

September 2013

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

During the financial year FY13, RBI cut the policy repo rate by 100bps, and the 10 year benchmark G-Sec compressed by ~ 80bp to 7.96% towards 31st March 2013. In the months of April and May the bond yields kept coming down further at a rapid pace due to a secular decline in inflation, as well as good liquidity globally. With the result that towards the middle of May, the yields on bonds came down to a low of 7.2%. In our opinion, this continued downward bias in interest rates would help lower interest cost and thereby boost earnings in corporate India. Additionally, low rates would imply lower capital cost

and this would help corporates to re-start capital spending. However, with data from the US indicating that the US economy is on the path towards a recovery the US Fed hinted that it may commence exiting the QE. This would mean a marked reduction in global liquidity and caused FII to pull out money from both the debt and equity funds in India which resulted in weakness in the rupee.

With the high current account deficit and weak currency, we now estimate that the pace of decline in interest rates would slow down and be pushed forward by 3 to 6 months. Expectations of interest rates remaining elevated over the short term coupled with FII selling in recent few weeks has led to a correction in the equity markets.

The news on the domestic macro economic front has not been encouraging. Projects not progressing, reforms not happening, limited pricing power with corporates, GDP growth of sub 5% etc. has impacted the country on the fundamental level as well as the sentiments in the corporate sector. Earnings growth for corporates on an aggregate basis was only 5% for FY13 and for Q1 the expectations are about 5% growth.

At current levels, the Sensex is trading at 15x P/E on FY14E. This valuation multiple is inline with historical mean but a closer look at the companies indicates that a large majority of the market is trading at attractive valuations. Five companies which account for 32% of Nifty weight (ITC, Hindustan lever, HDFC, HDFC bank & TCS) are trading at P/E of 24x. If we adjust for this, the rest of the companies in the Nifty are trading at an attractive P/E of 9.5x. During the last few months, investors interest (mainly FIIs) were restricted to a few large and liquid companies and thereby the valuations of these companies have

become much more expensive relative to the rest of the market). Also, for some of the companies in metals and oil & gas sector, the earnings are likely to be low compared to their true potential earnings capability. This has tended to further push up the Index P/E multiples.

We can also look at the equity markets in another manner. During October-November 2010, the Sensex was 20,000+ and since then earnings have grown by about 20%, while the market is 3-4% lower since then with most of the economic downturn now behind us.

We believe, QE tapering concerns and currency depreciation, has only slowed the declining trend of interest rates. Soon after the currency stabilizes, the government and RBI is going to focus on bring down the interest rates to given the inflation is under control and GDP growth is at historic lows. Hence, we continue to have long duration bias in fixed income portfolios.



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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	59.0%	0.0%	0.0%	93.7%	94.4%	96.7%	91.9%
Money market Instruments	0.9%	63.1%	0.3%	5.8%	5.6%	2.8%	8.1%
Fixed Deposits	5.2%	36.9%	1.3%	0.5%	0.0%	0.4%	0.0%
Non Convertible Debentures	17.5%	0.0%	43.0%	0.0%	0.0%	0.0%	0.0%
Mutual Fund Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
GOVT SECURITIES	17.3%	0.0%	55.5%	0.0%	0.0%	0.0%	0.0%
LOANS	0.0%	0.0%	0.0%	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%	0.0%	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	3.0%	-2.3%	0.5%	0.8%	5.5%	2.9%	6.3%
Asset Allocation	Asset Allocation Pension Fund	3.1%	-2.1%	0.3%	1.1%	5.4%	3.1%	5.7%
	Crisil Balanced Fund Index	4.1%	-2.0%	1.1%	2.4%	7.9%	1.5%	
Cash Fund	Cash Fund	0.6%	1.7%	3.3%	7.0%	7.2%	7.1%	6.1%
Cash Fund	Cash Plus Fund	0.7%	2.1%	4.2%	8.9%	9.1%	8.8%	8.1%
Cash Fund	Cash Plus Pension	0.7%	2.2%	4.3%	9.1%	9.2%	9.0%	8.5%
Cash Fund	Liquid Fund	0.7%	2.1%	4.1%	8.6%	8.8%	8.5%	8.6%
Cash Fund	Liquid Pension Fund	0.7%	2.1%	4.1%	8.7%	8.8%	8.6%	8.8%
	Crisil Composite Liquid Index	0.7%	1.8%	3.8%	8.0%	8.3%	8.1%	
DEBT FUNDS	Debt Fund	1.0%	-4.9%	-1.0%	3.0%	5.9%	5.8%	5.5%
DEBT FUNDS	Debt Plus Fund	1.2%	-3.8%	0.3%	5.2%	7.9%	7.6%	7.5%
DEBT FUNDS	Debt Plus Pension	0.3%	-4.1%	0.7%	5.7%	8.6%	8.2%	8.3%
DEBT FUNDS	Premier Debt Fund	0.5%	-4.0%	0.2%	6.6%	6.6%	6.1%	7.1%
DEBT FUNDS	Life Long Gain	0.2%	-6.1%	-3.0%	0.8%	4.0%	4.2%	4.2%
DEBT FUNDS	Bond Fund	1.0%	-3.9%	0.0%	4.6%	7.5%	7.2%	8.5%
DEBT FUNDS	Premier Bond Fund	0.6%	-4.5%	-0.6%	3.0%	5.7%	5.2%	6.5%
DEBT FUNDS	Bond Pension Fund	1.1%	-3.8%	0.2%	5.0%	7.8%	7.5%	8.9%
DEBT FUNDS	Guaranteed Bond Fund	1.0%	-2.9%	0.6%	5.1%			7.4%
	Crisil Composite Bond Index	1.3%	-4.1%	-0.7%	3.5%	6.5%	6.2%	
LARGE CAP	Equity Gain Fund	5.6%	0.5%	1.5%	0.9%	7.3%	-0.8%	15.2%
LARGE CAP	Equity Plus Fund	6.4%	-0.7%	-0.3%	0.3%	7.1%	0.9%	16.4%
LARGE CAP	Equity Plus Pension	4.8%	-1.0%	1.0%	2.5%	8.0%	3.4%	18.1%
LARGE CAP	Premier Equity Gain	4.7%	-1.1%	0.6%	1.7%	7.2%	2.4%	11.7%
LARGE CAP	Equity Growth Fund	4.8%	-1.0%	1.1%	3.4%	7.7%	1.4%	8.8%
LARGE CAP	Equity Growth Fund II	4.7%	-1.1%	0.8%	2.4%	8.0%	3.3%	8.9%
LARGE CAP	Premier Equity Growth Fund	4.6%	-1.3%	0.4%	1.1%	6.5%	1.8%	8.7%
LARGE CAP	Equity Growth Pension Fund	4.8%	-1.0%	1.0%	2.6%	8.1%	3.4%	10.5%
LARGE CAP	Growth Plus Fund III	4.9%	-0.9%	1.0%	2.6%	8.3%		6.8%
LARGE CAP	Blue Chip Equity Fund	4.5%	-0.7%	2.9%	4.6%	9.2%		0.3%
	Cnx Nse Nifty Index	4.8%	-1.8%	0.9%	0.6%	7.7%		-1.7%
MID CAP	Equity Midcap Fund	6.6%	-4.3%	-7.0%	-16.0%	-2.8%	-8.1%	11.6%
MID CAP	Equity Midcap Plus	6.7%	-3.9%	-6.1%	-14.5%	-1.4%	-6.9%	15.0%
MID CAP	Equity Midcap Pension	6.7%	-3.8%	-6.2%	-14.9%	-1.5%	-6.7%	16.5%
MID CAP	Accelerator Mid Cap Fund	6.4%	-4.4%	-7.7%	-15.9%	-2.7%	-7.6%	8.6%
MID CAP	Accelerator Mid Cap Fund II	6.6%	-3.9%	-6.7%	-14.2%	-1.3%	-5.8%	0.9%
MID CAP	Accelerator Midcap Pension Fund	6.6%	-3.9%	-6.2%	-14.4%	-1.3%	-6.4%	9.7%
	Nifty Mid Cap 50 Index	6.5%	-0.4%	-2.5%	-16.3%	-5.3%	-14.4%	
INDEX	Equity Fund	4.7%	-1.6%	1.6%	0.7%	7.5%	-2.0%	10.3%
INDEX	Equity Index Fund	4.8%	-1.3%	2.3%	2.2%	9.0%	-0.7%	14.7%
INDEX	Equity Index Pension	4.8%	-1.2%	2.6%	2.3%	9.1%	-0.6%	13.7%
INDEX	Premier Equity Fund	4.7%	-1.8%	1.4%	0.7%	7.6%	-1.9%	8.7%
INDEX	Equity Index Fund II	4.7%	-1.6%	1.8%	0.2%	7.8%	-1.7%	8.9%
INDEX	Premier Equity Index Fund	4.7%	-1.9%	1.2%	0.9%	6.9%	-2.5%	7.5%
INDEX	Equity Index Pension Fund II	4.8%	-1.6%	1.9%	1.5%	8.6%	-1.0%	8.8%
	Cnx Nse Nifty Index	4.8%	-1.8%	0.9%	0.6%	7.7%		-1.7%
Ethical Fund	Pure Eq Fund	4.1%	4.1%	5.6%	2.9%	7.3%	2.7%	13.1%
Ethical Fund	Pure Stock Fund	3.9%	4.6%	6.0%	4.6%	8.3%	3.0%	13.3%
Ethical Fund	Pure Stock Pension Fund	4.1%	3.2%	5.1%	3.9%	8.9%	1.8%	13.3%
	Cnx Nse Nifty Index	4.8%	-1.8%	0.9%	0.6%	7.7%		-1.7%



