

AVIVA INVESTOR

November, 2012

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

MARKET REVIEW

(Equity and Fixed Income Outlook)

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PORTFOLIO RETURNS SINCE INCEPTION

[More](#)

FUND PERFORMANCE

Life unit Linked

Bond Fund

Life unit Linked

Secure Fund

Life unit Linked

Protector Fund

Life unit Linked

Balanced Fund

Life unit Linked

Growth Fund

Life unit Linked

Enhancer Fund

Life unit Linked

Index Fund

Life unit Linked

PSU Fund

Life unit Linked

Infra Fund

Life unit Linked

Wealth Builder Fund

Life unit Linked

Dynamic P/E 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 November 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%	8.0%	7.1%	8.0%	7.1%	13.3%
Benchmark Return Since Inception	5.7%	6.4%	7.2%	7.2%	5.6%	10.2%
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 November 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%	15.6%	4.4%	11.2%	4.3%	-3.1%
Benchmark Return Since Inception	11.1%	12.6%	2.7%	10.4%	3.8%	-9.5%
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	CRISIL Liquid Fund Index and NIFTY	BSE 100 Index
As on November 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	-0.1%	-4.4%	-4.6%	-3.9%	7.4%	6.3%
Benchmark Return Since Inception	-1.0%	-10.0%	-10.9%	-10.1%	7.0%	7.2%
Benchmark	CRISIL Liquid Fund Index and S&P CNX NIFTY	BSE PSU Index	BSE 100 Index	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 November 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	8.5%	7.2%	6.7%	7.1%	6.8%	
Benchmark Return Since Inception	7.2%	6.9%	6.6%	6.7%	5.8%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Liquid Fund Index and NIFTY	
As on November 30,2012	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II			
Portfolio Return Since Inception	4.0%	6.6%	4.1%			
Benchmark Return Since Inception	5.1%	4.0%	4.0%			
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Liquid Fund Index and S&P CNX NIFTY			
As on November 30,2012	Life Unit Linked Wealth Builder Fund					
Highest NAV locked in is	4.9%					

Indian equity markets recovered smartly after exhibiting a lackluster performance during the month of October. The benchmark indices hit 19-month highs during the month. Expectations of reforms measures getting passed in Parliament to contain India's twin deficit and robust FII inflows, along with Moody's stable outlook on India, helped markets move up. Key benchmark indices, BSE Sensex and S&P Nifty surged 4.51% and 4.63% respectively during the month. Meanwhile, the BSE Mid-cap and Small-cap indices gained 5.12% and 4.1% respectively. The rally was also supported by news that Greece will get bailout package from the troika of international lenders, comprising the European Union, the European Central Bank and the International Monetary Fund (IMF). The Government's decision of place bills related to insurance and pension sectors further supported the markets. However, the RBI's decision to keep the repo rate unchanged at 8% at its Second Quarter Review of Monetary Policy and cutting of GDP growth forecast for 2012-13 dampened market sentiments.

During the month, the Purchasing Managers' Index (PMI) from HSBC India remained muted signaling no major improvement in India's manufacturing sector. The headline index, a measure of factory production, remained stagnant at 52.9 in October from 52.8 recorded in the previous month. However, industrial production for September declined to (-) 0.4% against gain of 2.3% (revised figure) recorded in August.

Weak domestic economic data and global developments, continued to be a drag on the market. India's headline inflation eased to 7.45% in October from 7.81% in September, its slowest pace in eight months. Towards the month end, global cues remained mixed as optimism over Greece's aid deal offset the news of conflicts over the European Union's long-term budget. India's Gross Domestic Product (GDP) data for the September quarter came lower at 5.3%, although it was in line with market expectations.

Market sentiment remained upbeat on the back of expectations that the Government would be able to push through a host of reforms measures during the winter session of Parliament. Foreign fund inflows further contributed to the market gains.

On the sectoral front, most of the indices ended on a positive note. Top performers on the BSE were CD, Realty, Bankex, Teck and FMCG. Banking stocks surged on hopes that banking laws (amendment) bill will get through.

On the global front, the month commenced with investors preferring to remain on the sidelines ahead of U.S. Presidential election. The post election sell-off gained momentum amid concerns over President Barack Obama's plans to avoid the fiscal cliff. The fall in US retail sales by 0.3% in October and fall in Euro

zone Industrial production by 2.5% in September affected the market sentiments. Uncertainty over the next tranche of aid for Greece also pushed the stocks lower. Pressure mounted after the European Commission's latest forecast showed deeper recession in 2012 and weaker recovery in 2013.

However, markets got support by certain intermittent positive indicators. These included Institute for Supply Management's non-manufacturing index, pointing to expansion in the U.S. services sector and positive U.S. housing data. Moreover, Chinese manufacturing activity expanded for the first time in 13 months, while Euro zone manufacturing activity slowed less than expected in November. Towards the end of the month, the Euro zone Finance Ministers, the European Central Bank and the International Monetary Fund agreed on a plan to cut Greece's Government debt to 124% of Gross Domestic Product by 2020, paving way for the country's next tranche of aid.

Outlook:

The mood of the Indian equity markets reflected a positive bias on the hope of key bills being cleared amid improved global risk appetite. However, the Government needs to focus on issues pertaining to investment activity and fiscal consolidation. Strong FII inflows led to upsurge in the domestic bourses in the current month. The sustainability of these flows in the near term will depend on global developments.

Investors are expected to take cues from the ongoing debate over reform bills in Parliament. The winter session is expected to have a heated debate over FDI in retail as many political parties have opposed the decision, which allowed foreign investors to invest up to 49% in multi-brand retail stores.

Once FDI in retail is cleared, then the Government will be in a position to initiate a large number of other reforms, including insurance and pension. Domestic macro-economic data including inflation, IIP and current account deficit numbers will be closely watched. These variables combined with RBI's policy stance will keep the markets volatile in the near term. Apart from this, Global developments related to U.S. fiscal cliff, economic reports from key Asian economies and Euro zone will continue to have a bearing on the market movement.

Bond yields moved in a narrow range in the first half of November as investors remained on sidelines ahead of the release of macro-economic data and absence of any major trigger. The yields fell towards the middle of the month, owing to unexpected easing of WPI inflation for the month of October which increased the possibility of central bank cutting benchmark rates to support growth. WPI inflation stood at 7.45% for the month of October against last month's reported figure of 7.81% (provisional) and last year's figure of 9.87%. The food articles inflation eased for the third consecutive month and reached 6.62%, following lower prices of vegetables and pulses.

GDP for Q2FY13 registered a growth of 5.3%, in-line with the market expectations, against the last quarter's reported figure of 5.5%. The figure stood at 6.7% during the same period last year. The Index of Industrial Production (IIP) for the month of September declined by (-) 0.4%, annually, against a 2.5% growth recorded in same period last year. After witnessing a positive growth last month, the growth in the manufacturing sector again moved to the negative zone. The fall in the manufacturing activity indicates poor economic recovery. The growth in core sector industries more than doubled to a seven-month high of 5.1% in September on the back of good production in coal, cement and petroleum refinery sectors. The overall growth figure indicates that the economic recovery is fragile and can slump without proper stimulus measures.

India's fiscal deficit during the April-October period rose to Rs. 3.68 lakh crore, or 71.6% of the budgeted full fiscal year 2012-13 target. Net tax receipts during the same period stood at Rs. 3.34 lakh crore and the total expenditure was about Rs. 7.79 lakh crore.

Banks' net average borrowings under the RBI's repo window stood higher at around Rs. 92,750 crore in November compared to the previous month's figure of Rs. 67,060 crore. Although in October the RBI lowered CRR by 25 bps, infusing Rs. 17,500 crore into the system, borrowing levels were high in the month as banks faced cash crunch during the festive season. The average borrowings under the repo window stood above Rs. 1 lakh crore for eleven consecutive days towards the end of the month. Taking cognizance of the liquidity crunch, the RBI announced an OMO in four

Government Securities up to Rs 12,000 crore.

Yields on the Government securities declined in most of the maturities compared to the previous month. The highest decline was seen in maturities ranging from 6-year to 9-year, where yields contracted in the range of 6 to 9 bps. In line with Gilt securities, corporate bond yields were also lower on the entire segment except at the shorter end of the curve. It fell in the range of 2 to 5 bps with the highest change in 6-year paper. Spread between AAA corporate bond and Government security contracted in 5-year maturity by 2 bps, while expanded on all others in the range of 1 to 5 bps.

Outlook

Bond yields are expected to fall in the coming months if the RBI continues the open market operations to curb the liquidity deficit. With monetary policy due on December 18, 2012, other data points like IIP and WPI will also be keenly watched by the market. Expectation of OMOs will keep yields in range.



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Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

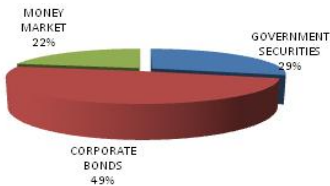
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

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

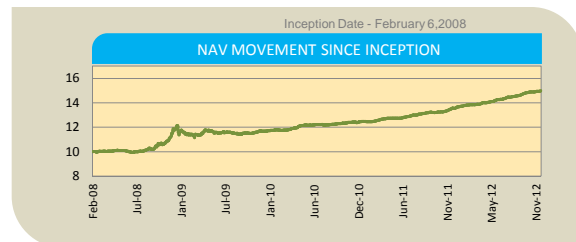
As on November 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.7%	8.6%	12.1%
Benchmark**	5.7%	7.0%	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 November 30, 2012

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.20% GOI 2025	5.98	
8.85% Tamil Nadu State Development Ltd. 2022	5.15	
8.97% GOI 2030	4.53	
8.15% GOI 2022	4.29	
9.15% GOI 2024	1.83	
8.83% GOI 2041	1.79	
8.79% GOI 2021	1.78	
6.49% GOI 2015	1.11	
8.48% Maharashtra SDL 2020	1.07	
8.28% GOI 2027	0.86	
8.33% GOI 2026	0.86	
Total	29.25	

CORPORATE BONDS		
Tata Sons Ltd.	7.08	AAA
HDFC Ltd.	5.56	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.53	AAA
Power Finance Corporation Ltd.	5.31	AAA
NABARD	5.23	AAA
India Infrastructure Finance Company Ltd.	3.57	AAA
Rural Electrification Corporation	3.51	AAA
Yes Bank Ltd.	3.50	AA
Power Grid Corporation of India Ltd.	2.14	AAA
Tata Motors Ltd.	2.14	AAA
LIC Housing Finance Ltd.	1.76	AAA
IndusInd Bank Ltd.	1.72	AA-
Gas Authority of India Ltd.	1.71	AAA
Total	48.76	

CASH AND MONEY MARKETS*	21.99%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

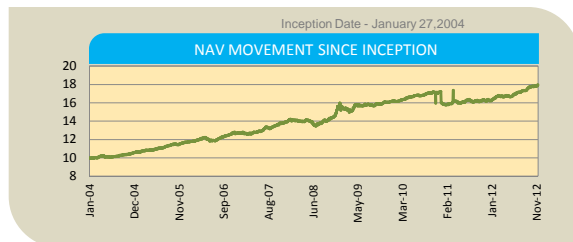
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.0%	7.3%	7.0%	11.2%
Benchmark**	6.4%	6.4%	7.6%	11.8%

Note: Past returns are not indicative of future performance.

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

NAV Movement

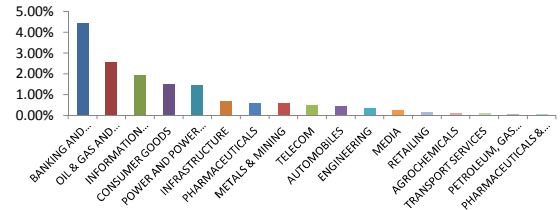


Security	Net Asset %	Rating
CASH AND MONEY MARKETS*	11.39%	
PORTFOLIO TOTAL	100.00%	

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

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	15.71%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.28
Infosys Ltd.	1.25
ITC Ltd.	1.21
ICICI Bank Ltd.	1.17
HDFC Bank Ltd.	0.99
HDFC Ltd.	0.78
Tata Consultancy Services Ltd.	0.68
Larsen & Toubro Ltd.	0.59
State Bank of India	0.56
Bharti Airtel Ltd.	0.50
Others	6.65

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GOVERNMENT SECURITIES

8.33% GOI 2026	4.61
9.15% GOI 2024	4.49
8.28% GOI 2027	4.02
8.19% GOI 2020	2.75
8.20% GOI 2025	1.49
8.15% GOI 2022	1.27
8.79% GOI 2021	1.26
8.93% Punjab SDL 2022	1.09
7.83% GOI 2018	0.72
8.83% GOI 2041	0.57
7.17% GOI 2015	0.52
8.13% GOI 2022	0.37
8.97% GOI 2030	0.35
8.33% GOI 2036	0.33
8.95% Maharashtra SDL 2022	0.22
8.48% Maharashtra SDL 2020	0.20
Total	24.26

CORPORATE BONDS

Tata Sons Ltd.	7.31	AAA
Power Grid Corporation of India Ltd.	6.00	AAA
HDFC Ltd.	5.14	AAA
Power Finance Corporation Ltd.	4.61	AAA
LIC Housing Finance Ltd.	4.40	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.68	AAA
IndusInd Bank Ltd.	2.84	AA-
Yes Bank Ltd.	2.78	AA
Ultratech Cement Ltd.	2.67	AAA
Rural Electrification Corporation	2.51	AAA
State Bank of Hyderabad	2.18	AAA
Export-Import Bank of India Ltd.	1.76	AAA
Indian Railway Finance Corporation Ltd.	1.06	AAA
NABARD	0.57	AAA
Hindustan Petroleum Corporation Ltd.	0.54	AAA
India Infrastructure Finance Company Ltd.	0.23	AAA
MRF Ltd.	0.22	AA+
Tata Motors Ltd.	0.14	AAA
Total	48.64	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

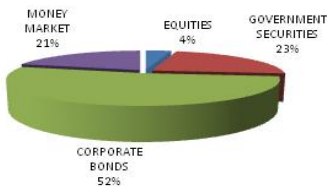
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

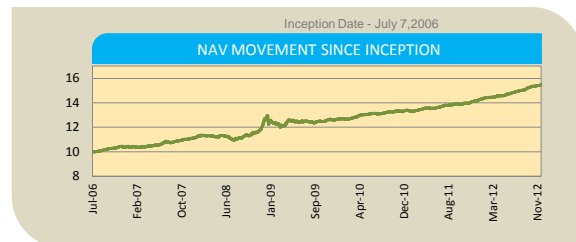
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.1%	6.9%	7.0%	10.4%
Benchmark**	7.2%	6.2%	7.1%	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

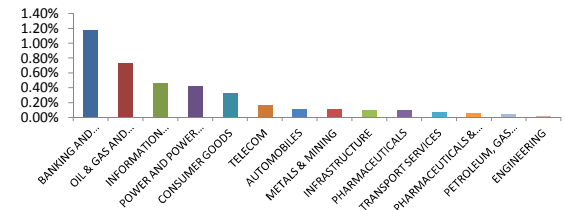


Security	Net Asset %	Rating
CASH AND MONEY MARKETS*	20.80%	
PORTFOLIO TOTAL	100.00%	

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

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	3.85%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.42
ITC Ltd.	0.32
Infosys Ltd.	0.32
ICICI Bank Ltd.	0.29
HDFC Bank Ltd.	0.28
HDFC Ltd.	0.27
Bharti Airtel Ltd.	0.16
Tata Consultancy Services Ltd.	0.14
State Bank of India	0.14
NHPC	0.14
Others	1.37

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GOVERNMENT SECURITIES

8.79% GOI 2021	5.06
8.20% GOI 2025	4.04
7.17% GOI 2015	3.30
8.33% GOI 2026	2.04
8.15% GOI 2022	2.03
8.48% Maharashtra SDL 2020	1.60
8.28% GOI 2027	1.30
8.97% GOI 2030	0.86
8.93% Punjab SDL 2022	0.82
8.19% GOI 2020	0.81
8.13% GOI 2022	0.67
7.83% GOI 2018	0.40
6.40% Gujarat SDL 2013	0.08
7.59% GOI 2016	0.02
Total	23.03

CORPORATE BONDS

LIC Housing Finance Ltd.	7.30	AAA
Power Finance Corporation Ltd.	6.64	AAA
Tata Sons Ltd.	6.29	AAA
HDFC Ltd.	5.56	AAA
Power Grid Corporation of India Ltd.	4.71	AAA
IndusInd Bank Ltd.	4.07	AA-
Reliance Gas Transportation Infrastructure Ltd.	3.49	AAA
Yes Bank Ltd.	3.31	AA
NABARD	3.29	AAA
Rural Electrification Corporation	1.83	AAA
Hindustan Petroleum Corporation Ltd.	1.62	AAA
India Infrastructure Finance Company Ltd.	1.52	AAA
Indian Railway Finance Corporation Ltd.	0.98	AAA
MRF Ltd.	0.81	AA+
Ultratech Cement Ltd.	0.49	AAA
Tata Motors Ltd.	0.41	AAA
Total	52.32	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

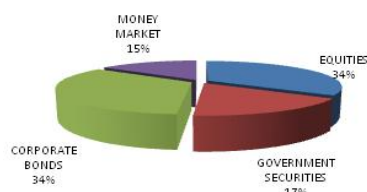
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

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

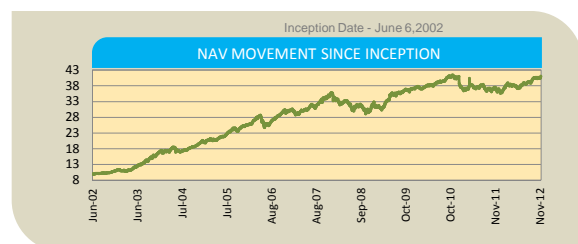
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	15.3%	5.3%	6.2%	13.2%
Benchmark**	11.1%	4.8%	7.3%	14.2%

Note: Past returns are not indicative of future performance.

