboratories Ltd.	0.44	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.50</b>	
Lupin Ltd.	0.50	
<b>POWER AND POWER EQUIPMENT</b>	<b>5.08</b>	
NTPC Ltd.	1.27	
Bharat Heavy Electricals Ltd.	1.15	
Tata Power Co. Ltd.	0.98	
Power Grid Corporation of India Ltd.	0.93	
Reliance Infrastructure Ltd.	0.42	
Siemens Ltd.	0.33	
<b>REALTY</b>	<b>0.50</b>	
DLF Ltd.	0.50	
<b>TELECOM</b>	<b>1.90</b>	
Bharti Airtel Ltd.	1.90	
<b>Total</b>	<b>99.34</b>	

## Pension Unit Linked

Portfolio as on September 30, 2012

## INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>22.99</b>	
HDFC Ltd.	4.58	
ICICI Bank Ltd.	4.43	
HDFC Bank Ltd.	2.68	
State Bank of India	2.31	
Axis Bank Ltd.	1.74	
Bank of Baroda	1.25	
Power Finance Corporation Ltd.	1.23	
Federal Bank Ltd.	1.13	
Punjab National Bank	1.13	
Rural Electrification Corporation	1.02	
Oriental Bank of Commerce Ltd.	0.69	
Indian Bank	0.47	
Infrastructure Development Finance Co. Ltd.	0.33	
<b>CEMENT</b>	<b>0.05</b>	
ACC Ltd.	0.05	
<b>ENGINEERING</b>	<b>4.21</b>	
Bharat Electronics Ltd.	2.39	
Engineers India Ltd.	1.82	
<b>INFRASTRUCTURE</b>	<b>13.60</b>	
Larsen & Toubro Ltd.	7.18	
Unity Infraprojects Ltd.	1.73	
NCC Ltd.	1.13	
Oberoi Realty Ltd	1.08	
IVRCL Ltd.	0.98	
GMR Infrastructure Ltd.	0.80	
JaiPrakash Associates Ltd.	0.70	
<b>METALS &amp; MINING</b>	<b>5.88</b>	
Coal India Ltd.	2.69	
Jindal Steel and Power Ltd.	1.72	
National Mineral Development Corporation Ltd.	1.13	
Steel Authority of India Ltd.	0.34	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>15.32</b>	
Reliance Industries Ltd.	3.99	
Oil and Natural Gas Corporation Ltd.	2.03	
Indian Oil Corporation Ltd.	1.61	
Gas Authority of India Ltd.	1.54	
Indraprastha Gas Ltd.	1.52	
Gujarat Gas Co. Ltd.	1.48	
Maharashtra Seamless Ltd.	1.33	
Oil India Ltd.	1.19	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.63	
<b>OTHERS</b>	<b>0.26</b>	
Ashoka Buildcon Ltd	0.26	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>2.32</b>	
Hindustan Petroleum Corporation Ltd.	2.32	
<b>POWER AND POWER EQUIPMENT</b>	<b>15.94</b>	
Tata Power Co. Ltd.	3.36	
NTPC Ltd.	2.78	
Power Grid Corporation of India Ltd.	2.73	
NHPC	1.76	
BGR Energy Systems Ltd.	1.24	
Kalpataru Power Transmission Ltd.	1.06	
Bharat Heavy Electricals Ltd.	1.03	
Crompton Greaves Ltd.	1.03	
EMCO Ltd.	0.92	
Suzlon Energy Ltd.	0.03	
<b>REALTY</b>	<b>0.80</b>	
Housing Development & Infrastructure Ltd.	0.80	
<b>TELECOM</b>	<b>8.78</b>	
Bharti Airtel Ltd.	7.95	
Reliance Communications Ltd.	0.83	
<b>TRANSPORT SERVICES</b>	<b>1.34</b>	
Container Corporation Of India Ltd.	1.34	

