

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

CIO's Comments



Sampath Reddy, CFA
CIO, Bajaj Allianz Life Insurance

Indian markets continued with their lackluster performance ending down 0.9% for the month of April. The market participation was also low, driven primarily on account of lack of clarity on the policy part and weak sentiments in Europe.

The industrial production figures continued to be muted with Feb IIP at 4.1% against consensus estimates of 6.8%, driven primarily by consumer durables segment exhibiting negative growth. IIP data has lost its credibility to some extent with January IIP growth number revised downward to 1.1% from 6.8% reported earlier.

On the inflation front, CPI numbers continue to rise every month with the March CPI numbers at 9.5%. March WPI inflation came in line with expectations at 6.89%. Primary products inflation appears to be on the rise however, core inflation remains under control at 4.9%

The RBI in its April monetary policy meeting cut the repo rate by 50 bps to 8%. However the policy statement remained hawkish with the RBI stating that the scope for further monetary easing remains limited. For FY13, the RBI expect the GDP growth at 7.3% and the WPI at 6.5%

Worries related to the dual deficits, lack of policy push at the center and lower foreign flows resulted in the Indian Rupee weakening against the US Dollar and ending almost 4% lower for the month of April. The finance minister, Mr. Pranab Mukherjee during the discussion on the Finance Bill, provided some relief by postponing the implementation of the GAAR (general anti avoidance rules) by one year.

News flow pertaining to the Gas sector and the Telecom sector on account of regulatory front continued to be negative for equities

with the PNGRB proposing cut in the pipeline tariffs with a scope for retrospective adjustment. Also the TRAI recommended a very high reserve price for auctioning the 2G spectrum along with reducing the amount of spectrum up for auction in September 2012. This does not bode well for the telecom sector. However the implementation of these recommendations seems difficult.

The sectors which turned out to be the biggest losers in the month of April were Telecom, Infrastructure, Cement and Software, while the biggest gainers were consumer non durables, pharmaceuticals and auto.

FII's sold USD 110 million during the month of April, though they remain net buyer of USD 8.9 billion for the CYTD. DIIs matched the FII sales figure for the month of April by reporting net buying in the cash market worth USD 150 million. For the CYTD, DIIs remain net sellers to the extent of USD 4.5 billion

So we expect the market to remain range bound for the next couple of months on account of lack of a clear visibility on earnings. Fixed capital formation continues to remain a worry and high interest rates are not helping matters. With the Indian Rupee weakening to its all time lows, the market is waiting for the Government to initiate bold steps and clarify its stance on foreign investment in India. Steps such as disinvestment, reduction in the oil subsidy burden through price hikes and encouragement on the FDI front if undertaken is expected to bring some cheer to the markets.



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ASSET PROFILE

Asset Class	Asset Allocation Fund	Cash Funds	Debt Funds	Equity Funds Large Cap	Equity Mid Cap	Index Funds	Ethical Funds
EQUITY SHARES	40.9%	0.0%	0.0%	87.9%	92.5%	97.3%	88.5%
Money Market Instruments	4.6%	84.7%	11.0%	10.4%	7.1%	2.0%	11.5%
Fixed Deposits	3.8%	15.3%	20.4%	1.4%	0.0%	0.2%	0.0%
Non Convertible Debentures.	39.6%	0.0%	35.7%	0.0%	0.0%	0.0%	0.0%
Mutual Fund Units	1.3%	0.0%	0.4%	0.4%	0.3%	0.5%	0.0%
GOVT SECURITIES	9.8%	0.0%	31.4%	0.0%	0.0%	0.0%	0.0%
LOANS	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%
Venture Capital Funds	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
WARRANTS	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Grand Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

FUND PERFORMANCE

Type	FUND NAMES	Absolute Return				CAGR Return	
		1 Month	3 month	6 month	1 Year	2 Year	3 year
Asset Allocation	Asset Allocation Fund	-0.9%	1.3%	1.2%	0.8%	4.0%	11.5%
Asset Allocation	Asset Allocation Pension Fund	-0.9%	1.2%	1.1%	1.8%	3.7%	10.7%
	Crisil Balanced Fund Index	-0.8%	0.9%	0.4%	-3.1%	2.2%	11.8%
Cash Fund	Unit Gain - Cash	0.7%	1.9%	3.7%	7.5%	6.5%	6.5%
Cash Fund	Unit Gain Plus - Cash Plus	0.8%	2.2%	4.5%	9.2%	8.2%	8.2%
Cash Fund	Cash Plus Pension	0.8%	2.2%	4.5%	9.3%	8.5%	8.7%
Cash Fund	Liquid Fund	0.7%	2.2%	4.4%	8.9%	7.9%	7.9%
Cash Fund	Liquid Pension Fund	0.7%	2.1%	4.3%	8.9%	8.1%	8.1%
	Crisil Composite Liquid Index	0.7%	2.2%	4.4%	8.6%	7.6%	6.1%
DEBT FUNDS	Unit Gain - Debt	0.6%	1.2%	4.2%	6.6%	5.7%	5.6%
DEBT FUNDS	Unit Gain Plus - Debt Plus	1.0%	1.9%	5.2%	8.6%	7.5%	7.5%
DEBT FUNDS	Debt Plus Pension	0.8%	2.1%	6.0%	9.3%	8.1%	8.0%
DEBT FUNDS	Premier Debt Fund	0.8%	1.7%	4.3%	6.7%	5.4%	5.8%
DEBT FUNDS	Life Long Gain	0.4%	0.2%	3.8%	4.7%	4.1%	4.1%
DEBT FUNDS	Bond Fund	1.0%	1.8%	5.2%	8.1%	7.0%	7.0%
DEBT FUNDS	Premier Bond Fund	0.6%	1.1%	4.1%	5.9%	4.8%	5.1%
DEBT FUNDS	Bond Pension Fund	1.0%	1.9%	5.2%	8.7%	7.4%	7.1%
	Crisil Composite Bond Index	0.8%	1.9%	4.9%	8.2%	6.4%	5.3%
LARGE CAP	Equity Gain	-1.0%	4.2%	2.5%	-3.5%	2.4%	17.1%
LARGE CAP	Equity Plus	-2.0%	1.5%	0.4%	-1.9%	3.6%	18.9%
LARGE CAP	Equity Plus Pension	-1.7%	1.6%	1.3%	2.1%	7.7%	24.6%
LARGE CAP	Premier Equity Gain	-1.8%	1.3%	0.8%	0.9%	6.4%	23.2%
LARGE CAP	Equity Growth Fund	-1.7%	1.5%	1.1%	-0.6%	4.6%	18.6%
LARGE CAP	Equity Growth Fund II	-1.6%	1.9%	1.6%	1.4%	7.8%	
LARGE CAP	Premier Equity Growth Fund	-1.8%	1.2%	0.6%	0.3%	6.2%	21.6%
LARGE CAP	Equity Growth Pension Fund	-1.7%	1.6%	1.4%	2.0%	7.3%	23.7%
LARGE CAP	Blue Chip Equity Fund	-0.7%	3.2%	-0.4%	-3.2%		
LARGE CAP	Growth Plus Fund III	-1.6%	1.7%	1.5%	1.9%		
	CNX NSE Nifty Index	-0.9%	0.9%	-1.5%	-8.7%	-0.3%	14.74%
MID CAP	Unit Gain Mid Cap	0.4%	5.0%	4.3%	-5.0%	-2.7%	21.8%
MID CAP	Unit Gain Mid Cap Plus	0.5%	5.4%	4.9%	-4.3%	-0.9%	29.1%
MID CAP	Unit Gain Mid Cap Plus Pension	0.6%	5.5%	5.0%	-4.5%	-0.3%	30.4%
MID CAP	Accelerator Mid cap Fund	0.5%	5.1%	4.1%	-5.2%	-1.4%	27.9%
MID CAP	Accelerator Mid Cap Fund II	0.6%	5.5%	4.6%	-4.6%	0.3%	
MID CAP	Accelerator Mid Cap Pension Fund	0.6%	5.4%	5.0%	-3.9%	-0.8%	30.3%
	NIFTY MID CAP 50 index	-4.1%	4.6%	2.2%	-13.3%	-11.8%	17.4%
INDEX	Equity Plan	-1.0%	0.6%	-2.1%	-9.3%	-1.2%	13.4%
INDEX	Unit Gain Plus - Equity Index	-0.9%	0.9%	-1.5%	-8.2%	0.0%	15.0%
INDEX	Equity Index Pension	-0.9%	1.0%	-1.4%	-8.4%	0.2%	15.0%
INDEX	Premier Equity Fund	-0.9%	0.7%	-2.0%	-9.1%	-1.1%	13.7%
INDEX	Equity Index Fund II	-0.9%	0.8%	-1.5%	-8.7%	-0.4%	14.5%
INDEX	Premier Nifty Index Fund	-1.0%	0.5%	-2.4%	-9.8%	-1.7%	12.8%
INDEX	Equity Index Pension Fund II	-0.9%	0.9%	-1.5%	-8.3%	-0.3%	14.5%
	CNX NSE Nifty Index	-0.9%	0.9%	-1.5%	-8.7%	-0.3%	14.74%
Ethical Fund	Pure Equity Fund	-0.9%	2.3%	0.5%	-1.3%	3.3%	20.7%
Ethical Fund	Pure Stock Fund	-0.8%	2.4%	0.7%	-1.0%	3.0%	19.4%
Ethical Fund	Pure Stock Pension Fund	-1.5%	1.4%	2.5%	-4.0%	1.3%	26.0%
	CNX NSE Nifty Index	-0.9%	0.9%	-1.5%	-8.7%	-0.3%	14.74%