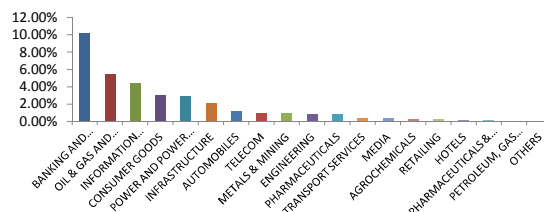
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	34.23%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.75
Reliance Industries Ltd.	2.49
ITC Ltd.	2.46
ICICI Bank Ltd.	2.41
HDFC Bank Ltd.	2.12
HDFC Ltd.	2.09
Tata Consultancy Services Ltd.	1.54
Larsen & Toubro Ltd.	1.47
Oil and Natural Gas Corporation Ltd.	1.12
State Bank of India	1.08
Others	14.58

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GOVERNMENT SECURITIES

8.28% GOI 2027	3.44
8.20% GOI 2025	2.35
8.15% GOI 2022	2.28
8.33% GOI 2026	1.33
9.15% GOI 2024	1.29
7.83% GOI 2018	0.96
8.19% GOI 2020	0.76
8.79% GOI 2021	0.72
8.93% Punjab SDL 2022	0.70
7.94% GOI 2021	0.68
8.48% Maharashtra SDL 2020	0.68
8.97% GOI 2030	0.37
8.83% GOI 2041	0.36
6.49% GOI 2015	0.31
8.95% Maharashtra SDL 2022	0.28
8.33% GOI 2036	0.21
8.13% GOI 2022	0.14
6.35% GOI 2020	0.08
8.35% GOI 2022	0.05
8.24% GOI 2018	0.04
Total	17.03

CORPORATE BONDS

Power Finance Corporation Ltd.	5.82	AAA
HDFC Ltd.	5.09	AAA
Power Grid Corporation of India Ltd.	3.97	AAA
LIC Housing Finance Ltd.	3.78	AAA
Tata Motors Ltd.	3.31	AAA
Rural Electrification Corporation	2.39	AAA
IndusInd Bank Ltd.	1.59	AA-
Tata Sons Ltd.	1.47	AAA
Indian Railway Finance Corporation Ltd.	1.31	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.17	AAA
Export-Import Bank of India Ltd.	1.04	AAA
Yes Bank Ltd.	0.71	AA

To be continued.....

Continued.....

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Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %	Rating
CORPORATE BONDS		
MRF Ltd.	0.70	AA+
NABARD	0.56	AAA
Ultratech Cement Ltd.	0.44	AAA
National Capital Regional Planning Board	0.34	AAA
Reliance Industries Ltd.	0.19	AAA
Gas Authority of India Ltd.	0.06	AAA
NTPC Ltd.	0.01	AAA
Total	33.95	
CASH AND MONEY MARKETS*		
	14.79%	
PORTFOLIO TOTAL		
	100.00%	

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

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

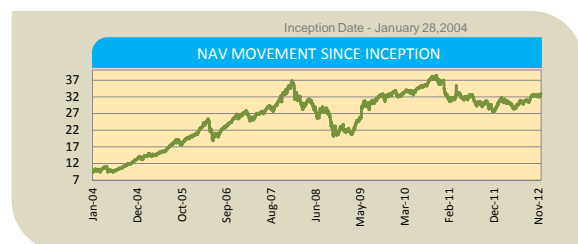
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	15.6%	1.4%	4.0%	14.9%
Benchmark**	12.6%	2.8%	6.2%	18.9%

Note: Past returns are not indicative of future performance.

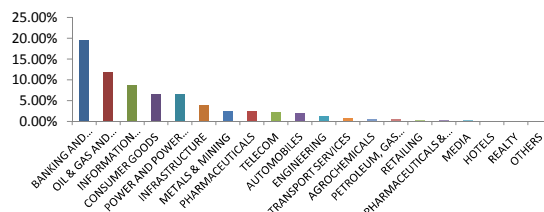
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	69.80%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	5.44
ITC Ltd.	5.41
Infosys Ltd.	5.39
Reliance Industries Ltd.	5.31
HDFC Bank Ltd.	4.09
HDFC Ltd.	3.73
Tata Consultancy Services Ltd.	3.07
Larsen & Toubro Ltd.	2.80
State Bank of India	2.42
Bharti Airtel Ltd.	2.24
Others	29.90

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.28% GOI 2027	1.25
8.15% GOI 2022	0.96
8.79% GOI 2021	0.95
8.90% Tamil Nadu State Development Ltd. 2022	0.51
8.33% GOI 2026	0.33
8.13% GOI 2022	0.30
9.15% GOI 2024	0.27
8.83% GOI 2041	0.26
8.20% GOI 2025	0.25
8.95% Maharashtra SDL 2022	0.20
8.19% GOI 2020	0.10
8.33% GOI 2036	0.10
7.49% GOI 2017	0.08
8.48% Maharashtra SDL 2020	0.04
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	5.62

CORPORATE BONDS

HDFC Ltd.	4.03	AAA
Power Finance Corporation Ltd.	2.25	AAA
LIC Housing Finance Ltd.	1.90	AAA
Tata Sons Ltd.	1.33	AAA
Power Grid Corporation of India Ltd.	0.67	AAA
Rural Electrification Corporation	0.64	AAA
Punjab National Bank	0.51	AAA
Tata Motors Ltd.	0.47	AAA
Indian Railway Finance Corporation Ltd.	0.42	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.29	AAA
Export-Import Bank of India Ltd.	0.25	AAA
National Capital Regional Planning Board	0.25	AAA
Gas Authority of India Ltd.	0.24	AAA
NABARD	0.19	AAA
Reliance Capital Ltd.	0.10	AAA
Reliance Industries Ltd.	0.10	AAA

To be continued.....

Continued.....

Aviva Investor | November 2012

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Security	Net Asset %	Rating
CORPORATE BONDS		
MRF Ltd.	0.05	AA+
IndusInd Bank Ltd.	0.03	AA-
Neyveli Lignite Corporation Ltd.	0.03	AAA
Steel Authority of India Ltd.	0.02	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
Total	13.78	
CASH AND MONEY MARKETS*		
	10.80%	
PORTFOLIO TOTAL		
	100.00%	

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

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

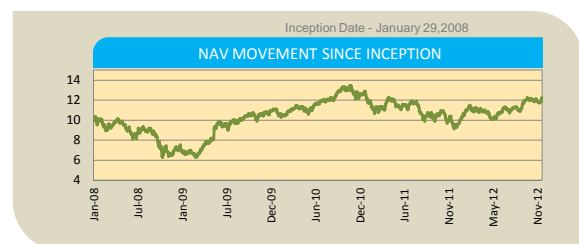
As on November 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.4%	5.1%	23.1%
Benchmark**	2.7%	5.3%	21.7%

Note: Past returns are not indicative of future performance.

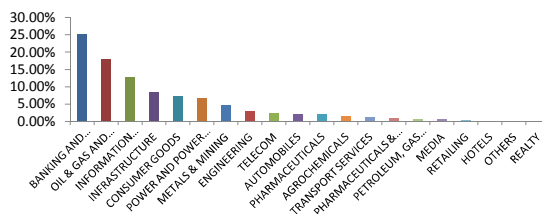
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	97.30%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.03
Reliance Industries Ltd.	7.47
ICICI Bank Ltd.	6.29
ITC Ltd.	5.98
HDFC Ltd.	5.18
Tata Consultancy Services Ltd.	4.44
Larsen & Toubro Ltd.	4.41
State Bank of India	3.81
HDFC Bank Ltd.	3.68
Oil and Natural Gas Corporation Ltd.	3.51
Others	44.01

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.70%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked 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

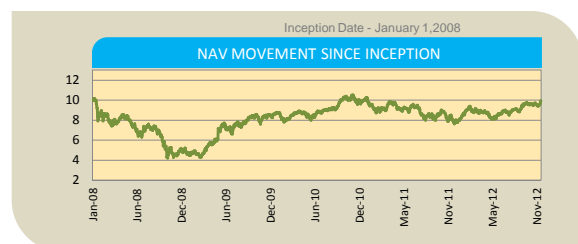
As on November 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-0.1%	5.9%	22.4%
Benchmark**	-1.0%	5.3%	21.7%

Note: Past returns are not indicative of future performance.

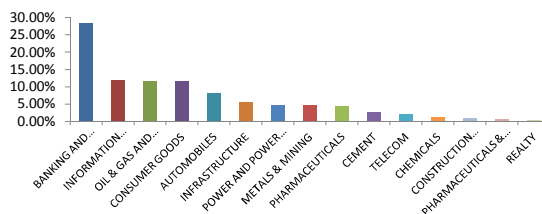
**Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	99.53%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.57
Reliance Industries Ltd.	7.19
ICICI Bank Ltd.	6.99
HDFC Bank Ltd.	6.92
HDFC Ltd.	6.75
Infosys Ltd.	6.30
Larsen & Toubro Ltd.	4.80
Tata Consultancy Services Ltd.	3.63
State Bank of India	3.16
Hindustan Unilever Ltd.	2.93
Others	41.24

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 0.47%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

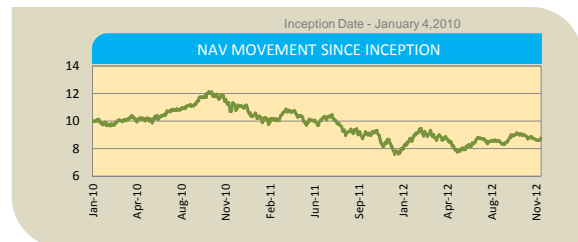
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-4.4%	5.0%
Benchmark**	-10.0%	4.7%

Note: Past returns are not indicative of future performance.

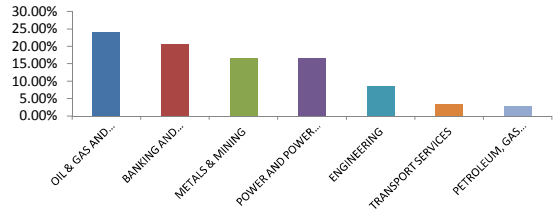
**Benchmark return has been computed by applying benchmark weightages on BSE PSU Index

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	92.78%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.21
Oil and Natural Gas Corporation Ltd.	8.57
State Bank of India	8.35
NTPC Ltd.	7.22
National Mineral Development Corporation Ltd.	5.19
Indian Oil Corporation Ltd.	4.83
Gas Authority of India Ltd.	4.83
Bharat Electronics Ltd.	4.76
Power Grid Corporation of India Ltd.	4.52
Engineers India Ltd.	3.85
Others	31.02

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	7.22%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

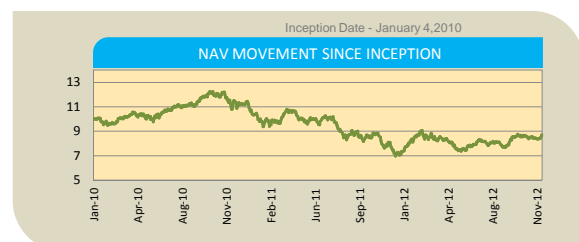
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-4.6%	11.9%
Benchmark**	-10.9%	8.4%

Note: Past returns are not indicative of future performance.

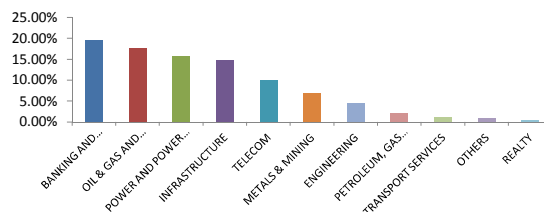
**Benchmark return has been computed by applying benchmark weightages on CNX INFRASTRUCTURE

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	93.75%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	8.87
Larsen & Toubro Ltd.	7.31
ICICI Bank Ltd.	4.52
Reliance Industries Ltd.	4.48
Power Grid Corporation of India Ltd.	3.50
NTPC Ltd.	3.49
Coal India Ltd.	3.49
Tata Power Co. Ltd.	3.38
State Bank of India	2.88
Oil and Natural Gas Corporation Ltd.	2.82
Others	48.76

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	6.25%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

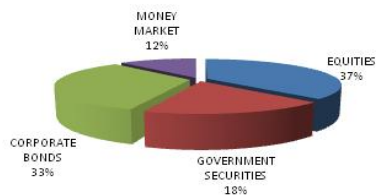
This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



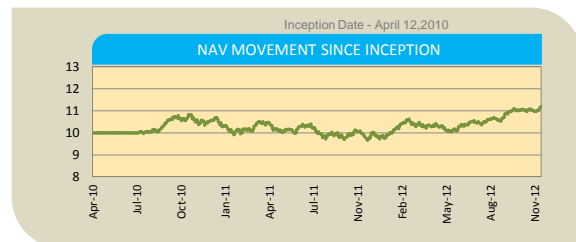
Portfolio Return

As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.9%	14.5%

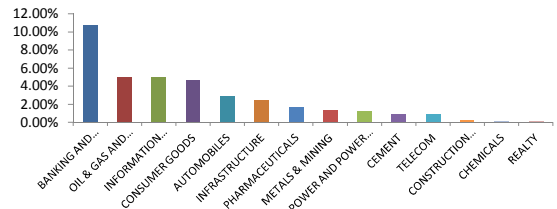
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	37.77%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.42
Reliance Industries Ltd.	3.36
ICICI Bank Ltd.	3.02
Infosys Ltd.	2.90
HDFC Bank Ltd.	2.66
Larsen & Toubro Ltd.	2.19
HDFC Ltd.	2.12
Tata Consultancy Services Ltd.	1.35
Hindustan Unilever Ltd.	1.25
State Bank of India	1.20
Others	13.97

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GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	13.99
8.19% GOI 2020	2.54
8.16% Tamil Nadu State Development Ltd. 2020	1.52
Total	18.05

CORPORATE BONDS

Indian Railway Finance Corporation Ltd.	7.64	AAA
Steel Authority of India Ltd.	6.41	AAA
Power Finance Corporation Ltd.	5.70	AAA
NTPC Ltd.	5.05	AAA
Power Grid Corporation of India Ltd.	4.43	AAA
Rural Electrification Corporation	3.55	AAA
Total	32.78	

CASH AND MONEY MARKETS*

PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

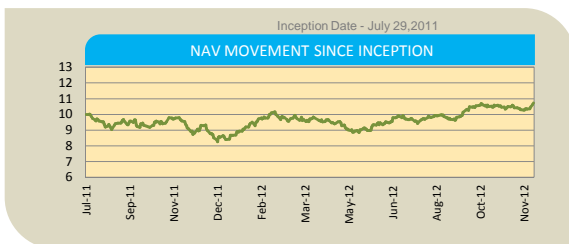
As on November 30, 2012

	CAGR Return	Absolute
	Since inception	Last 1 year
Portfolio return	5.3%	19.5%
Benchmark**	5.4%	20.5%

Note: Past returns are not indicative of future performance.

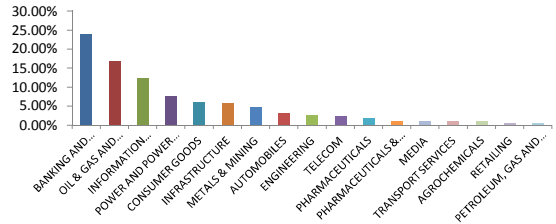
Benchmark return has been computed by applying benchmark weightages on CNX S&P NIFTY and LIQUID INDEX

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	92.85%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.92
Reliance Industries Ltd.	7.13
ICICI Bank Ltd.	6.61
ITC Ltd.	5.06
HDFC Ltd.	4.77
Tata Consultancy Services Ltd.	4.56
Larsen & Toubro Ltd.	3.68
HDFC Bank Ltd.	3.42
State Bank of India	3.32
Oil and Natural Gas Corporation Ltd.	3.05
Others	43.33

[View Detailed Portfolio >>](#)
CASH AND MONEY MARKETS* **7.15%**
PORTFOLIO TOTAL **100.00%**

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

Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

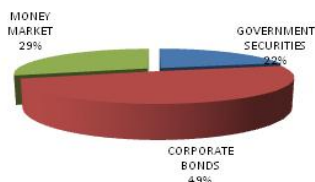
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

Asset Allocation Pattern

• Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

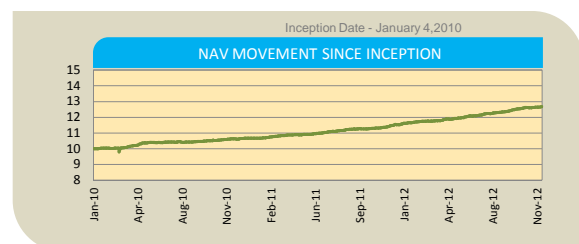
As on November 30, 2012

	CAGR Return		Absolute Return	
	Since inception		Last 1 year	
Portfolio return	8.5%		11.3%	
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 November 30, 2012

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.33% GOI 2026	3.84	
9.15% GOI 2024	3.25	
8.20% GOI 2025	2.73	
8.83% GOI 2041	2.39	
8.15% GOI 2022	2.29	
8.28% GOI 2027	2.29	
8.97% GOI 2030	1.61	
8.79% GOI 2021	1.58	
8.85% Tamil Nadu State Development Ltd. 2022	1.07	
7.77% Haryana SDL 2015	0.21	
7.77% Gujarat SDL 2015	0.16	
8.48% Maharashtra SDL 2020	0.04	
Total	21.46	

CORPORATE BONDS		
LIC Housing Finance Ltd.	7.35	AAA
India Infrastructure Finance Company Ltd.	6.82	AAA
HDFC Ltd.	5.95	AAA
Export-Import Bank of India Ltd.	5.39	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.25	AAA
Rural Electrification Corporation	4.35	AAA
Tata Sons Ltd.	3.76	AAA
Power Grid Corporation of India Ltd.	3.06	AAA
Power Finance Corporation Ltd.	2.66	AAA
NABARD	1.70	AAA
Reliance Industries Ltd.	1.60	AAA
Hindustan Petroleum Corporation Ltd.	0.61	AAA
ICICI Bank Ltd.	0.24	AAA
Tata Motors Ltd.	0.19	AAA
Indian Railway Finance Corporation Ltd.	0.16	AAA
Total	49.09	

CASH AND MONEY MARKETS*	29.45%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

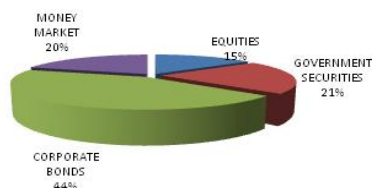
To generate steady returns with a minimum exposure to equities.

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

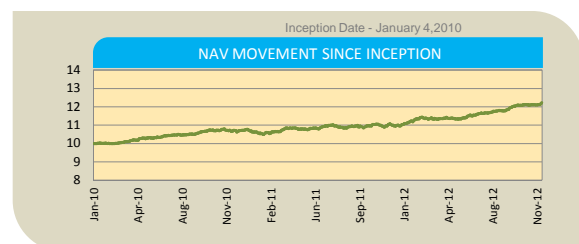
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.2%	11.5%
Benchmark**	6.9%	11.5%

Note: Past returns are not indicative of future performance.