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Asset Allocation Fund

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Equity Funds

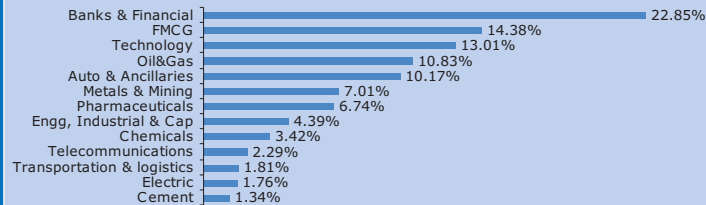
Equity Mid-cap Funds

Pure Equity Funds

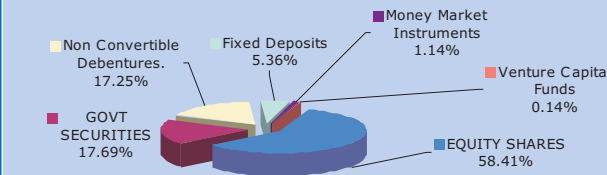
Investment Objectives

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 Profile



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	3.03%	-2.30%	0.49%	0.82%	5.47%	2.87%	6.35%
Asset Allocation Pension Fund	3.09%	-2.08%	0.29%	1.12%	5.45%	3.11%	5.66%

Company Name

Company Name	% Value	% Total Value
CENTRAL GOVERNMENT SECURITIES	17.69%	17.69%
CORPORATE BONDS		17.25%
Rural Electrification Corpn. Ltd.	3.09%	
Power Grid Corpn. Of India Ltd.	2.69%	
Bharat Forge Ltd.	1.99%	
Shriram Transport Finance Co. Ltd.	1.62%	
Power Finance Corpn. Ltd.	1.61%	
L I C Housing Finance Ltd.	1.15%	
Housing Development Finance Corpn. Ltd.	0.90%	
Indian Railway Finance Corpn. Ltd.	0.83%	
Tata Sons Ltd.	0.54%	
L & T Finance Ltd.	0.42%	
Bank Of India	0.36%	
Bajaj Finance Ltd.	0.34%	
H D F C Bank Ltd.	0.33%	
Punjab National Bank	0.29%	
Barclays Investments & Loans (India) Ltd.	0.25%	
I C I C I Bank Ltd.	0.21%	
Export-Import Bank Of India	0.20%	
Infrastructure Leasing & Financial Services Ltd.	0.11%	
MINISTRY OF RAILWAYS	0.10%	
I D B I Bank Ltd.	0.09%	
Other Corporate Bonds	0.14%	
FIXED DEPOSITS	5.36%	5.36%
Money Market Instruments	1.14%	1.14%
Venture Capital Funds	0.14%	0.14%
SHARES		58.41%
Infosys Ltd.	5.37%	
I T C Ltd.	5.18%	
H D F C Bank Ltd.	4.48%	
I C I C I Bank Ltd.	4.15%	
Reliance Industries Ltd.	3.31%	
Hindalco Industries Ltd.	2.95%	
Nestle India Ltd.	2.50%	
Bosch Ltd.	2.44%	
Yes Bank Ltd.	1.66%	
Larsen & Toubro Ltd.	1.53%	
Aventis Pharma Ltd.	1.53%	
G A I L (India) Ltd.	1.50%	
Idea Cellular Ltd.	1.34%	
Mphasis Ltd.	1.21%	
Axis Bank Ltd.	1.17%	
Maruti Suzuki India Ltd.	1.17%	
Bayer Cropscience Ltd.	1.13%	
Oil & Natural Gas Corpn. Ltd.	1.12%	
Infrastructure Development Finance Co. Ltd.	1.03%	
Tata Motors Ltd.	0.95%	
Housing Development Finance Corpn. Ltd.	0.85%	
Wipro Ltd.	0.82%	
Ultratech Cement Ltd.	0.78%	
Cadila Healthcare Ltd.	0.72%	
Mahindra & Mahindra Ltd.	0.71%	
Tata Steel Ltd.	0.71%	
Other Shares	8.11%	
Grand Total	100%	100%