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Equity Mid-cap Funds

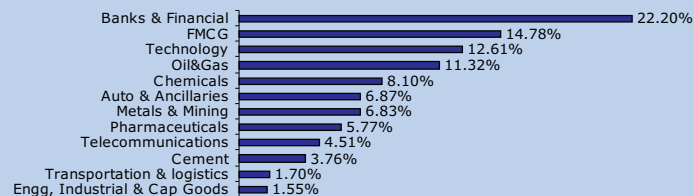
Pure Equity Funds

Asset Allocation Fund

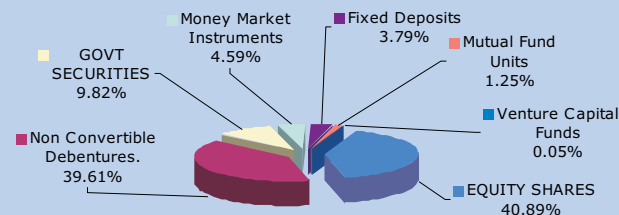
Investment Objectives

The investment objective of this Fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The Fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions. The Fund will adjust its weights in equity, debt and cash depending on the relative attractiveness of each asset class. Equity: 0% - 100% Debt: 0% - 100% Money market instruments: 0% - 20%

Industry Distribution



Asset Profile



Returns

FUND NAMES	Absolute Returns			CAGR			
	1 month	3 months	6 months	1 year	2 year	3 year	Returns since Inception CAGR
Asset Allocation Fund	-0.89%	1.31%	1.24%	0.84%	4.04%	11.52%	6.75%
Asset Allocation Pension Fund	-0.87%	1.16%	1.14%	1.75%	3.67%	10.69%	5.76%

Company Name

% Value
% Total Value

CENTRAL GOVERNMENT SECURITIES

9.82%

GOI

9.82%

CORPORATE BONDS

39.61%

Power Finance Corpn. Ltd.

5.00%

MINISTRY OF RAILWAYS

4.75%

L I C Housing Finance Ltd.

4.31%

Rural Electrification Corpn. Ltd.

3.89%

Power Grid Corpn. Of India Ltd.

3.48%

Tata Motors Ltd.

2.09%

Housing Development Finance Corpn. Ltd.

1.95%

Cairn India Ltd.

1.89%

Indian Railway Finance Corpn. Ltd.

1.42%

State Bank Of India

1.33%

Bharat Forge Ltd.

1.25%

Shriram Transport Finance Co. Ltd.

1.03%

Citicorp Finance (India) Ltd.

0.95%

Steel Authority Of India Ltd.

0.95%

State Bank of Hyderabad

0.86%

Tata Sons Ltd.

0.78%

Infrastructure Development Finance Co. Ltd.

0.60%

National Bank For Agriculture & Rural Development

0.58%

Export-Import Bank Of India

0.32%

L & T Finance Ltd.

0.26%

Other Corporate Bonds

1.94%

FIXED DEPOSITS

3.79%

Mutual Fund Units

1.25%

Money Market Instruments

4.59%

Venture Capital Funds

0.05%

SHARES

40.89%

I T C Ltd.

3.02%

I C I C I Bank Ltd.

2.88%

Infosys Ltd.

2.62%

Hindustan Unilever Ltd.

2.29%

Maruti Suzuki India Ltd.

1.55%

Wipro Ltd.

1.55%

Tata Chemicals Ltd.

1.45%

Reliance Industries Ltd.

1.32%

Bharti Airtel Ltd.

1.31%

Cipla Ltd.

1.27%

Ashok Leyland Ltd.

1.26%

Hindalco Industries Ltd.

1.17%

H D F C Bank Ltd.

1.12%

Steel Authority Of India Ltd.

1.10%

Ranbaxy Laboratories Ltd.

1.08%

Bharat Petroleum Corpn. Ltd.

1.04%

Mphasis Ltd.

0.99%

B A S F India Ltd.

0.97%

Ultratech Cement Ltd.

0.90%

Monsanto India Ltd.

0.89%

G A I L (India) Ltd.

0.86%

Federal Bank Ltd.

0.85%

Union Bank Of India

0.74%

Shoppers Stop Ltd.

0.73%

Oil & Natural Gas Corpn. Ltd.

0.71%

Indian Oil Corpn. Ltd.

0.71%

Other Shares

6.53%

Grand Total

100%

100%

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Capital Shield

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Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

Cash Funds

Investment Objectives

The objective of this Fund is to protect the invested capital through investments in money market and short term debt instruments. This fund will invest 100% of its portfolio in bank deposits and money market instruments. Not more than 20 % of the apportioned premium can be put in this fund.

