

# INVESTMENT'Z INSIGHT

Monthly Investment Update April 2016

Fund Performance

Equity - Large Cap Funds

Equity - Mid Cap Funds

Index Linked Funds

Blue Chip Equity Funds

Pure Equity Funds

Asset Allocation Funds

Max Gain Funds

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Cash Funds

Guaranteed Bond Funds

Growth Plus Funds

Shield Plus Funds

Assured Return Funds

 BAJAJ | Allianz

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## INVESTMENT'Z INSIGHT

### CIO Comments



Sampath Reddy, CFA  
CIO, Bajaj Allianz Life Insurance

#### Macro-economic developments

- Liquidity in the system has eased from deficit of ₹ 302,226 crore in end of March to deficit of ₹ 79,434 crore in end of April, on account of government spending and RBI infusing liquidity in the system by conducting OMO purchases.

• According to the IMD forecast, there will be above average rainfall this monsoon at 106% of the long period average (LPA). However the water levels in 91 major reservoirs are currently at just 23% of LPA of their storage capacity as against 114% of LPA last year.

- March CPI inflation eased to 4.83% YoY as against 5.26% in February; primarily on account of easing food and fuel inflation.
- IIP grew by 2.0% in February, after declining for three consecutive months, led by a growth in electricity and mining & quarrying sectors.
- US Fed maintained status quo in April policy and kept Fed funds target rate unchanged at 0.25-0.50% - with further rate action to remain data dependent.
- Bank of Japan maintained status quo in April policy – with no change in QE programme and no further rate cut on bank deposits from the current rate of -0.1%, which resulted in Yen appreciating by ~5.4% against US Dollar.
- With negative yields on sovereign debt in some parts of Europe and Japan and with US Fed expected to slow the pace of rate hikes, gold gained 4.9% during the month.
- Brent crude rose by 21.5% during April to close at USD48.13/barrel; versus USD39.60/barrel in March.
- INR marginally weakened in April to close at INR66.33/USD; versus INR66.25/USD in March, down 0.1% during the month.

#### Equity market developments and Outlook

- After posting bumper gains (+10.8%) during Mar'16, Nifty rose by 1.4% in Apr'16. The broader market outperformed the benchmark index; the CNX 500 rose by 2.1% in the month. The CNX mid and small-cap indices rose by 3.5% and 6.5%, respectively, in Apr'16.

- FII pumped in US\$ 1.3 bn into Indian equities in Apr'16 after putting in US\$ 3.4bn in the previous month. DII, on the other hand, continued to remain net sellers of Indian equities for the 2nd consecutive month. Their equity sales exceeded purchases by US\$ 0.4bn in the month.
- Banking stocks, which had led the market rally in Mar'16, continued to outperform in April. The S&P BSE Bankex rose by 3.9% in April.
- Among the top performers, the S&P BSE realty, metals and auto indices outperformed the broader market, rising by 10.5%, 5.6% and 2.6%, respectively. The S&P BSE energy and IT index declined by 1.4% and 0.5%, respectively, in Apr'16.
- Global equity market performance was mixed in April – US and European markets posted gains while most Asian markets including Japan declined in the month.

#### Fixed Income market developments and Outlook

- 10 year G-Sec yields closed lower at 7.44% in April v/s 7.46% in March on account of OMO purchases done by RBI to infuse liquidity in the system and expectations of rate cut by RBI going forward.
- RBI conducted OMO purchase of Rs 30,000 crore in April to ease liquidity, in line with RBI's view to move from a liquidity deficit position to a position closer to neutrality, as outlined in its first Bi-monthly Monetary Policy statement of FY17.
- 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.
- Key factors to watch out for will be any sustained uptick in commodity prices (especially crude) and impact of the 7th Pay commission on inflation and fiscal targets.
- 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.

ASSET PROFILE

Asset Class	Asset Allocation Fund	Cash Funds	Debt Funds	Equity Funds Large Cap	Equity Mid Cap	Index Funds	Ethical Funds
Equity Shares	58.1%	0.0%	0.0%	89.9%	91.0%	96.5%	88.1%
Money Market Instruments	5.7%	77.2%	0.1%	9.1%	6.7%	1.8%	11.9%
Fixed Deposits	2.6%	22.8%	0.0%	1.0%	2.3%	0.0%	0.0%
Non Convertible Debentures	13.3%	0.0%	32.0%	0.0%	0.0%	0.0%	0.0%
Govt Securities	20.2%	0.0%	67.9%	0.0%	0.0%	0.0%	0.0%
Others	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