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Cash Funds

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Equity Mid-cap Funds

Pure Equity 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
Cash Fund	0.56%	1.66%	3.26%	6.96%
Cash Plus Fund	0.71%	2.14%	4.21%	8.88%
CASH PLUS PENSION	0.74%	2.18%	4.25%	9.07%
Liquid Fund	0.69%	2.08%	4.11%	8.63%
Liquid Pension Fund	0.71%	2.10%	4.14%	8.71%

AVERAGE MATURITY AND PORTFOLIO YTM

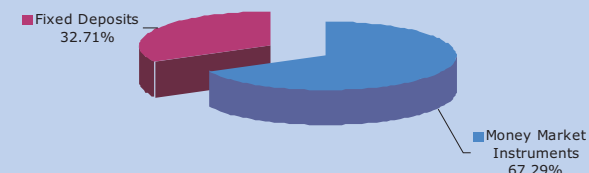
FUND CLASSIFICATION	PORTFOLIO YTM	AVG DURATION (in years)
CASH FUNDS	9.03%	0.45

Fund Manager Comments

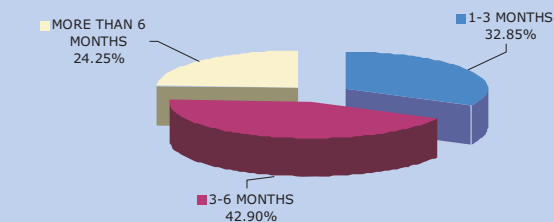
The funds continued to invest in highly liquid short term papers as per the mandates.

Company Name	% Value	% Total Value
FIXED DEPOSITS		
Corporation Bank	8.1%	32.71%
State Bank of Hyderabad	4.9%	
Canara Bank	4.6%	
Union Bank Of India	4.1%	
Other FD	11.0%	
Money Market Instruments		
Grand Total		
	100%	100%

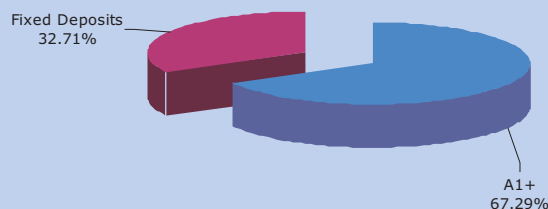
Asset Profile



Maturity Profile



Rating Profile



September 2013

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
Debt Fund	0.95%	-4.89%	-1.03%	2.96%
Debt Plus Fund	1.24%	-3.82%	0.27%	5.21%
DEBT PLUS PENSION	0.33%	-4.10%	0.73%	5.70%
Premier Debt Fund	0.54%	-4.04%	0.19%	4.30%
Life Long Gain	0.22%	-6.08%	-3.02%	0.78%
Bond Fund	1.01%	-3.87%	-0.03%	4.64%
Premier Bond Fund	0.57%	-4.54%	-0.61%	3.00%
Bond Pension Fund	1.14%	-3.76%	0.24%	4.98%

AVERAGE MATURITY AND PORTFOLIO YTM

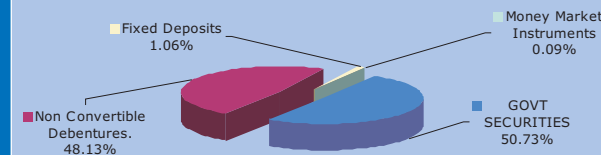
FUND CLASSIFICATION	PORTFOLIO	AVG DURATION
	YTM	(in years)
DEBT FUNDS	9.44%	5.50

Fund Manager Comments

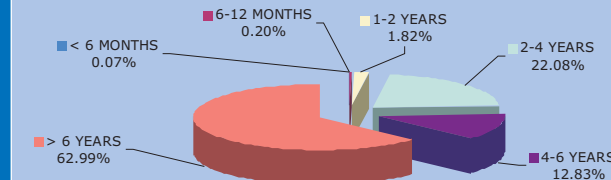
RBI cut MSF rate by 75 bps as INR showed sign of stability and raised repo and reverse repo by 25 bps to fight inflation. FOMC in Sep policy did not announce tapering and it caused relief rally across emerging markets. 10Y Gsec touched 8.20% as Fed did not taper but closed at 8.76% as RBI raised rates. INR continued to appreciate and closed at 62.62per USD which implies appreciate of 4.7% . However, We expect 10Y to trade in the range of 8.20% to 8.75% and maintaining duration around 5.25.

Company Name	% Value	% Total Value
CENTRAL GOVERNMENT SECURITIES	50.73%	50.73%
CORPORATE BONDS		48.13%
Tata Sons Ltd.	6.34%	
L I C Housing Finance Ltd.	6.08%	
Housing Development Finance Corpn. Ltd.	4.84%	
MINISTRY OF RAILWAYS	2.94%	
H D F C Bank Ltd.	2.79%	
Power Grid Corpn. Of India Ltd.	2.68%	
Nuclear Power Corpn. Of India Ltd.	2.46%	
Rural Electrification Corpn. Ltd.	2.18%	
Power Finance Corpn. Ltd.	1.59%	
Larsen & Toubro Ltd.	1.57%	
Infrastructure Development Finance Co. Ltd.	1.50%	
Shriram Transport Finance Co. Ltd.	1.38%	
Other Corporate Bonds	11.76%	
FIXED DEPOSITS		1.06%
State Bank of Hyderabad	0.96%	
Canara Bank	0.07%	
State Bank of Bikaner & Jaipur	0.02%	
Other FD	0.00%	
Money Market Instruments		0.09%
Government of India	0.04%	
Andhra Bank	0.02%	
Other MMI	0.03%	
Grand Total	100%	100%

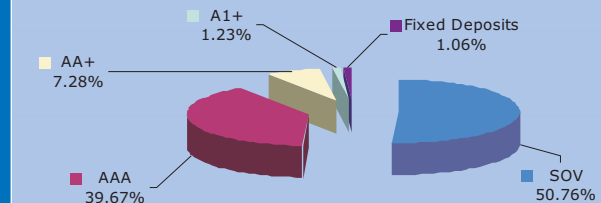
Asset Profile



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."