Returns

	Annualised Returns			
	1 Month	3 Month	6 Month	1 year
Unit Gain - Cash	0.67%	1.86%	3.69%	7.45%
Unit Gain Plus - Cash Plus	0.77%	2.22%	4.48%	9.18%
Pension - Cash Plus Pension	0.77%	2.22%	4.46%	9.26%
Liquid Fund	0.74%	2.16%	4.35%	8.89%
Liquid Pension Fund	0.74%	2.15%	4.35%	8.94%

AVERAGE MATURITY AND PORTFOLIO YTM

FUND CLASSIFICATION	PORTFOLIO YTM	AVG DURATION (in years)
CASH FUNDS	9.74%	0.65

Fund Manager Comments

The funds continued to invest in highly liquid short term papers as per the mandates.

Company Name

% Value

% Total Value

FIXED DEPOSITS

Canara Bank	6.3%	15.29%
I D B I Bank Ltd.	5.2%	
Saraswat Co-Operative Bank Ltd.	2.7%	
State Bank of Hyderabad	1.1%	

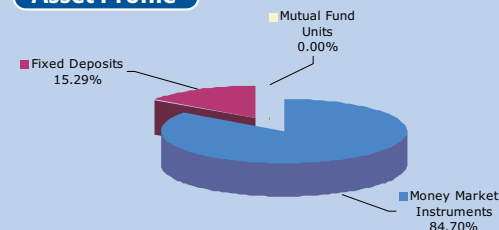
Mutual Fund Units

		0.23%
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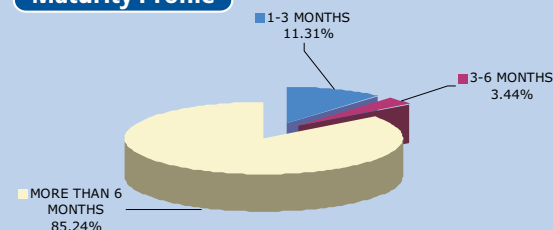
Money Market Instruments

Oriental Bank Of Commerce	8.8%	84.70%
Syndicate Bank	8.7%	
Vijaya Bank	8.3%	
Bank Of India	8.3%	
Indian Bank	8.1%	
Axis Bank Ltd.	7.6%	
State Bank of Patiala	6.7%	
Indian Overseas Bank	6.5%	
Allahabad Bank	5.8%	
Andhra Bank	5.7%	
State Bank Of Travancore	4.9%	
Corporation Bank	2.2%	
Punjab National Bank	1.7%	
Bank Of Baroda	0.7%	
Canara Bank	0.6%	
Grand Total	100%	100%

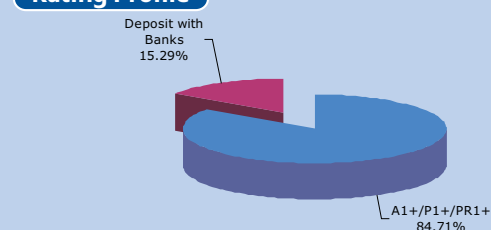
Asset Profile



Maturity Profile



Rating Profile



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Debt Funds

Investment Objectives

The objective of the fund is to provide accumulation of income through investment in high quality fixed income securities. This Fund will have an exposure of maximum 20% in money market instruments and minimum of 80% in G Secs, bonds and fixed deposits

Fund Performance

FUND NAMES	Annualized Returns			
	1 month	3 months	6 months	1 year
Unit Gain - Debt	0.60%	1.24%	4.18%	6.64%
Unit Gain Plus - Debt Plus	0.96%	1.91%	5.22%	8.56%
Pension - Debt Plus Pension	0.82%	2.08%	5.98%	9.31%
Premier Debt Fund	0.75%	1.66%	4.26%	6.71%
Life Long Gain	0.39%	0.19%	3.77%	4.73%
Bond Fund	0.99%	1.85%	5.17%	8.12%
Premier Bond Fund	0.60%	1.09%	4.06%	5.95%
Bond Pension Fund	1.02%	1.93%	5.18%	8.70%

AVERAGE MATURITY AND PORTFOLIO YTM

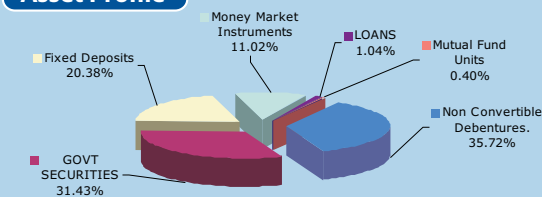
FUND CLASSIFICATION	PORTFOLIO	AVG DURATION
	YTM	(in years)
DEBT FUNDS	9.16%	4.06

Fund Manager Comments

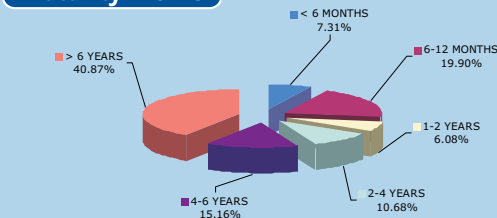
Yields on government bonds opened at 8.54% and closed at 8.67% after touching a high of 8.78%. Crude stayed range bound at US\$119. RBI cut repo and reverse repo rates by 50 bps to 8% and 7% respectively in April. However, RBI also mentioned that future rate actions would be governed by the outlook on inflation and underlying growth momentum of the economy. Hence, the probability of another rate cut seems low in near future. S&P revised outlook on India's BBB- sovereign rating to negative from stable. We look to increase duration as we expect RBI to cut rates by another 50 bps in coming months on account of low inflation and slow growth.

Company Name	% Value	% Total Value
CENTRAL GOVERNMENT SECURITIES		
GOI	31.43%	31.43%
CORPORATE BONDS		
Power Grid Corp. Of India Ltd.	5.02%	
Housing Development Finance Corp. Ltd.	4.30%	
Tata Sons Ltd.	3.50%	
Rural Electrification Corp. Ltd.	3.26%	
L I C Housing Finance Ltd.	2.71%	
Power Finance Corp. Ltd.	2.56%	
Cairn India Ltd.	2.31%	
Shriram Transport Finance Co. Ltd.	2.12%	
Infrastructure Leasing & Financial Services Ltd.	2.04%	
M R F Ltd.	1.44%	
Tata Bluescope Steel Ltd.	1.21%	
Ashok Leyland Ltd.	1.17%	
Other Corporate Bonds	4.11%	
FIXED DEPOSITS		
State Bank of Hyderabad	7.92%	
Canara Bank	3.58%	
Bank Of India	3.42%	
Syndicate Bank	3.09%	
Other FD	2.36%	
Money Market Instruments		
Punjab National Bank	2.31%	
Allahabad Bank	2.29%	
Bank Of India	1.26%	
Vijaya Bank	1.03%	
Other MMI	4.13%	
LOAN		
Mutual Fund Units	1%	1%
Grand Total	100%	100%