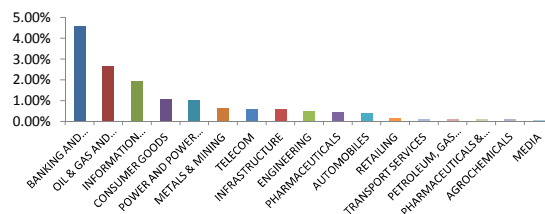
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	14.98%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.30
ICICI Bank Ltd.	1.29
Infosys Ltd.	1.24
ITC Ltd.	0.93
HDFC Bank Ltd.	0.93
HDFC Ltd.	0.78
Tata Consultancy Services Ltd.	0.69
Bharti Airtel Ltd.	0.60
Larsen & Toubro Ltd.	0.54
State Bank of India	0.51
Others	6.17

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GOVERNMENT SECURITIES

9.15% GOI 2024	4.67
8.15% GOI 2022	3.77
8.93% Punjab SDL 2022	2.52
8.79% GOI 2021	2.34
8.33% GOI 2026	2.27
7.77% Gujarat SDL 2015	1.05
8.95% Maharashtra SDL 2022	1.01
7.83% GOI 2018	0.99
8.28% GOI 2027	0.85
8.13% GOI 2022	0.80
8.79% Gujarat SDL 2022	0.58
8.48% Maharashtra SDL 2020	0.22
Total	21.07

CORPORATE BONDS

Tata Sons Ltd.	7.22	AAA
LIC Housing Finance Ltd.	7.20	AAA
Power Finance Corporation Ltd.	6.44	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.67	AAA
HDFC Ltd.	4.98	AAA
India Infrastructure Finance Company Ltd.	3.65	AAA
NABARD	3.06	AAA
Power Grid Corporation of India Ltd.	1.91	AAA
Rural Electrification Corporation	0.77	AAA
Gas Authority of India Ltd.	0.75	AAA
IndusInd Bank Ltd.	0.75	AA-
Tata Motors Ltd.	0.63	AAA
Ultratech Cement Ltd.	0.50	AAA
Reliance Industries Ltd.	0.24	AAA
Total	43.77	

CASH AND MONEY MARKETS* 20.18%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

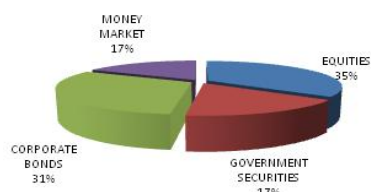
To generate a balance of capital growth and steady returns.

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

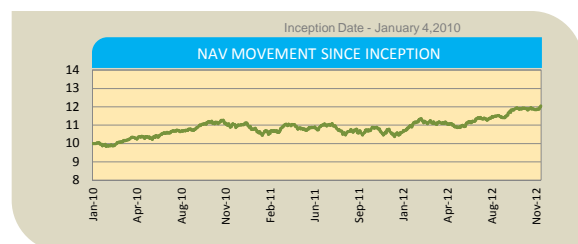
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.7%	13.9%
Benchmark**	6.6%	14.0%

Note: Past returns are not indicative of future performance.

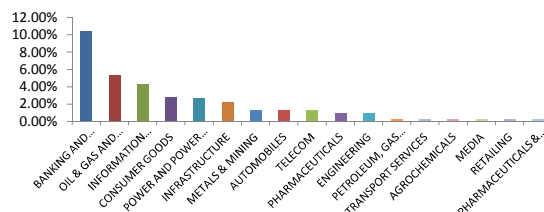
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	35.20%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.74
ICICI Bank Ltd.	2.64
Reliance Industries Ltd.	2.24
ITC Ltd.	2.15
HDFC Bank Ltd.	2.01
HDFC Ltd.	1.84
Tata Consultancy Services Ltd.	1.53
Larsen & Toubro Ltd.	1.23
Bharti Airtel Ltd.	1.23
State Bank of India	1.16
Others	16.18

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GOVERNMENT SECURITIES

8.19% GOI 2020	4.29
9.15% GOI 2024	2.71
8.28% GOI 2027	2.02
8.15% GOI 2022	1.63
8.79% GOI 2021	1.57
8.33% GOI 2026	1.09
8.93% Punjab SDL 2022	1.09
8.79% Gujarat SDL 2022	1.08
8.95% Maharashtra SDL 2022	0.55
8.13% GOI 2022	0.54
8.48% Maharashtra SDL 2020	0.16
7.83% GOI 2018	0.11
Total	16.84

CORPORATE BONDS

LIC Housing Finance Ltd.	6.63	AAA
Tata Sons Ltd.	6.24	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.54	AAA
Power Finance Corporation Ltd.	3.99	AAA
HDFC Ltd.	3.54	AAA
NABARD	1.76	AAA
Power Grid Corporation of India Ltd.	1.51	AAA
Rural Electrification Corporation	0.78	AAA
Tata Motors Ltd.	0.68	AAA
Gas Authority of India Ltd.	0.65	AAA
IndusInd Bank Ltd.	0.22	AA-
Reliance Industries Ltd.	0.22	AAA
Ultratech Cement Ltd.	0.22	AAA
Total	30.98	

CASH AND MONEY MARKETS* 16.98%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

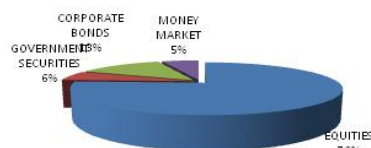
To generate long term capital appreciation with high equity exposure.

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

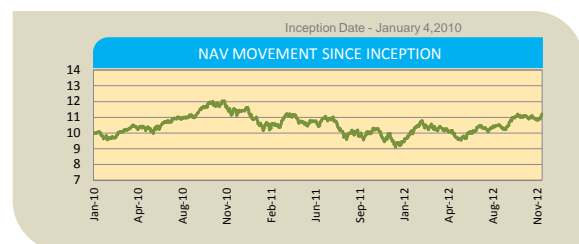
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.0%	16.3%
Benchmark**	5.1%	18.8%

Note: Past returns are not indicative of future performance.

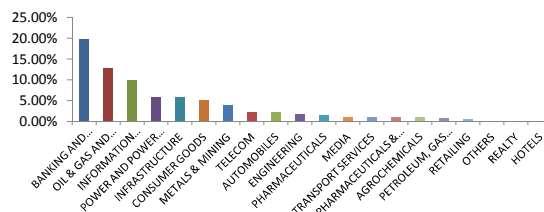
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	76.26%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.85
Reliance Industries Ltd.	5.38
ICICI Bank Ltd.	5.33
ITC Ltd.	4.27
Tata Consultancy Services Ltd.	3.71
HDFC Bank Ltd.	3.53
Oil and Natural Gas Corporation Ltd.	3.25
HDFC Ltd.	3.12
State Bank of India	2.75
Larsen & Toubro Ltd.	2.66
Others	35.91

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.20% GOI 2025	1.50
8.15% GOI 2022	1.14
8.79% GOI 2021	0.77
8.19% GOI 2020	0.74
9.15% GOI 2024	0.70
8.33% GOI 2026	0.44
8.28% GOI 2027	0.39
7.83% GOI 2018	0.11
8.48% Maharashtra SDL 2020	0.08
Total	5.87

CORPORATE BONDS

Tata Sons Ltd.	3.24	AAA
Power Finance Corporation Ltd.	2.60	AAA
HDFC Ltd.	1.40	AAA
NABARD	1.33	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.13	AAA
Rural Electrification Corporation	0.88	AAA
LIC Housing Finance Ltd.	0.81	AAA
Power Grid Corporation of India Ltd.	0.77	AAA
Tata Motors Ltd.	0.33	AAA
Indian Railway Finance Corporation Ltd.	0.18	AAA
IndusInd Bank Ltd.	0.09	AA-
Reliance Industries Ltd.	0.07	AAA
Total	12.83	

CASH AND MONEY MARKETS* 5.04%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



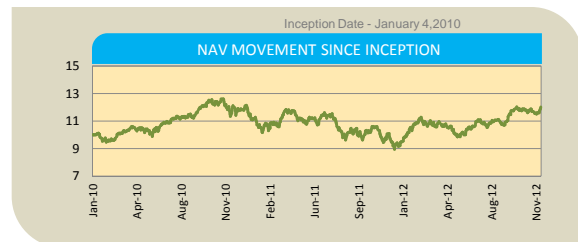
Portfolio Return

As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.6%	24.2%
Benchmark**	4.0%	21.7%

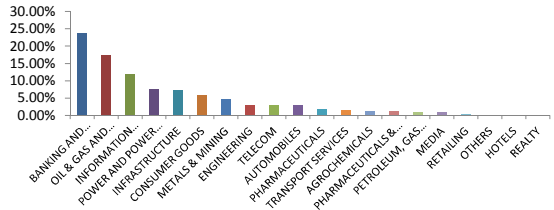
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	95.71%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.72
Reliance Industries Ltd.	7.21
ICICI Bank Ltd.	6.29
ITC Ltd.	4.82
HDFC Ltd.	4.38
Tata Consultancy Services Ltd.	4.27
Larsen & Toubro Ltd.	3.69
State Bank of India	3.52
HDFC Bank Ltd.	3.38
Oil and Natural Gas Corporation Ltd.	3.16
Others	46.68

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	4.29%
--------------------------------	--------------

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

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

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

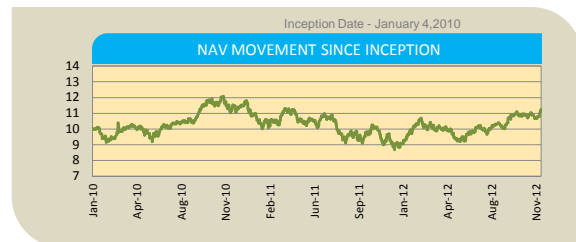
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	4.1%	21.6%
Benchmark**	4.0%	21.7%

Note: Past returns are not indicative of future performance.

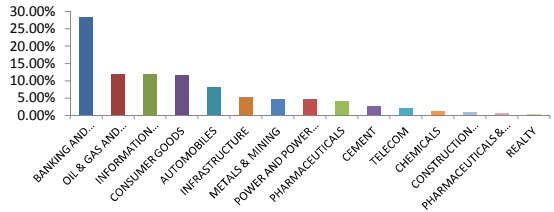
**Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	99.40%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.61
Reliance Industries Ltd.	7.32
HDFC Ltd.	6.90
ICICI Bank Ltd.	6.83
HDFC Bank Ltd.	6.79
Infosys Ltd.	6.28
Larsen & Toubro Ltd.	4.60
Tata Consultancy Services Ltd.	3.56
State Bank of India	3.10
Hindustan Unilever Ltd.	2.93
Others	41.35

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.60%
--------------------------------	--------------

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

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

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSEURE122

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

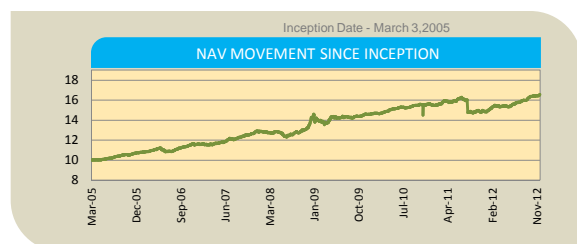
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	8.0%	7.6%	7.6%	12.3%
Benchmark**	7.2%	6.4%	7.6%	11.8%

Note: Past returns are not indicative of future performance.

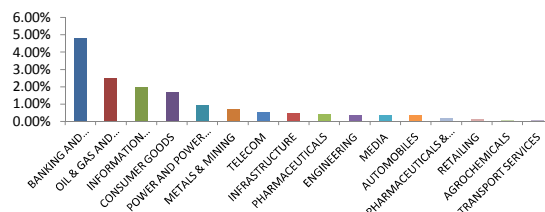
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	15.63%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	1.35
Infosys Ltd.	1.32
ITC Ltd.	1.28
Reliance Industries Ltd.	1.25
HDFC Bank Ltd.	1.04
HDFC Ltd.	0.81
Tata Consultancy Services Ltd.	0.64
State Bank of India	0.56
Bharti Airtel Ltd.	0.55
Oil and Natural Gas Corporation Ltd.	0.51
Others	6.17

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.15% GOI 2022	4.44
9.15% GOI 2024	3.89
8.20% GOI 2025	2.32
8.19% GOI 2020	1.78
8.33% GOI 2026	1.67
8.28% GOI 2027	1.33
7.83% GOI 2018	1.19
8.97% GOI 2030	1.17
8.79% GOI 2021	1.15
8.93% Punjab SDL 2022	0.56
Total	19.50

CORPORATE BONDS

LIC Housing Finance Ltd.	8.53	AAA
HDFC Ltd.	7.48	AAA
Power Finance Corporation Ltd.	7.45	AAA
IndusInd Bank Ltd.	6.44	AA-
Export-Import Bank of India Ltd.	6.25	AAA
Tata Sons Ltd.	5.92	AAA
NABARD	4.50	AAA
Rural Electrification Corporation	2.74	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.38	AAA
Indian Railway Finance Corporation Ltd.	1.77	AAA
India Infrastructure Finance Company Ltd.	1.38	AAA
Power Grid Corporation of India Ltd.	1.11	AAA
Tata Motors Ltd.	0.55	AAA
Ultratech Cement Ltd.	0.44	AAA
Total	56.94	

CASH AND MONEY MARKETS*

7.93%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

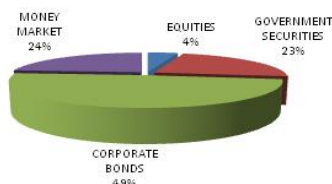
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

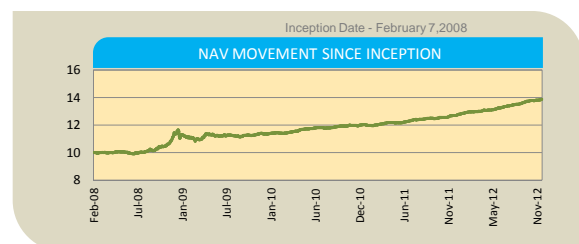
As on November 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.1%	6.8%	10.3%
Benchmark**	5.6%	6.9%	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

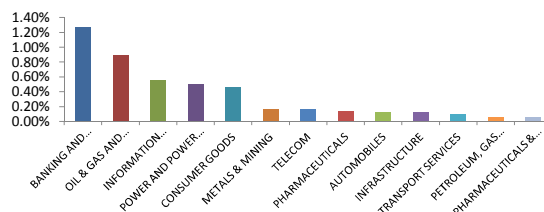
NAV Movement



Security	Net Asset %	Rating
CASH AND MONEY MARKETS*	23.71%	
PORTFOLIO TOTAL	100.00%	

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	4.55%	



TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.51
ITC Ltd.	0.42
ICICI Bank Ltd.	0.40
Infosys Ltd.	0.39
HDFC Ltd.	0.31
HDFC Bank Ltd.	0.22
Tata Consultancy Services Ltd.	0.16
NTPC Ltd.	0.16
NHPC	0.16
Coal India Ltd.	0.16
Others	1.66

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GOVERNMENT SECURITIES

8.79% GOI 2021	7.36
8.28% GOI 2027	3.59
8.15% GOI 2022	3.30
8.20% GOI 2025	2.02
8.48% Maharashtra SDL 2020	1.58
8.19% GOI 2020	1.52
8.93% Punjab SDL 2022	1.27
8.33% GOI 2026	1.02
8.83% GOI 2041	0.79
7.17% GOI 2015	0.27
7.59% GOI 2016	0.11
10.71% GOI 2016	0.04
Total	22.87

CORPORATE BONDS

Tata Sons Ltd.	8.37	AAA
HDFC Ltd.	7.40	AAA
LIC Housing Finance Ltd.	7.32	AAA
Power Finance Corporation Ltd.	5.78	AAA
IndusInd Bank Ltd.	4.77	AA-
Power Grid Corporation of India Ltd.	4.07	AAA
NABARD	2.06	AAA
Rural Electrification Corporation	1.54	AAA
Tata Motors Ltd.	1.39	AAA
India Infrastructure Finance Company Ltd.	1.05	AAA
MRF Ltd.	1.01	AA+
Ultratech Cement Ltd.	0.81	AAA
Indian Railway Finance Corporation Ltd.	0.73	AAA
Gas Authority of India Ltd.	0.71	AAA
Export-Import Bank of India Ltd.	0.61	AAA
Hindustan Petroleum Corporation Ltd.	0.61	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.33	AAA
Yes Bank Ltd.	0.31	AA
Total	48.87	

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

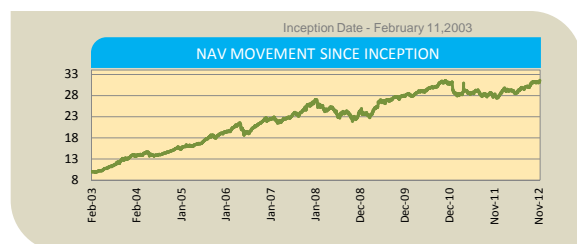
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	13.3%	5.8%	7.0%	13.8%
Benchmark**	10.2%	4.7%	7.3%	14.2%

Note: Past returns are not indicative of future performance.

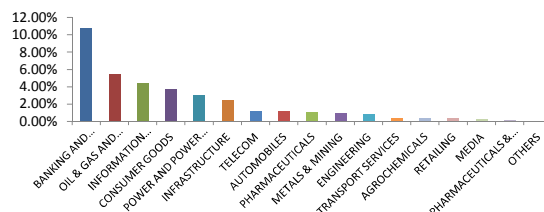
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	36.58%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.17
Infosys Ltd.	2.87
ICICI Bank Ltd.	2.78
Reliance Industries Ltd.	2.60
HDFC Bank Ltd.	2.28
HDFC Ltd.	2.17
Larsen & Toubro Ltd.	1.62
Tata Consultancy Services Ltd.	1.53
Bharti Airtel Ltd.	1.20
State Bank of India	1.18
Others	14.93

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GOVERNMENT SECURITIES

8.15% GOI 2022	2.64
8.20% GOI 2025	2.45
7.83% GOI 2018	2.43
8.79% GOI 2021	2.20
8.28% GOI 2027	1.90
9.15% GOI 2024	1.87
8.83% GOI 2041	1.32
8.97% GOI 2030	0.74
8.19% GOI 2020	0.70
8.13% GOI 2022	0.35
Total	16.60

CORPORATE BONDS

Power Grid Corporation of India Ltd.	7.15	AAA
HDFC Ltd.	5.53	AAA
Power Finance Corporation Ltd.	4.62	AAA
Tata Motors Ltd.	3.51	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.34	AAA
Export-Import Bank of India Ltd.	2.04	AAA
Ultratech Cement Ltd.	1.76	AAA
Tata Sons Ltd.	1.08	AAA
MRF Ltd.	1.06	AA+
NABARD	1.00	AAA
Indian Railway Finance Corporation Ltd.	0.98	AAA
Rural Electrification Corporation	0.81	AAA
Reliance Industries Ltd.	0.72	AAA
Total	32.60	

CASH AND MONEY MARKETS*	14.22%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

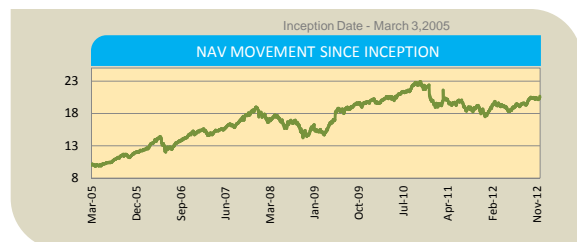
As on November 30, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	11.2%	4.7%	4.9%	13.7%
Benchmark**	10.4%	4.1%	6.6%	16.6%

Note: Past returns are not indicative of future performance.