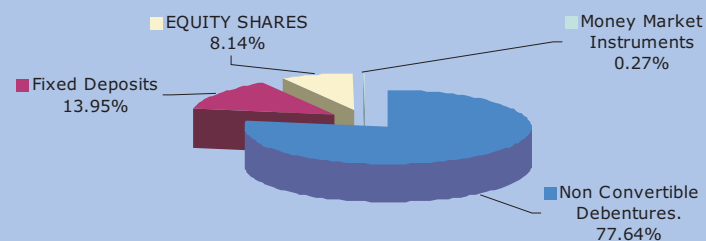
Company Name

% Value

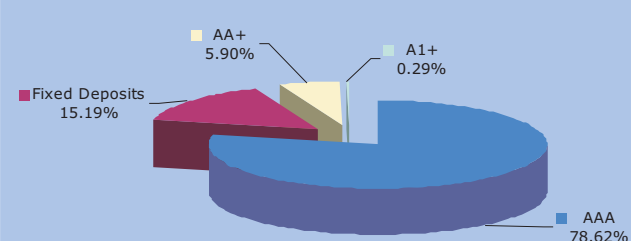
% Total Value

Company Name	% Value	% Total Value	
Non Convertible Debentures.			
Indian Railway Finance Corpn. Ltd.	6.8%	43.60%	
Housing Development Finance Corpn. Ltd.	6.7%		
Infrastructure Development Finance Co. Ltd.	6.2%		
Tata Motors Ltd.	5.3%		
Other NCD	18.6%		
FIXED DEPOSITS			
Money Market Inst	7.8%	7.83%	
	44.0%	44.00%	
SHARES			
Colgate-Palmolive (India) Ltd.	1.0%	4.57%	
Infosys Ltd.	0.5%		
I C I Bank Ltd.	0.4%		
H D F C Bank Ltd.	0.2%		
Maruti Suzuki India Ltd.	0.2%		
Oil & Natural Gas Corpn. Ltd.	0.2%		
Cipla Ltd.	0.2%		
Bharat Heavy Electricals Ltd.	0.2%		
Petronet L N G Ltd.	0.2%		
Coal India Ltd.	0.2%		
SJVN LIMITED	0.2%		
Bosch Ltd.	0.1%		
Exide Industries Ltd.	0.1%		
Zee Entertainment Enterprises Ltd.	0.1%		
Other Shares	0.9%		
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 Fund I	1.57%	0.76%	2.48%	4.95%	5.99%	5.18%	8.50%
Capital Shield II	-5.69%	-8.86%	-7.93%	-5.87%	1.61%	-2.71%	7.47%



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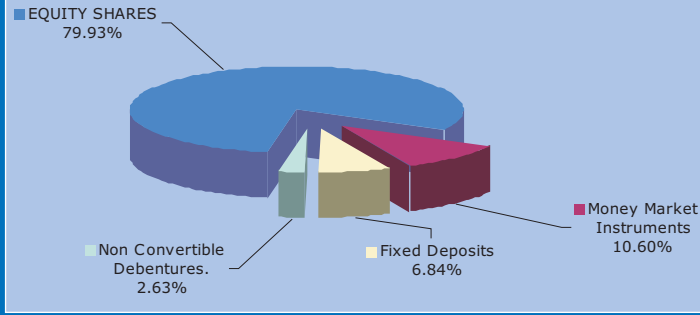
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Equity Funds

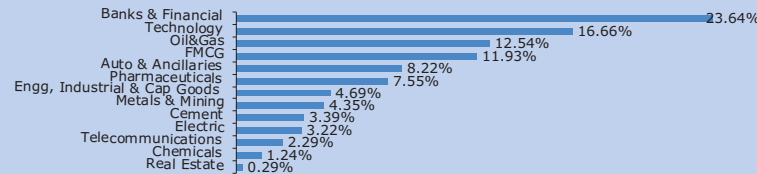
Equity Mid-cap Funds

Pure Equity Funds

Asset Profile



Industry Distribution



Returns

FUND NAMES	Absolute Returns			CAGR			Returns since Inception
	1 month	3 months	6 months	1 year	2 year	3 year	
Max Gain Fund I	3.87%	-0.22%	3.07%	2.38%	7.72%	2.19%	5.01%
Max Gain Fund II	3.85%	-0.21%	2.30%	2.27%	8.17%	0.00%	3.45%

Company Name	% Value	% Total Value
Money Market Instruments		
State Bank of Patiala	2.01%	10.60%
Indian Oil Corpn. Ltd.	1.87%	
Punjab National Bank	1.61%	
State Bank Of Travancore	0.93%	
Oriental Bank Of Commerce	0.88%	
Other MMI	3.31%	
SHARES		
79.9%		
I T C Ltd.	8.20%	79.9%
Infosys Ltd.	6.84%	
Reliance Industries Ltd.	6.43%	
H D F C Bank Ltd.	4.90%	
Housing Development Finance Corpn. Ltd.	4.57%	
I C I C I Bank Ltd.	4.40%	
Tata Consultancy Services Ltd.	4.32%	
Larsen & Toubro Ltd.	2.97%	
Tata Motors Ltd.	2.84%	
Oil & Natural Gas Corpn. Ltd.	2.29%	
Sun Pharmaceutical Inds. Ltd.	2.16%	
Mahindra & Mahindra Ltd.	1.88%	
Bharti Airtel Ltd.	1.83%	
Dr. Reddys Laboratories Ltd.	1.55%	
Axis Bank Ltd.	1.43%	
Hindustan Unilever Ltd.	1.33%	
State Bank Of India	1.29%	
N T P C Ltd.	1.27%	
Kotak Mahindra Bank Ltd.	1.18%	
Other Shares	18.26%	
Non Convertible Debentures.		
	2.63%	2.63%
Fixed Deposits		
	6.84%	6.84%
Grand Total		
	100%	100%



September 2013

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

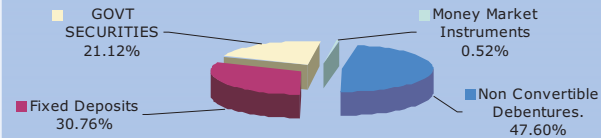
Equity Mid-cap Funds

Pure Equity Funds

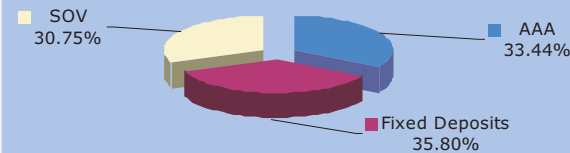
Gauranteed Bond Fund

Investment Objectives

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns				CAGR		
	1 month	3 months	6 months	1 Year	2 Years	3 Years	Returns since Inception
Guaranteed Bond Fund	1.04%	-2.86%	0.57%	5.12%	0.00%	0.00%	7.37%

Company Name

% Value

% Total Value

CORPORATE BONDS**33.44%**

Export-Import Bank Of India	10.9%
Indian Railway Finance Corpn. Ltd.	8.6%
Power Finance Corpn. Ltd.	7.6%
Power Grid Corpn. Of India Ltd.	3.6%
L I C Housing Finance Ltd.	2.3%
Rural Electrification Corpn. Ltd.	0.4%

FIXED DEPOSITS**35.80%**

I D B I Bank Ltd.	12.7%
State Bank Of Bikaner & Jaipur	8.2%
Oriental Bank Of Commerce	6.7%
Other FD	8.2%