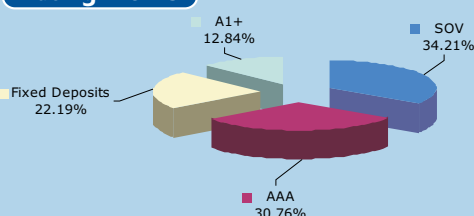
Asset Profile



Maturity Profile



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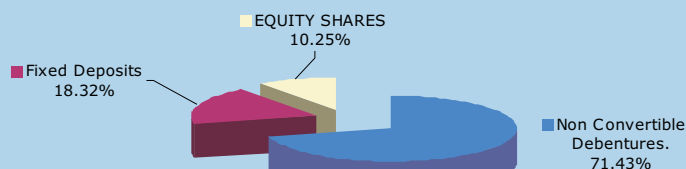
Capital Shield

Investment Objectives

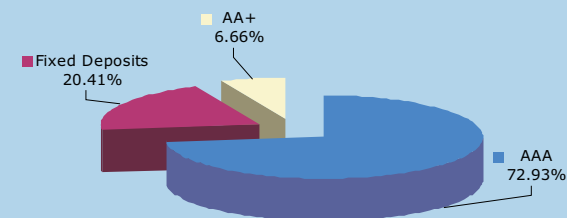
The investment objective of fund is to provide capital guarantee at maturity. The fund strategy would be to match capital guarantee at maturity by investing adequately in debt securities and mutual funds and rest in high rated secured debentures to provide the benefit of diversification.

Company Name	% Value	% Total Value
Non Convertible Debentures.		71.43%
Rural Electrification Corpn. Ltd.	10.1%	
L I C Housing Finance Ltd.	10.0%	
Steel Authority Of India Ltd.	9.8%	
Housing Development Finance Corpn. Ltd.	9.6%	
Other NCD	31.9%	
Money Market Instruments		0.01%
Mutual Fund Units		0.12%
FIXED DEPOSITS		18.32%
SHARES		10.25%
Maruti Suzuki India Ltd.	0.8%	
I T C Ltd.	0.7%	
I C I C I Bank Ltd.	0.7%	
Infosys Ltd.	0.6%	
Wipro Ltd.	0.6%	
Reliance Industries Ltd.	0.5%	
Housing Development Finance Corpn. Ltd.	0.5%	
Axis Bank Ltd.	0.5%	
Hindustan Unilever Ltd.	0.5%	
Bosch Ltd.	0.5%	
Hindalco Industries Ltd.	0.5%	
Punjab National Bank	0.4%	
Bharat Heavy Electricals Ltd.	0.4%	
Sun Pharmaceutical Inds. Ltd.	0.4%	
Other Shares	2.6%	
Grand Total	100%	100%

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns			CAGR			Returns since Inception
	1 month	3 months	6 months	1 year	2 year	3 year	
Capital Shield I	0.26%	1.26%	2.53%	5.35%	4.75%	8.66%	9.47%
Capital Shield II	-0.02%	1.18%	-0.17%	-4.15%	2.18%	9.93%	10.85%



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Max Gain Fund

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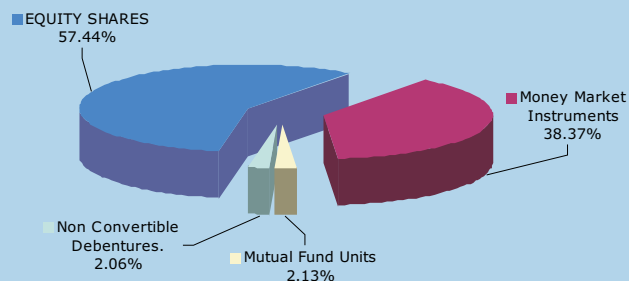
Index linked (nifty) funds

Equity Funds

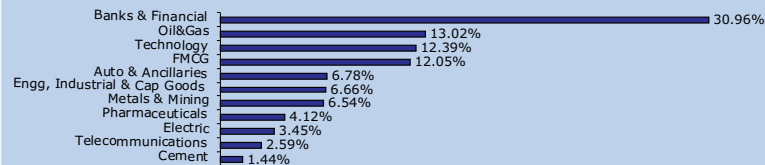
Equity Mid-cap Funds

Pure Equity Funds

Asset Profile



Industry Distribution



Returns

FUND NAMES	Absolute Returns				CAGR	
	1 month	3 months	6 months	1 year	2 Year	Returns since Inception
Max Gain Fund I	-0.33%	1.32%	0.22%	-2.11%	3.05%	4.09%
Max Gain Fund II	-0.39%	1.34%	0.65%	-4.01%		0.60%

Company Name	% Value	% Total Value
Money Market Instruments		38.37%
Punjab National Bank	7.45%	
Central Bank Of India	4.95%	
Corporation Bank	4.33%	
I D B I Bank Ltd.	4.29%	
State Bank of Patiala	2.86%	
Other MMI	14.51%	
SHARES		57.4%
I T C Ltd.	5.20%	
Housing Development Finance Corp. Ltd.	4.97%	
Infosys Ltd.	4.59%	
Reliance Industries Ltd.	4.59%	
I C I Bank Ltd.	3.95%	
H D F C Bank Ltd.	3.84%	
Larsen & Toubro Ltd.	2.63%	
State Bank Of India	2.18%	
Tata Motors Ltd.	2.02%	
Hindustan Unilever Ltd.	1.72%	
Bharti Airtel Ltd.	1.49%	
Oil & Natural Gas Corp. Ltd.	1.42%	
Tata Consultancy Services Ltd.	1.23%	
Tata Steel Ltd.	1.18%	
Axis Bank Ltd.	1.14%	
Mahindra & Mahindra Ltd.	1.14%	
Sun Pharmaceutical Inds. Ltd.	0.89%	
Wipro Ltd.	0.82%	
N T P C Ltd.	0.79%	
Other Shares	11.65%	
Non Convertible Debentures	2.06%	2.06%
Mutual Fund Units	2.13%	2.13%
Grand Total	100%	100%

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

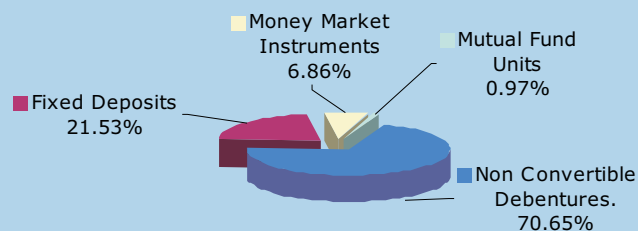
Equity Funds

Equity Mid-cap Funds

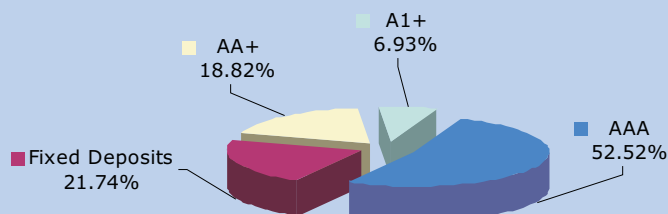
Pure Equity Funds

Growth Plus

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns				CAGR	
	1 month	3 months	6 months	1 year	2 Year	Returns since Inception
Growth Plus Fund I	0.93%	1.35%	5.16%	7.08%	5.88%	5.80%
Growth Plus Fund II	0.94%	0.69%	2.17%	-5.51%		-6.86%