FUND PERFORMANCE

Type	FUND NAMES	SFIN Code	Absolute Return				CAGR Return				Inception Date
			1 Month	3 month	6 month	1 Year	2 Year	3 year	5 Year	Returns since Inception CAGR	
Asset Allocation	Asset Allocation Fund	ULIF04528/09/07ASSETALLOCI16	1.80%	4.31%	0.01%	0.49%	14.82%	13.88%	10.49%	9.64%	1-Oct-07
Asset Allocation	Asset Allocation Fund II	ULIF07205/12/13ASSETALLOCI2116	2.02%	4.04%	0.24%	0.92%	11.68%	NA	NA	11.44%	31-Mar-14
Asset Allocation	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPENI16	1.80%	4.32%	0.08%	0.25%	15.76%	14.66%	11.17%	9.51%	27-Jan-08
	<b>Crisil Balanced Fund Index</b>		<b>1.30%</b>	<b>3.60%</b>	<b>-0.20%</b>	<b>0.66%</b>	<b>9.63%</b>	<b>9.66%</b>	<b>7.61%</b>		
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	0.44%	1.41%	2.98%	6.25%	6.45%	6.60%	6.92%	6.23%	15-Jan-04
Cash Fund	Cash Plus Fund	ULIF1023/07/04CASHPLUSFU116	0.63%	1.94%	3.96%	8.28%	8.49%	8.59%	8.83%	8.22%	23-Jul-04
Cash Fund	Cash Plus Pension	ULIF01618/11/04CASHPLUSPENI16	0.62%	1.96%	4.01%	8.10%	8.28%	8.52%	8.83%	8.52%	18-Nov-04
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUNDI16	0.60%	1.82%	3.76%	7.92%	8.22%	8.35%	8.57%	8.56%	10-Jul-06
Cash Fund	Liquid Pension Fund	ULIF04124/07/06LIQPENFUNDI16	0.62%	1.92%	3.91%	7.84%	8.04%	8.22%	8.51%	8.62%	24-Jul-06
	<b>Crisil Composite Liquid Index</b>		<b>0.53%</b>	<b>2.04%</b>	<b>3.83%</b>	<b>7.77%</b>	<b>8.45%</b>	<b>8.79%</b>	<b>8.63%</b>		
DEBT FUNDS	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	0.92%	3.54%	2.90%	6.27%	9.40%	6.69%	7.67%	6.26%	15-Jan-04
DEBT FUNDS	Debt Plus Fund	ULIF09923/07/04DEBTPLUSFU116	0.90%	2.92%	2.78%	7.12%	10.70%	8.34%	9.28%	8.19%	23-Jul-04
DEBT FUNDS	Debt Plus Pension	ULIF01518/11/04DEBTPLUSPENI16	1.25%	4.34%	4.19%	8.12%	11.23%	8.69%	9.75%	8.92%	18-Nov-04
DEBT FUNDS	Premier Debt Fund	ULIF02317/12/05PREDEBTFU116	0.84%	3.20%	3.26%	6.34%	9.24%	6.92%	7.87%	7.61%	17-Dec-05
DEBT FUNDS	Life Long Gain	ULIF01123/07/04LIFELONGGAINI16	0.72%	2.80%	3.37%	6.39%	9.30%	5.89%	6.60%	5.24%	23-Jul-04
DEBT FUNDS	Bond Fund	ULIF02610/07/06BONDFUNDLI116	0.98%	3.81%	3.88%	8.19%	11.29%	8.65%	9.33%	9.15%	10-Jul-06
DEBT FUNDS	Premier Bond Fund	ULIF02821/07/06PREMIRBONDI16	0.72%	2.75%	2.79%	5.68%	8.68%	6.15%	7.09%	7.05%	21-Jul-06
DEBT FUNDS	Bond Pension Fund	ULIF03524/07/06BONDPENFUNDI16	0.78%	2.69%	2.91%	7.00%	10.79%	8.44%	9.31%	9.41%	24-Jul-06
DEBT FUNDS	Guaranteed Bond Fund	ULIF06322/09/11GTBONDFUNDI16	0.93%	2.60%	3.76%	8.32%	10.09%	8.12%	0.00%	8.98%	5-Dec-11
	<b>Crisil Composite Bond Index</b>		<b>0.99%</b>	<b>2.99%</b>	<b>4.13%</b>	<b>9.04%</b>	<b>11.36%</b>	<b>8.55%</b>	<b>8.92%</b>		
LARGE CAP	Equity Gain Fund	ULIF00523/07/04EQGAINFUNDI16	1.27%	4.25%	-1.06%	-5.35%	14.38%	16.51%	10.57%	16.21%	23-Jul-04
LARGE CAP	Equity Plus Fund	ULIF00723/07/04EQPLUSFUNDI16	1.45%	5.18%	0.86%	-2.91%	14.94%	15.30%	11.30%	17.19%	23-Jul-04
LARGE CAP	Equity Plus Pension	ULIF01218/11/04EQPLUSPENI16	1.36%	4.82%	-0.33%	-4.23%	14.85%	15.10%	12.22%	18.32%	18-Nov-04
LARGE CAP	Premier Equity Gain	ULIF02217/12/05PREEQGAINI16	1.34%	4.23%	-1.03%	-4.97%	14.08%	14.14%	11.22%	13.28%	17-Dec-05
LARGE CAP	Equity Growth Fund	ULIF02924/07/06EQGROWFUNDI16	1.36%	5.08%	-0.03%	-3.81%	14.55%	15.00%	11.47%	11.40%	24-Jul-06
