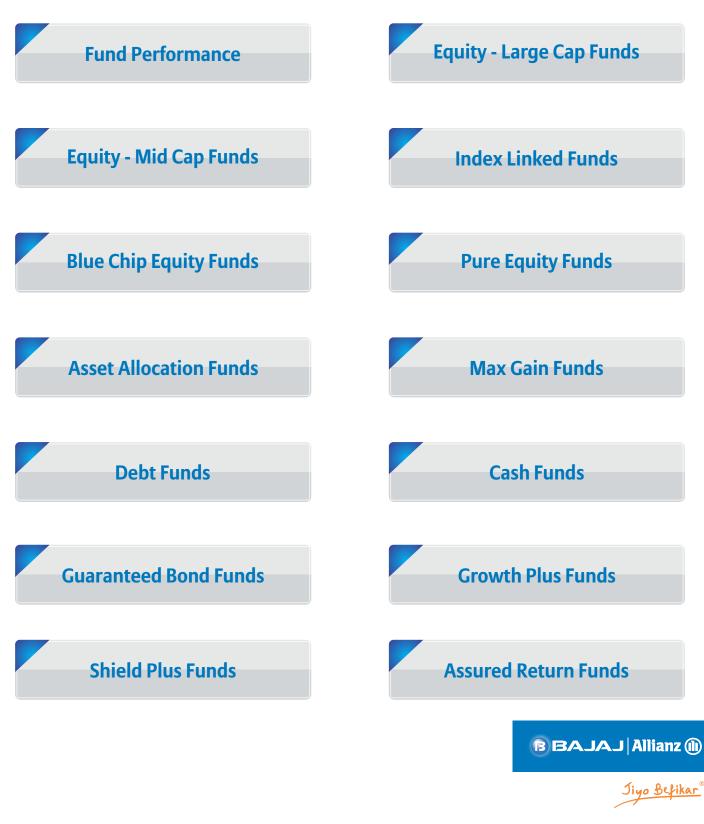
INVESTMENT'Z INSIGHT

Monthly Investment Update March 2016



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Bajaj Allianz Life Insurance Company Limited



INVESTMENT'Z INSIGHT

CIO Comments



Macro-economic developments

 RBI has reduced the benchmark repo rate by 0.25% to 6.5% in its first Bi-monthly Monetary Policy statement of the new fiscal year. With a view to move from a liquidity deficit to a position closer to neutrality, the policy rate corridor has been narrowed from 1% to 0.5% by increasing the

Reverse Reporate to 6.00%.

- Fiscal deficit for April 2015 -February 2016 was 5.73 lakh crores viz. 107.1% of the revised annual target comparable with 117.5% of the target during the same period last year.
- February 2016 CPI inflation was at 5.18% YoY as against 5.69% in January 2016; primarily on account of easing food inflation.
- IIP fell by 1.5% in January 2016, declining for the third time since October 2014, led by a fall in capital good and consumer non-durables.
- Brent crude rose by 10.1% during March to close at USD39.60/barrel; versus USD35.97/barrel in February.
- INR continued to appreciate in March to close at INR66.25/USD; versus INR68.42/USD in February, up 3.2% during the month.

Equity market developments and Outlook

- Global equity market performance was mixed in March– US and Asian (ex Japan) markets posted gains while European and Japanese markets closed lower.
- In India, FIIs turned net buyers in March after two months of selling, pumping USD 3.4bn into Indian equities in the month (highest since May'13). DIIs, on the other hand, turned net sellers in March, to the tune of USD 2.3bn, after buying in each of the last 22 months.
- March was the best month for the Nifty in 4 years. The index gained 10.8% in the month, recovering the losses that were seen during the first two months of the calendar. The broader market moved in tandem with the Nifty; the CNX 500 gained 10.7% in the month.
- The CNX midcap index rose by 10.3% in the month. The

govt.'s decision to stick to the fiscal deficit roadmap in the Union Budget for FY17 reignited hopes for a rate cut (which was eventually delivered in the monetary policy review on 5th April) - this boosted investor sentiment leading to the rebound in Indian markets.

- Banking stocks, which had taken a beaten in Jan Feb'16, led the market rally. And the S&P BSE Bankex rose by 16.3% in the month of March. Among others, the S&P auto, metals and IT indices outperformed the broader market, rising by 13.6%, 11.6% and 11.3%, respectively.
- Key events to watch out for will be the earnings season and managements commentary on FY17 earnings expecations.
- Economic data releases point to green shoots of a revival in the domestic economy and we remain optimistic on the prospects of an uptick over the coming few months.

Fixed Income market developments and Outlook

- 10 year G-Sec yields (new benchmark) closed lower at 7.46% in March v/s 7.63% in February on account of fiscal consolidation path laid down in the Union budget and expectations of rate cut by RBI.
- RBI conducted OMO purchase of INR 41,409 crore in March (till 24 Mar'16) to ease liquidity which had tightened on account of lower government spending.
- We believe that CPI inflation readings would continue to be benign; with RBI maintaining CPI inflation target for 2016-17 at 5%.
- We expect the RBI to continue its accommodative stance, with another rate cut expected in CY 2016 with the abatement of fiscal concerns.
- In view of the improving macro-economic dynamics, policyholders would be well placed to benefit from the economic revival and further rate cuts going forward, if they continue to remain invested in the India growth story.

Fund Performance

EquityShares Money Market Instruments Fixed Deposits Non Convertible Debentures GovtSecurities Others Grand Total