Company Name	% Value	% Total Value
CORPORATE BONDS		70.65%
Bardays Investments & Loans (India) Ltd.	18.63%	
Power Finance Corpn. Ltd.	7.32%	
L I C Housing Finance Ltd.	7.28%	
Power Grid Corpn. Of India Ltd.	7.27%	
Indian Railway Finance Corpn. Ltd.	7.21%	
Rural Electrification Corpn. Ltd.	7.20%	
Export-Import Bank Of India	7.04%	
Housing Development Finance Corpn. Ltd.	6.96%	
Tata Sons Ltd.	1.74%	
Fixed Deposits - Security	21.53%	21.53%
Mutual Fund Units	0.97%	0.97%
Money Market Instruments	6.86%	6.86%
Grand Total	100%	100%

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

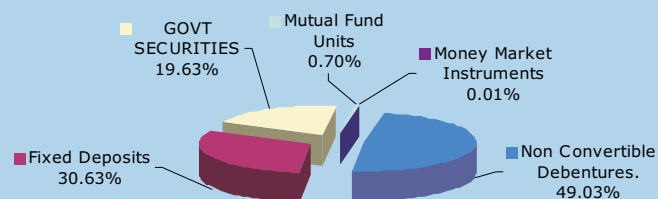
Equity Funds

Equity Mid-cap Funds

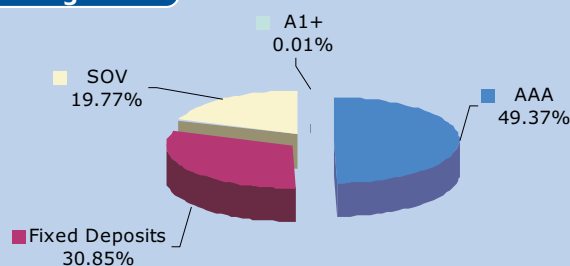
Pure Equity Funds

Guaranteed Bond Fund

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns				CAGR	
	1 month	3 months	6 months	1 year	2 Year	Returns since Inception
Guaranteed Bond Fund	0.98%	1.10%				3.16%

* Returns are Absolute

Company Name	% Value	% Total Value
CORPORATE BONDS		49.03%
Housing Development Finance Corpn. Ltd.	7.7%	
L I C Housing Finance Ltd.	7.4%	
Power Finance Corpn. Ltd.	7.4%	
Rural Electrification Corpn. Ltd.	6.6%	
Power Grid Corpn. Of India Ltd.	6.3%	
Indian Railway Finance Corpn. Ltd.	6.2%	
Other Corporate Bonds	7.4%	
Money Market Instruments		0.01%
FIXED DEPOSITS		30.63%
State Bank Of Travancore	7.9%	
State Bank Of Bikaner & Jaipur	9.0%	
Oriental Bank Of Commerce	4.7%	
Other FD	9.0%	
GOVT SECURITIES(GSE)		19.63%
Mutual Fund Units		0.70%
Grand Total		100%

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

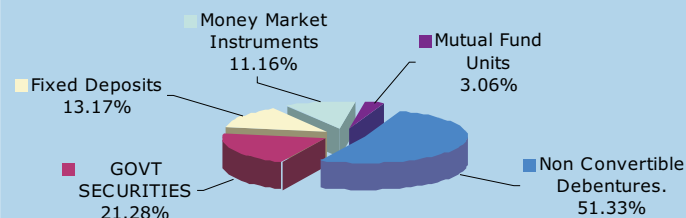
Equity Funds

Equity Mid-cap Funds

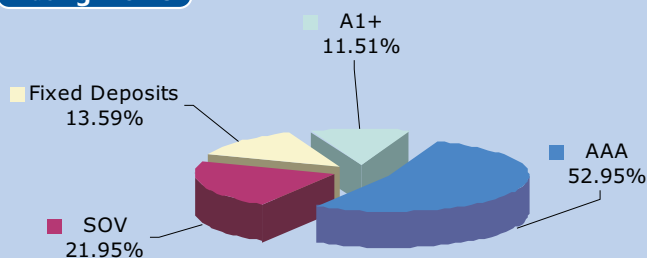
Pure Equity Funds

Assured return fund

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns				Returns since Inception
	1 month	3 months	6 months	1 Year	
Assured return fund	0.85%	1.02%	5.38%	6.69%	6.30%

Company Name	% Value	% Total Value
Non Convertible Debentures		51.33%
Indian Railway Finance Corpn. Ltd.	8.66%	
Power Grid Corpn. Of India Ltd.	8.21%	
Housing Development Finance Corpn. Ltd.	8.06%	
L I C Housing Finance Ltd.	7.54%	
Rural Electrification Corpn. Ltd.	6.59%	
Power Finance Corpn. Ltd.	6.33%	
MINISTRY OF RAILWAYS	5.94%	
Mutual Fund Units	3.06%	3.06%
Fixed Deposits	13.17%	13.17%
Money Market Instruments	11.16%	11.16%
GOVT SECURITIES(GSE)	21.28%	21.28%
Grand Total	100%	100%

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

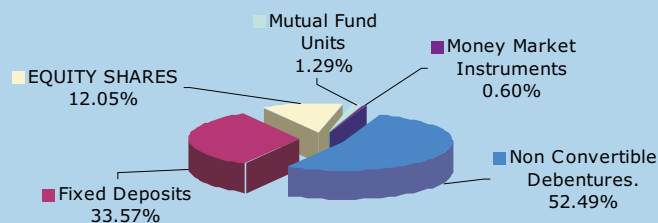
Equity Funds

Equity Mid-cap Funds

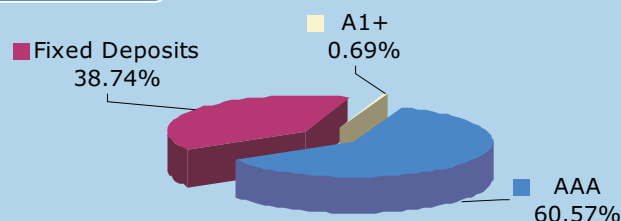
Pure Equity Funds

Shield Plus Fund

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns				CAGR	
	1 month	3 months	6 months	1 year	2 Year	Returns since Inception
Shield Plus Fund I	0.40%	1.08%	3.97%	6.13%	6.49%	6.01%
Shield Plus Fund II	0.41%	1.07%	4.12%	6.24%		6.06%
Shield Plus Fund III	0.44%	1.03%	4.34%	6.78%		6.00%
Shield Plus Fund IV	0.49%	1.09%	4.43%			6.32%

Company Name

% Value

% Total Value

Equity Shares

12.05%

Maruti Suzuki India Ltd.	0.92%
I T C Ltd.	0.87%
I C I C I Bank Ltd.	0.82%
Infosys Ltd.	0.72%
Wipro Ltd.	0.67%
Reliance Industries Ltd.	0.63%
Bosch Ltd.	0.61%
Housing Development Finance Corpn. Ltd.	0.61%
Other Equity Shares	6.19%