GOVT SECURITIES(GSE)**30.8%****Grand Total 100% 100%**

September 2013

Growth Plus

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

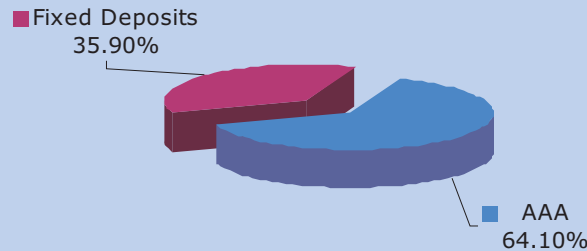
Equity Mid-cap Funds

Pure Equity Funds

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	
Growth Plus Fund I	1.46%	-1.51%	1.20%	6.97%	7.71%	6.67%	6.31%
Growth Plus Fund II	3.00%	3.13%	4.88%	8.86%	11.77%	2.80%	-0.17%

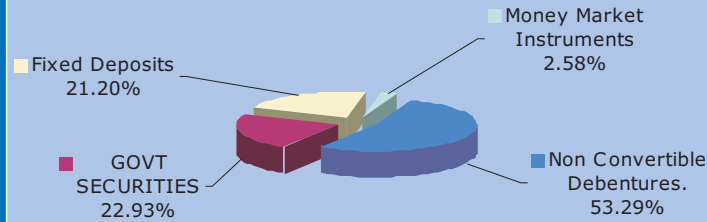
Company Name	% Value	% Total Value	
CORPORATE BONDS			
Indian Railway Finance Corpn. Ltd.	7.46%	46.81%	
Rural Electrification Corpn. Ltd.	7.45%		
Tata Sons Ltd.	7.08%		
Housing Development Finance Corpn. Ltd.	7.07%		
Power Grid Corpn. Of India Ltd.	6.96%		
Power Finance Corpn. Ltd.	6.61%		
Infrastructure Development Finance Co. Ltd.	4.19%		
Fixed Deposits - Security	26.22%		26.22%
EQUITY SHARES	26.97%		26.97%
Grand Total	100%		100%

September 2013

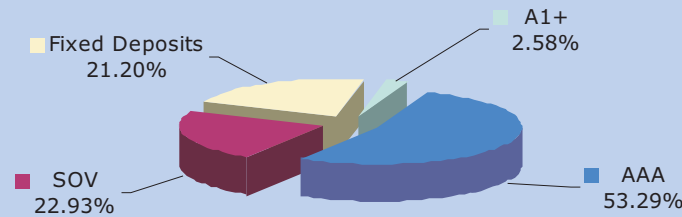
Assured return fund

- [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](#)

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	
Assured return fund	1.05%	-3.03%	-0.06%	5.59%	7.02%	0.00%	6.38%

Company Name	% Value	% Total Value
Non Convertible Debentures.		
Power Grid Corpn. Of India Ltd.	9.02%	53.29%
Power Finance Corpn. Ltd.	8.63%	
Export-Import Bank Of India	8.39%	
Rural Electrification Corpn. Ltd.	7.96%	
Housing Development Finance Corpn. Ltd.	5.47%	
MINISTRY OF RAILWAYS	4.81%	
Indian Railway Finance Corpn. Ltd.	4.80%	
L I C Housing Finance Ltd.	4.20%	
Fixed Deposits	21.20%	
Money Market Inst.	2.58%	
GOVT SECURITIES(GSE)	22.93%	
Grand Total	100%	100%

September 2013

Shield Plus Fund

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

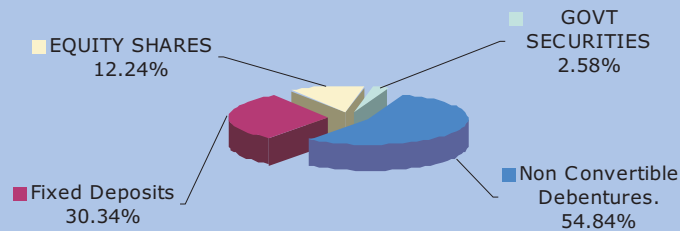
Index linked (nifty) funds

Equity Funds

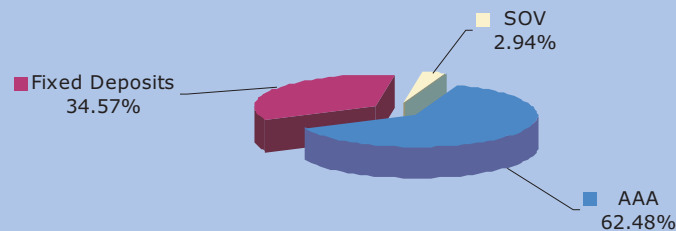
Equity Mid-cap Funds

Pure Equity Funds

Asset Profile



Rating Profile



Returns

FUND NAMES	Absolute Returns				CAGR		
	1 month	3 months	6 months	1 year	2 Year	3 Year	Returns since Inception
Shield Plus Fund I	2.42%	-1.44%	1.46%	4.63%	7.11%	6.39%	6.32%
Shield Plus Fund II	2.21%	-1.87%	1.13%	4.88%	7.34%	6.30%	6.50%
Shield Plus Fund III	2.39%	-1.73%	1.27%	4.27%	7.08%	6.17%	6.35%
Shield Plus Fund IV	2.04%	-1.82%	1.49%	8.40%	7.89%	0.00%	7.22%

Company Name	% Value	% Total Value
Equity Shares		
Yes Bank Ltd.	1.08%	12.24%
Infosys Ltd.	1.04%	
Reliance Industries Ltd.	0.75%	
Oil & Natural Gas Corpn. Ltd.	0.72%	
I C I C I Bank Ltd.	0.67%	
Maruti Suzuki India Ltd.	0.64%	
Coal India Ltd.	0.52%	
Colgate-Palmolive (India) Ltd.	0.50%	
H D F C Bank Ltd.	0.45%	
SJVN LIMITED	0.42%	
Bharti Airtel Ltd.	0.41%	
Bosch Ltd.	0.41%	
Bharat Heavy Electricals Ltd.	0.39%	
Petronet L N G Ltd.	0.38%	
Bharat Petroleum Corpn. Ltd.	0.38%	
N H P C Ltd.	0.30%	
Exide Industries Ltd.	0.30%	
Dish T V India Ltd.	0.30%	
Zee Entertainment Enterprises Ltd.	0.27%	
Other Equity Shares	2.31%	
CORPORATE BONDS		
Power Finance Corpn. Ltd.	9.66%	54.84%
Power Grid Corpn. Of India Ltd.	9.11%	
Indian Railway Finance Corpn. Ltd.	8.74%	
Rural Electrification Corpn. Ltd.	7.88%	
MINISTRY OF RAILWAYS	7.51%	
Housing Development Finance Corpn. Ltd.	4.26%	
L I C Housing Finance Ltd.	3.49%	
Export-Import Bank Of India	3.22%	
Infrastructure Development Finance Co. Ltd.	0.97%	
GOVT SECURITIES	2.58%	
Fixed Deposits	30.34%	30.34%
Grand Total	100%	100%



September 2013

Blue Chip Equity Fund

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

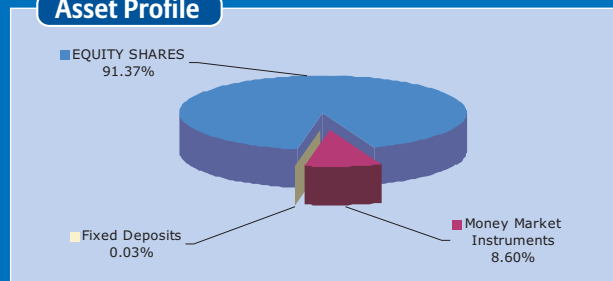
Equity Mid-cap Funds

Pure Equity Funds

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.