Asset Class

Asset Allocation

Fund

57.6% 4.1% 2.5% 15.0% 20.7%

100%

Cash

Funds

76.9% 23.1%

100%

Index

Funds

97.5% 0.8%

1.7% 100% Jiyo Befikai

Ethical

Funds

76.9% 23.1%

100%

ASSET PROFILE

FUND PERFORMANCE

Type FUND NAMES SFIN Code 1 Month 3 month 6 month 1 Year 2 Year S Year Returns since Inception CACR Asset Allocation Asset Allocation fundi ULIP0528/07/13XST ALLO2116 5.95% -0.90% -3.75% 10.82% 14.35% 10.75% 9.95% -1.00 Asset Allocation foundi ULIP0528/07/13XST ALLO2116 5.95% -0.90% -3.75% 10.82% 14.35% 10.75% 9.95% -1.00 Cab hundi ULIP0528/07/13XST ALLO2116 5.95% -0.99% -0.30% -3.24% 14.35% 10.75% 9.95% -0.36% -1.00 -1.				Δ	bsolute Ret	ırn				CAGR	Return	
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LARGE CAP Equity Growth Fundil ULIP03106/01/10EO/TYCROW02116 12.05% -0.38% 0.51% 6.88% 14.08% 17.17% 12.22% 13.43% 1-lan LARGE CAP Equity Growth Fundi ULIP0324/07/06PREMEQGROW116 11.96% -1.32% -1.11% -9.35% 12.87% 14.47% 10.14% 10.91% 24-Ju LARGE CAP Equity Growth Plus Fundill ULIP0324/07/06EQTWCROPEN116 12.07% -2.65% -3.16% 10.23% 12.87% 14.47% 10.14% 10.91% 24-Ju LARGE CAP Equity Midcap Fund ULIP032926/10/10CR0WPLUS03116 10.51% -2.65% -3.16% 10.23% 12.87% 14.58% 14.53% 14.53% 14.53% 9-Ma MID CAP Equity Midcap Fund ULIP0130/03/05EQUMIDPLEN116 11.36% -6.63% 0.29% 4.38% 19.94% 20.61% 10.53% 17.92% 9-Ma MID CAP Equity Midcap Pension ULIP03020/07/06ACCEMIDCPEN116 12.02% -6.42% 0.54% 4.38% 12.76% 23.38% 12.34% 2.04%												24-Jul-06
LARGE CAP PremierEquityGrowthFund ULIP03824/07/06PREMEQGROW116 11.96% -1.32% -1.11% 9.35% 12.87% 14.47% 10.14% 10.91% 24-Ju LARGE CAP EquityGrowthPensionFund ULIP03824/07/06EQTYGROPEN116 12.10% -1.00% -0.65% 8.39% 12.87% 16.21% 11.65% 12.70% 24-Ju LARGE CAP GrowthPlusFundIII ULIP0326/10/10CROWPLUS0316 10.51% -2.56% -3.16% 10.29% 19.26% 20.94% 14.58% 14.91% -1.80% MID CAP EquityMidcapPlus ULIP01909/03/05EQUMIDPLUS116 11.44% -6.66% -0.29% 5.83% 17.56% 17.33% 8.50% 17.52% 17.33% 8.50% 17.52% 17.33% 8.206% 17.2% -9.44% MID CAP EquityMidcapPlus ULIP0309/03/05EQUMIDPLUS116 11.36% -6.32% 0.49% 4.38% 19.94% 20.61% 10.53% 17.52% 17.3% 8.50% 17.2% 9.44% MID CAP Accelerator MidCap FundI ULIP03124/07/06ACCEMIDCAP116 11.94% <td></td> <td>1-Jan-10</td>												1-Jan-10
LARGE CAP Equity Growth Pension Fund ULIP03224/07/0E607PK116 12.10% -1.00% -0.65% 8.39% 12.44% 16.21% 11.66% 12.27% 24-lu LARGE CAP Growth Puls Fund III ULIP03226/10/10CR0WPLUS03116 10.51% -2.56% -3.16% 10.29% 12.24% 10.24% 12.44% 10.64% 5.81% -1 MID CAP Equity Midcap Fund ULIP01709/03/05EQUMIDFUND116 11.44% -6.69% -0.29% 5.89% 17.56% 17.83% 8.50% 14.53% 9-Ma MID CAP Equity Midcap Plus ULIP013090/0305EQUMIDCPEN116 11.36% -6.32% 0.49% 4.38% 19.94% 20.61% 10.53% 17.25% 9-Ma MID CAP Equity Midcap Plension ULIP03124/07/06ACCEMIDCAP116 11.94% -5.87% 1.27% 3.33% 23.36% 23.36% 23.76% 12.37% 14.42% 24-lu MID CAP Accelerator Midcap Fund II ULIP0324/07/06ACCEMIDCAP116 12.01% -6.42% 0.23% 4.40% 23.76% 23.58% 12.30%												24-Jul-06
LARGE CAP Growth Plus Fund III ULIF05926/10/10GROWPLUS03116 10.51% -2.56% -3.16% 10.29% 19.26% 20.94% 14.58% 14.91% 1-No MID CAP Equity Midcap Fund ULIF01709/03/05EQUMIDFUND116 11.44% -6.69% -0.29% 5.89% 17.56% 77.38% 8.50% 14.53% 9-Ma MID CAP Equity Midcap Flus ULIF01809/03/05EQUMIDFUND116 11.44% -6.69% -0.29% 5.89% 17.56% 77.38% 8.50% 14.53% 9-Ma MID CAP Equity Midcap Flus ULIF01809/03/05EQUMIDFUND116 11.36% -6.32% 0.49% 4.38% 19.94% 20.61% 10.53% 17.92% 9-Ma MID CAP Accelerator Mid Cap Fund ULIF03124/07/06ACCEMIDCAP116 10.99% -6.08% 1.24% 3.93% 23.38% 12.30% 12.37% 13.44% 24.45% 24.44% 12.76% 15.40% 24.10% MID CAP Accelerator Mid Cap Fund ULIF0315/01/04EQUITPEND116 10.43% -2.26% -0.02% 5.13% 13.94%	LARGE CAP			12.10%	-1.00%	-0.65%	-8.39%	12.84%	16.21%	11.66%	12,70%	24-Jul-06
Cnx/sex Nifky Index 10 / 75% 2-6.62% 2-6.63% 8.86% 7.44% 10.84% 5.81% MID CAP Equity Midcap Plus ULIF01709/03/05EQUMIDPL16 11.44% -6.69% -0.29% 5.89% 17.56% 17.38% 8.50% 14.53% 9-Ma MID CAP Equity Midcap Plus ULIF01809/03/05EQUMIDCPEN116 11.36% -6.32% 0.49% 4.38% 19.94% 20.61% 10.53% 17.92% 9-Ma MID CAP Equity Midcap Plus ULIF01809/03/05EQUMIDCPEN116 11.94% 5.87% 1.27% 3.93% 23.88% 23.40% 11.72% 14.42% 24.4u MID CAP Accelerator Midcap Pension Fund ULIF03240/07/06ACCEMIDCAP116 10.99% -6.08% 1.24% 3.49% 23.76% 12.30% 12.51% 14.40% MID CAP Accelerator Midcap Pension Fund ULIF0324/07/06ACCEMIDEPEN116 12.04% -0.02% 5.13% 13.49% 8.30% 5.02% -0.12% 11.44% 6.40% 14.42% 23.40% 11.61% 6.40%	LARGE CAP		ULIF05926/10/10GROWPLUS03116	10.51%	-2.56%	-3.16%	10.29%	19.26%	20.94%	14.58%	14.91%	1-Nov-10
MID CAP EquityMidcapPlus ULIF01809/03/05EQUIMOPELIS116 11.36% -6.32% 0.49% 4.38% 19.94% 20.61% 10.53% 17.92% 9-Ma MID CAP EquityMidcapPlus ULIF01909/03/05EQUIMOPELIS116 11.02% -6.42% 0.54% 4.38% 20.68% 17.2% 14.42% 24.41% MID CAP Accelerator Mid CapFund ULIF032124/07/06ACCEMIDCAP116 11.94% -5.87% 11.27% -3.93% 23.8% 23.40% 11.72% 14.42% 24.41% MID CAP Accelerator MidcapPensionFund ULIF03324/07/06ACCEMIDCAP116 10.99% -6.08% 1.24% -3.49% 23.76% 12.30% 12.51% 1-J.44 MID CAP Accelerator MidcapPensionFund ULIF03324/07/06ACCEMIDEPEN116 10.03% -2.26% -0.02% 5.13% 13.94% 18.30% 5.02% -0.04% 11.94% 5.02% -0.02% 5.13% 13.94% 11.42% 2.15% 2.41% 11.64% 5.02% -0.02% 5.13% 13.94% 11.42% 6.30% 11.44% 6.30%		Cnx Nse Nifty Index		10.75%	-2.62%	-2.65%	-8.86%	7.44%	10.84%	5.81%		
MID CAP EquityMidcapPlus ULIF01809/03/05EQUIMDPEUS116 11.36% -6.32% 0.43% 4.38% 19.94% 20.61% 10.53% 17.92% 9-Ma MID CAP EquityMidcapPlus ULIF01909/03/05EQUIMDPEUS116 12.02% -6.42% 0.54% 4.38% 28.68% 27.8% 13.43% 20.40% 9-Ma MID CAP Accelerator MidcapPersion Fund ULIF03124/07/06ACCEMIDCAP116 11.94% -5.87% 1.27% -3.93% 23.36% 12.30% 12.51% 14.42% 24-Ju MID CAP Accelerator MidcapPersion Fund ULIF03324/07/06ACCEMIDEAP116 10.99% -6.08% 1.24% -3.49% 23.76% 13.24% 12.30% 12.51% 1-Jan MID CAP Accelerator MidcapPersion Fund ULIF03324/07/06ACCEMIDEPN16 10.04% -2.65% -2.03% 4.40% 2.76% 5.02% 12.30% 12.30% 10.46% 25.44/u INDEX EquityIndexFund ULIF0033(07/D4EQINFENID116 10.55% -2.15% -2.03% 8.46% 7.24% 11.18% 6.48% 13.51% </td <td>MID CAP</td> <td>Equity Midcap Fund</td> <td>ULIF01709/03/05EQUMIDFUND116</td> <td>11.44%</td> <td>-6.69%</td> <td>-0.29%</td> <td>-5.89%</td> <td>17.56%</td> <td>17.83%</td> <td>8.50%</td> <td>14.53%</td> <td>9-Mar-05</td>	MID CAP	Equity Midcap Fund	ULIF01709/03/05EQUMIDFUND116	11.44%	-6.69%	-0.29%	-5.89%	17.56%	17.83%	8.50%	14.53%	9-Mar-05
MID CAP Accelerator Mid Cap Fund ULIP03124/07/06ACCEMIDCAP116 11.94% -5.87% 1.27% 3.93% 23.38% 23.40% 11.72% 14.42% 24-ju MID CAP Accelerator Mid Cap FundII ULIP03124/07/06ACCEMIDCAP116 10.99% -6.08% 1.24% -3.49% 23.38% 12.30% 12.3	MID CAP	Equity Midcap Plus	ULIF01809/03/05EQUMIDPLUS116	11.36%	-6.32%	0.49%	-4.38%	19.94%	20.61%	10.53%	17.92%	9-Mar-05
MID CAP Accelerator Mid Cap Fund II ULIF03206/01/10ACCMIDCA02116 10.99% -6.08% 1.24% 3.49% 23.76% 23.76% 12.30% 12.51% 1-Jan MID CAP Accelerator Mid Cap Pension Fund ULIF03324/07/06ACCEMIDPEN116 12.01% -6.42% 0.23% 4.40% 24.25% 24.49% 12.76% 15.40% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 24.10% 12.76% 50.07% 10.40% 24.10% 12.10% 4.40% 24.25% 24.49% 12.76% 15.40% 24.10% 24.10% 11.11% 6.42% 0.02% 5.13% 9.13% 18.30% 50.0% 10.46% 15.14% 11.11% 6.40% 11.14% 6.42% 13.15% 11.18% 6.40% 13.15% 18.14% 11.11% 6.40% 13.15% 14.26% 23.16% 14.26% 23.16% 14.26% 13.15% 18.14% 11.10% 6.40% 13.15% 18.14% 11.10% 6.40% </td <td></td> <td>Equity Midcap Pension</td> <td>ULIF01909/03/05EQUMIDCPEN116</td> <td>12.02%</td> <td></td> <td></td> <td></td> <td>26.86%</td> <td>25.78%</td> <td>13.43%</td> <td></td> <td>9-Mar-05</td>		Equity Midcap Pension	ULIF01909/03/05EQUMIDCPEN116	12.02%				26.86%	25.78%	13.43%		9-Mar-05