CORPORATE BONDS

52.49%

Power Finance Corpn. Ltd.	9.48%
Power Grid Corpn. Of India Ltd.	8.79%
Indian Railway Finance Corpn. Ltd.	8.66%
Export-Import Bank Of India	6.61%
MINISTRY OF RAILWAYS	5.91%
Rural Electrification Corpn. Ltd.	4.70%
L I C Housing Finance Ltd.	3.94%
Housing Development Finance Corpn. Ltd.	3.68%
Infrastructure Development Finance Co. Ltd.	0.72%

Mutual Fund Units

1.29%

Fixed Deposits - Security

33.57%

Money Market Instruments

0.60%

Grand Total

100%

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

Blue Chip Equity Fund

Investment Objectives

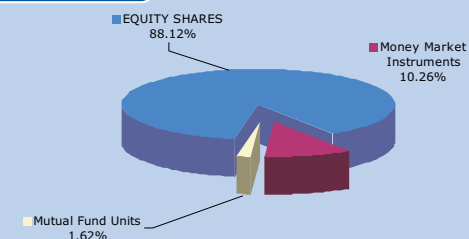
The objective of the fund is to provide capital appreciation through investment in equities forming part of NSE Nifty. This fund will have an exposure of maximum 40% in bank deposits and money market instruments and minimum 60% in Equities.

Returns

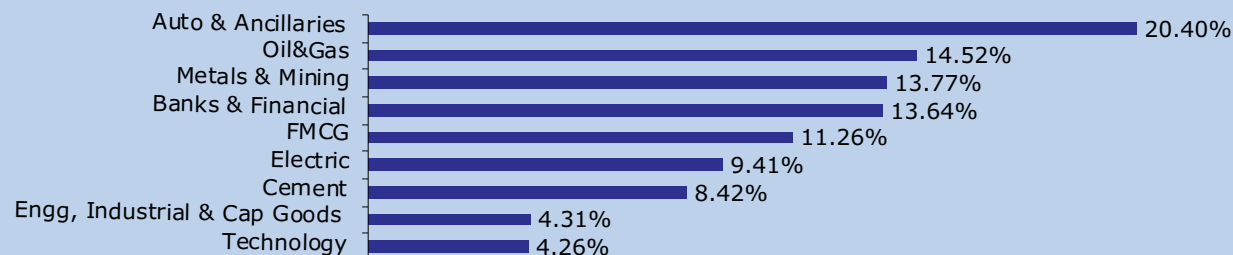
FUND NAMES	Absolute Returns				CAGR
	1 month	3 months	6 months	1Year	Returns since Inception
Blue Chip Equity Fund	-0.73%	3.22%	-0.39%	-3.22%	-6.18%

Company Name	% Value	% Total Value
MONEY MARKET INSTRUMENTS		10.26%
Punjab National Bank	4.02%	
State Bank of Patiala	3.63%	
Bank Of India	1.59%	
Andhra Bank	1.01%	
Mutual Fund Units		1.62%
SHARES		88.1%
Tata Motors Ltd.	8.43%	
Tata Steel Ltd.	6.20%	
Steel Authority Of India Ltd.	5.94%	
I T C Ltd.	5.29%	
Bharat Petroleum Corp. Ltd.	4.95%	
Maruti Suzuki India Ltd.	4.84%	
HERO MOTOCORP LIMITED	4.71%	
Hindustan Unilever Ltd.	4.63%	
Power Grid Corp. Of India Ltd.	4.35%	
Housing Development Finance Corp. Ltd.	4.26%	
Oil & Natural Gas Corp. Ltd.	4.14%	
I C I Bank Ltd.	4.09%	
N T P C Ltd.	3.94%	
Bharat Heavy Electricals Ltd.	3.80%	
A C C Ltd.	3.78%	
Infosys Ltd.	3.75%	
G A I L (India) Ltd.	3.70%	
Punjab National Bank	3.67%	
Ambuja Cements Ltd.	3.64%	
Grand Total	100%	100%

Asset Profile



Industry Distribution



April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

INDEX LINKED (NIFTY) FUNDS

Investment Objectives

The objective of the fund is to provide capital appreciation through investment in equities forming part of NSE Nifty. This fund will have an exposure of maximum 40% in bank deposits and money market instruments and minimum 60% in Equities.

Returns

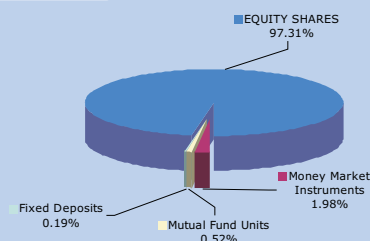
FUND NAMES	Absolute Returns				CAGR		
	1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Equity Plan	-0.99%	0.55%	-2.13%	-9.32%	-1.20%	13.38%	10.89%
Equity Index	-0.89%	0.89%	-1.47%	-8.23%	0.02%	15.01%	15.92%
Equity Index Pension	-0.87%	0.97%	-1.42%	-8.37%	0.24%	15.03%	14.75%
Premier Equity Fund	-0.86%	0.71%	-1.98%	-9.10%	-1.06%	13.69%	9.04%
Equity Index Fund II	-0.87%	0.84%	-1.52%	-8.73%	-0.41%	14.49%	9.46%
Premier Nifty Index Fund	-1.03%	0.46%	-2.39%	-9.76%	-1.69%	12.75%	7.74%
Equity Index Pension Fund II	-0.90%	0.89%	-1.54%	-8.26%	-0.33%	14.55%	9.08%

Industry Distribution

Banks & Financial	27.53%
Technology	13.64%
Oil & Gas	12.02%
FMCG	11.34%
Auto & Ancillaries	8.12%
Metals & Mining	7.22%
Engg, Industrial & Cap Goods	6.23%
Pharmaceuticals	4.41%
Electric	3.79%
Cement	2.51%
Telecommunications	2.39%
Real Estate	0.43%
Chemicals	0.36%

Company Name	% Value	% Total Value
MONEY MARKET INSTRUMENTS		
Oriental Bank Of Commerce	0.52%	1.98%
Punjab National Bank	0.46%	
Andhra Bank	0.26%	
State Bank of Patiala	0.22%	
Corporation Bank	0.18%	
Other MMI	0.34%	
Mutual Fund Units		
Fixed Deposits - Security	0.52%	0.5%
SHARES	0.19%	0.2%
ITC Ltd.	8.31%	97.3%
Infosys Ltd.	7.28%	
Reliance Industries Ltd.	7.28%	
ICI Bank Ltd.	6.29%	
HDFC Bank Ltd.	6.11%	
Housing Development Finance Corp. Ltd.	5.54%	
Larsen & Toubro Ltd.	4.06%	
Tata Consultancy Services Ltd.	3.82%	
Tata Motors Ltd.	3.46%	
State Bank Of India	3.44%	
Hindustan Unilever Ltd.	2.73%	
Bharti Airtel Ltd.	2.33%	
Oil & Natural Gas Corp. Ltd.	2.25%	
Mahindra & Mahindra Ltd.	2.07%	
Tata Steel Ltd.	1.90%	
Axis Bank Ltd.	1.82%	
Dr. Reddys Laboratories Ltd.	1.41%	
Sun Pharmaceutical Inds. Ltd.	1.41%	
Wipro Ltd.	1.39%	
Other Shares	24.42%	
Grand Total	100%	100%