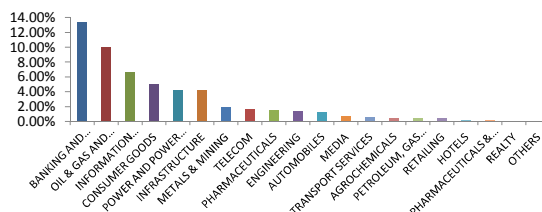
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	54.05%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.33
ITC Ltd.	4.10
Reliance Industries Ltd.	3.93
ICICI Bank Ltd.	3.49
HDFC Ltd.	2.82
HDFC Bank Ltd.	2.50
Larsen & Toubro Ltd.	2.40
Tata Consultancy Services Ltd.	2.23
State Bank of India	1.82
Oil and Natural Gas Corporation Ltd.	1.80
Others	24.49

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GOVERNMENT SECURITIES

8.15% GOI 2022	2.62	
8.33% GOI 2026	2.04	
8.79% GOI 2021	1.86	
8.13% GOI 2022	1.32	
9.15% GOI 2024	1.09	
8.20% GOI 2025	1.02	
8.97% GOI 2030	0.72	
8.95% Maharashtra SDL 2022	0.68	
8.28% GOI 2027	0.55	
7.83% GOI 2018	0.12	
6.80% Karnataka Sdl 2012	0.03	
Total	12.05	

CORPORATE BONDS

Power Finance Corporation Ltd.	6.70	AAA
HDFC Ltd.	6.32	AAA
Power Grid Corporation of India Ltd.	2.40	AAA
IndusInd Bank Ltd.	1.70	AA-
Rural Electrification Corporation	1.47	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.22	AAA
Export-Import Bank of India Ltd.	0.99	AAA
National Capital Regional Planning Board	0.84	AAA
Ultratech Cement Ltd.	0.84	AAA
India Infrastructure Finance Company Ltd.	0.71	AAA
Reliance Industries Ltd.	0.67	AAA
Tata Sons Ltd.	0.59	AAA
Indian Railway Finance Corporation Ltd.	0.47	AAA
LIC Housing Finance Ltd.	0.35	AAA
NABARD	0.35	AAA
Total	25.62	

CASH AND MONEY MARKETS*

8.28%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

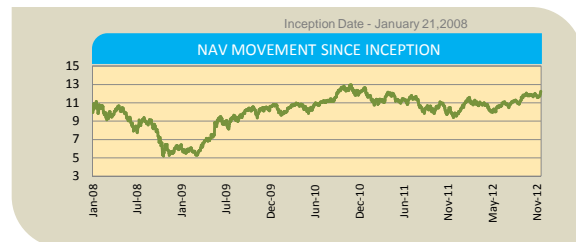
As on November 30, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.3%	5.9%	22.4%
Benchmark**	3.8%	5.3%	21.7%

Note: Past returns are not indicative of future performance.

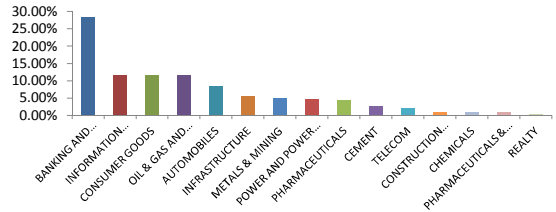
**Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	99.43%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.70
Reliance Industries Ltd.	7.10
HDFC Bank Ltd.	6.95
ICICI Bank Ltd.	6.89
HDFC Ltd.	6.67
Infosys Ltd.	6.31
Larsen & Toubro Ltd.	4.76
Tata Consultancy Services Ltd.	3.40
State Bank of India	3.22
Hindustan Unilever Ltd.	2.78
Others	41.65

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.57%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

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

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

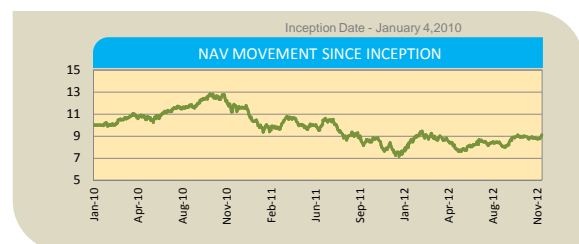
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-3.1%	13.1%
Benchmark**	-9.5%	8.4%

Note: Past returns are not indicative of future performance.

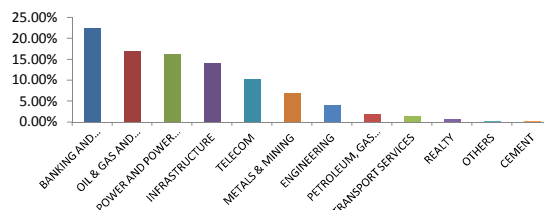
**Benchmark return has been computed by applying benchmark weightages on CNX INFRASTRUCTURE

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	95.05%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.01
Larsen & Toubro Ltd.	7.34
ICICI Bank Ltd.	4.71
HDFC Ltd.	4.68
Reliance Industries Ltd.	4.19
Tata Power Co. Ltd.	3.72
Coal India Ltd.	3.53
Power Grid Corporation of India Ltd.	3.40
NTPC Ltd.	3.15
HDFC Bank Ltd.	2.94
Others	48.15

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	4.95%
--------------------------------	--------------

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

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

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

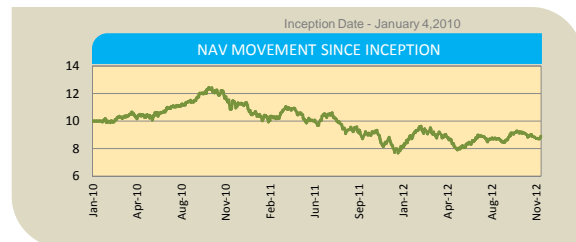
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-3.9%	4.6%
Benchmark**	-10.1%	4.7%

Note: Past returns are not indicative of future performance.

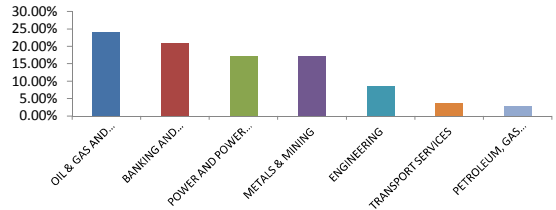
**Benchmark return has been computed by applying benchmark weightages on BSE PSU Index

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	94.21%	



TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.24
Oil and Natural Gas Corporation Ltd.	8.69
State Bank of India	8.29
NTPC Ltd.	7.41
Power Grid Corporation of India Ltd.	5.20
Bharat Electronics Ltd.	4.93
Indian Oil Corporation Ltd.	4.90
National Mineral Development Corporation Ltd.	4.86
Gas Authority of India Ltd.	4.61
Power Finance Corporation Ltd.	3.94
Others	31.65

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	5.79%
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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-II-22

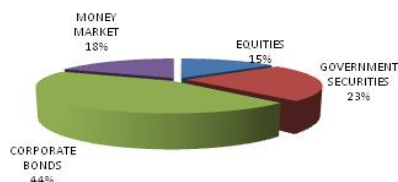
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

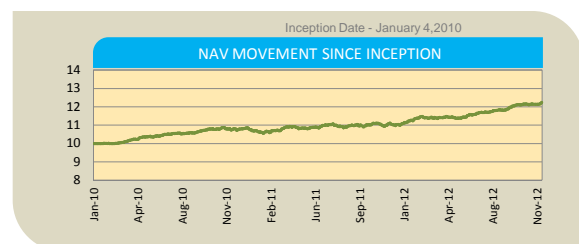
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.4%	11.3%
Benchmark**	7.0%	11.5%

Note: Past returns are not indicative of future performance.

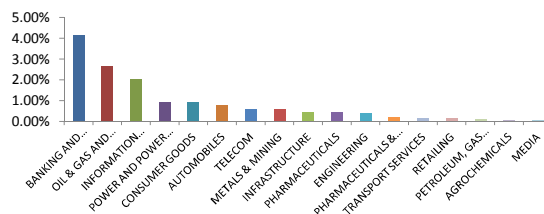
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	14.73%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.23
Reliance Industries Ltd.	1.21
ICICI Bank Ltd.	1.16
HDFC Bank Ltd.	0.80
Tata Consultancy Services Ltd.	0.78
ITC Ltd.	0.74
HDFC Ltd.	0.69
Bharti Airtel Ltd.	0.58
State Bank of India	0.48
Hero MotoCorp Ltd.	0.42
Others	6.49

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GOVERNMENT SECURITIES

8.15% GOI 2022	6.55
8.79% GOI 2021	3.62
9.15% GOI 2024	3.10
8.19% GOI 2020	2.92
8.79% Gujarat SDL 2022	1.46
8.93% Punjab SDL 2022	1.46
7.83% GOI 2018	1.44
8.28% GOI 2027	0.76
8.95% Maharashtra SDL 2022	0.59
6.20% Andhra Pradesh SDL 2013	0.58
8.48% Maharashtra SDL 2020	0.56
8.13% GOI 2022	0.40
Total	23.44

CORPORATE BONDS

LIC Housing Finance Ltd.	7.14	AAA
NABARD	6.50	AAA
Tata Sons Ltd.	5.95	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.01	AAA
Power Grid Corporation of India Ltd.	4.40	AAA
India Infrastructure Finance Company Ltd.	4.24	AAA
Power Finance Corporation Ltd.	4.20	AAA
Gas Authority of India Ltd.	1.16	AAA
Hindustan Petroleum Corporation Ltd.	1.16	AAA
Ultratech Cement Ltd.	1.16	AAA
Tata Motors Ltd.	0.73	AAA
Rural Electrification Corporation	0.60	AAA
Indian Railway Finance Corporation Ltd.	0.58	AAA
IndusInd Bank Ltd.	0.58	AA-
Reliance Industries Ltd.	0.17	AAA
Total	43.58	

CASH AND MONEY MARKETS*

18.25%

PORTFOLIO TOTAL

100.00%

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

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

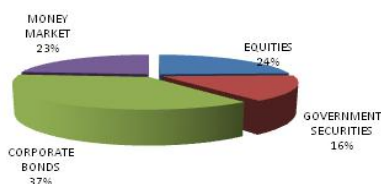
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

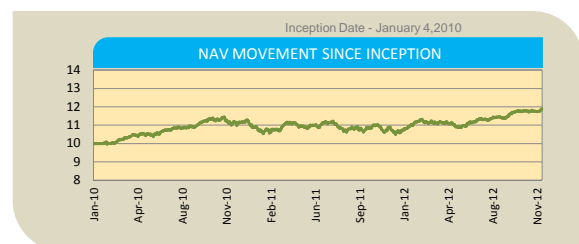
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.3%	11.0%
Benchmark**	7.2%	14.0%

Note: Past returns are not indicative of future performance.

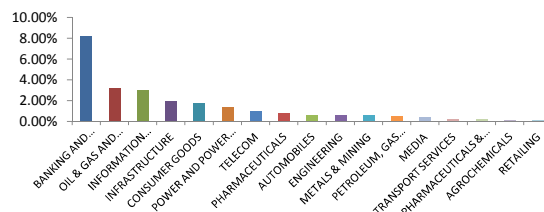
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	24.41%	



TOP 10 EQUITY STOCKS AND OTHERS

ICICI Bank Ltd.	2.03
Reliance Industries Ltd.	2.02
Infosys Ltd.	1.83
HDFC Bank Ltd.	1.72
ITC Ltd.	1.70
HDFC Ltd.	1.47
Larsen & Toubro Ltd.	1.15
Tata Consultancy Services Ltd.	1.13
Bharti Airtel Ltd.	1.02
State Bank of India	0.89
Others	9.45

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GOVERNMENT SECURITIES

8.33% GOI 2026	3.86
8.15% GOI 2022	2.67
8.79% GOI 2021	2.60
8.19% GOI 2020	2.17
8.93% Punjab SDL 2022	1.68
8.28% GOI 2027	0.87
8.79% Gujarat SDL 2022	0.83
8.48% Maharashtra SDL 2020	0.48
7.83% GOI 2018	0.33
8.13% GOI 2022	0.10
Total	15.59

CORPORATE BONDS

LIC Housing Finance Ltd.	7.50	AAA
Tata Sons Ltd.	4.77	AAA
ACC Ltd.	4.65	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.30	AAA
Power Grid Corporation of India Ltd.	3.79	AAA
NABARD	2.71	AAA
HDFC Ltd.	2.69	AAA
Power Finance Corporation Ltd.	2.39	AAA
India Infrastructure Finance Company Ltd.	1.73	AAA
Tata Motors Ltd.	0.83	AAA
Hindustan Petroleum Corporation Ltd.	0.67	AAA
IndusInd Bank Ltd.	0.33	AA-
Reliance Industries Ltd.	0.19	AAA
Total	36.55	

CASH AND MONEY MARKETS*	23.45%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

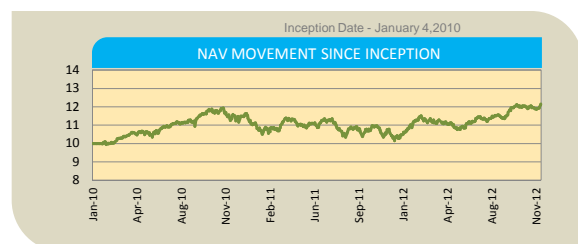
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	7.1%	15.5%
Benchmark**	6.7%	16.5%

Note: Past returns are not indicative of future performance.

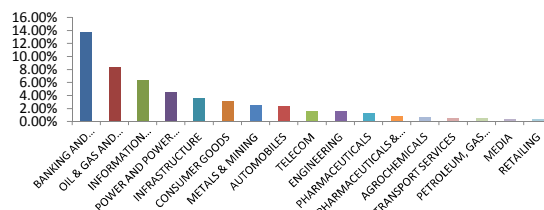
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	52.20%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.02
Reliance Industries Ltd.	3.61
ICICI Bank Ltd.	3.50
HDFC Ltd.	2.57
Tata Consultancy Services Ltd.	2.35
ITC Ltd.	2.23
Larsen & Toubro Ltd.	2.22
HDFC Bank Ltd.	2.09
State Bank of India	1.97
Bharti Airtel Ltd.	1.62
Others	25.52

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GOVERNMENT SECURITIES

8.15% GOI 2022	3.54
8.19% GOI 2020	3.36
8.20% GOI 2025	1.93
7.83% GOI 2018	1.84
8.28% GOI 2027	0.93
8.93% Punjab SDL 2022	0.93
8.48% Maharashtra SDL 2020	0.04
Total	12.57

CORPORATE BONDS

LIC Housing Finance Ltd.	6.10	AAA
Tata Sons Ltd.	4.58	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.40	AAA
Power Finance Corporation Ltd.	3.45	AAA
HDFC Ltd.	2.23	AAA
NABARD	1.51	AAA
Gas Authority of India Ltd.	0.74	AAA
Tata Motors Ltd.	0.46	AAA
Reliance Industries Ltd.	0.14	AAA
Total	23.61	

CASH AND MONEY MARKETS*	11.62%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

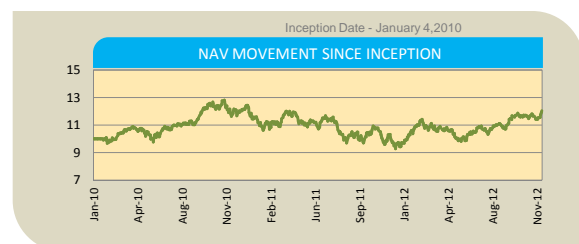
As on November 30, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.8%	22.1%
Benchmark**	5.8%	21.7%

Note: Past returns are not indicative of future performance.