MID CAP Accelerator Midcap Pension Fund ULIF03324/07/06ACCEMIDPEN116 12.01% 6-642% 0.23% 4.40% 12.76% 15.40% 24.1u NINTY Mid Cap Solindex 17.64% -6.22% -0.02% -5.13% 13.94% 18.30% 5.02% 11.540% 24.1u INDEX EquityFund ULIF00315/01/04EQUITYFUND116 10.43% -2.26% -2.73% 9.70% 5.76% 9.72% 5.00% 11.46% 12.31% 11.540% 22.31% 11.01% 6.40% 11.540% 22.41w 11.01% 6.40% 11.540% 2.02% 5.00% 10.46% 15.4a 11.01% 6.40% 11.26% 2.21% -2.01% 1.94% 8.25% 7.47% 11.14% 6.40% 13.51% 18-Nk INDEX EquityIndex Fundil ULIF0324/07/06EQVIND116 10.37% -2.66% -2.72% 9.71% 5.76% 9.83% 5.15% 9.92% 9.99% 24-Ju INDEX EquityIndex Fundil ULIF0324/07/06EQVIND116 10.37% -2.66% -2.78% 9.		Accelerator Mid Cap Fund	ULIF03124/07/06ACCEMIDCAP116									24-Jul-06
Nitry Mid Cap SD index 17 / 64% 6-29% -0.02% 5.13% 13.94% 18.30% 5.02% INDEX Equity Fund ULIF00315/01/04EQUITYFUND116 10.43% -2.55% -2.73% 9.70% 5.76% 9.72% 5.00% 10.46% 15-Ja INDEX Equity Index Fund ULIF003138/11/04EQIINDEFUND116 10.55% -2.15% -2.09% 8.46% 7.24% 11.18% 6.40% 14.26% 23-Ju INDEX Equity Index Fund ULIF001318/11/04EQIINDEXPEN116 10.69% -2.12% -9.71% 5.76% 9.32% 11.44% 6.48% 13.51% 18-W INDEX Equity Index Fund ULIF0017/12/05PRMREEQPUND116 10.39% -2.22% -2.72% 9.71% 5.76% 9.32% 15.58 9.28% 17-Di INDEX Equity Index Fund ULIF00324/07/06EQINDN116 10.51% -2.66% -2.78% 9.32% 6.65% 10.52% 5.52% 9.69% 24-Ju INDEX Equity Index Fund ULIF0324/07/06EQINDNN116 10.55% -2.22% <td></td> <td>1-Jan-10</td>												1-Jan-10
INDEX EquityFund ULIF00315/01/04EQUITYFUND116 10.43% -2.55% -2.73% 9.70% 5.76% 9.72% 5.00% 10.46% 15-Ja INDEX EquityIndex Fund ULIF00323/07/04EQINDEFUND116 10.55% -2.15% -2.09% 8.46% 7.24% 11.18% 6.40% 14.26% 23.31 INDEX EquityIndex Fund ULIF0318/11/04EQINDEFUND116 10.05% -2.10% -1.94% 8.25% 7.47% 11.4% 6.40% 14.26% 23.31 INB.N INDEX EquityIndex Pension ULIF0318/11/04EQINDEXPENTI6 10.39% -2.10% -1.94% 8.25% 7.47% 11.4% 6.40% 13.51% INB.N INDEX PremierEquityIndex Fund ULIF0324/07/06FREREQIND2116 10.37% -2.66% -2.78% 9.32% 6.65% 10.85% 6.33% 9.73% 24-Ju INDEX EquityIndex Fund ULIF0324/07/06FREREQIND2116 10.55% -2.27% -2.33% 8.67% 6.03% 10.85% 6.03% 9.33% 6.03% 9.73% <	MID CAP	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCEMIDPEN116		-6.42%	0.23%	-4.40%		24.49%	12.76%	15.40%	24-Jul-06
INDEX Equity/index/hund ULIP0023/07/04EQINDEFUND116 10.55% -2.05% 2.09% 8.46% 7.24% 11.18% 6.40% 14.26% 23-Jund INDEX Equity/index/hension ULIF01318/11/04EQINDEXPEN116 10.55% -2.15% -2.09% 8.46% 7.24% 11.18% 6.40% 14.26% 23-Jund INDEX Premier Equity/Fund ULIF01318/11/04EQINDEXPEN116 10.39% -2.22% -2.72% 9.71% 5.76% 9.83% 5.15% 9.28% 17-Dr INDEX Equity/index/fund ULIF0324/07/06EQRIVND116 10.37% -2.69% -3.06% 10.30% 5.11% 8.91% 4.34% 8.17% 24-Jund INDEX Equity/index/fund ULIF0324/07/06EQRIVND116 10.51% -2.69% -3.06% 10.30% 5.11% 8.31% 4.34% 8.17% 24-Jund INDEX Equity/index/fund ULIF0324/07/06EQRIVND116 10.55% -2.22% -2.16% 8.65% 6.99% 10.85% 6.03% 9.73% 24-Jund 14.00% 9.73%												
INDEX Equity Index Pension ULIP0318/11/04EQINDEXPENT16 10.69% -2.10% -1.94% 8.25% 7.47% 11.44% 6.48% 13.51% 18-Ne INDEX Premier Equity Index ULIP0318/11/04EQINDEXPENT16 10.39% -2.25% -2.72% 9.71% 5.76% 9.83% 5.15% 9.28% 17-D INDEX Equity Index FundI ULIF03224/07/06EQTINDD2116 10.51% -2.66% -2.78% 9.32% 6.65% 10.52% 5.22% 9.95% 24-Ju INDEX Equity Index FundI ULIF03224/07/06EQINDPEN02116 10.37% -2.69% -3.06% 10.30% 5.11% 8.91% 4.34% 8.17% 24-Ju INDEX Equity Index Pension FundII ULIF0324/07/06EQINDPEN02116 10.55% -2.22% -2.16% 8.65% 6.99% 10.85% 6.03% 9.73% 24-Ju INDEX Blue Chip Equity Fund ULIF0324/07/06EQINDPEN02116 10.53% -2.27% -2.33% 8.07% 6.03% 7.12% 5.60% 1.40% INDEX Blue												15-Jan-04
INDEX Premiter EquityIndex ULIP02117/12/05PEMRECPUND116 10.39% -2.52% -2.72% 9.71% 5.76% 9.83% 5.15% 9.28% 172-11 INDEX EquityIndexFundI ULIP0324/07/06EQTYINDX02116 10.51% -2.66% -2.78% -9.32% 6.65% 10.52% 5.52% 9.69% 24-Ju INDEX Premiter EquityIndex FundI ULIF03224/07/06PREREQINDX116 10.37% -2.66% -3.06% 10.03% 5.11% 8.91% 4.34% 8.17% 24-Ju INDEX EquityIndex/PensionFundII ULIF03224/07/06EQTVINDX02116 10.55% -2.22% -2.16% 8.65% 6.99% 10.85% 6.03% 9.73% 24-Ju INDEX Blue ChipEquityFund ULIF03224/07/06EQTVINDEX02116 10.55% -2.22% -2.13% 8.70% 6.76% 10.88% 7.12% 5.05% 14-Mu INDEX Blue ChipEquityFund ULIF03216/116 10.75% -2.62% -2.65% 8.66% 7.44% 10.84% 5.81% EthicalFund Pure Eqfund <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>23-Jul-04</td></t<>												23-Jul-04
INDEX Equity Index Fund II ULIF0302/07/06EQTVINDX02116 10.51% -2.66% -2.78% 9.32% 6.65% 10.52% 5.52% 9.69% 24-Ju INDEX Premire Equity Index Fund ULIF03024/07/06PRREQINDX116 10.37% -2.66% -3.06% 10.37% 5.11% 8.91% 4.34% 8.17% 24-Ju INDEX Equity Index Pension FundII ULIF03324/07/06EQINEPROL116 10.55% -2.22% -2.16% 8.65% 6.09% 10.85% 6.73% 24-Ju INDEX Blue Chip Equity Fund ULIF03026/10/108LUECHIPEQ116 10.53% -2.27% -2.33% 8.70% 6.76% 10.88% 7.12% 5.50% 1-No Cmx Nee Nitry Index ULIF0302/17/2/05PUREECP(FUND116 9.24% -4.23% -0.37% 6.81% 7.44% 10.84% 5.81% -1-No Ehrical Fund Pure Equity Index ULIF03017/12/05PUREECP(FUND116 9.24% -4.23% -0.37% 6.81% 21.40% 21.40% 5.15% 17.20% 5.50% 14.No 21.41% 15.59% 1												18-Nov-04
INDEX Premier Equity Index Fund ULIF03924/07/06PREREQINDX116 10.37% -2.69% -3.06% 10.30% 5.11% 8.91% 4.34% 8.17% 24-Ju INDEX Equity Index Pension Fund II ULIF03924/07/06PREREQINDX116 10.57% -2.22% -2.16% 8.65% 6.99% 10.85% 6.03% 9.73% 24-Ju INDEX Blue Chip Equity Fund ULIF03924/07/06EQINDPENO2116 10.55% -2.22% -2.33% 8.07% 6.67% 10.88% 7.12% 5.06% 1-No INDEX Blue Chip Equity Fund ULIF03026/10/10BLUECHIPEQ116 10.55% -2.27% -2.33% 8.70% 6.76% 10.88% 7.12% 5.50% 1-No Cmx Nse Nifty Index 10.75% -2.62% -2.65% 8.86% 7.44% 10.84% 5.81%												17-Dec-05
INDEX Equity Index/PensionFundII ULIF03724/07/06EQINDPEND2116 10.55% -2.22% -2.16% 8.65% 6.99% 10.85% 6.03% 9.73% 24-lu INDEX Blue Chip Equity Fund ULIF03724/07/06EQINDPEND2116 10.55% -2.27% -2.13% 8.65% 6.99% 10.85% 6.03% 9.73% 24-lu INDEX Blue Chip Equity Fund ULIF03026/10/108LUECHIPEQ116 10.55% -2.27% -2.13% 8.70% 6.76% 10.85% 7.12% 5.50% 1-No Cmx Kee Nithy Index												24-Jul-06
INDEX Blue Chip EquityFund ULIF06026/10/108LUECHIPEQ116 10.53% -2.27% -2.33% -8.70% 6.76% 10.88% 7.12% 5.50% 1-Nov Cmx Nse Nitry Index 10.75% -2.62% -2.63% -8.86% 7.44% 10.84% 5.81%												24-Jul-06
Cmx ksex http:/index I0.75% -2.62% -2.65% 8.86% 7.44% 10.84% 5.81% Ethical Fund Pure EqFund ULIF02017/12/05PUREEQFUND116 9.24% -4.23% -0.37% -6.81% 21.40% 21.75% 13.60% 15.59% 17-Du Ethical Fund Pure Estock Fund ULIF02271/07/06PUREESTKFUN116 9.29% -3.69% -0.08% -6.05% 21.83% 22.46% 14.22% 16.13% 21-Ju												24-Jul-06
EthicalFund Pure Eq.Fund ULIF02017/12/05PUREEQFUND116 9.24% -4.23% -0.37% -6.81% 21.40% 21.75% 13.60% 15.59% 17-DU EthicalFund Pure StockFund ULIF02721/07/06PURESTKFUN116 9.29% -3.69% -0.08% -6.05% 21.83% 22.46% 14.22% 16.13% 21-Ju	INDEX		ULIF06026/10/10BLUECHIPEQ116								5.50%	1-Nov-10
EthicalFund PureStockFund ULIF02721/07/06PURESTKFUN116 9.29% -3.69% -0.08% -6.05% 21.83% 22.46% 14.22% 16.13% 21-Ju												
												17-Dec-05
LthicalFund Pure Stock Pension Fund ULIF04717/04/08PURESTKPEN116 9.73% -3.18% -4.82% -7.43% 22.80% 21.55% 13.30% 16.51% 17-Au												21-Jul-06
Cnx Nse NiftyIndex 10.75% -2.62% -2.65% -8.86% 7.44% 10.84% 5.81%	Ethical Fund		ULIF04717/04/08PURESTKPEN116								16.51%	17-Apr-08