Asset Profile



April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

Equity Funds

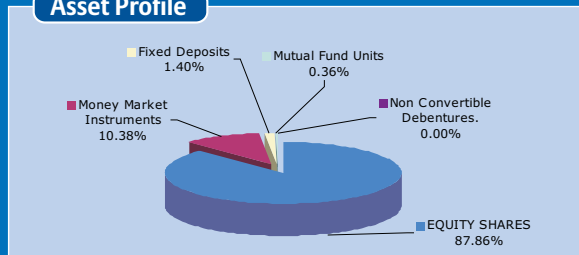
Investment Objectives

The objective of the fund is to provide capital appreciation through investment in selected equity shares that have the potential for capital appreciation. This fund will have an exposure of maximum 40% in bank deposits and money market instruments and minimum 60% in Equities.

Returns

FUND NAMES	Absolute Returns			CAGR			Returns since Inception
	1 month	3 month	6 month	1 year	2 year	3 year	
Equity Gain	-1.00%	4.19%	2.53%	-3.46%	2.37%	17.12%	17.16%
Equity Plus	-2.04%	1.46%	0.39%	-1.90%	3.60%	18.90%	18.39%
Equity Plus Pension	-1.68%	1.57%	1.32%	2.14%	7.73%	24.63%	20.20%
Premier Equity Gain	-1.77%	1.33%	0.84%	0.93%	6.42%	23.23%	12.85%
Equity Growth Fund	-1.69%	1.53%	1.11%	-0.58%	4.59%	18.61%	9.17%
Equity Growth Fund II	-1.62%	1.86%	1.63%	1.39%	7.81%		9.83%
Premier Equity Growth Fund	-1.81%	1.21%	0.58%	0.33%	6.17%	21.61%	9.39%
Equity Growth Pension Fund	-1.68%	1.60%	1.37%	1.97%	7.34%	23.68%	11.22%
Growth Plus Fund III	-1.55%	1.71%	1.51%	1.85%			5.80%

Asset Profile



Fund Manager Comments

Global issues mainly on concerns on the Spanish debt and a lack of clarity in GAAR resulted in muted market performance in the month of April with the sensex marginally down by -0.5% at 17,319. With European economic and political issues at the forefront with a change in the French President on the anvil, we would expect the markets to remain volatile in the short term. FIIs turned net sellers to the extent of USD207 million as compared to net buyers of USD 1.7bn in the previous month. With the worsening macro economic and political developments in the domestic as well as in the Euro Zone, we have continued to maintain high levels of cash in excess of 11%. We would look at increasing equity exposure at any further correction in the markets.

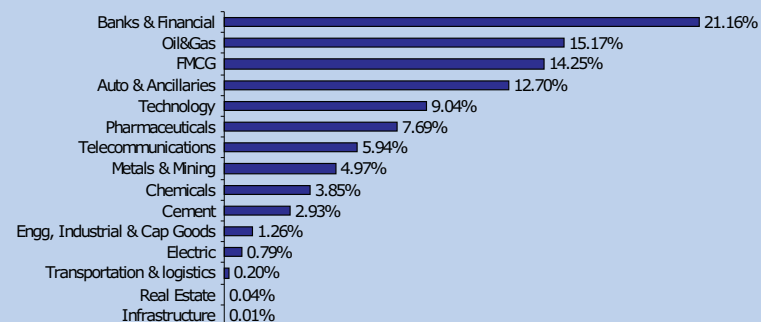
Company Name

%
Value %
Total
Value

Money Market Instruments

Punjab National Bank	2.48%	10.38%
Oriental Bank Of Commerce	1.90%	
Indian Overseas Bank	0.90%	
State Bank of Patiala	0.85%	
Andhra Bank	0.62%	
Other MMI	3.62%	
SHARES		87.86%
ICICI Bank Ltd.	6.14%	
Infosys Ltd.	5.08%	
ITC Ltd.	4.72%	
Housing Development Finance Corp. Ltd.	3.99%	
Maruti Suzuki India Ltd.	3.95%	
Hindustan Unilever Ltd.	3.52%	
Bharti Airtel Ltd.	3.36%	
Bosch Ltd.	3.06%	
Reliance Industries Ltd.	2.97%	
Tata Global Beverages Ltd.	2.75%	
Oil & Natural Gas Corp. Ltd.	2.69%	
Wipro Ltd.	2.47%	
Bharat Petroleum Corp. Ltd.	2.45%	
GAIL (India) Ltd.	2.40%	
HDFC Bank Ltd.	2.09%	
Ultratech Cement Ltd.	2.09%	
Aventis Pharma Ltd.	1.93%	
Hindalco Industries Ltd.	1.92%	
Cipla Ltd.	1.89%	
Idea Cellular Ltd.	1.86%	
Tata Chemicals Ltd.	1.79%	
Indian Oil Corp. Ltd.	1.75%	
Steel Authority Of India Ltd.	1.61%	
Eicher Motors Ltd.	1.29%	
Punjab National Bank	1.18%	
Wyeth Ltd.	1.16%	
Kansai Nerolac Paints Ltd.	1.16%	
Nestle India Ltd.	1.14%	
Other Shares	15.47%	
Fixed Deposits - Security	1.40%	1.40%
Mutual Fund Units	0.36%	0.36%
Non Convertible Debentures	0.00%	0.001%
Grand Total	100%	100%

Industry Distribution



April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

Equity Mid-cap Funds

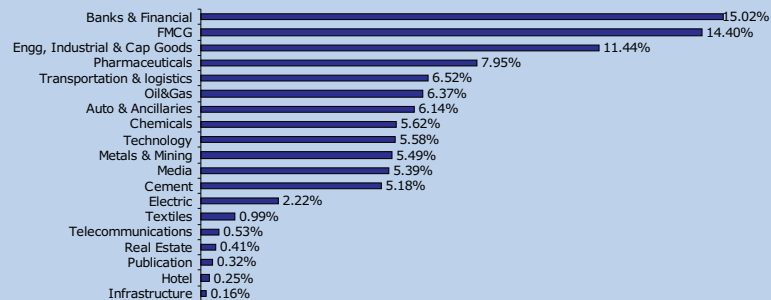
Investment Objectives

The objective of this fund is to achieve capital appreciation by investing in a diversified basket of mid cap and large cap stocks. This fund will have an exposure of maximum 40% in bank deposits and money market instruments and 60% in equities. Of the equity investment at least 50% will be in mid cap shares.