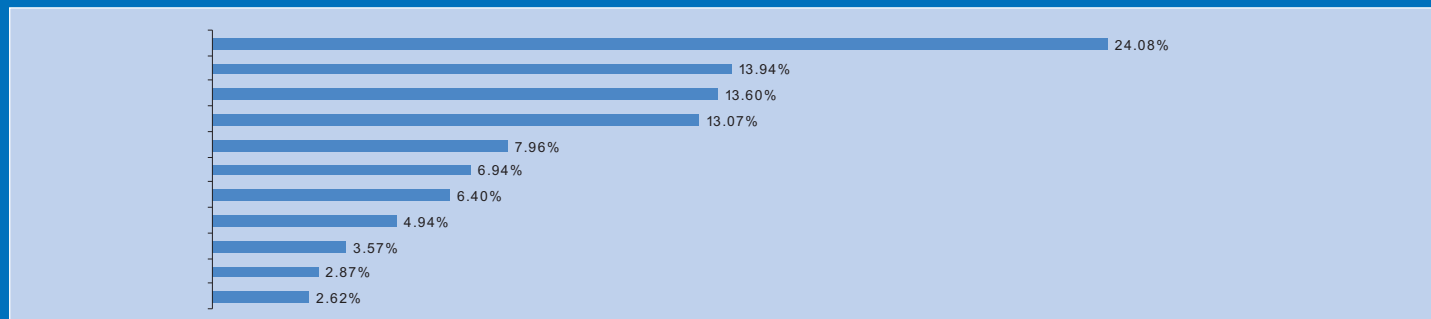
Asset Profile



Returns

FUND NAMES	Absolute Returns			CAGR			Returns since Inception
	1 month	3 months	6 months	1 year	2 year	3 year	
Blue Chip Equity Fund	4.48%	-0.73%	2.85%	4.60%	9.18%	0.00%	0.30%

Industry Distribution



Company Name	% Value	% Total Value
MONEY MARKET INSTRUMENTS	8.6%	8.60%
Fixed Deposits	0.03%	0.0%
SHARES		91.4%
I T C Ltd.	9.41%	
Infosys Ltd.	8.56%	
H D F C Bank Ltd.	7.47%	
Reliance Industries Ltd.	7.28%	
I C I C I Bank Ltd.	5.22%	
Hindalco Industries Ltd.	4.90%	
Housing Development Finance Corp. Ltd.	4.56%	
Tata Consultancy Services Ltd.	3.86%	
Larsen & Toubro Ltd.	3.35%	
Bharti Airtel Ltd.	3.26%	
G A I L (India) Ltd.	2.98%	
Sun Pharmaceutical Inds. Ltd.	2.53%	
Hindustan Unilever Ltd.	2.53%	
Oil & Natural Gas Corp. Ltd.	2.47%	
other Equity Shares	22.96%	
Grand Total	100%	100%

September 2013

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			Returns since Inception
	1 month	3 month	6 month	1 year	2 year	3 year	
Equity Plan	4.67%	-1.65%	1.58%	0.72%	7.52%	-2.03%	10.30%
Equity Index	4.81%	-1.26%	2.33%	2.20%	9.02%	-0.73%	14.74%
Equity Index Pension	4.83%	-1.17%	2.56%	2.27%	9.11%	-0.56%	13.73%
Premier Equity Fund	4.71%	-1.79%	1.45%	0.69%	7.61%	-1.92%	8.65%
Equity Index Fund II	4.72%	-1.61%	1.84%	0.19%	7.76%	-1.69%	8.92%
Premier Nifty Index Fund	4.68%	-1.90%	1.19%	0.15%	6.93%	-2.54%	7.46%
Equity Index Pension Fund II	4.83%	-1.56%	1.92%	1.51%	8.55%	-1.02%	8.85%

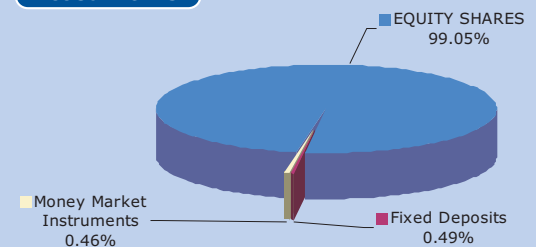
Company Name

% Value

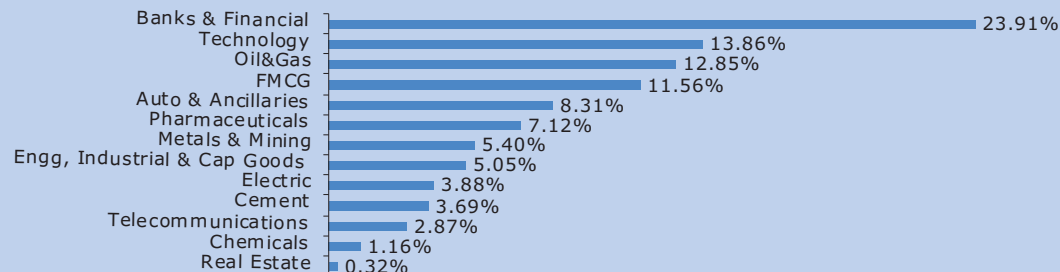
% Total Value

Company Name	% Value	% Total Value
MONEY MARKET INSTRUMENTS	0.46%	0.46%
Fixed Deposits	0.49%	0.5%
SHARES		99.0%
I T C Ltd.	9.19%	
Reliance Industries Ltd.	7.88%	
Infosys Ltd.	7.29%	
H D F C Bank Ltd.	5.92%	
I C I C I Bank Ltd.	5.69%	
Housing Development Finance Corpn. Ltd.	4.69%	
Tata Consultancy Services Ltd.	4.67%	
Larsen & Toubro Ltd.	3.87%	
Tata Motors Ltd.	3.62%	
Bharti Airtel Ltd.	2.85%	
Oil & Natural Gas Corpn. Ltd.	2.73%	
Sun Pharmaceutical Inds. Ltd.	2.69%	
Hindustan Unilever Ltd.	2.26%	
Infrastructure Development Finance Co. Ltd.	2.12%	
Mahindra & Mahindra Ltd.	2.07%	
N T P C Ltd.	2.06%	
Hindalco Industries Ltd.	1.90%	
Axis Bank Ltd.	1.89%	
Wipro Ltd.	1.63%	
Other Shares	24.02%	
Grand Total	100%	100%