Equity Funds Large Cap

96.2% 3.8%

100%

Debt

Funds

0.1% 0.1% 31.5% 68.4%

100%

Equity Mid Cap

99.0% 1.0%

100%

Equity-Large Cap Funds

Ji<u>yo Befika</u>ı

Investment Objectives

To provide capital appreciation through investment in select equity stocks those have the potential for capital appreciation.

Risk Profile

Very High

Current Asset Allocation

- Equity: 60% 100%
- Bank deposits and money market instruments -0-40%

Industry Profile





96.22%

Holdinas	
indunings	

Company Name	% Value	% Total Value
Money Market Insruments	3.78%	3.78%
SHARES		96.22%
H D F C Bank Ltd.	9.67%	
Infosys Ltd.	7.76%	
Reliance Industries Ltd.	5.78%	
I T C Ltd.	5.51%	
I C I C I Bank Ltd.	5.41%	
Axis Bank Ltd.	4.27%	
Yes Bank Ltd.	4.27%	
Tata Motors Ltd.	4.25%	
Hero Motocorp Limited	2.71%	
Wipro Ltd.	2.62%	
H C L Technologies Ltd.	2.56%	
Pfizer Ltd.	2.26%	
Hindalco Industries Ltd.	2.26%	
Indian Oil Corpn. Ltd.	1.97%	
Mphasis Ltd.	1.92%	
Larsen & Toubro Ltd.	1.87%	
Nestle India Ltd.	1.84%	
Tech Mahindra Ltd.	1.63%	
Housing Development Finance Corpn. Ltd.	1.50%	
M R F Ltd.	1.46%	
Akzo Nobel India Ltd.	1.43%	
Godrej Consumer Products Ltd.	1.37%	
Gujarat State Petronet Ltd.	1.22%	
Tata Consultancy Services Ltd.	1.18%	
Bayer Cropscience Ltd.	1.14%	
Mahindra & Mahindra Ltd.	1.13%	
National Aluminium Co. Ltd.	1.13%	
Voltas Ltd.	1.10%	
Other Shares	14.99%	
Grand Total	100%	100%