Returns

FUND NAMES	Absolute Returns				CAGR		
	1 month	3 months	6 months	1 year	2 year	3 year	Returns since Inception
Unit Gain Mid Cap	0.38%	4.98%	4.32%	-5.04%	-2.71%	21.77%	15.84%
Unit Gain Mid Cap Plus	0.53%	5.37%	4.89%	-4.27%	-0.92%	29.06%	19.78%
Unit Gain Mid Cap Plus Pension	0.56%	5.45%	5.01%	-4.48%	-0.29%	30.43%	21.73%
Accelerator Mid cap Fund	0.45%	5.07%	4.10%	-5.19%	-1.45%	27.89%	12.97%
Accelerator Mid Cap Fund II	0.57%	5.48%	4.63%	-4.63%	0.32%		5.27%
Accelerator Mid Cap Pension Fund	0.56%	5.44%	5.00%	-3.92%	-0.79%	30.32%	14.01%

Industry Distribution



Company Name

% Value
% Total Value

Money Market Instruments

7.08%

Corporation Bank	1.55%
Punjab National Bank	1.35%
State Bank of Patiala	0.83%
Oriental Bank Of Commerce	0.81%
State Bank of Mysore	0.56%
Other CD	1.98%

Shares

92.52%

Procter & Gamble Hygiene & Health Care Ltd.	3.93%
Mphasis Ltd.	3.44%
Ultratech Cement Ltd.	3.13%
National Aluminium Co. Ltd.	3.11%
Tata Chemicals Ltd.	2.99%
Unichem Laboratories Ltd.	2.92%
Chennai Petroleum Corp., Ltd.	2.81%
Jammu & Kashmir Bank Ltd.	2.69%
Yes Bank Ltd.	2.52%
Housing Development Finance Corp., Ltd.	2.51%
Glaxosmithkline Consumer Healthcare Ltd.	2.30%
Tata Global Beverages Ltd.	2.27%
Cummins India Ltd.	2.23%
ALSTOM T&D INDIA LTD.	2.15%
Ashok Leyland Ltd.	2.09%
I L & F S Transportation Networks Ltd.	1.89%
Gujarat State Petronet Ltd.	1.80%
I N G Vysya Bank Ltd.	1.80%
Shipping Corp., Of India Ltd.	1.77%
Jagran Prakashan Ltd.	1.75%
Cipla Ltd.	1.65%
Gujarat Industries Power Co. Ltd.	1.47%
Hindustan Unilever Ltd.	1.45%
Automotive Axles Ltd.	1.40%
Trent Ltd.	1.38%
Gateway Distriparks Ltd.	1.34%
Development Credit Bank Ltd.	1.31%
A B B Ltd.	1.29%
Other Shares	31.12%

Warrants

0.08%

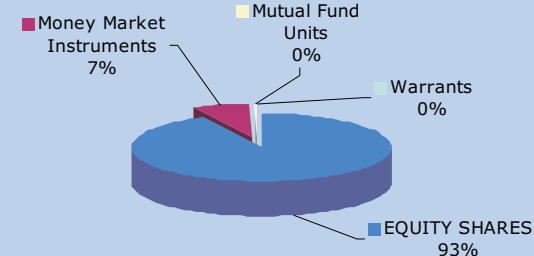
Mutual Fund Units

0.32%

Grand Total

100%

Asset Profile



Fund Manager Comments

Midcap results in the 4QFY12 have been lackluster with companies with high leverage especially in the infrastructure space being impacted the most. We remain focused on investments in companies with low levels of leverage/cash on the balance sheet, sound business models, good management capable of exploiting the growth potential and high levels of corporate governance. Maintain an overweight position in pharmaceuticals.

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Guaranteed Bond Fund

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds

Pure Equity Fund

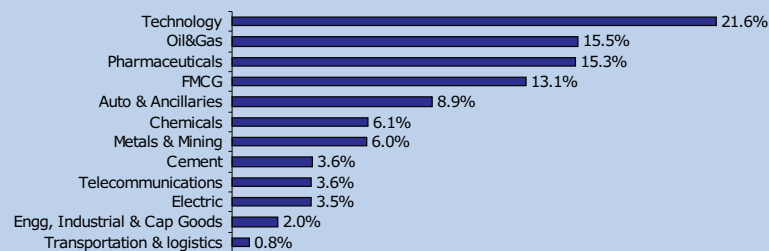
Investment Objectives

The investments in this fund will specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV, etc.), Hotels, Banks and Financial Institutions, Investment would be atleast 60% in equities and not more than 40% in bank deposits and money market instruments.

Returns

FUND NAMES	Absolute Returns				CAGR		
	1 month	3 months	6 months	1 year	2 year	3 year	Returns since Inception
Pure Equity Fund	-0.94%	2.32%	0.52%	-1.35%	3.29%	20.66%	14.16%
Pure Stock Fund	-0.80%	2.40%	0.69%	-1.03%	3.00%	19.45%	14.30%
Pure Stock Pension Fund	-1.49%	1.41%	2.47%	-3.98%	1.32%	26.01%	14.77%

Industry Distribution

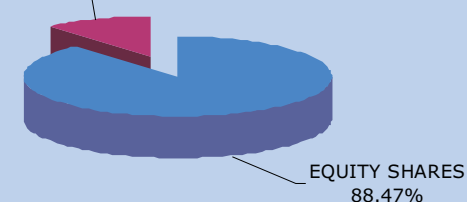


Company Name

% Value
% Total Value

SHARES		88.47%
Hindustan Unilever Ltd.	5.47%	
Infosys Ltd.	4.93%	
Mphasis Ltd.	4.15%	
Maruti Suzuki India Ltd.	4.10%	
Mindtree Ltd.	3.79%	
Aventis Pharma Ltd.	3.36%	
Ultratech Cement Ltd.	3.17%	
Bharti Airtel Ltd.	3.15%	
Wipro Ltd.	3.12%	
Reliance Industries Ltd.	3.05%	
Mastek Ltd.	2.97%	
Tata Global Beverages Ltd.	2.96%	
Tata Chemicals Ltd.	2.94%	
Bharat Petroleum Corpn. Ltd.	2.84%	
Cipla Ltd.	2.63%	
Hindalco Industries Ltd.	2.53%	
Pfizer Ltd.	2.41%	
G A I L (India) Ltd.	2.33%	
Unichem Laboratories Ltd.	2.23%	
Kansai Nerolac Paints Ltd.	2.09%	
B A S F India Ltd.	2.05%	
Gujarat Industries Power Co. Ltd.	1.81%	
Hindustan Petroleum Corpn. Ltd.	1.75%	
Bosch Ltd.	1.70%	
Procter & Gamble Hygiene & Health Care Ltd.	1.66%	
Torrent Pharmaceuticals Ltd.	1.63%	
K S B Pumps Ltd.	1.53%	
Maharashtra Seamless Ltd.	1.48%	
Other Shares	10.63%	
TREASURY BILLS	11.53%	11.53%
Grand Total	100%	100%

Asset Profile

Money Market Instruments
11.53%

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Insurance is the subject matter of the solicitation.

April 2012

CIO's Comments

Fund Performance

Asset allocation fund

Cash funds

Debt funds

Capital Shield

Max Gain

Growth Plus

Assured return fund

Shield Plus

Blue Chip Equity Fund

Index linked (nifty) funds

Equity Funds

Equity Mid-cap Funds

Pure Equity Funds



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Jiyo Befikar