Asset Profile



Industry Distribution



September 2013

Equity Funds

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

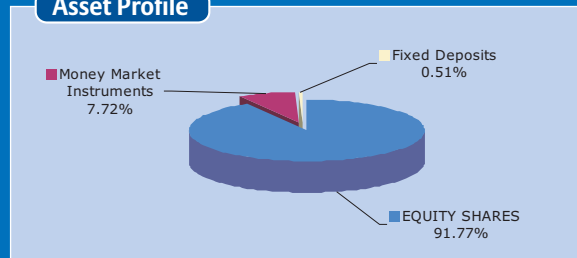
Investment Objectives

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	5.65%	0.50%	1.50%	0.95%	7.33%	-0.77%	15.18%
Equity Plus	6.42%	-0.66%	-0.32%	0.27%	7.07%	0.93%	16.44%
Equity Plus Pension	4.76%	-0.99%	0.96%	2.51%	8.04%	3.35%	18.09%
Premier Equity Gain	4.69%	-1.14%	0.58%	1.67%	7.17%	2.37%	11.72%
Equity Growth Fund	4.76%	-0.99%	1.11%	3.37%	7.71%	1.37%	8.79%
Equity Growth Fund II	4.74%	-1.07%	0.84%	2.42%	8.01%	3.28%	8.94%
Premier Equity Growth Fund	4.61%	-1.30%	0.37%	1.12%	6.53%	1.83%	8.73%
Equity Growth Pension Fund	4.77%	-0.98%	1.02%	2.57%	8.10%	3.37%	10.50%
Growth Plus Fund III	4.89%	-0.90%	0.96%	2.64%	8.33%	0.00%	6.81%

Asset Profile



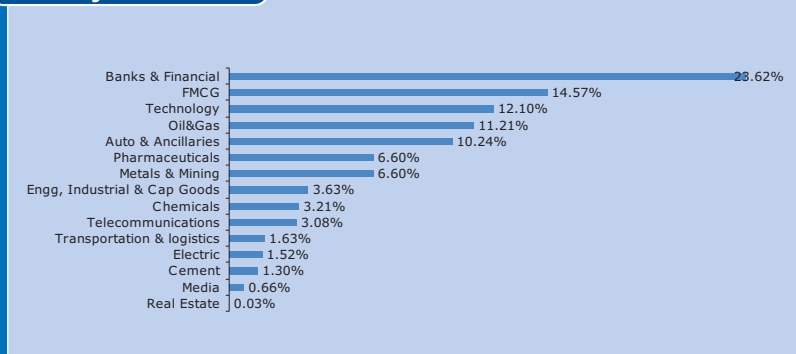
Fund Manager Comments

"Nifty index bounced back strongly in the month of September, gaining more than 4%. RBI move to allow banks to hedge the USD exposure with RBI through FCNR window led the Re to rally from the lows of Rs 69/USD to Rs 62. That improved overall sentiment in the market. Hence cyclical sectors like cement, banks, capital goods rallied strongly gaining anywhere between 10-20%. Oil marketing companies that were bleeding due to Re depreciation & consequent impact of higher crude oil prices in Re terms also bounced back sharply led by BPCL.IT stocks took a breather as Re appreciated & returned 0 to -5%. Also metal stocks that rallied last month were largely flat. We have been shifting from defensive sectors to tap the upside in select cyclical stocks."

Company Name

Company Name	% Value	% Total Value
Money Market Instruments		
State Bank of Patiala	1.85%	
Punjab National Bank	1.22%	
State Bank Of Travancore	0.62%	
H D F C Bank Ltd.	0.62%	
I D B I Bank Ltd.	0.57%	
Other MMI	2.84%	
SHARES		
91.77%		
I T C Ltd.	7.95%	
Infosys Ltd.	7.43%	
I C I C I Bank Ltd.	6.72%	
H D F C Bank Ltd.	6.61%	
Reliance Industries Ltd.	5.39%	
Hindalco Industries Ltd.	4.32%	
Bosch Ltd.	3.72%	
Nestle India Ltd.	3.46%	
Yes Bank Ltd.	2.75%	
Larsen & Toubro Ltd.	2.47%	
Idea Cellular Ltd.	2.39%	
G A I L (India) Ltd.	2.20%	
Aventis Pharma Ltd.	2.08%	
Maruti Suzuki India Ltd.	1.98%	
Housing Development Finance Corpn. Ltd.	1.84%	
Oil & Natural Gas Corpn. Ltd.	1.74%	
Bayer Croscience Ltd.	1.67%	
Axis Bank Ltd.	1.61%	
Infrastructure Development Finance Co. Ltd.	1.60%	
Tata Motors Ltd.	1.43%	
Wipro Ltd.	1.37%	
Mphasis Ltd.	1.30%	
Ultratech Cement Ltd.	1.19%	
Tata Steel Ltd.	1.03%	
Mahindra & Mahindra Ltd.	0.96%	
N T P C Ltd.	0.95%	
Dr. Reddys Laboratories Ltd.	0.90%	
Gujarat Pipavav Port Ltd.	0.87%	
Other Shares	13.86%	
Fixed Deposits - Security		
	0.51%	0.51%
Grand Total		
	100%	100%

Industry Distribution



September 2013

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

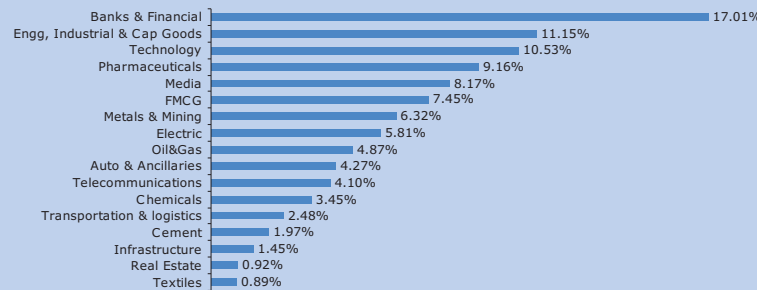
Investment Objectives

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

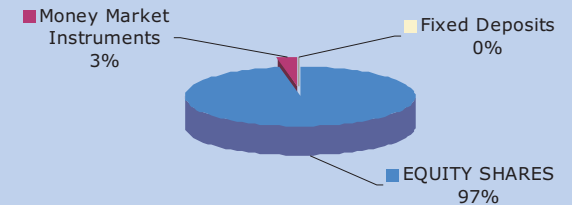
FUND NAMES	Absolute Returns				CAGR			Returns since Inception
	1 month	3 months	6 months	1 year	2 year	3 year		
Unit Gain Mid Cap	6.56%	-4.28%	-6.95%	-15.98%	-2.82%	-8.09%	11.56%	
Unit Gain Mid Cap Plus	6.68%	-3.86%	-6.05%	-14.50%	-1.36%	-6.92%	15.03%	
Unit Gain Mid Cap Plus Pension	6.75%	-3.83%	-6.22%	-14.89%	-1.47%	-6.68%	16.53%	
Accelerator Mid cap Fund	6.40%	-4.36%	-7.72%	-15.95%	-2.66%	-7.59%	8.62%	
Accelerator Mid Cap Fund II	6.62%	-3.93%	-6.73%	-14.20%	-1.32%	-5.82%	0.86%	
Accelerator Mid Cap Pension Fund	6.62%	-3.93%	-6.20%	-14.41%	-1.27%	-6.43%	9.72%	