Returns									
Current Nav			Absolute	Returns		CAGR			
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception	
Equity Gain Fund	57.9081	11.89%	-1.26%	-1.22%	-9.40%	13.76%	17.02%	16.20%	
Equity Plus Fund	63.802	12.35%	0.02%	0.60%	-7.11%	13.32%	16.20%	17.17%	
Equity Plus Pension	67.7283	12.22%	-0.85%	-0.45%	-8.31%	14.39%	16.09%	18.32%	
Premier Equity Gain	35.9554	11.74%	-1.46%	-1.13%	-9.06%	13.60%	15.10%	13.24%	
Equity Growth Fund	28.3301	12.17%	-0.64%	-0.32%	-7.94%	12.91%	16.03%	11.34%	
Equity Growth Fund II	21.9831	12.05%	-0.38%	0.51%	-6.88%	14.08%	17.17%	13.43%	
Premier Equity Growth Fund	27.2818	11.96%	-1.32%	-1.11%	-9.35%	12.87%	14.47%	10.91%	
Equity Growth Pension Fund	31.8684	12.10%	-1.00%	-0.65%	-8.39%	12.84%	16.21%	12.70%	
Cnx Nse Nifty Index		10.8%	-2.6%	-2.6%	-8.9%	7.4%	10.8%		

Equity-Mid Cap Funds

Jiyo <u>Befika</u>i

Investment Objectives

To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

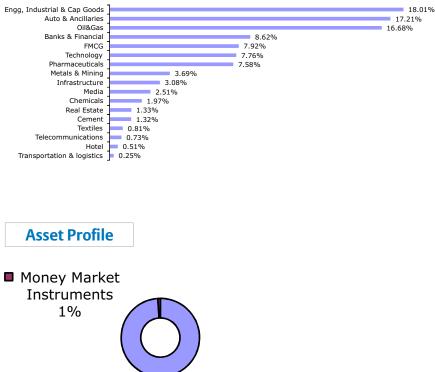
Risk Profile

Very High

Current Asset Allocation

Equity: 60%-100% of which not less than 50% will be in mid cap stocks
 Bank deposits and money market instruments – 0-40%

Industry Profile



Equity Shares 99%

Returns								
	Current Nav		Absolute	Returns			C/	AGR
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Equity Midcap Fund	44.8706	11.44%	-6.69%	-0.29%	-5.89%	17.56%	17.83%	14.53%
Equity Midcap Plus	61.9678	11.36%	-6.32%	0.49%	-4.38%	19.94%	20.61%	17.92%
Equity Midcap Pension	78.6989	12.02%	-6.42%	0.54%	-4.58%	26.86%	25.78%	20.49%
Accelerator Mid Cap Fund	36.8955	11.94%	-5.87%	1.27%	-3.93%	23.38%	23.40%	14.42%
Accelerator Mid Cap Fund li	20.8943	10.99%	-6.08%	1.24%	-3.49%	23.76%	23.58%	12.51%
Accelerator Midcap Pension Fun	d 40.0737	12.01%	-6.42%	0.23%	-4.40%	24.25%	24.49%	15.40%
Nifty Mid Cap 50 Index		17.6%	-6.3%	0.0%	-5.1%	13.9%	18.3%	

Past performance is not indicative of future performance.

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Company Name	% Value	% Total Value
Money Market Insruments	1.04%	1.04%
SHARES		98.96%
Indraprastha Gas Ltd.	4.90%	
Mphasis Ltd.	4.72%	
M R F Ltd.	4.59%	
Yes Bank Ltd.	4.42%	
T V S Motor Co. Ltd.	3.53%	
Gujarat State Petronet Ltd.	3.36%	
Gayatri Projects Ltd.	3.05%	
K S B Pumps Ltd.	2.92%	
Voltas Ltd.	2.68%	
Aventis Pharma Ltd.	2.64%	
Indian Oil Corpn. Ltd.	2.64%	
Fiem Industries Limited	2.54%	
I C I C I Bank Ltd.	2.25%	
Sundram Fasteners Ltd.	2.23%	
Hindustan Petroleum Corpn. Ltd.	2.21%	
Arvind Ltd.	2.15%	
Motherson Sumi Systems Ltd.	2.14%	
Torrent Pharmaceuticals Ltd.	2.12%	
National Aluminium Co. Ltd.	1.92%	
Ingersoll-Rand (India) Ltd.	1.81%	
Dabur India Ltd.	1.79%	
Hitachi Home & Life Solutions (India) Ltd.	1.76%	
H T Media Ltd.	1.73%	
Procter & Gamble Hygiene & Health Care Ltd.	1.72%	
Tata Motors Ltd.	1.71%	
Divis Laboratories Ltd.	1.58%	
Talwalkars Better Value Fitness Limited	1.53%	
A B B Ltd.	1.50%	
Other Shares	26.82%	
Grand Total	100%	100%



Investment Objectives

To provide capital appreciation through investment in equities forming part of National Stock Exchange NIFTY

Risk Profile

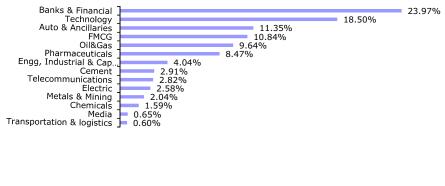
High

Current Asset Allocation

- Equity: 60%-100%

- Bank deposits and money market instruments - 0-40%

Industry Profile







1.65%

Holdings

Company Name	% Value	% Total Value
Equity ETF	1.65%	1.65%
Money Market Instruments	0.84%	0.84%
SHARES		97.5%
Infosys Ltd.	9.36%	
I T C Ltd.	7.71%	
H D F C Bank Ltd.	7.39%	
Reliance Industries Ltd.	6.33%	
Housing Development Finance Corpn. Ltd.	5.60%	
Tata Consultancy Services Ltd.	4.55%	
I C I C I Bank Ltd.	4.43%	
Tata Motors Ltd.	3.54%	
Larsen & Toubro Ltd.	3.54%	
Sun Pharmaceutical Inds. Ltd.	2.95%	
Hindustan Unilever Ltd.	2.86%	
Wipro Ltd.	2.31%	
Mahindra & Mahindra Ltd.	2.26%	
Bharti Airtel Ltd.	1.89%	
Dr. Reddys Laboratories Ltd.	1.85%	
Maruti Suzuki India Ltd.	1.82%	
Hero Motocorp Limited	1.62%	
Cipla Ltd.	1.57%	
Asian Paints Ltd.	1.55%	
Other Shares	24.37%	
Grand Total	100%	100%

Returns										
	Current Nav	Absolute Returns					CA	CAGR		
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception		
Equity Fund	33.7145	10.43%	-2.56%	-2.73%	-9.70%	5.76%	9.72%	10.46%		
Equity Index Fund	47.5449	10.55%	-2.15%	-2.09%	-8.46%	7.24%	11.18%	14.26%		
Equity Index Pension	42.2649	10.69%	-2.10%	-1.94%	-8.25%	7.47%	11.44%	13.51%		
Premier Equity Fund	24.9353	10.39%	-2.52%	-2.72%	-9.71%	5.76%	9.83%	9.28%		
Equity Index Fund II	24.5038	10.51%	-2.66%	-2.78%	-9.32%	6.65%	10.52%	9.69%		
Premier Equity Index Fund	21.4189	10.37%	-2.69%	-3.06%	-10.30%	5.11%	8.91%	8.17%		
Growth Plus Fund III	21.2259	10.51%	-2.56%	-3.16%	-10.29%	19.26%	20.94%	14.91%		
Equity Index Pension Fund II	24.5897	10.55%	-2.22%	-2.16%	-8.65%	6.99%	10.85%	9.73%		
Cnx Nse Nifty Index		10.8%	-2.6%	-2.6%	-8.9%	7.4%	10.8%			

Determent

Pure Equity Funds

Investment Objectives

To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.