Total

91.49

## Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>18.65</b>	
State Bank of India	6.55	
Bank of Baroda	3.09	
Power Finance Corporation Ltd.	2.86	
Punjab National Bank	2.28	
Indian Bank	2.06	
Oriental Bank of Commerce Ltd.	1.34	
Rural Electrification Corporation	0.47	
<b>ENGINEERING</b>	<b>7.27</b>	
Bharat Electronics Ltd.	3.79	
Engineers India Ltd.	3.48	
<b>METALS &amp; MINING</b>	<b>17.17</b>	
Coal India Ltd.	9.14	
National Mineral Development Corporation Ltd.	5.17	
Steel Authority of India Ltd.	2.28	
MOIL Ltd.	0.58	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>22.02</b>	
Oil and Natural Gas Corporation Ltd.	8.35	
Indian Oil Corporation Ltd.	4.50	
Gas Authority of India Ltd.	3.98	
Indraprastha Gas Ltd.	2.60	
Oil India Ltd.	2.59	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>3.04</b>	
Hindustan Petroleum Corporation Ltd.	3.04	
<b>POWER AND POWER EQUIPMENT</b>	<b>16.53</b>	
NTPC Ltd.	6.99	
Power Grid Corporation of India Ltd.	4.02	
Bharat Heavy Electricals Ltd.	3.24	
NHPC	2.28	
<b>TRANSPORT SERVICES</b>	<b>2.22</b>	
Container Corporation Of India Ltd.	2.22	
<b>Total</b>	<b>86.90</b>	

## Pension Unit Linked

Portfolio as on September 30, 2012

**PROTECTOR FUND-II**

ULIF02825/01/2010PNPROTE-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.08</b>	
United Phosphorus Ltd. (New)	0.08	
<b>AUTOMOBILES</b>	<b>0.66</b>	
Mahindra & Mahindra Ltd.	0.29	
Hero MotoCorp Ltd.	0.14	
Bajaj Auto Ltd.	0.13	
Maruti Suzuki India Ltd.	0.10	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>3.87</b>	
ICICI Bank Ltd.	0.97	
HDFC Ltd.	0.78	
HDFC Bank Ltd.	0.76	
State Bank of India	0.42	
Axis Bank Ltd.	0.21	
Bank of Baroda	0.21	
Federal Bank Ltd.	0.21	
Power Finance Corporation Ltd.	0.19	
Punjab National Bank	0.11	
Indian Bank	0.01	
<b>CONSUMER GOODS</b>	<b>0.92</b>	
ITC Ltd.	0.72	
Hindustan Unilever Ltd.	0.20	
<b>ENGINEERING</b>	<b>0.43</b>	
Bharat Electronics Ltd.	0.29	
Engineers India Ltd.	0.14	
<b>INFORMATION TECHNOLOGY</b>	<b>1.76</b>	
Infosys Ltd.	1.04	
Tata Consultancy Services Ltd.	0.72	
<b>INFRASTRUCTURE</b>	<b>0.46</b>	
Larsen & Toubro Ltd.	0.41	
JaiPrakash Associates Ltd.	0.03	
NCC Ltd.	0.02	
<b>MEDIA</b>	<b>0.06</b>	
Jagran Prakashan Ltd.	0.06	
<b>METALS &amp; MINING</b>	<b>0.61</b>	
Coal India Ltd.	0.40	
Jindal Steel and Power Ltd.	0.21	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.23</b>	
Reliance Industries Ltd.	1.05	
Oil and Natural Gas Corporation Ltd.	0.35	
Indraprastha Gas Ltd.	0.29	
Oil India Ltd.	0.15	
Indian Oil Corporation Ltd.	0.14	
Maharashtra Seamless Ltd.	0.14	
Gas Authority of India Ltd.	0.10	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.10</b>	
Hindustan Petroleum Corporation Ltd.	0.10	
<b>PHARMACEUTICALS</b>	<b>0.16</b>	
Cipla Ltd.	0.15	
Glenmark Pharmaceuticals Ltd.	0.01	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.11</b>	
Tata Power Co. Ltd.	0.33	
NTPC Ltd.	0.29	
Power Grid Corporation of India Ltd.	0.21	
NHPC	0.20	
Bharat Heavy Electricals Ltd.	0.08	
<b>RETAILING</b>	<b>0.16</b>	
Pantaloon Retail (India) Ltd.	0.16	
<b>TELECOM</b>	<b>0.49</b>	
Bharti Airtel Ltd.	0.49	
<b>TRANSPORT SERVICES</b>	<b>0.02</b>	
Container Corporation Of India Ltd.	0.02	