Industry Distribution



Company Name	% Value	% Total Value	
Money Market Instruments			
I D B I Bank Ltd.	0.96%	2.67%	
State Bank of Patiala	0.54%		
H D F C Bank Ltd.	0.30%		
I C I C I Bank Ltd.	0.20%		
Allahabad Bank	0.18%		
Other CD	0.50%		
SHARES			
I N G Vysya Bank Ltd.	8.66%		97.30%
Tech Mahindra Ltd.	6.12%		
Unichem Laboratories Ltd.	4.93%		
Voltas Ltd.	4.04%		
Idea Cellular Ltd.	3.52%		
Tata Global Beverages Ltd.	3.40%		
Hindalco Industries Ltd.	3.29%		
I C I C I Bank Ltd.	2.82%		
Gujarat State Petronet Ltd.	2.69%		
Siemens Ltd.	2.61%		
P T C India Ltd.	2.53%		
Steel Authority Of India Ltd.	2.47%		
Yes Bank Ltd.	2.32%		
H T Media Ltd.	2.31%		
Cadila Healthcare Ltd.	2.23%		
Mphasis Ltd.	2.17%		
Maruti Suzuki India Ltd.	2.12%		
Akzo Nobel India Ltd.	2.06%		
Gujarat Industries Power Co. Ltd.	2.05%		
Jagran Prakashan Ltd.	1.92%		
Century Textiles & Inds. Ltd.	1.91%		
Hindustan Petroleum Corpn. Ltd.	1.79%		
Alstom Projects India Ltd.	1.74%		
D B Corp Ltd.	1.70%		
Sasken Communication Technologies Ltd.	1.59%		
I L & F S Transportation Networks Ltd.	1.50%		
Development Credit Bank Ltd.	1.38%		
P T C India Financial Services Ltd.	1.37%		
Other Shares	20.05%		
Fixed Deposits			
	0.02%	0.02%	
Grand Total			
	100%	100%	

Asset Profile



Fund Manager Comments

"Nifty Midcap index rallied even higher than Nifty as the sentiment turned positive on RBI move & Re recovery against US Dollar. It returned +6% in September. Here also the rally was led by cyclicals like banks, infra stocks, leveraged plays. Stocks like GMR, JSW steel, IFCI, Allahabad bank rose between 15-40%. Select stocks like Sun TV, Biocon were the laggards due to stock specific issues. We are accumulating select quality midcaps which would benefit in the economic turnaround."



September 2013

Pure Equity Fund

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

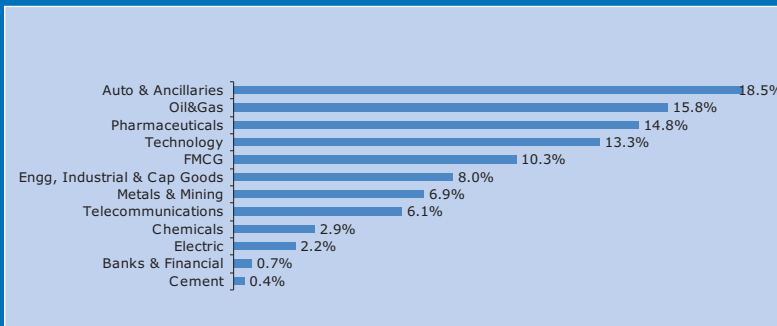
Investment Objectives

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	4.10%	4.13%	5.61%	2.87%	7.30%	2.69%	13.05%
Pure Stock Fund	3.92%	4.64%	6.02%	4.65%	8.26%	3.05%	13.34%
Pure Stock Pension Fund	4.05%	3.18%	5.06%	3.20%	8.91%	1.75%	13.28%

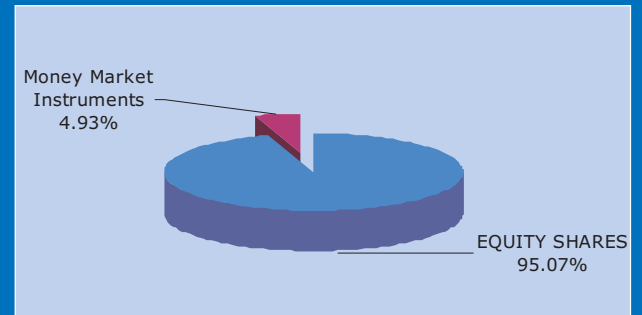
Industry Distribution



Company Name

Company Name	% Value	% Total Value
SHARES		
95.07%		
Reliance Industries Ltd.	6.96%	
Infosys Ltd.	6.32%	
Idea Cellular Ltd.	5.49%	
Aventis Pharma Ltd.	5.33%	
Tata Global Beverages Ltd.	4.86%	
Bosch Ltd.	4.62%	
Nestle India Ltd.	4.53%	
Larsen & Toubro Ltd.	3.78%	
Hindalco Industries Ltd.	3.77%	
Dr. Reddys Laboratories Ltd.	3.50%	
G A I L (India) Ltd.	3.15%	
Tata Motors Ltd.	3.01%	
Tata Consultancy Services Ltd.	2.93%	
Pfizer Ltd.	2.70%	
HERO MOTOCORP LIMITED	2.69%	
Maruti Suzuki India Ltd.	2.66%	
B A S F India Ltd.	2.41%	
Wipro Ltd.	2.17%	
Gujarat Industries Power Co. Ltd.	2.13%	
Mahindra & Mahindra Ltd.	2.07%	
Tata Steel Ltd.	1.99%	
Lupin Ltd.	1.95%	
K S B Pumps Ltd.	1.95%	
Bharat Petroleum Corpn. Ltd.	1.89%	
Oil & Natural Gas Corpn. Ltd.	1.77%	
Kansai Nerolac Paints Ltd.	1.76%	
Chennai Petroleum Corpn. Ltd.	1.13%	
Voltas Ltd.	1.01%	
Other Shares	6.55%	
Money Market Instruments	4.93%	4.93%
Grand Total	100%	100%

Asset Profile



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Insurance is the subject matter of the solicitation.



September 2013

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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