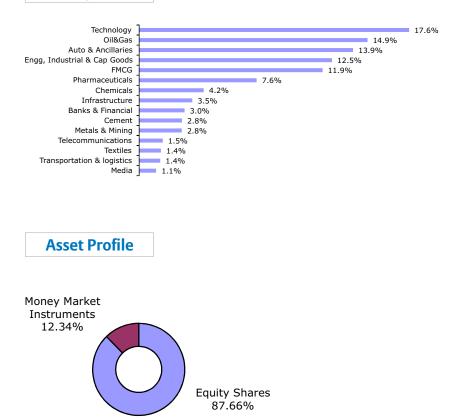
Risk Profile

Very High

Current Asset Allocation

- Equity: 60%-100%
- Government treasury bills (Non-interest bearing): 0-40%

Industry Profile



Holdings

Company Name	% Value	% Total Value
SHARES		87.66%
Infosys Ltd.	6.83%	
Reliance Industries Ltd.	5.24%	
Nestle India Ltd.	4.01%	
Tata Motors Ltd.	3.91%	
K S B Pumps Ltd.	3.79%	
Wipro Ltd.	3.49%	
Hitachi Home & Life Solutions (India) Ltd.	3.48%	
Hindustan Unilever Ltd.	3.43%	
Pfizer Ltd.	3.14%	
Bayer Cropscience Ltd.	3.12%	
Ashoka Buildcon Ltd.	3.03%	
Indraprastha Gas Ltd.	3.02%	
Larsen & Toubro Ltd.	2.45%	
Oil & Natural Gas Corpn. Ltd.	2.39%	
Maruti Suzuki India Ltd.	2.06%	
H C L Technologies Ltd.	2.04%	
Kansai Nerolac Paints Ltd.	1.96%	
Credit Analysis & Research Ltd.	1.95%	
Hindalco Industries Ltd.	1.67%	
Colgate-Palmolive (India) Ltd.	1.63%	
A C C Ltd.	1.59%	
Natco Pharma Ltd.	1.57%	
Tech Mahindra Ltd.	1.55%	
M R F Ltd.	1.51%	
Tata Consultancy Services Ltd.	1.48%	
Hero Motocorp Limited	1.46%	
Godrej Consumer Products Ltd.	1.38%	
Idea Cellular Ltd.	1.34%	
Other Shares	13.14%	
Money Market Instruments	12.34%	12.34%
Grand Total	100%	100%

Returns –								
Keturiis	Current Nav		Absolute	Absolute Returns			CA	GR
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Pure Eq Fund	44.4411	9.24%	-4.23%	-0.37%	-6.81%	21.40%	21.75%	15.59%
Pure Stock Fund	42.6698	9.29%	-3.69%	-0.08%	-6.05%	21.83%	22.46%	16.13%
Pure Stock Pension Fund	33.7497	9.73%	-3.18%	-4.82%	-7.43%	22.80%	21.55%	16.51%
Cnx Nse Nifty Index		10.8%	-2.6%	-2.6%	-8.9%	7.4%	10.8%	

Blue Chip Equity Funds

Investment Objectives

To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY

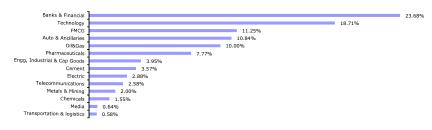
Risk Profile

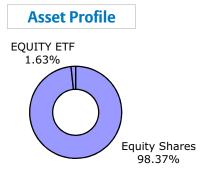
High

Current Asset Allocation

- Equity: Not less than 60%
- Bank deposits and money market instruments: Not more than 40%

Industry Profile





Returns	Current Nav		Absolute	Returns			CA	GR
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Blue Chip Equity Fund	13.6778	0.12%	-0.06%	-4.44%	-3.81%	11.15%	10.70%	6.25%
Cnx Nse Nifty Index		0.1%	0.0%	-5.0%	-4.1%	12.3%	10.4%	

Company Name	% Value	% Total Value
Equtiy ETF	1.63%	1.6%
SHARES		98.4%
Infosys Ltd.	9.54%	
I T C Ltd.	7.59%	
H D F C Bank Ltd.	7.27%	
Reliance Industries Ltd.	6.23%	
Housing Development Finance Corpn. Ltd.	5.52%	
Tata Consultancy Services Ltd.	4.81%	
I C I C I Bank Ltd.	4.37%	
Tata Motors Ltd.	3.49%	
Larsen & Toubro Ltd.	3.48%	
Hindustan Unilever Ltd.	3.47%	
Sun Pharmaceutical Inds. Ltd.	2.91%	
Mahindra & Mahindra Ltd.	2.39%	
Wipro Ltd.	2.28%	
Bharti Airtel Ltd.	2.05%	
other Equity Shares	32.97%	
Grand Total	100%	100.0%

Asset Allocation Funds

Jiyo Befika

Investment Objectives

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

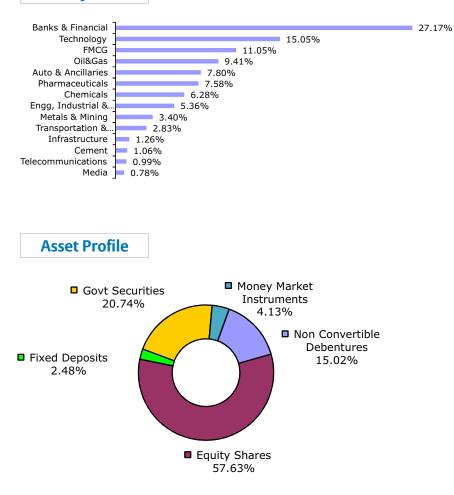
Risk Profile

High

Current Asset Allocation

- Equity: 40% 90%
- Debt, Bank deposits & Fixed Income Securities: 0% 60%
- Money market instruments: 0% 50%

Industry Profile



Holdings

Company Name	% Value	% Total Value
GOVERNMENT SECURITIES	20.74%	20 74%
Fixed Deposits	2.48%	
Money Market Instrument	4.13%	
Non Convertible Debentures	4120 /0	15.02%
L I C Housing Finance Ltd.	3.29%	
Bajaj Finance Ltd.	3.15%	
Housing Development Finance Corpn. Ltd.	2.23%	
Power Finance Corpn. Ltd.	1.06%	
Ministry Of Railways	0.90%	
Hdb Financial Services Limited	0.78%	
Shriram Transport Finance Co. Ltd.	0.72%	
I O T Utkal Energy Services Ltd.	0.54%	
N T P C Ltd.	0.32%	
Tata Sons Ltd.	0.29%	
I C I C I Bank Ltd.	0.28%	
Other Corporate Bonds	1.47%	
SHARES	1.47 70	57.63%
H D F C Bank Ltd.	5.78%	37.03 /0
Infosys Ltd.	4.76%	
Reliance Industries Ltd.	3.86%	
I T C Ltd.	3.70%	
I C I C I Bank Ltd.	3.29%	
Yes Bank Ltd.	2.28%	
Bayer Cropscience Ltd.	1.96%	
Axis Bank Ltd.	1.86%	
Tata Motors Ltd.	1.79%	
B A S F India Ltd.	1.66%	
Pfizer Ltd.	1.62%	
Nestle India Ltd.	1.48%	
Mphasis Ltd.	1.38%	
Aventis Pharma Ltd.	1.32%	
Hindustan Unilever Ltd.	1.19%	
Indusind Bank Ltd.	1.14%	
Hindalco Industries Ltd.	1.07%	
Tata Consultancy Services Ltd.	1.01%	
Voltas Ltd.	1.01%	
Gujarat Pipavav Port Ltd.	0.95%	
National Aluminium Co. Ltd.	0.89%	
Housing Development Finance Corpn. Ltd.	0.88%	
Larsen & Toubro Ltd.	0.87%	
Kalpataru Power Transmission Ltd.	0.83%	
Mahindra & Mahindra Ltd.	0.82%	
Oil & Natural Gas Corpn. Ltd.	0.78%	
Other Shares	9.46%	
Grand Total	100%	100%

Returns									
Returns		Current Nav	Current Nav Absolute Returns			CAGR			
		Guirentar							
FUND NAMES			1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Asset Allocation Fund		21.6442	7.54%	-0.90%	-0.49%	-3.12%	13.15%	14.56%	9.50%
Asset Allocation Pensio	on Fund	20.8059	7.67%	-0.89%	-0.30%	-3.24%	14.45%	15.14%	9.37%
Asset Allocation Fund I	I	12.2818	5.99%	-0.99%	-0.60%	-3.78%	10.82%	0.00%	10.81%
Crisil Balanced Fund In	dex		7.6%	-0.8%	-0.3%	-2.9%	9.1%	10.5%	

Investment Objectives

To provide a participation in the upside of the equity market while ensuring highest unit price recorded during the policy term at maturity. The Investment strategy will include dynamic asset allocation between equities, debt and cash. It will also ensure that the gains of the fund are locked-in during the term to achieve the payment of highest unit price recorded during the policy term at maturity.