LARGE CAP	Equity Growth Fund II	ULIF05106/01/10EQTYGROWO2116	1.70%	5.48%	1.01%	-2.59%	15.83%	16.31%	12.75%	13.56%	1-Jan-10
LARGE CAP	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROWI16	1.25%	4.30%	-1.07%	-5.29%	13.33%	13.48%	10.54%	10.96%	24-Jul-06
LARGE CAP	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPENI16	1.40%	4.71%	-0.52%	-4.21%	14.44%	15.21%	12.26%	12.75%	24-Jul-06
LARGE CAP	Growth Plus Fund III	ULIF05926/10/10GROWPLUSO3116	1.48%	3.68%	-2.64%	-6.23%	20.46%	20.00%	15.06%	14.98%	1-Nov-10
	<b>Cnx Nse Nifty Index</b>		<b>1.44%</b>	<b>3.78%</b>	<b>-2.68%</b>	<b>-4.05%</b>	<b>8.27%</b>	<b>9.80%</b>	<b>6.43%</b>		
MID CAP	Equity Midcap Fund	ULIF01709/03/05EQMIDFUNDI16	2.54%	3.44%	-1.30%	-0.10%	19.38%	17.58%	8.84%	14.67%	9-Mar-05
MID CAP	Equity Midcap Plus	ULIF01809/03/05EQMIDPLUSI16	2.61%	3.71%	-0.59%	1.40%	21.61%	20.32%	10.87%	18.05%	9-Mar-05
MID CAP	Equity Midcap Pension	ULIF01909/03/05EQMIDCPENI16	2.76%	3.96%	-0.66%	1.37%	29.03%	25.60%	13.63%	20.62%	9-Mar-05
MID CAP	Accelerator Mid Cap Fund	ULIF03124/07/06ACCEMIDCAPI16	2.20%	3.84%	-0.59%	1.62%	24.17%	23.09%	12.07%	14.55%	24-Jul-06
MID CAP	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCEMIDCAO2116	2.30%	3.49%	-0.48%	1.83%	24.67%	23.26%	12.58%	12.75%	1-Jan-10
MID CAP	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCEMIDPENI16	2.78%	4.03%	-0.67%	1.80%	25.23%	24.28%	13.17%	15.59%	24-Jul-06
	<b>Nifty Mid Cap 50 Index</b>		<b>3.67%</b>	<b>7.27%</b>	<b>0.33%</b>	<b>1.57%</b>	<b>14.63%</b>	<b>16.67%</b>	<b>5.45%</b>		
INDEX	Equity Fund	ULIF00315/01/04EQITYFUNDI16	1.21%	3.49%	-3.13%	-4.45%	6.74%	8.72%	5.59%	10.50%	15-Jan-04
INDEX	Equity Index Fund	ULIF00623/07/04EQINDEXFUNDI16	1.33%	3.84%	-2.44%	-3.09%	8.24%	10.17%	6.99%	14.28%	23-Jul-04
INDEX	Equity Index Pension	ULIF01318/11/04EQINDEXPENI16	1.33%	3.91%	-2.34%	-3.01%	8.45%	10.40%	7.08%	13.54%	18-Nov-04
INDEX	Premier Equity Fund	ULIF02117/12/05PRMEQFUNDI16	1.21%	3.47%	-3.08%	-4.52%	6.74%	8.80%	5.73%	9.34%	17-Dec-05
INDEX	Equity Index Fund II	ULIF03024/07/06EQTYINDEXO2116	1.32%	3.54%	-3.12%	-4.11%	7.57%	9.47%	6.10%	9.75%	24-Jul-06
INDEX	Premier Equity Index Fund	ULIF03924/07/06PREEQINDEXI16	1.16%	3.32%	-3.44%	-5.06%	6.07%	7.93%	4.92%	8.23%	24-Jul-06
INDEX	Equity Index Pension Fund II	ULIF03724/07/06EQINDEXPENO2116	1.30%	3.79%	-2.57%	-3.36%	7.95%	9.84%	6.71%	9.79%	24-Jul-06
INDEX	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPPEQI16	1.30%	3.74%	-2.59%	-3.36%	7.74%	9.36%	7.59%	5.67%	1-Nov-10
	<b>Cnx Nse Nifty Index</b>		<b>1.44%</b>	<b>3.78%</b>	<b>-2.68%</b>	<b>-4.05%</b>	<b>8.27%</b>	<b>9.80%</b>	<b>6.43%</b>		
Ethical Fund	Pure Eq Fund	ULIF02017/12/05PUREEQFUNDI16	1.45%	1.89%	-1.15%	-1.47%	22.03%	21.13%	13.84%	15.63%	17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUNDI16	1.39%	2.35%	-0.69%	-1.04%	22.51%	21.87%	14.60%	16.15%	21-Jul-06
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPENI16	0.81%	2.77%	-3.62%	-4.62%	23.60%	20.91%	13.38%	16.45%	17-Apr-08
	<b>Cnx Nse Nifty Index</b>		<b>1.44%</b>	<b>3.78%</b>	<b>-2.68%</b>	<b>-4.05%</b>	<b>8.27%</b>	<b>9.80%</b>	<b>6.43%</b>		