**Total****13.12**



# Pension Unit Linked BALANCE FUND-II

Portfolio as on September 30, 2012

ULIF02325/01/2010PNBALAN-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.17</b>	
United Phosphorus Ltd. (New)	0.17	
<b>AUTOMOBILES</b>	<b>0.61</b>	
Bajaj Auto Ltd.	0.53	
Hero MotoCorp Ltd.	0.08	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>8.17</b>	
ICICI Bank Ltd.	2.07	
HDFC Bank Ltd.	1.63	
HDFC Ltd.	1.43	
State Bank of India	0.97	
Axis Bank Ltd.	0.49	
Bank of Baroda	0.34	
Power Finance Corporation Ltd.	0.34	
Indian Bank	0.30	
Federal Bank Ltd.	0.27	
Rural Electrification Corporation	0.17	
Punjab National Bank	0.16	
<b>CONSUMER GOODS</b>	<b>1.64</b>	
ITC Ltd.	1.64	
<b>ENGINEERING</b>	<b>0.63</b>	
Engineers India Ltd.	0.43	
Bharat Electronics Ltd.	0.20	
<b>INFORMATION TECHNOLOGY</b>	<b>3.21</b>	
Infosys Ltd.	2.03	
Tata Consultancy Services Ltd.	1.18	
<b>INFRASTRUCTURE</b>	<b>1.90</b>	
Larsen & Toubro Ltd.	1.16	
Unity Infraprojects Ltd.	0.19	
GMR Infrastructure Ltd.	0.17	
JaiPrakash Associates Ltd.	0.12	
NCC Ltd.	0.11	
Sintex Industries Ltd.	0.11	
IVRCL Ltd.	0.04	
<b>MEDIA</b>	<b>0.47</b>	
Jagran Prakashan Ltd.	0.42	
Zee Entertainment Enterprises Ltd.	0.05	
<b>METALS &amp; MINING</b>	<b>0.62</b>	
Jindal Steel and Power Ltd.	0.37	
Coal India Ltd.	0.25	
<b>OIL &amp; GAS AND ANCILLARIES</b>	<b>3.43</b>	
Reliance Industries Ltd.	2.27	
Gas Authority of India Ltd.	0.48	
Oil and Natural Gas Corporation Ltd.	0.25	
Maharashtra Seamless Ltd.	0.24	
Oil India Ltd.	0.13	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.06	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.56</b>	
Hindustan Petroleum Corporation Ltd.	0.56	
<b>PHARMACEUTICALS</b>	<b>0.72</b>	
Cipla Ltd.	0.40	
Glenmark Pharmaceuticals Ltd.	0.32	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.42</b>	
NTPC Ltd.	0.65	
Power Grid Corporation of India Ltd.	0.39	
Tata Power Co. Ltd.	0.22	
Kalpitaru Power Transmission Ltd.	0.08	
NHPC	0.08	
<b>RETAILING</b>	<b>0.09</b>	
Pantaloon Retail (India) Ltd.	0.09	
<b>TELECOM</b>	<b>0.98</b>	
Bharti Airtel Ltd.	0.98	
<b>TRANSPORT SERVICES</b>	<b>0.18</b>	
Container Corporation Of India Ltd.	0.18	