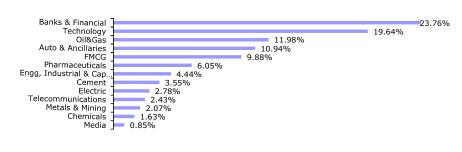
Risk Profile

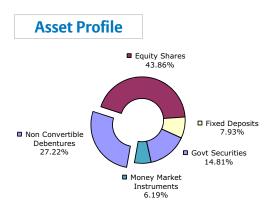
High

Current Asset Allocation

- Equity & Equity Derivatives*:0% 100%
- Debt and Debt Derivatives: 0%-100%
- Money market instruments, liquid Mutual Funds: 0% 100% -* as and when allowed by IRDAI

Industry Profile





Returns	Current Nav	Absolute Returns					CA	GR
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Max Gain Fund I	15.5178	-2.98%	-4.32%	-3.49%	-9.16%	9.28%	9.92%	7.33%
Max Gain Fund II	13.926	-3.70%	-5.33%	-4.65%	-11.12%	7.75%	8.76%	6.25%

Company Name	% Value	% Total Value
SHARES		43.9%
Infosys Ltd.	4.34%	
H D F C Bank Ltd.	3.49%	
Reliance Industries Ltd.	3.35%	
I T C Ltd.	3.24%	
Housing Development Finance Corpn. Ltd.	2.81%	
Tata Consultancy Services Ltd.	2.23%	
Tata Motors Ltd.	2.14%	
Larsen & Toubro Ltd.	1.77%	
Axis Bank Ltd.	1.20%	
Oil & Natural Gas Corpn. Ltd.	1.20%	
Sun Pharmaceutical Inds. Ltd.	1.13%	
Hindustan Unilever Ltd.	1.09%	
Mahindra & Mahindra Ltd.	1.05%	
I C I C I Bank Ltd.	0.97%	
Maruti Suzuki India Ltd.	0.87%	
Bharti Airtel Ltd.	0.85%	
H C L Technologies Ltd.	0.80%	
Hero Motocorp Limited	0.74%	
Asian Paints Ltd.	0.71%	
Other Shares	9.87%	_
Non Convertible Debentures.	27.22%	27.22%
Money Market Instruments	6.19%	6.19%
Govt Securities	14.81%	14.81%
Fixed Deposits	7.93%	7.93 %
Grand Total	100%	100%

Debt Funds

Investment Objectives

 $\label{eq:constraint} To provide accumulation of income through investment in high quality fixed income Securities.$

Risk Profile

Moderate

Current Asset Allocation

- Debt Instruments, FDs & Money Market Instruments: 100%

Average Maturity & Portfolio Ytm		
FUND CLASSIFICATION	Portfolio YTM	Avg Duration (in years)
DEBT FUNDS	7.80%	6.46

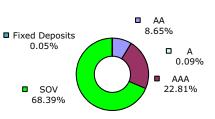
Holdings

Company Name	% Value	% Total Value
Govt Securities	68.39%	68.39 %
Money Market Instruments	0.09%	0.09%
Non Convertible Debentures		31.46%
L I C Housing Finance Ltd.	3.43%	
Ministry Of Railways	3.14%	
Housing Development Finance Corpn. Ltd.	3.04%	
Bajaj Finance Ltd.	2.72%	
Power Finance Corpn. Ltd.	2.41%	
Shriram Transport Finance Co. Ltd.	2.00%	
Axis Bank Ltd.	1.56%	
Nabha Power Ltd.	1.36%	
Petronet L N G Ltd.	1.30%	
Leasing & Financial Services Ltd.	1.22%	
M R F Ltd.	1.19%	
Rural Electrification Corpn. Ltd.	0.98%	
Other Corporate Bonds	7.11%	
FIXED DEPOSITS		0.05%
Grand Total		100.00%

Asset Profile

Rating Profile





Maturity Profile



Returns								
	Current Nav		Absolute Returns			CAGR		
FUND NAMES		1 Month	3 month	6 month	1 Year	2 year	3 year	Returns since Inception
Debt Fund	20.8948	2.71%	2.56%	2.05%	5.12%	9.22%	7.22%	6.22%
Debt Plus Fund	25.0319	1.90%	2.06%	2.17%	6.15%	10.57%	8.83%	8.16%
DEBT PLUS PENSION	26.2853	2.61%	3.06%	3.10%	6.78%	10.93%	9.19%	8.87%
Premier Debt Fund	21.2206	2.35%	2.52%	2.47%	5.32%	9.10%	7.50%	7.58%
Life Long Gain	18.1086	2.16%	2.52%	2.76%	5.58%	9.23%	6.33%	5.21%
Bond Fund	23.3728	2.60%	2.95%	3.11%	7.09%	11.20%	9.09%	9.12%
Premier Bond Fund	19.3344	2.28%	2.31%	2.14%	4.75%	8.52%	6.78%	7.03%
Bond Pension Fund	23.8933	1.91%	2.14%	2.39%	6.05%	10.80%	8.95%	9.40%
Crisil Composite Bond Index		1.8%	2.5%	3.7%	8.2%	11.4%	9.0%	

Cash Funds

Investment Objectives

To have a fund that protects invested capital through investments in liquid money market and short-term instruments.

Risk Profile

CASH FUNDS

Low

Current Asset Allocation

- Money market instruments and short term debt: 100%

Average Maturity & Portfolio Ytm FUND CLASSIFICATION Portfolio YTM Avg Duration (in years)

8.20%

0.49

Holdings

Company Name	% Value	% Total Value
FIXED DEPOSITS		23.11%
Bandhan Bank Ltd	7.4%	
I D B I Bank Ltd.	5.5%	
Saraswat Co-Operative Bank Ltd.	3.0%	
Cosmos Co-Operative Bank Limited	2.7%	
Punjab National Bank	1.2%	
Indian Overseas Bank	1.0%	
State Bank Of Bikaner & Jaipur	0.9%	
State Bank Of Hyderabad	0.8%	
Other Fixed Deposits	0.6%	
Money Market Insruments		76.89 %
Axis Bank Ltd.	8.3%	
I C I C I Bank Ltd.	7.7%	
Sundaram B N P Paribas Home Finance Ltd.	7.7%	
Indusind Bank Ltd.	7.0%	
Sundaram Finance Ltd.	6.7%	
Punjab & Sind Bank	6.6%	
Housing Development Finance Corpn. Ltd.	6.6%	
Fullerton India Credit Co. Ltd	6.2%	
Other Money Market Instruments	20.1%	
Grand Total	100%	100%



FUND NAMES		1 Month	3 month	6 month	1 Year	2 year	3 year	Returns since Inception
Cash Fund	20.9346	0.47%	1.43%	3.05%	6.33%	6.50%	6.63%	6.23%
Cash Plus Fund	25.2023	0.64%	1.92%	3.99%	8.34%	8.52%	8.61%	8.22%
CASH PLUS PENSION	25.3582	0.67%	1.96%	4.02%	8.14%	8.31%	8.55%	8.53%
Liquid Fund	22.2504	0.60%	1.81%	3.80%	8.00%	8.26%	8.37%	8.57%
Liquid Pension Fund	22.3066	0.64%	1.91%	3.91%	7.86%	8.07%	8.24%	8.63%
Crisil Composite Liquid Index		0.8%	2.0%	3.8%	8.1%	8.5%	8.8%	

Fund Manager Comments

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

Guaranteed Bond Funds

Investment Objectives

The investment objective of this fund is to provide capital appreciation by investing in a suitable mix of debt and debt related securities.