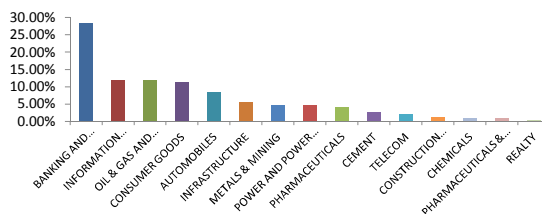
**Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

NAV Movement



Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES	99.68%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.36
Reliance Industries Ltd.	7.11
HDFC Ltd.	7.03
HDFC Bank Ltd.	6.87
ICICI Bank Ltd.	6.83
Infosys Ltd.	6.30
Larsen & Toubro Ltd.	4.80
Tata Consultancy Services Ltd.	3.56
Hindustan Unilever Ltd.	2.99
State Bank of India	2.98
Others	41.69

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CASH AND MONEY MARKETS*	0.32%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.10	
United Phosphorus Ltd. (New)	0.10	
AUTOMOBILES	0.43	
Mahindra & Mahindra Ltd.	0.27	
Bajaj Auto Ltd.	0.11	
Hero MotoCorp Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	4.48	
ICICI Bank Ltd.	1.17	
HDFC Bank Ltd.	0.99	
HDFC Ltd.	0.78	
State Bank of India	0.56	
Federal Bank Ltd.	0.28	
Power Finance Corporation Ltd.	0.24	
Axis Bank Ltd.	0.20	
Bank of Baroda	0.16	
Infrastructure Development Finance Co. Ltd. - Unitech	0.05	
Punjab National Bank	0.05	
CONSUMER GOODS	1.51	
ITC Ltd.	1.21	
Hindustan Unilever Ltd.	0.30	
ENGINEERING	0.37	
Bharat Electronics Ltd.	0.22	
Engineers India Ltd.	0.15	
INFORMATION TECHNOLOGY	1.93	
Infosys Ltd.	1.25	
Tata Consultancy Services Ltd.	0.68	
INFRASTRUCTURE	0.65	
Larsen & Toubro Ltd.	0.59	
Unity Infraprojects Ltd.	0.05	
GMR Infrastructure Ltd.	0.01	
MEDIA	0.26	
Zee Entertainment Enterprises Ltd.	0.15	
Jagran Prakashan Ltd.	0.11	
METALS & MINING	0.56	
Coal India Ltd.	0.30	
Jindal Steel and Power Ltd.	0.26	
OIL & GAS AND ANCILLIARIES	2.56	
Reliance Industries Ltd.	1.28	
Oil and Natural Gas Corporation Ltd.	0.47	
Gas Authority of India Ltd.	0.23	
Indraprastha Gas Ltd.	0.20	
Indian Oil Corporation Ltd.	0.16	
Maharashtra Seamless Ltd.	0.14	
Oil India Ltd.	0.08	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.07	
Hindustan Petroleum Corporation Ltd.	0.07	
PHARMACEUTICALS	0.59	
Cipla Ltd.	0.20	
Sun Pharmaceuticals Industries Ltd.	0.20	
Glenmark Pharmaceuticals Ltd.	0.13	
Dr Reddys Laboratories Ltd.	0.06	
PHARMACEUTICALS & BIOTECHNOLOGY	0.05	
Cadila Healthcare Ltd.	0.05	
POWER AND POWER EQUIPMENT	1.44	
NTPC Ltd.	0.41	
Power Grid Corporation of India Ltd.	0.37	
Tata Power Co. Ltd.	0.34	
NHPC	0.18	
Bharat Heavy Electricals Ltd.	0.14	
RETAILING	0.13	
Pantaloon Retail (India) Ltd.	0.13	
TELECOM	0.50	
Bharti Airtel Ltd.	0.50	
TRANSPORT SERVICES	0.08	
Container Corporation Of India Ltd.	0.08	

Total

15.71

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.11	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.04	
BANKING AND FINANCIAL SERVICES	1.17	
ICICI Bank Ltd.	0.29	
HDFC Bank Ltd.	0.28	
HDFC Ltd.	0.27	
State Bank of India	0.14	
Bank of Baroda	0.11	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.03	
CONSUMER GOODS	0.33	
ITC Ltd.	0.32	
Hindustan Unilever Ltd.	0.01	
ENGINEERING	0.01	
Bharat Electronics Ltd.	0.01	
INFORMATION TECHNOLOGY	0.46	
Infosys Ltd.	0.32	
Tata Consultancy Services Ltd.	0.14	
INFRASTRUCTURE	0.10	
Larsen & Toubro Ltd.	0.10	
METALS & MINING	0.11	
Coal India Ltd.	0.11	
OIL & GAS AND ANCILLIARIES	0.73	
Reliance Industries Ltd.	0.42	
Oil and Natural Gas Corporation Ltd.	0.11	
Gas Authority of India Ltd.	0.09	
Indraprastha Gas Ltd.	0.05	
Oil India Ltd.	0.04	
Maharashtra Seamless Ltd.	0.02	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.04	
Hindustan Petroleum Corporation Ltd.	0.04	
PHARMACEUTICALS	0.10	
Cipla Ltd.	0.05	
Dr Reddys Laboratories Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.05	
Cadila Healthcare Ltd.	0.05	
POWER AND POWER EQUIPMENT	0.41	
NHPC	0.14	
NTPC Ltd.	0.13	
Power Grid Corporation of India Ltd.	0.08	
Tata Power Co. Ltd.	0.06	
TELECOM	0.16	
Bharti Airtel Ltd.	0.16	
TRANSPORT SERVICES	0.07	
Container Corporation Of India Ltd.	0.07	
Total	3.85	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.30	
United Phosphorus Ltd. (New)	0.30	
AUTOMOBILES	1.17	
Mahindra & Mahindra Ltd.	0.70	
Bajaj Auto Ltd.	0.24	
Maruti Suzuki India Ltd.	0.18	
Hero MotoCorp Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	10.31	
ICICI Bank Ltd.	2.41	
HDFC Bank Ltd.	2.12	
HDFC Ltd.	2.09	
State Bank of India	1.08	
Axis Bank Ltd.	0.45	
Federal Bank Ltd.	0.43	
Power Finance Corporation Ltd.	0.41	
Bank of Baroda	0.35	
Punjab National Bank	0.33	
Indian Bank	0.21	
Oriental Bank of Commerce Ltd.	0.18	
Rural Electrification Corporation	0.13	
Infrastructure Development Finance Co. Ltd. - Unitech Lt	0.12	
CONSUMER GOODS	2.98	
ITC Ltd.	2.46	
Hindustan Unilever Ltd.	0.52	
ENGINEERING	0.81	
Bharat Electronics Ltd.	0.42	
Engineers India Ltd.	0.39	
HOTELS	0.17	
Indian Hotels Co. Ltd.	0.17	
INFORMATION TECHNOLOGY	4.34	
Infosys Ltd.	2.75	
Tata Consultancy Services Ltd.	1.54	
Mphasis Ltd.	0.05	
INFRASTRUCTURE	2.10	
Larsen & Toubro Ltd.	1.47	
NCC Ltd.	0.26	
JaiPrakash Associates Ltd.	0.21	
IVRCL Ltd.	0.11	
Sintex Industries Ltd.	0.05	
MEDIA	0.31	
Jagran Prakashan Ltd.	0.24	
Zee Entertainment Enterprises Ltd.	0.07	
METALS & MINING	0.92	
Coal India Ltd.	0.48	
Jindal Steel and Power Ltd.	0.39	
National Mineral Development Corporation Ltd.	0.05	
OIL & GAS AND ANCILLIARIES	5.45	
Reliance Industries Ltd.	2.49	
Oil and Natural Gas Corporation Ltd.	1.12	
Gas Authority of India Ltd.	0.58	
Maharashtra Seamless Ltd.	0.47	
Indraprastha Gas Ltd.	0.38	
Oil India Ltd.	0.21	
Indian Oil Corporation Ltd.	0.20	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	0.05	
Hindustan Petroleum Corporation Ltd.	0.05	
PHARMACEUTICALS	0.81	
Cipla Ltd.	0.34	
Sun Pharmaceuticals Industries Ltd.	0.17	
Dr Reddys Laboratories Ltd.	0.16	
Glenmark Pharmaceuticals Ltd.	0.14	
PHARMACEUTICALS & BIOTECHNOLOGY	0.08	
Cadila Healthcare Ltd.	0.08	
POWER AND POWER EQUIPMENT	2.85	

Security	Net Asset %	Rating
NTPC Ltd.	0.83	
Tata Power Co. Ltd.	0.72	
Power Grid Corporation of India Ltd.	0.47	
Bharat Heavy Electricals Ltd.	0.45	
NHPC	0.35	
EMCO Ltd.	0.03	
RETAILING	0.25	
Pantaloon Retail (India) Ltd.	0.25	
TELECOM	0.98	
Bharti Airtel Ltd.	0.98	
TRANSPORT SERVICES	0.34	
Container Corporation Of India Ltd.	0.34	
Total	34.23	

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.55	
United Phosphorus Ltd. (New)	0.55	
AUTOMOBILES	2.00	
Mahindra & Mahindra Ltd.	0.95	
Hero MotoCorp Ltd.	0.89	
Maruti Suzuki India Ltd.	0.16	
BANKING AND FINANCIAL SERVICES	19.51	
ICICI Bank Ltd.	5.44	
HDFC Bank Ltd.	4.09	
HDFC Ltd.	3.73	
State Bank of India	2.42	
Federal Bank Ltd.	0.86	
Bank of Baroda	0.79	
Axis Bank Ltd.	0.76	
Rural Electrification Corporation	0.66	
Punjab National Bank	0.33	
Indian Bank	0.26	
Oriental Bank of Commerce Ltd.	0.17	
CONSUMER GOODS	6.42	
ITC Ltd.	5.41	
Hindustan Unilever Ltd.	1.01	
ENGINEERING	1.13	
Bharat Electronics Ltd.	1.13	
HOTELS	0.14	
Indian Hotels Co. Ltd.	0.14	
INFORMATION TECHNOLOGY	8.62	
Infosys Ltd.	5.39	
Tata Consultancy Services Ltd.	3.07	
Mphasis Ltd.	0.16	
INFRASTRUCTURE	3.98	
Larsen & Toubro Ltd.	2.80	
IVRCL Ltd.	0.40	
GMR Infrastructure Ltd.	0.31	
JaiPrakash Associates Ltd.	0.25	
NCC Ltd.	0.18	
Sintex Industries Ltd.	0.04	
MEDIA	0.19	
Zee Entertainment Enterprises Ltd.	0.19	
METALS & MINING	2.39	
Coal India Ltd.	1.41	
Jindal Steel and Power Ltd.	0.98	
OIL & GAS AND ANCILLIARIES	11.84	
Reliance Industries Ltd.	5.31	
Oil and Natural Gas Corporation Ltd.	2.12	
Gas Authority of India Ltd.	1.34	
Maharashtra Seamless Ltd.	0.97	
Indraprastha Gas Ltd.	0.89	
Indian Oil Corporation Ltd.	0.79	
Oil India Ltd.	0.25	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.17	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.41	
Hindustan Petroleum Corporation Ltd.	0.41	
PHARMACEUTICALS	2.37	
Dr Reddys Laboratories Ltd.	0.77	
Cipla Ltd.	0.64	
Sun Pharmaceuticals Industries Ltd.	0.61	
Glenmark Pharmaceuticals Ltd.	0.35	
PHARMACEUTICALS & BIOTECHNOLOGY	0.24	
Cadila Healthcare Ltd.	0.24	
POWER AND POWER EQUIPMENT	6.41	
NTPC Ltd.	1.88	
Tata Power Co. Ltd.	1.67	
Power Grid Corporation of India Ltd.	1.04	

Security	Net Asset %	Rating
Bharat Heavy Electricals Ltd.	0.77	
NHPC	0.76	
Kalpataru Power Transmission Ltd.	0.14	
Crompton Greaves Ltd.	0.09	
EMCO Ltd.	0.05	
BGR Energy Systems Ltd.	0.01	
REALTY	0.08	
Housing Development & Infrastructure Ltd.	0.08	
RETAILING	0.39	
Pantaloon Retail (India) Ltd.	0.39	
TELECOM	2.28	
Bharti Airtel Ltd.	2.24	
Reliance Communication Ventures Ltd.	0.04	
TRANSPORT SERVICES	0.84	
Container Corporation Of India Ltd.	0.84	
Total	69.80	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	1.36	
United Phosphorus Ltd. (New)	1.36	
AUTOMOBILES	1.95	
Mahindra & Mahindra Ltd.	1.29	
Bajaj Auto Ltd.	0.47	
Maruti Suzuki India Ltd.	0.19	
BANKING AND FINANCIAL SERVICES	25.14	
ICICI Bank Ltd.	6.29	
HDFC Ltd.	5.18	
State Bank of India	3.81	
HDFC Bank Ltd.	3.68	
Bank of Baroda	1.69	
Axis Bank Ltd.	1.33	
Federal Bank Ltd.	1.17	
Power Finance Corporation Ltd.	1.08	
Indian Bank	0.50	
Punjab National Bank	0.36	
Rural Electrification Corporation	0.05	
CONSUMER GOODS	7.17	
ITC Ltd.	5.98	
Hindustan Unilever Ltd.	1.19	
ENGINEERING	2.96	
Bharat Electronics Ltd.	1.81	
Engineers India Ltd.	1.15	
HFC	0.49	
LIC Housing Finance Ltd.	0.49	
HOTELS	0.09	
Indian Hotels Co. Ltd.	0.09	
INFORMATION TECHNOLOGY	12.76	
Infosys Ltd.	8.03	
Tata Consultancy Services Ltd.	4.44	
Subex Ltd.	0.29	
INFRASTRUCTURE	8.24	
Larsen & Toubro Ltd.	4.41	
Unity Infraprojects Ltd.	1.35	
IVRCL Ltd.	0.89	
NCC Ltd.	0.69	
GMR Infrastructure Ltd.	0.43	
JaiPrakash Associates Ltd.	0.22	
Oberoi Realty Ltd.	0.13	
Hindustan Construction Co. Ltd.	0.12	
MEDIA	0.68	
Jagran Prakashan Ltd.	0.58	
Zee Entertainment Enterprises Ltd.	0.10	
METALS & MINING	4.58	
Jindal Steel and Power Ltd.	2.25	
Coal India Ltd.	1.53	
National Mineral Development Corporation Ltd.	0.80	
OIL & GAS AND ANCILLIARIES	17.96	
Reliance Industries Ltd.	7.47	
Oil and Natural Gas Corporation Ltd.	3.51	
Gas Authority of India Ltd.	2.05	
Maharashtra Seamless Ltd.	1.39	
Indian Oil Corporation Ltd.	1.32	
Indraprastha Gas Ltd.	0.67	
Oil India Ltd.	0.58	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.49	
Gujarat Gas Co. Ltd.	0.48	
OTHERS	0.07	
Ashoka Buildcon Ltd.	0.07	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCT	0.69	
Hindustan Petroleum Corporation Ltd.	0.69	
PHARMACEUTICALS	1.90	
Dr Reddys Laboratories Ltd.	1.19	
Cipla Ltd.	0.67	

Security	Net Asset %	Rating
Glenmark Pharmaceuticals Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	0.87	
Cadila Healthcare Ltd.	0.87	
POWER AND POWER EQUIPMENT	6.50	
Power Grid Corporation of India Ltd.	1.68	
NTPC Ltd.	1.58	
Tata Power Co. Ltd.	1.49	
Bharat Heavy Electricals Ltd.	0.69	
NHPC	0.43	
BGR Energy Systems Ltd.	0.33	
Kalpataru Power Transmission Ltd.	0.30	
REALTY	0.07	
Housing Development & Infrastructure Ltd.	0.07	
RETAILING	0.34	
Pantaloon Retail (India) Ltd.	0.34	
TELECOM	2.26	
Bharti Airtel Ltd.	2.06	
Reliance Communication Ventures Ltd.	0.20	
TRANSPORT SERVICES	1.22	
Container Corporation Of India Ltd.	1.22	
Total	97.30	

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.10	
Tata Motors Ltd.	2.46	
Mahindra & Mahindra Ltd.	2.21	
Bajaj Auto Ltd.	1.45	
Maruti Suzuki India Ltd.	1.05	
Hero MotoCorp Ltd.	0.93	
BANKING AND FINANCIAL SERVICES	29.43	
ICICI Bank Ltd.	6.99	
HDFC Bank Ltd.	6.92	
HDFC Ltd.	6.75	
State Bank of India	3.16	
Axis Bank Ltd.	1.80	
Kotak Mahindra Bank Ltd.	1.37	
Infrastructure Development Finance Co. Ltd. - Unitech I	1.05	
Bank of Baroda	0.75	
Punjab National Bank	0.64	
CEMENT	2.64	
Grasim Industries Ltd.	1.01	
Ambuja Cements Ltd.	0.89	
ACC Ltd.	0.74	
CHEMICALS	1.05	
Asian Paints Ltd.	1.05	
CONSTRUCTION MATERIALS	0.85	
Ultratech Cement Ltd.	0.85	
CONSUMER GOODS	11.50	
ITC Ltd.	8.57	
Hindustan Unilever Ltd.	2.93	
INFORMATION TECHNOLOGY	11.85	
Infosys Ltd.	6.30	
Tata Consultancy Services Ltd.	3.63	
Wipro Ltd.	1.11	
HCL Technologies Ltd.	0.81	
INFRASTRUCTURE	5.46	
Larsen & Toubro Ltd.	4.80	
JaiPrakash Associates Ltd.	0.66	
METALS & MINING	4.78	
Tata Steel Ltd.	1.36	
Coal India Ltd.	1.28	
Jindal Steel and Power Ltd.	0.89	
Hindalco Industries Ltd.	0.88	
Sesa Goa Ltd.	0.37	
OIL & GAS AND ANCILLIARIES	11.72	
Reliance Industries Ltd.	7.19	
Oil and Natural Gas Corporation Ltd.	2.42	
Gas Authority of India Ltd.	0.92	
Cairn India Ltd.	0.66	
Bharat Petroleum Corporation Ltd.	0.53	
PHARMACEUTICALS	4.20	
Sun Pharmaceuticals Industries Ltd.	1.42	
Dr Reddys Laboratories Ltd.	1.31	
Cipla Ltd.	1.05	
Ranbaxy Laboratories Ltd.	0.42	
PHARMACEUTICALS & BIOTECHNOLOGY	0.59	
Lupin Ltd.	0.59	
POWER AND POWER EQUIPMENT	4.79	
NTPC Ltd.	1.21	
Bharat Heavy Electricals Ltd.	0.99	
Tata Power Co. Ltd.	0.94	
Power Grid Corporation of India Ltd.	0.87	
Reliance Infrastructure Ltd.	0.40	
Siemens Ltd.	0.38	
REALTY	0.44	
DLF Ltd.	0.44	
TELECOM	2.13	
Bharti Airtel Ltd.	2.13	

Total**99.53**

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	20.55	
State Bank of India	8.35	
Power Finance Corporation Ltd.	3.53	
Bank of Baroda	2.67	
Indian Bank	2.46	
Punjab National Bank	1.69	
Oriental Bank of Commerce Ltd.	1.11	
Rural Electrification Corporation	0.74	
ENGINEERING	8.61	
Bharat Electronics Ltd.	4.76	
Engineers India Ltd.	3.85	
HFC	0.43	
LIC Housing Finance Ltd.	0.43	
METALS & MINING	16.56	
Coal India Ltd.	9.21	
National Mineral Development Corporation Ltd.	5.19	
Steel Authority of India Ltd.	1.68	
MOIL Ltd.	0.48	
OIL & GAS AND ANCILLIARIES	24.11	
Oil and Natural Gas Corporation Ltd.	8.57	
Gas Authority of India Ltd.	4.83	
Indian Oil Corporation Ltd.	4.83	
Indraprastha Gas Ltd.	3.34	
Oil India Ltd.	2.54	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	2.80	
Hindustan Petroleum Corporation Ltd.	2.80	
POWER AND POWER EQUIPMENT	16.48	
NTPC Ltd.	7.22	
Power Grid Corporation of India Ltd.	4.52	
Bharat Heavy Electricals Ltd.	2.77	
NHPC	1.97	
TRANSPORT SERVICES	3.24	
Container Corporation Of India Ltd.	3.24	
Total	92.78	