**Total** **24.80**

## Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.68</b>	
United Phosphorus Ltd. (New)	0.68	
<b>AUTOMOBILES</b>	<b>2.04</b>	
Mahindra & Mahindra Ltd.	0.75	
Bajaj Auto Ltd.	0.54	
Maruti Suzuki India Ltd.	0.50	
Hero MotoCorp Ltd.	0.25	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>12.79</b>	
ICICI Bank Ltd.	3.08	
HDFC Ltd.	2.54	
HDFC Bank Ltd.	2.09	
State Bank of India	1.39	
Axis Bank Ltd.	0.68	
Federal Bank Ltd.	0.63	
Bank of Baroda	0.62	
Power Finance Corporation Ltd.	0.56	
Punjab National Bank	0.54	
Infrastructure Development Finance Co. Ltd.	0.32	
Rural Electrification Corporation	0.24	
Oriental Bank of Commerce Ltd.	0.10	
<b>CONSUMER GOODS</b>	<b>3.09</b>	
ITC Ltd.	2.12	
Hindustan Unilever Ltd.	0.97	
<b>ENGINEERING</b>	<b>1.43</b>	
Bharat Electronics Ltd.	0.83	
Engineers India Ltd.	0.60	
<b>INFORMATION TECHNOLOGY</b>	<b>6.12</b>	
Infosys Ltd.	3.83	
Tata Consultancy Services Ltd.	2.26	
Mphasis Ltd.	0.03	
<b>INFRASTRUCTURE</b>	<b>3.52</b>	
Larsen & Toubro Ltd.	2.21	
Unity Infraprojects Ltd.	0.43	
NCC Ltd.	0.38	
GMR Infrastructure Ltd.	0.19	
JaiPrakash Associates Ltd.	0.17	
IVRCL Ltd.	0.14	
<b>MEDIA</b>	<b>0.47</b>	
Jagran Prakashan Ltd.	0.47	
<b>METALS &amp; MINING</b>	<b>2.58</b>	
Jindal Steel and Power Ltd.	1.18	
Coal India Ltd.	0.94	
National Mineral Development Corporation Ltd.	0.46	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>8.70</b>	
Reliance Industries Ltd.	3.65	
Oil and Natural Gas Corporation Ltd.	1.68	
Indraprastha Gas Ltd.	0.77	
Gas Authority of India Ltd.	0.61	
Maharashtra Seamless Ltd.	0.60	
Gujarat Gas Co. Ltd.	0.46	
Oil India Ltd.	0.44	
Indian Oil Corporation Ltd.	0.39	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.10	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCT</b>	<b>0.55</b>	
Hindustan Petroleum Corporation Ltd.	0.55	
<b>PHARMACEUTICALS</b>	<b>0.66</b>	
Cipla Ltd.	0.43	
Glenmark Pharmaceuticals Ltd.	0.17	
Sun Pharmaceuticals Industries Ltd.	0.06	
<b>POWER AND POWER EQUIPMENT</b>	<b>4.38</b>	
NTPC Ltd.	1.19	
Power Grid Corporation of India Ltd.	0.93	
Tata Power Co. Ltd.	0.75	
Bharat Heavy Electricals Ltd.	0.68	
NHPC	0.67	

Portfolio as on September 30, 2012

Security	Net Asset %	Rating
Kalpataru Power Transmission Ltd.	0.15	
Suzlon Energy Ltd.	0.01	
<b>RETAILING</b>	<b>0.63</b>	
Pantaloon Retail (India) Ltd.	0.63	
<b>TELECOM</b>	<b>1.41</b>	
Bharti Airtel Ltd.	1.41	
<b>TRANSPORT SERVICES</b>	<b>0.09</b>	
Container Corporation Of India Ltd.	0.09	

<b>Total</b>	<b>49.14</b>	
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# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Portfolio as on September 30, 2012









Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>8.27</b>	
Tata Motors Ltd.	2.67	
Mahindra & Mahindra Ltd.	2.17	
Bajaj Auto Ltd.	1.43	
Maruti Suzuki India Ltd.	1.03	
Hero MotoCorp Ltd.	0.97	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>28.36</b>	
ICICI Bank Ltd.	6.81	
HDFC Ltd.	6.40	
HDFC Bank Ltd.	6.36	
State Bank of India	3.19	
Axis Bank Ltd.	1.72	
Kotak Mahindra Bank Ltd.	1.29	
Infrastructure Development Finance Co. Ltd.	1.07	
Bank of Baroda	0.92	
Punjab National Bank	0.60	
<b>CEMENT</b>	<b>2.89</b>	
Grasim Industries Ltd.	1.18	
Ambuja Cements Ltd.	0.90	
ACC Ltd.	0.81	
<b>CHEMICALS</b>	<b>0.95</b>	
Asian Paints Ltd.	0.95	
<b>CONSTRUCTION MATERIALS</b>	<b>0.52</b>	
Ultratech Cement Ltd.	0.52	
<b>CONSUMER GOODS</b>	<b>11.04</b>	
ITC Ltd.	7.90	
Hindustan Unilever Ltd.	3.14	
<b>INFORMATION TECHNOLOGY</b>	<b>12.32</b>	
Infosys Ltd.	6.79	
Tata Consultancy Services Ltd.	3.64	
Wipro Ltd.	1.10	
HCL Technologies Ltd.	0.79	
<b>INFRASTRUCTURE</b>	<b>5.34</b>	
Larsen & Toubro Ltd.	4.81	
JaiPrakash Associates Ltd.	0.53	
<b>METALS &amp; MINING</b>	<b>4.86</b>	
Tata Steel Ltd.	1.51	
Coal India Ltd.	1.23	
Jindal Steel and Power Ltd.	0.93	
Hindalco Industries Ltd.	0.86	
Sesa Goa Ltd.	0.33	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>12.66</b>	
Reliance Industries Ltd.	7.87	
Oil and Natural Gas Corporation Ltd.	2.66	
Gas Authority of India Ltd.	0.95	
Cairn India Ltd.	0.68	
Bharat Petroleum Corporation Ltd.	0.50	
<b>PHARMACEUTICALS</b>	<b>4.18</b>	
Sun Pharmaceuticals Industries Ltd.	1.40	
Dr Reddys Laboratories Ltd.	1.29	
Cipla Ltd.	1.06	
Ranbaxy Laboratories Ltd.	0.43	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.59</b>	
Lupin Ltd.	0.59	
<b>POWER AND POWER EQUIPMENT</b>	<b>4.98</b>	
NTPC Ltd.	1.24	
Bharat Heavy Electricals Ltd.	1.09	
Tata Power Co. Ltd.	0.97	
Power Grid Corporation of India Ltd.	0.94	
Reliance Infrastructure Ltd.	0.41	
Siemens Ltd.	0.33	
<b>REALTY</b>	<b>0.48</b>	
DLF Ltd.	0.48	
<b>TELECOM</b>	<b>1.78</b>	
Bharti Airtel Ltd.	1.78	
<b>Total</b>	<b>99.22</b>	

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

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

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

**WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:**

 <b>Branch Offices</b>	<p>Walk into any of our branch offices and pay your premium through multiple modes (Cash payments only less than ₹ 50,000/- only) .</p>	 <b>EBPP</b>	<p>Pay your premium online via net-banking (available with selected banks).</p>
 <b>NEFT</b>	<p>Make payments through Net Banking or by submitting the NEFT form to the bank.</p>	 <b>Axis Bank</b>	<p>Pay your Premium at any of the Axis Bank Branches.</p>
 <b>Credit Card</b>	<p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 <b>Free Cheque pick-up</b>	<p>Avail this facility if your premium amount is above ₹ 5,000.</p>
 <b>ECS</b>	<p>Give ECS instructions to your bank account and make premium payments.</p>	 <b>IVR</b>	<p>Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-180-2266</p>

#### Disclaimer

Insurance is the subject matter of solicitation. For more details on risk factors , terms & conditions, please read sales brochures carefully before concluding a sale. Past returns are not indicative of future performance. Unit-Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the funds and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document or the insurer. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subjects to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured results.

#### Benchmark Indices Provided by CRISIL

The composite indices are computed based on notional Asset Allocation (weights for sub indices) provided by Aviva from time to time. Such weights for the sub indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub indices. CRISIL indices are sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.