Risk Profile

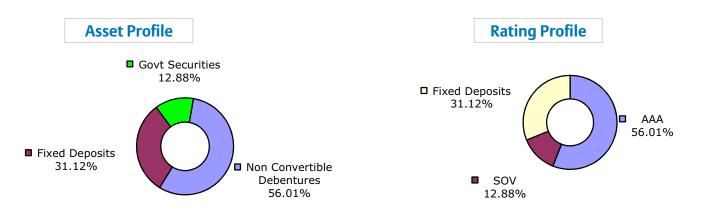
Medium

Current Asset Allocation

- Debt and Debt related securities: 0% 100%
- Mutual Funds and Money market instruments: 0% to 40%

Holdings

Company Name	% Value	% Total Value
Non Convertible Debentures		56.01%
Rural Electrification Corpn. Ltd.	9.9%	
Housing Development Finance Corpn. Ltd.	8.4%	
Indian Railway Finance Corpn. Ltd.	8.4%	
Power Finance Corpn. Ltd.	8.1%	
Power Grid Corpn. Of India Ltd.	7.1%	
Idfc Bank Limited	4.0%	
Other Corporate Bonds	10.1%	
FIXED DEPOSITS		31.12%
State Bank Of Travancore	10.1%	
I D B I Bank Ltd.	9.5%	
State Bank Of Bikaner & Jaipur	6.7%	
Other FD	4.7%	
GOVT SECURITIES(GSE)	12.9%	12.88%
Money Market Instruments	0.0%	0.04%
Grand Total	100%	100%



Returns								
Returns	Current Nav	Absolute Returns			CAGR			
FUND NAMES Absolute		1 month	3 month	6 month	1 year	2 year	3 year Re	turns since Inception
Guaranteed Bond Fund	14.4651	1.53%	2.21%	3.54%	7.79%	10.16%	8.52%	8.91%
Crisil Composite Bond I	ndex	1.8%	2.5%	3.7%	8.2%	11.4%	9.0%	

* Returns are Absolute

Growth Plus Funds

Jiyo Befika

Investment Objectives

To protect the capital as well as achieve capital appreciation over the term of 10 years. The above objective does not intend to offer any explicit investment guarantee to the policyholder. The fund strategy would be to invest in highly-rated secured debentures, corporate bonds, exchange traded funds, equities and money market instruments

Risk Profile

High

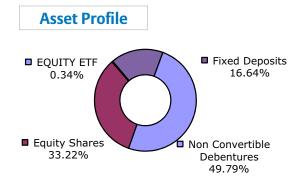
Current Asset Allocation

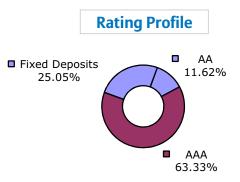
- Debentures, Corporate Bonds, Exchange Traded Funds and Equities: 80% 100%
- Mutual Funds and Money Market Instruments: 0% 20%

Holdings

~

Company Name	% Value	% Total
	value	Value
Non Convertible Debentures		49.79%
Power Finance Corpn. Ltd.	7.30%	
Tata Sons Ltd.	6.90%	
Rural Electrification Corpn. Ltd.	6.80%	
Housing Development Finance Corpn. Ltd.	6.50%	
Indian Railway Finance Corpn. Ltd.	6.44%	
Other NCD	15.85%	
Fixed Deposits - Security	16.64%	16.64%
Equtiy ETF	0.34%	0.34%
EQUITY SHARES		33.22%
Infosys Ltd.	3.24%	
I T C Ltd.	2.58%	
H D F C Bank Ltd.	2.47%	
Reliance Industries Ltd.	2.12%	
Housing Development Finance Corpn. Ltd.	1.87%	
Tata Consultancy Services Ltd.	1.63%	
I C I C I Bank Ltd.	1.48%	
Tata Motors Ltd.	1.19%	
Hindustan Unilever Ltd.	1.18%	
Larsen & Toubro Ltd.	1.18%	
Sun Pharmaceutical Inds. Ltd.	0.99%	
Mahindra & Mahindra Ltd.	0.80%	
Wipro Ltd.	0.77%	
Bharti Airtel Ltd.	0.70%	
Maruti Suzuki India Ltd.	0.64%	
Dr. Reddys Laboratories Ltd.	0.60%	
Oil & Natural Gas Corpn. Ltd.	0.58%	
Hero Motocorp Limited	0.54%	
Cipla Ltd.	0.52%	
Asian Paints Ltd.	0.52%	
Other Equity Shares	7.62%	
Grand Total	100%	100%





Returns	Current Nav	av Absolute Returns			CAGR			
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Growth Plus Fund I	15.5912	1.36%	2.03%	3.64%	7.45%	9.16%	7.91%	7.40%
Growth Plus Fund II	13.3236	10.54%	-2.26%	-2.33%	-8.66%	7.50%	12.01%	4.98%

Jiyo Befikar

Investment Objectives

To provide capital appreciation, subject to minimum guaranteed unit price at Maturity. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures. The Unit Price at maturity (in 10 years time) is guaranteed to be a minimum of 170% of unit price as on the date of allocation of units under a policy

Risk Profile

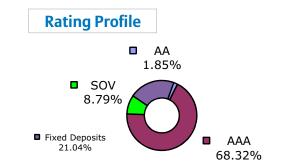
High

Current Asset Allocation

- Debt securities: 50%-100%
- Debentures: 0%-50%
- Mutual Funds, Equities and Money market instruments: 0% 50%

Holdings

Company Name	% Value	% Total Value
Equity Shares		11.18%
H C L Technologies Ltd.	1.38%	
Infosys Ltd.	0.99%	
M R F Ltd.	0.83%	
Bharat Electronics Ltd.	0.82%	
Indraprastha Gas Ltd.	0.74%	
H D F C Bank Ltd.	0.71%	
Cummins India Ltd.	0.57%	
Wipro Ltd.	0.57%	
Oil & Natural Gas Corpn. Ltd.	0.46%	
Housing Development Finance Corpn. Ltd.	0.44%	
Mahindra & Mahindra Ltd.	0.41%	
Larsen & Toubro Ltd.	0.41%	
Hindustan Petroleum Corpn. Ltd.	0.40%	
Other Equity Shares	2.44%	
Non Convertible Debentures		62.32%
Indian Railway Finance Corpn. Ltd.	9.60%	
Power Finance Corpn. Ltd.	9.12%	
Ministry Of Railways	7.66%	
Housing Development Finance Corpn. Ltd.	7.09%	
Tata Sons Ltd.	6.50%	
Rural Electrification Corpn. Ltd.	6.43%	
L I C Housing Finance Ltd.	6.15%	
Idfc Bank Limited	3.88%	
Others	5.90%	
GOVT SECURITIES	7.81%	7.81%
Fixed Deposits	18.69%	18.69%
Grand Total	100%	100%



Returns								
Returns	Current Nav	Absolute Returns			CAGR			
FUND NAMES		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Shield Plus Fund I	16.2565	2.52%	1.87%	3.50%	6.84%	10.72%	9.51%	8.13%
Shield Plus Fund II	16.3209	2.81%	1.98%	3.60%	6.55%	10.77%	10.04%	8.65%
Shield Plus Fund III	15.8732	2.74%	1.94%	3.28%	6.72%	10.68%	9.82%	8.53%
Shield Plus Fund IV	15.0661	2.40%	1.94%	3.66%	6.02%	9.61%	8.81%	8.62%

Asset Profile

Fixed Deposits

Equity Shares 11.18%

Non Convertible Debentures

62.32%

18.69%

Govt Securities 7.81%

Assured Return Funds

Investment Objectives

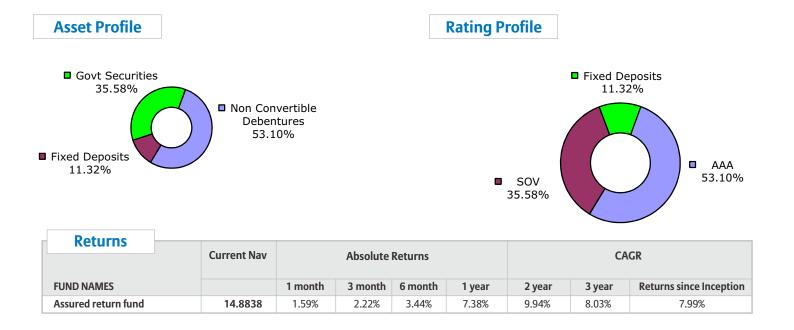
To provide capital appreciation by investing in a suitable mix of debt and equities.

Risk Profile

Current Asset Allocation

- Equity:0% 50%
- Debt:0%-100%
- Mutual Funds and Money market instruments: 0% 40%

Company Name	% Value	% Total Value
Non Convertible Debentures.		53.10%
Rural Electrification Corpn. Ltd.	9.19%	
Housing Development Finance Corpn. Ltd.	8.09%	
Ministry Of Railways	7.69%	
Power Finance Corpn. Ltd.	6.18%	
Export-Import Bank Of India	5.25%	
Tata Sons Ltd.	5.18%	
Other NCD	11.52%	
Fixed Deposits	11.32%	11.32%
GOVT SECURITIES(GSE)	35.58%	35.58%
Grand Total	100%	100%







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