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	19.86	
ICICI Bank Ltd.	4.52	
State Bank of India	2.88	
HDFC Ltd.	2.65	
HDFC Bank Ltd.	2.56	
Axis Bank Ltd.	1.50	
Power Finance Corporation Ltd.	1.28	
Punjab National Bank	1.12	
Rural Electrification Corporation	1.10	
Federal Bank Ltd.	0.83	
Bank of Baroda	0.79	
Indian Bank	0.36	
Infrastructure Development Finance Co. Ltd. - Unitech I	0.25	
Oriental Bank of Commerce Ltd.	0.02	
ENGINEERING	4.50	
Bharat Electronics Ltd.	2.64	
Engineers India Ltd.	1.86	
INFRASTRUCTURE	14.88	
Larsen & Toubro Ltd.	7.31	
Unity Infraprojects Ltd.	2.40	
IVRCL Ltd.	1.35	
NCC Ltd.	1.09	
JaiPrakash Associates Ltd.	0.89	
GMR Infrastructure Ltd.	0.74	
Oberoi Realty Ltd	0.74	
Sintex Industries Ltd.	0.25	
Hindustan Construction Co. Ltd.	0.11	
METALS & MINING	6.91	
Coal India Ltd.	3.49	
Jindal Steel and Power Ltd.	1.86	
National Mineral Development Corporation Ltd.	1.41	
Steel Authority of India Ltd.	0.15	
OIL & GAS AND ANCILLIARIES	17.55	
Reliance Industries Ltd.	4.48	
Oil and Natural Gas Corporation Ltd.	2.82	
Gas Authority of India Ltd.	2.44	
Indian Oil Corporation Ltd.	1.91	
Maharashtra Seamless Ltd.	1.78	
Indraprastha Gas Ltd.	1.44	
Gujarat Gas Co. Ltd.	1.22	
Oil India Ltd.	0.79	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.67	
OTHERS	0.77	
Ashoka Buildcon Ltd	0.77	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	2.06	
Hindustan Petroleum Corporation Ltd.	2.06	
POWER AND POWER EQUIPMENT	15.66	
Power Grid Corporation of India Ltd.	3.50	
NTPC Ltd.	3.49	
Tata Power Co. Ltd.	3.38	
NHPC	1.46	
BGR Energy Systems Ltd.	1.19	
Kalpataru Power Transmission Ltd.	0.88	
Bharat Heavy Electricals Ltd.	0.81	
Crompton Greaves Ltd.	0.54	
EMCO Ltd.	0.41	
REALTY	0.36	
Housing Development & Infrastructure Ltd.	0.36	
TELECOM	10.00	
Bharti Airtel Ltd.	8.87	
Reliance Communication Ventures Ltd.	1.13	
TRANSPORT SERVICES	1.20	
Container Corporation Of India Ltd.	1.20	

Total**93.75**

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	2.91	
Tata Motors Ltd.	0.92	
Mahindra & Mahindra Ltd.	0.84	
Maruti Suzuki India Ltd.	0.44	
Bajaj Auto Ltd.	0.38	
Hero MotoCorp Ltd.	0.33	
BANKING AND FINANCIAL SERVICES	11.10	
ICICI Bank Ltd.	3.02	
HDFC Bank Ltd.	2.66	
HDFC Ltd.	2.12	
State Bank of India	1.20	
Axis Bank Ltd.	0.76	
Kotak Mahindra Bank Ltd.	0.48	
Infrastructure Development Finance Co. Ltd. - Unitech I	0.33	
Bank of Baroda	0.30	
Punjab National Bank	0.23	
CEMENT	0.94	
Ambuja Cements Ltd.	0.37	
ACC Ltd.	0.30	
Grasim Industries Ltd.	0.27	
CHEMICALS	0.16	
Asian Paints Ltd.	0.16	
CONSTRUCTION MATERIALS	0.28	
Ultratech Cement Ltd.	0.28	
CONSUMER GOODS	4.67	
ITC Ltd.	3.42	
Hindustan Unilever Ltd.	1.25	
INFORMATION TECHNOLOGY	4.96	
Infosys Ltd.	2.90	
Tata Consultancy Services Ltd.	1.35	
Wipro Ltd.	0.40	
HCL Technologies Ltd.	0.31	
INFRASTRUCTURE	2.44	
Larsen & Toubro Ltd.	2.19	
JaiPrakash Associates Ltd.	0.25	
METALS & MINING	1.37	
Tata Steel Ltd.	0.49	
Hindalco Industries Ltd.	0.30	
Jindal Steel and Power Ltd.	0.27	
Coal India Ltd.	0.16	
Sesa Goa Ltd.	0.15	
OIL & GAS AND ANCILLIARIES	5.02	
Reliance Industries Ltd.	3.36	
Oil and Natural Gas Corporation Ltd.	0.86	
Gas Authority of India Ltd.	0.36	
Cairn India Ltd.	0.26	
Bharat Petroleum Corporation Ltd.	0.18	
PHARMACEUTICALS	1.64	
Sun Pharmaceuticals Industries Ltd.	0.60	
Cipla Ltd.	0.47	
Dr Reddys Laboratories Ltd.	0.42	
Ranbaxy Laboratories Ltd.	0.15	
POWER AND POWER EQUIPMENT	1.25	
Bharat Heavy Electricals Ltd.	0.40	
Tata Power Co. Ltd.	0.39	
NTPC Ltd.	0.18	
Reliance Infrastructure Ltd.	0.13	
Siemens Ltd.	0.10	
Power Grid Corporation of India Ltd.	0.05	
REALTY	0.15	
DLF Ltd.	0.15	
TELECOM	0.88	
Bharti Airtel Ltd.	0.88	

Total**37.77**

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.99	
United Phosphorus Ltd. (New)	0.99	
AUTOMOBILES	3.11	
Mahindra & Mahindra Ltd.	1.31	
Hero MotoCorp Ltd.	0.83	
Bajaj Auto Ltd.	0.58	
Maruti Suzuki India Ltd.	0.39	
BANKING AND FINANCIAL SERVICES	23.86	
ICICI Bank Ltd.	6.61	
HDFC Ltd.	4.77	
HDFC Bank Ltd.	3.42	
State Bank of India	3.32	
Bank of Baroda	1.46	
Axis Bank Ltd.	1.12	
Power Finance Corporation Ltd.	1.09	
Federal Bank Ltd.	1.04	
Indian Bank	0.62	
Punjab National Bank	0.39	
Rural Electrification Corporation	0.02	
CONSUMER GOODS	6.09	
ITC Ltd.	5.06	
Hindustan Unilever Ltd.	1.03	
ENGINEERING	2.64	
Bharat Electronics Ltd.	1.66	
Engineers India Ltd.	0.98	
INFORMATION TECHNOLOGY	12.48	
Infosys Ltd.	7.92	
Tata Consultancy Services Ltd.	4.56	
INFRASTRUCTURE	5.79	
Larsen & Toubro Ltd.	3.68	
Unity Infraprojects Ltd.	1.10	
NCC Ltd.	0.55	
IVRCL Ltd.	0.31	
JaiPrakash Associates Ltd.	0.15	
MEDIA	1.17	
Jagran Prakashan Ltd.	0.90	
Zee Entertainment Enterprises Ltd.	0.27	
METALS & MINING	4.67	
Coal India Ltd.	1.95	
Jindal Steel and Power Ltd.	1.85	
National Mineral Development Corporation Ltd.	0.87	
OIL & GAS AND ANCILLIARIES	16.74	
Reliance Industries Ltd.	7.13	
Oil and Natural Gas Corporation Ltd.	3.05	
Gas Authority of India Ltd.	1.80	
Indian Oil Corporation Ltd.	1.18	
Indraprastha Gas Ltd.	1.12	
Maharashtra Seamless Ltd.	1.09	
Oil India Ltd.	0.67	
Gujarat Gas Co. Ltd.	0.58	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.12	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.54	
Hindustan Petroleum Corporation Ltd.	0.54	
PHARMACEUTICALS	1.83	
Dr Reddys Laboratories Ltd.	1.12	
Cipla Ltd.	0.66	
Glenmark Pharmaceuticals Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.20	
Cadila Healthcare Ltd.	1.20	
POWER AND POWER EQUIPMENT	7.60	
Power Grid Corporation of India Ltd.	2.03	
Tata Power Co. Ltd.	1.96	
NTPC Ltd.	1.65	
Bharat Heavy Electricals Ltd.	1.02	
NHPC	0.63	

Security	Net Asset %	Rating
Kalpataru Power Transmission Ltd.	0.31	
RETAILING	0.62	
Pantaloon Retail (India) Ltd.	0.62	
TELECOM	2.38	
Bharti Airtel Ltd.	2.38	
TRANSPORT SERVICES	1.14	
Container Corporation Of India Ltd.	1.14	
Total	92.85	

Life Unit Linked PROTECTOR FUND-II

Portfolio as on November 30, 2012

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.08	
United Phosphorus Ltd. (New)	0.08	
AUTOMOBILES	0.38	
Mahindra & Mahindra Ltd.	0.27	
Bajaj Auto Ltd.	0.06	
Maruti Suzuki India Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	4.59	
ICICI Bank Ltd.	1.29	
HDFC Bank Ltd.	0.93	
HDFC Ltd.	0.78	
State Bank of India	0.51	
Federal Bank Ltd.	0.37	
Bank of Baroda	0.24	
Axis Bank Ltd.	0.15	
Power Finance Corporation Ltd.	0.13	
Punjab National Bank	0.12	
Oriental Bank of Commerce Ltd.	0.04	
Indian Bank	0.03	
CONSUMER GOODS	1.07	
ITC Ltd.	0.93	
Hindustan Unilever Ltd.	0.14	
ENGINEERING	0.51	
Bharat Electronics Ltd.	0.26	
Engineers India Ltd.	0.25	
INFORMATION TECHNOLOGY	1.93	
Infosys Ltd.	1.24	
Tata Consultancy Services Ltd.	0.69	
INFRASTRUCTURE	0.56	
Larsen & Toubro Ltd.	0.54	
JaiPrakash Associates Ltd.	0.01	
NCC Ltd.	0.01	
MEDIA	0.05	
Jagran Prakashan Ltd.	0.05	
METALS & MINING	0.62	
Coal India Ltd.	0.39	
Jindal Steel and Power Ltd.	0.23	
OIL & GAS AND ANCILLIARIES	2.67	
Reliance Industries Ltd.	1.30	
Oil and Natural Gas Corporation Ltd.	0.50	
Indraprastha Gas Ltd.	0.23	
Gas Authority of India Ltd.	0.19	
Indian Oil Corporation Ltd.	0.16	
Oil India Ltd.	0.16	
Maharashtra Seamless Ltd.	0.12	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.10	
Hindustan Petroleum Corporation Ltd.	0.10	
PHARMACEUTICALS	0.46	
Dr Reddys Laboratories Ltd.	0.22	
Cipla Ltd.	0.21	
Sun Pharmaceuticals Industries Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	0.10	
Cadila Healthcare Ltd.	0.10	
POWER AND POWER EQUIPMENT	1.01	
Tata Power Co. Ltd.	0.35	
NTPC Ltd.	0.28	
Power Grid Corporation of India Ltd.	0.21	
NHPC	0.15	
Bharat Heavy Electricals Ltd.	0.02	
RETAILING	0.14	
Pantaloon Retail (India) Ltd.	0.14	
TELECOM	0.60	
Bharti Airtel Ltd.	0.60	
TRANSPORT SERVICES	0.11	
Container Corporation Of India Ltd.	0.11	

Total

14.98

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.27	
United Phosphorus Ltd. (New)	0.27	
AUTOMOBILES	1.30	
Mahindra & Mahindra Ltd.	0.80	
Bajaj Auto Ltd.	0.23	
Maruti Suzuki India Ltd.	0.18	
Hero MotoCorp Ltd.	0.09	
BANKING AND FINANCIAL SERVICES	10.41	
ICICI Bank Ltd.	2.64	
HDFC Bank Ltd.	2.01	
HDFC Ltd.	1.84	
State Bank of India	1.16	
Bank of Baroda	0.53	
Federal Bank Ltd.	0.53	
Axis Bank Ltd.	0.46	
Power Finance Corporation Ltd.	0.41	
Punjab National Bank	0.35	
Indian Bank	0.17	
Oriental Bank of Commerce Ltd.	0.17	
Rural Electrification Corporation	0.14	
CONSUMER GOODS	2.76	
ITC Ltd.	2.15	
Hindustan Unilever Ltd.	0.61	
ENGINEERING	0.92	
Bharat Electronics Ltd.	0.60	
Engineers India Ltd.	0.32	
HFC	0.25	
LIC Housing Finance Ltd.	0.25	
INFORMATION TECHNOLOGY	4.30	
Infosys Ltd.	2.74	
Tata Consultancy Services Ltd.	1.53	
Mphasis Ltd.	0.03	
INFRASTRUCTURE	2.24	
Larsen & Toubro Ltd.	1.23	
NCC Ltd.	0.37	
Unity Infraprojects Ltd.	0.22	
JaiPrakash Associates Ltd.	0.21	
IVRCL Ltd.	0.15	
GMR Infrastructure Ltd.	0.06	
MEDIA	0.27	
Jagran Prakashan Ltd.	0.27	
METALS & MINING	1.33	
Jindal Steel and Power Ltd.	0.58	
Coal India Ltd.	0.54	
National Mineral Development Corporation Ltd.	0.21	
OIL & GAS AND ANCILLIARIES	5.28	
Reliance Industries Ltd.	2.24	
Oil and Natural Gas Corporation Ltd.	1.05	
Indraprastha Gas Ltd.	0.57	
Gas Authority of India Ltd.	0.53	
Maharashtra Seamless Ltd.	0.35	
Indian Oil Corporation Ltd.	0.30	
Oil India Ltd.	0.21	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.03	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCE	0.29	
Hindustan Petroleum Corporation Ltd.	0.29	
PHARMACEUTICALS	0.93	
Cipla Ltd.	0.37	
Dr Reddys Laboratories Ltd.	0.36	
Glenmark Pharmaceuticals Ltd.	0.15	
Sun Pharmaceuticals Industries Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	0.25	
Cadila Healthcare Ltd.	0.25	
POWER AND POWER EQUIPMENT	2.62	
NTPC Ltd.	0.74	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.59	
Tata Power Co. Ltd.	0.59	
NHPC	0.40	
Bharat Heavy Electricals Ltd.	0.29	
Kalpataru Power Transmission Ltd.	0.01	
RETAILING	0.27	
Pantaloon Retail (India) Ltd.	0.27	
TELECOM	1.23	
Bharti Airtel Ltd.	1.23	
TRANSPORT SERVICES	0.28	
Container Corporation Of India Ltd.	0.28	
Total	35.20	

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II-22

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.88	
United Phosphorus Ltd. (New)	0.88	
AUTOMOBILES	2.09	
Hero MotoCorp Ltd.	0.87	
Mahindra & Mahindra Ltd.	0.73	
Maruti Suzuki India Ltd.	0.31	
Bajaj Auto Ltd.	0.18	
BANKING AND FINANCIAL SERVICES	19.75	
ICICI Bank Ltd.	5.33	
HDFC Bank Ltd.	3.53	
HDFC Ltd.	3.12	
State Bank of India	2.75	
Bank of Baroda	1.54	
Axis Bank Ltd.	1.05	
Power Finance Corporation Ltd.	0.88	
Federal Bank Ltd.	0.76	
Indian Bank	0.45	
Punjab National Bank	0.17	
Oriental Bank of Commerce Ltd.	0.13	
Rural Electrification Corporation	0.04	
CONSUMER GOODS	5.09	
ITC Ltd.	4.27	
Hindustan Unilever Ltd.	0.82	
ENGINEERING	1.77	
Bharat Electronics Ltd.	0.97	
Engineers India Ltd.	0.80	
HFC	0.50	
LIC Housing Finance Ltd.	0.50	
HOTELS	0.09	
Indian Hotels Co. Ltd.	0.09	
INFORMATION TECHNOLOGY	9.85	
Infosys Ltd.	5.85	
Tata Consultancy Services Ltd.	3.71	
Subex Ltd.	0.29	
INFRASTRUCTURE	5.74	
Larsen & Toubro Ltd.	2.66	
Unity Infraprojects Ltd.	1.01	
IVRCL Ltd.	0.65	
NCC Ltd.	0.45	
GMR Infrastructure Ltd.	0.43	
Oberoi Realty Ltd	0.28	
JaiPrakash Associates Ltd.	0.26	
MEDIA	0.93	
Jagran Prakashan Ltd.	0.56	
Zee Entertainment Enterprises Ltd.	0.37	
METALS & MINING	3.96	
Coal India Ltd.	2.14	
Jindal Steel and Power Ltd.	1.26	
National Mineral Development Corporation Ltd.	0.56	
OIL & GAS AND ANCILLIARIES	12.85	
Reliance Industries Ltd.	5.38	
Oil and Natural Gas Corporation Ltd.	3.25	
Gas Authority of India Ltd.	1.10	
Maharashtra Seamless Ltd.	0.83	
Gujarat Gas Co. Ltd.	0.56	
Indian Oil Corporation Ltd.	0.56	
Oil India Ltd.	0.49	
Indraprastha Gas Ltd.	0.46	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.22	
OTHERS	0.13	
Ashoka Buildcon Ltd	0.13	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.71	
Hindustan Petroleum Corporation Ltd.	0.71	
PHARMACEUTICALS	1.47	
Cipla Ltd.	0.71	

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.69	
Sun Pharmaceuticals Industries Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	0.89	
Cadila Healthcare Ltd.	0.89	
POWER AND POWER EQUIPMENT	5.81	
NTPC Ltd.	1.51	
Power Grid Corporation of India Ltd.	1.35	
Tata Power Co. Ltd.	1.13	
BGR Energy Systems Ltd.	0.66	
Bharat Heavy Electricals Ltd.	0.52	
NHPC	0.37	
Kalpataru Power Transmission Ltd.	0.22	
Crompton Greaves Ltd.	0.05	
REALTY	0.11	
Housing Development & Infrastructure Ltd.	0.11	
RETAILING	0.45	
Pantaloon Retail (India) Ltd.	0.45	
TELECOM	2.26	
Bharti Airtel Ltd.	1.70	
Reliance Communication Ventures Ltd.	0.56	
TRANSPORT SERVICES	0.93	
Container Corporation Of India Ltd.	0.93	
Total	76.26	