## Investment Objectives

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

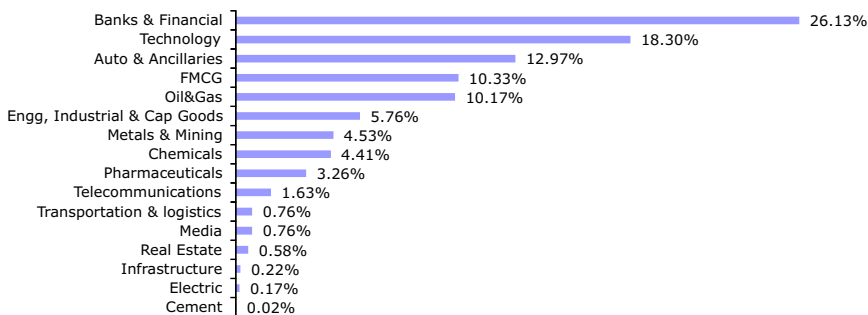
## Risk Profile

Very High

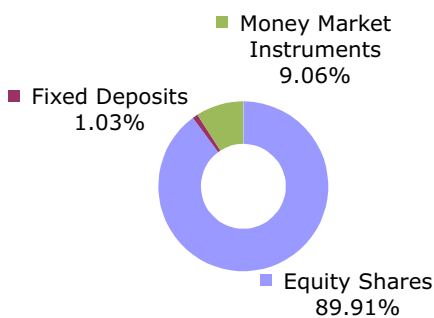
## Current Asset Allocation

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

## Industry Profile



## Asset Profile



## Holdings

Company Name	% Value	% Total Value
<b>Money Market Instruments</b>	9.06%	<b>9.06%</b>
<b>Fixed Deposits</b>	1.03%	<b>1.03%</b>
<b>SHARES</b>		<b>89.91%</b>
H D F C Bank Ltd.	9.33%	
Infosys Ltd.	7.28%	
I T C Ltd.	5.14%	
I C I C I Bank Ltd.	4.94%	
Reliance Industries Ltd.	4.40%	
Yes Bank Ltd.	3.88%	
Tata Motors Ltd.	3.80%	
Axis Bank Ltd.	3.80%	
Larsen & Toubro Ltd.	2.86%	
Hero Motocorp Limited	2.62%	
H C L Technologies Ltd.	2.51%	
Hindalco Industries Ltd.	2.47%	
Tech Mahindra Ltd.	2.10%	
Pfizer Ltd.	2.03%	
Wipro Ltd.	1.99%	
Indian Oil Corpn. Ltd.	1.96%	
Mphasis Ltd.	1.83%	
Nestle India Ltd.	1.82%	
Idea Cellular Ltd.	1.43%	
National Aluminium Co. Ltd.	1.26%	
Akzo Nobel India Ltd.	1.25%	
Mahindra & Mahindra Ltd.	1.24%	
Godrej Consumer Products Ltd.	1.22%	
M R F Ltd.	1.19%	
Bayer Cropsience Ltd.	1.08%	
Gujarat State Petronet Ltd.	0.99%	
Indraprastha Gas Ltd.	0.86%	
B A S F India Ltd.	0.83%	
Other Shares	13.80%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Equity Gain Fund	58.6427	1.27%	4.25%	-1.06%	-5.35%	14.38%	16.51%	16.21%
Equity Plus Fund	64.7254	1.45%	5.18%	0.86%	-2.91%	14.94%	15.30%	17.19%
Equity Plus Pension	68.6509	1.36%	4.82%	-0.33%	-4.23%	14.85%	15.10%	18.32%