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LUFENHN-II122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	1.27	
United Phosphorus Ltd. (New)	1.27	
AUTOMOBILES	2.80	
Mahindra & Mahindra Ltd.	1.18	
Hero MotoCorp Ltd.	0.89	
Bajaj Auto Ltd.	0.59	
Maruti Suzuki India Ltd.	0.14	
BANKING AND FINANCIAL SERVICES	23.83	
ICICI Bank Ltd.	6.29	
HDFC Ltd.	4.38	
State Bank of India	3.52	
HDFC Bank Ltd.	3.38	
Axis Bank Ltd.	1.50	
Bank of Baroda	1.44	
Power Finance Corporation Ltd.	1.32	
Federal Bank Ltd.	0.98	
Indian Bank	0.67	
Punjab National Bank	0.31	
Rural Electrification Corporation	0.04	
CONSUMER GOODS	5.91	
ITC Ltd.	4.82	
Hindustan Unilever Ltd.	1.09	
ENGINEERING	2.90	
Bharat Electronics Ltd.	1.74	
Engineers India Ltd.	1.16	
HFC	0.59	
LIC Housing Finance Ltd.	0.59	
HOTELS	0.08	
Indian Hotels Co. Ltd.	0.08	
INFORMATION TECHNOLOGY	11.99	
Infosys Ltd.	7.72	
Tata Consultancy Services Ltd.	4.27	
INFRASTRUCTURE	7.37	
Larsen & Toubro Ltd.	3.69	
Unity Infraprojects Ltd.	1.19	
IVRCL Ltd.	0.74	
NCC Ltd.	0.70	
GMR Infrastructure Ltd.	0.47	
Oberoi Realty Ltd	0.41	
JaiPrakash Associates Ltd.	0.17	
MEDIA	0.85	
Jagran Prakashan Ltd.	0.67	
Zee Entertainment Enterprises Ltd.	0.18	
METALS & MINING	4.74	
Jindal Steel and Power Ltd.	2.02	
Coal India Ltd.	1.56	
National Mineral Development Corporation Ltd.	1.16	
OIL & GAS AND ANCILLIARIES	17.22	
Reliance Industries Ltd.	7.21	
Oil and Natural Gas Corporation Ltd.	3.16	
Gas Authority of India Ltd.	2.41	
Maharashtra Seamless Ltd.	1.17	
Indian Oil Corporation Ltd.	1.13	
Indraprastha Gas Ltd.	0.80	
Gujarat Gas Co. Ltd.	0.47	
Oil India Ltd.	0.46	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.41	
OTHERS	0.11	
Ashoka Buildcon Ltd	0.11	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.95	
Hindustan Petroleum Corporation Ltd.	0.95	
PHARMACEUTICALS	1.85	
Dr Reddys Laboratories Ltd.	1.11	
Cipla Ltd.	0.70	
Glenmark Pharmaceuticals Ltd.	0.04	
PHARMACEUTICALS & BIOTECHNOLOGY	1.15	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	1.15	
POWER AND POWER EQUIPMENT	7.40	
Power Grid Corporation of India Ltd.	1.92	
NTPC Ltd.	1.54	
Tata Power Co. Ltd.	1.49	
BGR Energy Systems Ltd.	0.94	
NHPC	0.55	
Bharat Heavy Electricals Ltd.	0.48	
Kalpataru Power Transmission Ltd.	0.32	
Crompton Greaves Ltd.	0.08	
EMCO Ltd.	0.08	
REALTY	0.03	
Housing Development & Infrastructure Ltd.	0.03	
RETAILING	0.45	
Pantaloon Retail (India) Ltd.	0.45	
TELECOM	2.82	
Bharti Airtel Ltd.	2.26	
Reliance Communication Ventures Ltd.	0.56	
TRANSPORT SERVICES	1.40	
Container Corporation Of India Ltd.	1.40	
Total	95.71	

Life Unit Linked INDEX FUND-II

Portfolio as on November 30, 2012

ULIF02008/01/2010LIFINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.18	
Tata Motors Ltd.	2.53	
Mahindra & Mahindra Ltd.	2.30	
Bajaj Auto Ltd.	1.41	
Maruti Suzuki India Ltd.	1.02	
Hero MotoCorp Ltd.	0.92	
BANKING AND FINANCIAL SERVICES	29.45	
HDFC Ltd.	6.90	
ICICI Bank Ltd.	6.83	
HDFC Bank Ltd.	6.79	
State Bank of India	3.10	
Axis Bank Ltd.	1.97	
Kotak Mahindra Bank Ltd.	1.26	
Infrastructure Development Finance Co. Ltd. - Unitech I	1.13	
Bank of Baroda	0.84	
Punjab National Bank	0.63	
CEMENT	2.68	
Grasim Industries Ltd.	1.12	
Ambuja Cements Ltd.	0.86	
ACC Ltd.	0.70	
CHEMICALS	1.03	
Asian Paints Ltd.	1.03	
CONSTRUCTION MATERIALS	0.98	
Ultratech Cement Ltd.	0.98	
CONSUMER GOODS	11.54	
ITC Ltd.	8.61	
Hindustan Unilever Ltd.	2.93	
INFORMATION TECHNOLOGY	11.77	
Infosys Ltd.	6.28	
Tata Consultancy Services Ltd.	3.56	
Wipro Ltd.	1.09	
HCL Technologies Ltd.	0.84	
INFRASTRUCTURE	5.17	
Larsen & Toubro Ltd.	4.60	
JaiPrakash Associates Ltd.	0.57	
METALS & MINING	4.72	
Tata Steel Ltd.	1.38	
Coal India Ltd.	1.30	
Jindal Steel and Power Ltd.	0.91	
Hindalco Industries Ltd.	0.77	
Sesa Goa Ltd.	0.36	
OIL & GAS AND ANCILLIARIES	11.88	
Reliance Industries Ltd.	7.32	
Oil and Natural Gas Corporation Ltd.	2.47	
Gas Authority of India Ltd.	0.85	
Cairn India Ltd.	0.76	
Bharat Petroleum Corporation Ltd.	0.48	
PHARMACEUTICALS	4.12	
Sun Pharmaceuticals Industries Ltd.	1.42	
Dr Reddys Laboratories Ltd.	1.26	
Cipla Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.40	
PHARMACEUTICALS & BIOTECHNOLOGY	0.71	
Lupin Ltd.	0.71	
POWER AND POWER EQUIPMENT	4.60	
NTPC Ltd.	1.17	
Bharat Heavy Electricals Ltd.	0.99	
Power Grid Corporation of India Ltd.	0.90	
Tata Power Co. Ltd.	0.89	
Reliance Infrastructure Ltd.	0.35	
Siemens Ltd.	0.30	
REALTY	0.43	
DLF Ltd.	0.43	
TELECOM	2.14	
Bharti Airtel Ltd.	2.14	

Total

99.40

Pension Unit Linked SECURE FUND

Portfolio as on November 30, 2012

ULIF00803/03/2005PNSNSEURE122

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.09	
United Phosphorus Ltd. (New)	0.09	
AUTOMOBILES	0.32	
Mahindra & Mahindra Ltd.	0.27	
Bajaj Auto Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	4.78	
ICICI Bank Ltd.	1.35	
HDFC Bank Ltd.	1.04	
HDFC Ltd.	0.81	
State Bank of India	0.56	
Bank of Baroda	0.36	
Federal Bank Ltd.	0.23	
Axis Bank Ltd.	0.18	
Power Finance Corporation Ltd.	0.16	
Punjab National Bank	0.06	
Oriental Bank of Commerce Ltd.	0.03	
CONSUMER GOODS	1.69	
ITC Ltd.	1.28	
Hindustan Unilever Ltd.	0.41	
ENGINEERING	0.36	
Bharat Electronics Ltd.	0.19	
Engineers India Ltd.	0.17	
HFC	0.15	
LIC Housing Finance Ltd.	0.15	
INFORMATION TECHNOLOGY	1.96	
Infosys Ltd.	1.32	
Tata Consultancy Services Ltd.	0.64	
INFRASTRUCTURE	0.50	
Larsen & Toubro Ltd.	0.50	
MEDIA	0.34	
Zee Entertainment Enterprises Ltd.	0.22	
Jagran Prakashan Ltd.	0.12	
METALS & MINING	0.68	
Coal India Ltd.	0.49	
Jindal Steel and Power Ltd.	0.19	
OIL & GAS AND ANCILLIARIES	2.47	
Reliance Industries Ltd.	1.25	
Oil and Natural Gas Corporation Ltd.	0.51	
Indraprastha Gas Ltd.	0.25	
Indian Oil Corporation Ltd.	0.16	
Gas Authority of India Ltd.	0.15	
Oil India Ltd.	0.15	
PHARMACEUTICALS	0.39	
Cipla Ltd.	0.18	
Dr Reddys Laboratories Ltd.	0.17	
Sun Pharmaceuticals Industries Ltd.	0.03	
Glenmark Pharmaceuticals Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	0.20	
Cadila Healthcare Ltd.	0.20	
POWER AND POWER EQUIPMENT	0.94	
Power Grid Corporation of India Ltd.	0.27	
Tata Power Co. Ltd.	0.24	
NTPC Ltd.	0.23	
NHPC	0.17	
Bharat Heavy Electricals Ltd.	0.02	
Kalpataru Power Transmission Ltd.	0.01	
RETAILING	0.14	
Pantaloon Retail (India) Ltd.	0.14	
TELECOM	0.55	
Bharti Airtel Ltd.	0.55	
TRANSPORT SERVICES	0.07	
Container Corporation Of India Ltd.	0.07	

Total **15.63**

Pension Unit Linked PROTECTOR FUND

Portfolio as on November 30, 2012

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	0.12	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	1.27	
ICICI Bank Ltd.	0.40	
HDFC Ltd.	0.31	
HDFC Bank Ltd.	0.22	
State Bank of India	0.15	
Bank of Baroda	0.10	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.04	
CONSUMER GOODS	0.46	
ITC Ltd.	0.42	
Hindustan Unilever Ltd.	0.04	
INFORMATION TECHNOLOGY	0.55	
Infosys Ltd.	0.39	
Tata Consultancy Services Ltd.	0.16	
INFRASTRUCTURE	0.12	
Larsen & Toubro Ltd.	0.12	
METALS & MINING	0.16	
Coal India Ltd.	0.16	
OIL & GAS AND ANCILLIARIES	0.89	
Reliance Industries Ltd.	0.51	
Oil and Natural Gas Corporation Ltd.	0.15	
Gas Authority of India Ltd.	0.08	
Oil India Ltd.	0.07	
Indraprastha Gas Ltd.	0.06	
Maharashtra Seamless Ltd.	0.02	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.05	
Hindustan Petroleum Corporation Ltd.	0.05	
PHARMACEUTICALS	0.13	
Cipla Ltd.	0.05	
Dr Reddys Laboratories Ltd.	0.03	
Glenmark Pharmaceuticals Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	0.05	
Cadila Healthcare Ltd.	0.05	
POWER AND POWER EQUIPMENT	0.50	
NHPC	0.16	
NTPC Ltd.	0.16	
Power Grid Corporation of India Ltd.	0.11	
Tata Power Co. Ltd.	0.07	
TELECOM	0.16	
Bharti Airtel Ltd.	0.16	
TRANSPORT SERVICES	0.09	
Container Corporation Of India Ltd.	0.09	
Total	4.55	

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.36	
United Phosphorus Ltd. (New)	0.36	
AUTOMOBILES	1.18	
Mahindra & Mahindra Ltd.	0.91	
Bajaj Auto Ltd.	0.22	
Maruti Suzuki India Ltd.	0.05	
BANKING AND FINANCIAL SERVICES	10.71	
ICICI Bank Ltd.	2.78	
HDFC Bank Ltd.	2.28	
HDFC Ltd.	2.17	
State Bank of India	1.18	
Power Finance Corporation Ltd.	0.59	
Axis Bank Ltd.	0.43	
Federal Bank Ltd.	0.37	
Bank of Baroda	0.35	
Punjab National Bank	0.33	
Oriental Bank of Commerce Ltd.	0.16	
Rural Electrification Corporation	0.07	
CONSUMER GOODS	3.75	
ITC Ltd.	3.17	
Hindustan Unilever Ltd.	0.58	
ENGINEERING	0.78	
Bharat Electronics Ltd.	0.40	
Engineers India Ltd.	0.38	
HFC	0.25	
LIC Housing Finance Ltd.	0.25	
INFORMATION TECHNOLOGY	4.40	
Infosys Ltd.	2.87	
Tata Consultancy Services Ltd.	1.53	
INFRASTRUCTURE	2.37	
Larsen & Toubro Ltd.	1.62	
JaiPrakash Associates Ltd.	0.39	
NCC Ltd.	0.24	
IVRCL Ltd.	0.12	
MEDIA	0.21	
Zee Entertainment Enterprises Ltd.	0.21	
METALS & MINING	0.93	
Coal India Ltd.	0.49	
Jindal Steel and Power Ltd.	0.44	
OIL & GAS AND ANCILLIARIES	5.48	
Reliance Industries Ltd.	2.60	
Oil and Natural Gas Corporation Ltd.	1.08	
Maharashtra Seamless Ltd.	0.57	
Gas Authority of India Ltd.	0.42	
Indraprastha Gas Ltd.	0.41	
Indian Oil Corporation Ltd.	0.20	
Oil India Ltd.	0.20	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PHARMACEUTICALS	1.09	
Cipla Ltd.	0.41	
Dr Reddys Laboratories Ltd.	0.34	
Glenmark Pharmaceuticals Ltd.	0.19	
Sun Pharmaceuticals Industries Ltd.	0.15	
PHARMACEUTICALS & BIOTECHNOLOGY	0.15	
Cadila Healthcare Ltd.	0.15	
POWER AND POWER EQUIPMENT	2.96	
NTPC Ltd.	0.99	
Tata Power Co. Ltd.	0.69	
Bharat Heavy Electricals Ltd.	0.45	
Power Grid Corporation of India Ltd.	0.45	
NHPC	0.38	
RETAILING	0.34	
Pantaloon Retail (India) Ltd.	0.34	
TELECOM	1.20	

Security	Net Asset %	Rating
Bharti Airtel Ltd.	1.20	
TRANSPORT SERVICES	0.41	
Container Corporation Of India Ltd.	0.41	
Total	36.58	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.48	
United Phosphorus Ltd. (New)	0.48	
AUTOMOBILES	1.26	
Mahindra & Mahindra Ltd.	0.82	
Bajaj Auto Ltd.	0.34	
Maruti Suzuki India Ltd.	0.10	
BANKING AND FINANCIAL SERVICES	13.42	
ICICI Bank Ltd.	3.49	
HDFC Ltd.	2.82	
HDFC Bank Ltd.	2.50	
State Bank of India	1.82	
Axis Bank Ltd.	0.60	
Bank of Baroda	0.58	
Federal Bank Ltd.	0.49	
Power Finance Corporation Ltd.	0.38	
Indian Bank	0.34	
Punjab National Bank	0.20	
Infrastructure Development Finance Co. Ltd. - Unitech I	0.14	
Oriental Bank of Commerce Ltd.	0.06	
CONSUMER GOODS	5.02	
ITC Ltd.	4.10	
Hindustan Unilever Ltd.	0.92	
ENGINEERING	1.38	
Bharat Electronics Ltd.	0.72	
Engineers India Ltd.	0.66	
HOTELS	0.20	
Indian Hotels Co. Ltd.	0.20	
INFORMATION TECHNOLOGY	6.63	
Infosys Ltd.	4.33	
Tata Consultancy Services Ltd.	2.23	
Mphasis Ltd.	0.07	
INFRASTRUCTURE	4.15	
Larsen & Toubro Ltd.	2.40	
Unity Infraprojects Ltd.	0.89	
NCC Ltd.	0.38	
GMR Infrastructure Ltd.	0.18	
IVRCL Ltd.	0.18	
JaiPrakash Associates Ltd.	0.12	
MEDIA	0.72	
Jagran Prakashan Ltd.	0.41	
Zee Entertainment Enterprises Ltd.	0.31	
METALS & MINING	1.94	
Coal India Ltd.	0.90	
Jindal Steel and Power Ltd.	0.73	
National Mineral Development Corporation Ltd.	0.31	
OIL & GAS AND ANCILLIARIES	10.03	
Reliance Industries Ltd.	3.93	
Oil and Natural Gas Corporation Ltd.	1.80	
Maharashtra Seamless Ltd.	1.21	
Gas Authority of India Ltd.	0.87	
Indraprastha Gas Ltd.	0.66	
Indian Oil Corporation Ltd.	0.57	
Gujarat Gas Co. Ltd.	0.36	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.34	
Oil India Ltd.	0.29	
OTHERS	0.01	
Zee Learn Ltd	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.39	
Hindustan Petroleum Corporation Ltd.	0.39	
PHARMACEUTICALS	1.50	
Cipla Ltd.	0.53	
Dr Reddys Laboratories Ltd.	0.48	
Glenmark Pharmaceuticals Ltd.	0.35	
Sun Pharmaceuticals Industries Ltd.	0.14	
PHARMACEUTICALS & BIOTECHNOLOGY	0.20	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.20	
POWER AND POWER EQUIPMENT	4.22	
NTPC Ltd.	1.08	
Tata Power Co. Ltd.	1.01	
Bharat Heavy Electricals Ltd.	0.71	
Power Grid Corporation of India Ltd.	0.71	
NHPC	0.49	
Kalpataru Power Transmission Ltd.	0.18	
BGR Energy Systems Ltd.	0.04	
REALTY	0.04	
Housing Development & Infrastructure Ltd.	0.04	
RETAILING	0.37	
Pantaloon Retail (India) Ltd.	0.37	
TELECOM	1.57	
Bharti Airtel Ltd.	1.42	
Reliance Communication Ventures Ltd.	0.15	
TRANSPORT SERVICES	0.52	
Container Corporation Of India Ltd.	0.52	
Total	54.05	

Pension Unit Linked INDEX FUND

Portfolio as on November 30, 2012

ULIF01122/01/2008PNSNINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.31	
Tata Motors Ltd.	2.48	
Mahindra & Mahindra Ltd.	2.31	
Bajaj Auto Ltd.	1.47	
Hero MotoCorp Ltd.	1.03	
Maruti Suzuki India Ltd.	1.02	
BANKING AND FINANCIAL SERVICES	29.39	
HDFC Bank Ltd.	6.95	
ICICI Bank Ltd.	6.89	
HDFC Ltd.	6.67	
State Bank of India	3.22	
Axis Bank Ltd.	1.83	
Kotak Mahindra Bank Ltd.	1.32	
Infrastructure Development Finance Co. Ltd. - Unitech I	1.00	
Bank of Baroda	0.85	
Punjab National Bank	0.66	
CEMENT	2.66	
Grasim Industries Ltd.	1.07	
Ambuja Cements Ltd.	0.85	
ACC Ltd.	0.74	
CHEMICALS	0.83	
Asian Paints Ltd.	0.83	
CONSTRUCTION MATERIALS	0.91	
Ultratech Cement Ltd.	0.91	
CONSUMER GOODS	11.48	
ITC Ltd.	8.70	
Hindustan Unilever Ltd.	2.78	
INFORMATION TECHNOLOGY	11.64	
Infosys Ltd.	6.31	
Tata Consultancy Services Ltd.	3.40	
Wipro Ltd.	1.12	
HCL Technologies Ltd.	0.81	
INFRASTRUCTURE	5.42	
Larsen & Toubro Ltd.	4.76	
JaiPrakash Associates Ltd.	0.66	
METALS & MINING	4.84	
Tata Steel Ltd.	1.37	
Coal India Ltd.	1.32	
Hindalco Industries Ltd.	0.92	
Jindal Steel and Power Ltd.	0.84	
Sesa Goa Ltd.	0.39	
OIL & GAS AND ANCILLIARIES	11.48	
Reliance Industries Ltd.	7.10	
Oil and Natural Gas Corporation Ltd.	2.37	
Gas Authority of India Ltd.	0.85	
Cairn India Ltd.	0.64	
Bharat Petroleum Corporation Ltd.	0.52	
PHARMACEUTICALS	4.33	
Dr Reddys Laboratories Ltd.	1.44	
Sun Pharmaceuticals Industries Ltd.	1.43	
Cipla Ltd.	1.06	
Ranbaxy Laboratories Ltd.	0.40	
PHARMACEUTICALS & BIOTECHNOLOGY	0.82	
Lupin Ltd.	0.82	
POWER AND POWER EQUIPMENT	4.67	
NTPC Ltd.	1.19	
Bharat Heavy Electricals Ltd.	1.00	
Tata Power Co. Ltd.	0.94	
Power Grid Corporation of India Ltd.	0.87	
Reliance Infrastructure Ltd.	0.37	
Siemens Ltd.	0.30	
REALTY	0.44	
DLF Ltd.	0.44	
TELECOM	2.21	
Bharti Airtel Ltd.	2.21	

Total

99.43

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	22.65	
ICICI Bank Ltd.	4.71	
HDFC Ltd.	4.68	
HDFC Bank Ltd.	2.94	
State Bank of India	2.68	
Axis Bank Ltd.	1.49	
Power Finance Corporation Ltd.	1.29	
Bank of Baroda	1.08	
Rural Electrification Corporation	1.05	
Punjab National Bank	1.04	
Federal Bank Ltd.	0.95	
Indian Bank	0.51	
Infrastructure Development Finance Co. Ltd. - Unitech I	0.23	
CEMENT	0.04	
ACC Ltd.	0.04	
ENGINEERING	3.99	
Bharat Electronics Ltd.	2.40	
Engineers India Ltd.	1.59	
INFRASTRUCTURE	13.93	
Larsen & Toubro Ltd.	7.34	
Unity Infraprojects Ltd.	1.97	
IVRCL Ltd.	1.25	
Obero Realty Ltd	1.02	
NCC Ltd.	0.99	
JaiPrakash Associates Ltd.	0.80	
GMR Infrastructure Ltd.	0.56	
METALS & MINING	6.92	
Coal India Ltd.	3.53	
Jindal Steel and Power Ltd.	2.05	
National Mineral Development Corporation Ltd.	1.34	
OIL & GAS AND ANCILLIARIES	17.05	
Reliance Industries Ltd.	4.19	
Oil and Natural Gas Corporation Ltd.	2.77	
Gas Authority of India Ltd.	2.34	
Indian Oil Corporation Ltd.	1.81	
Indraprastha Gas Ltd.	1.70	
Maharashtra Seamless Ltd.	1.43	
Gujarat Gas Co. Ltd.	1.27	
Oil India Ltd.	0.98	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.56	
OTHERS	0.22	
Ashoka Buildcon Ltd	0.22	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	1.94	
Hindustan Petroleum Corporation Ltd.	1.94	
POWER AND POWER EQUIPMENT	16.17	
Tata Power Co. Ltd.	3.72	
Power Grid Corporation of India Ltd.	3.40	
NTPC Ltd.	3.15	
NHPC	1.76	
BGR Energy Systems Ltd.	1.19	
Bharat Heavy Electricals Ltd.	0.96	
Kalpataru Power Transmission Ltd.	0.88	
EMCO Ltd.	0.69	
Crompton Greaves Ltd.	0.42	
REALTY	0.60	
Housing Development & Infrastructure Ltd.	0.60	
TELECOM	10.19	
Bharti Airtel Ltd.	9.01	
Reliance Communication Ventures Ltd.	1.18	
TRANSPORT SERVICES	1.35	
Container Corporation Of India Ltd.	1.35	
Total	95.05	

Pension Unit Linked PSU FUND

Portfolio as on November 30, 2012

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKING AND FINANCIAL SERVICES	20.94	
State Bank of India	8.29	
Power Finance Corporation Ltd.	3.94	
Bank of Baroda	2.83	
Indian Bank	2.33	
Punjab National Bank	1.94	
Oriental Bank of Commerce Ltd.	0.97	
Rural Electrification Corporation	0.64	
ENGINEERING	8.45	
Bharat Electronics Ltd.	4.93	
Engineers India Ltd.	3.52	
HFC	0.49	
LIC Housing Finance Ltd.	0.49	
METALS & MINING	16.97	
Coal India Ltd.	9.24	
National Mineral Development Corporation Ltd.	4.86	
Steel Authority of India Ltd.	2.29	
MOIL Ltd.	0.58	
OIL & GAS AND ANCILLIARIES	23.92	
Oil and Natural Gas Corporation Ltd.	8.69	
Indian Oil Corporation Ltd.	4.90	
Gas Authority of India Ltd.	4.61	
Indraprastha Gas Ltd.	3.26	
Oil India Ltd.	2.46	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	2.84	
Hindustan Petroleum Corporation Ltd.	2.84	
POWER AND POWER EQUIPMENT	17.11	
NTPC Ltd.	7.41	
Power Grid Corporation of India Ltd.	5.20	
Bharat Heavy Electricals Ltd.	2.81	
NHPC	1.69	
TRANSPORT SERVICES	3.49	
Container Corporation Of India Ltd.	3.49	
Total	94.21	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.07	
United Phosphorus Ltd. (New)	0.07	
AUTOMOBILES	0.80	
Hero MotoCorp Ltd.	0.42	
Mahindra & Mahindra Ltd.	0.25	
Maruti Suzuki India Ltd.	0.10	
Bajaj Auto Ltd.	0.03	
BANKING AND FINANCIAL SERVICES	4.15	
ICICI Bank Ltd.	1.16	
HDFC Bank Ltd.	0.80	
HDFC Ltd.	0.69	
State Bank of India	0.48	
Federal Bank Ltd.	0.32	
Bank of Baroda	0.29	
Power Finance Corporation Ltd.	0.18	
Axis Bank Ltd.	0.12	
Punjab National Bank	0.10	
Indian Bank	0.01	
CONSUMER GOODS	0.92	
ITC Ltd.	0.74	
Hindustan Unilever Ltd.	0.18	
ENGINEERING	0.40	
Bharat Electronics Ltd.	0.27	
Engineers India Ltd.	0.13	
HFC	0.15	
LIC Housing Finance Ltd.	0.15	
INFORMATION TECHNOLOGY	2.01	
Infosys Ltd.	1.23	
Tata Consultancy Services Ltd.	0.78	
INFRASTRUCTURE	0.45	
Larsen & Toubro Ltd.	0.40	
JaiPrakash Associates Ltd.	0.03	
NCC Ltd.	0.02	
MEDIA	0.06	
Jagran Prakashan Ltd.	0.06	
METALS & MINING	0.57	
Coal India Ltd.	0.39	
Jindal Steel and Power Ltd.	0.18	
OIL & GAS AND ANCILLIARIES	2.64	
Reliance Industries Ltd.	1.21	
Oil and Natural Gas Corporation Ltd.	0.41	
Gas Authority of India Ltd.	0.37	
Indraprastha Gas Ltd.	0.27	
Indian Oil Corporation Ltd.	0.13	
Oil India Ltd.	0.13	
Maharashtra Seamless Ltd.	0.11	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.09	
Hindustan Petroleum Corporation Ltd.	0.09	
PHARMACEUTICALS	0.42	
Dr Reddys Laboratories Ltd.	0.26	
Cipla Ltd.	0.15	
Glenmark Pharmaceuticals Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	0.20	
Cadila Healthcare Ltd.	0.20	
POWER AND POWER EQUIPMENT	0.93	
Tata Power Co. Ltd.	0.31	
NTPC Ltd.	0.27	
Power Grid Corporation of India Ltd.	0.20	
NHPC	0.13	
Bharat Heavy Electricals Ltd.	0.02	
RETAILING	0.14	
Pantaloon Retail (India) Ltd.	0.14	
TELECOM	0.58	
Bharti Airtel Ltd.	0.58	
TRANSPORT SERVICES	0.15	

Security	Net Asset %	Rating
Container Corporation Of India Ltd.	0.15	
Total	14.73	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.14	
United Phosphorus Ltd. (New)	0.14	
AUTOMOBILES	0.61	
Bajaj Auto Ltd.	0.53	
Hero MotoCorp Ltd.	0.08	
BANKING AND FINANCIAL SERVICES	8.13	
ICICI Bank Ltd.	2.03	
HDFC Bank Ltd.	1.72	
HDFC Ltd.	1.47	
State Bank of India	0.89	
Axis Bank Ltd.	0.53	
Power Finance Corporation Ltd.	0.33	
Bank of Baroda	0.31	
Federal Bank Ltd.	0.27	
Indian Bank	0.27	
Rural Electrification Corporation	0.17	
Punjab National Bank	0.14	
CONSUMER GOODS	1.70	
ITC Ltd.	1.70	
ENGINEERING	0.60	
Engineers India Ltd.	0.41	
Bharat Electronics Ltd.	0.19	
INFORMATION TECHNOLOGY	2.96	
Infosys Ltd.	1.83	
Tata Consultancy Services Ltd.	1.13	
INFRASTRUCTURE	1.91	
Larsen & Toubro Ltd.	1.15	
Unity Infraprojects Ltd.	0.18	
GMR Infrastructure Ltd.	0.16	
JaiPrakash Associates Ltd.	0.13	
NCC Ltd.	0.13	
Sintex Industries Ltd.	0.10	
IVRCL Ltd.	0.06	
MEDIA	0.43	
Jagran Prakashan Ltd.	0.38	
Zee Entertainment Enterprises Ltd.	0.05	
METALS & MINING	0.60	
Jindal Steel and Power Ltd.	0.33	
Coal India Ltd.	0.27	
OIL & GAS AND ANCILLIARIES	3.19	
Reliance Industries Ltd.	2.02	
Gas Authority of India Ltd.	0.54	
Oil and Natural Gas Corporation Ltd.	0.27	
Maharashtra Seamless Ltd.	0.20	
Oil India Ltd.	0.11	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.05	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.50	
Hindustan Petroleum Corporation Ltd.	0.50	
PHARMACEUTICALS	0.80	
Cipla Ltd.	0.42	
Glenmark Pharmaceuticals Ltd.	0.31	
Dr Reddys Laboratories Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	0.20	
Cadila Healthcare Ltd.	0.20	
POWER AND POWER EQUIPMENT	1.32	
NTPC Ltd.	0.59	
Power Grid Corporation of India Ltd.	0.36	
Tata Power Co. Ltd.	0.21	
NHPC	0.09	
Kalpataru Power Transmission Ltd.	0.07	
RETAILING	0.09	
Pantaloon Retail (India) Ltd.	0.09	
TELECOM	1.02	
Bharti Airtel Ltd.	1.02	
TRANSPORT SERVICES	0.21	

Security	Net Asset %	Rating
Container Corporation Of India Ltd.	0.21	
Total	24.41	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on November 30, 2012

Security	Net Asset %	Rating
EQUITIES		
AGROCHEMICALS	0.59	
United Phosphorus Ltd. (New)	0.59	
AUTOMOBILES	2.34	
Mahindra & Mahindra Ltd.	0.79	
Bajaj Auto Ltd.	0.55	
Maruti Suzuki India Ltd.	0.52	
Hero MotoCorp Ltd.	0.48	
BANKING AND FINANCIAL SERVICES	13.71	
ICICI Bank Ltd.	3.50	
HDFC Ltd.	2.57	
HDFC Bank Ltd.	2.09	
State Bank of India	1.97	
Bank of Baroda	1.13	
Federal Bank Ltd.	0.71	
Power Finance Corporation Ltd.	0.55	
Axis Bank Ltd.	0.54	
Punjab National Bank	0.39	
Rural Electrification Corporation	0.16	
Oriental Bank of Commerce Ltd.	0.10	
CONSUMER GOODS	3.15	
ITC Ltd.	2.23	
Hindustan Unilever Ltd.	0.92	
ENGINEERING	1.53	
Bharat Electronics Ltd.	0.97	
Engineers India Ltd.	0.56	
HFC	0.50	
LIC Housing Finance Ltd.	0.50	
INFORMATION TECHNOLOGY	6.40	
Infosys Ltd.	4.02	
Tata Consultancy Services Ltd.	2.35	
Mphasis Ltd.	0.03	
INFRASTRUCTURE	3.51	
Larsen & Toubro Ltd.	2.22	
Unity Infraprojects Ltd.	0.48	
NCC Ltd.	0.28	
IVRCL Ltd.	0.20	
JaiPrakash Associates Ltd.	0.19	
GMR Infrastructure Ltd.	0.14	
MEDIA	0.40	
Jagran Prakashan Ltd.	0.40	
METALS & MINING	2.47	
Jindal Steel and Power Ltd.	1.07	
Coal India Ltd.	1.03	
National Mineral Development Corporation Ltd.	0.37	
OIL & GAS AND ANCILLIARIES	8.25	
Reliance Industries Ltd.	3.61	
Oil and Natural Gas Corporation Ltd.	1.52	
Indraprastha Gas Ltd.	0.75	
Gas Authority of India Ltd.	0.72	
Maharashtra Seamless Ltd.	0.51	
Indian Oil Corporation Ltd.	0.40	
Oil India Ltd.	0.39	
Gujarat Gas Co. Ltd.	0.26	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	0.50	
Hindustan Petroleum Corporation Ltd.	0.50	
PHARMACEUTICALS	1.23	
Dr Reddys Laboratories Ltd.	0.54	
Cipla Ltd.	0.46	
Glenmark Pharmaceuticals Ltd.	0.17	
Sun Pharmaceuticals Industries Ltd.	0.06	
PHARMACEUTICALS & BIOTECHNOLOGY	0.70	
Cadila Healthcare Ltd.	0.70	
POWER AND POWER EQUIPMENT	4.39	
NTPC Ltd.	1.10	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	0.96	
Power Grid Corporation of India Ltd.	0.78	
NHPC	0.56	
BGR Energy Systems Ltd.	0.43	
Bharat Heavy Electricals Ltd.	0.42	
Kalpataru Power Transmission Ltd.	0.14	
RETAILING	0.40	
Pantaloon Retail (India) Ltd.	0.40	
TELECOM	1.62	
Bharti Airtel Ltd.	1.62	
TRANSPORT SERVICES	0.51	
Container Corporation Of India Ltd.	0.51	
Total	52.20	

Pension Unit Linked INDEX FUND-II

Portfolio as on November 30, 2012

ULIF02625/01/2010PNINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTOMOBILES	8.37	
Tata Motors Ltd.	2.63	
Mahindra & Mahindra Ltd.	2.30	
Bajaj Auto Ltd.	1.45	
Maruti Suzuki India Ltd.	1.08	
Hero MotoCorp Ltd.	0.91	
BANKING AND FINANCIAL SERVICES	29.39	
HDFC Ltd.	7.03	
HDFC Bank Ltd.	6.87	
ICICI Bank Ltd.	6.83	
State Bank of India	2.98	
Axis Bank Ltd.	1.71	
Kotak Mahindra Bank Ltd.	1.29	
Infrastructure Development Finance Co. Ltd. - Unitech I	1.16	
Bank of Baroda	0.89	
Punjab National Bank	0.63	
CEMENT	2.78	
Grasim Industries Ltd.	1.15	
Ambuja Cements Ltd.	0.90	
ACC Ltd.	0.73	
CHEMICALS	1.01	
Asian Paints Ltd.	1.01	
CONSTRUCTION MATERIALS	1.06	
Ultratech Cement Ltd.	1.06	
CONSUMER GOODS	11.35	
ITC Ltd.	8.36	
Hindustan Unilever Ltd.	2.99	
INFORMATION TECHNOLOGY	11.83	
Infosys Ltd.	6.30	
Tata Consultancy Services Ltd.	3.56	
Wipro Ltd.	1.10	
HCL Technologies Ltd.	0.87	
INFRASTRUCTURE	5.39	
Larsen & Toubro Ltd.	4.80	
JaiPrakash Associates Ltd.	0.59	
METALS & MINING	4.74	
Tata Steel Ltd.	1.41	
Coal India Ltd.	1.32	
Jindal Steel and Power Ltd.	0.87	
Hindalco Industries Ltd.	0.80	
Sesa Goa Ltd.	0.34	
OIL & GAS AND ANCILLIARIES	11.77	
Reliance Industries Ltd.	7.11	
Oil and Natural Gas Corporation Ltd.	2.54	
Gas Authority of India Ltd.	0.85	
Cairn India Ltd.	0.79	
Bharat Petroleum Corporation Ltd.	0.48	
PHARMACEUTICALS	4.07	
Sun Pharmaceuticals Industries Ltd.	1.38	
Dr Reddys Laboratories Ltd.	1.25	
Cipla Ltd.	1.04	
Ranbaxy Laboratories Ltd.	0.40	
PHARMACEUTICALS & BIOTECHNOLOGY	0.77	
Lupin Ltd.	0.77	
POWER AND POWER EQUIPMENT	4.65	
NTPC Ltd.	1.16	
Bharat Heavy Electricals Ltd.	1.00	
Tata Power Co. Ltd.	0.94	
Power Grid Corporation of India Ltd.	0.89	
Reliance Infrastructure Ltd.	0.36	
Siemens Ltd.	0.30	
REALTY	0.41	
DLF Ltd.	0.41	
TELECOM	2.09	
Bharti Airtel Ltd.	2.09	

Total









99.68

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

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

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

WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:

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

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