Premier Equity Gain	36.439	1.34%	4.23%	-1.03%	-4.97%	14.08%	14.14%	13.28%
Equity Growth Fund	28.716	1.36%	5.08%	-0.03%	-3.81%	14.55%	15.00%	11.40%
Equity Growth Fund II	22.3558	1.70%	5.48%	1.01%	-2.59%	15.83%	16.31%	13.56%
Premier Equity Growth Fund	27.6229	1.25%	4.30%	-1.07%	-5.29%	13.33%	13.48%	10.96%
Equity Growth Pension Fund	32.3133	1.40%	4.71%	-0.52%	-4.21%	14.44%	15.21%	12.75%
Cnx Nse Nifty Index		1.4%	3.8%	-2.7%	-4.1%	8.3%	9.8%	

## Investment Objectives

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

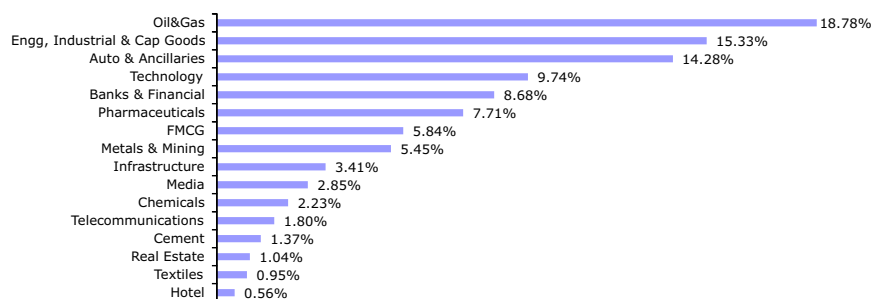
## Risk Profile

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%

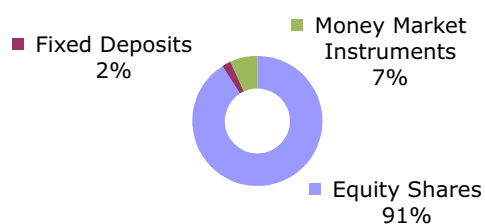
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>Money Market Instruments</b>	6.75%	<b>6.75%</b>
<b>Fixed Deposits</b>	2.30%	<b>2.30%</b>
<b>SHARES</b>		<b>90.96%</b>
Indraprastha Gas Ltd.	5.30%	
Mphasis Ltd.	4.36%	
M R F Ltd.	4.16%	
Yes Bank Ltd.	3.14%	
Gayatri Projects Ltd.	3.10%	
K S B Pumps Ltd.	2.93%	
Indian Oil Corpn. Ltd.	2.72%	
T V S Motor Co. Ltd.	2.67%	
Gujarat State Petronet Ltd.	2.52%	
Aventis Pharma Ltd.	2.46%	
H C L Technologies Ltd.	2.41%	
Fiem Industries Limited	2.34%	
Hindustan Petroleum Corpn. Ltd.	2.24%	
National Aluminium Co. Ltd.	2.21%	
Torrent Pharmaceuticals Ltd.	2.13%	
Sundram Fasteners Ltd.	2.05%	
H T Media Ltd.	1.97%	
Ingersoll-Rand (India) Ltd.	1.81%	
Chennai Petroleum Corpn. Ltd.	1.79%	
Hitachi Home & Life Solutions (India) Ltd.	1.78%	
Talwalkars Better Value Fitness Limited	1.68%	
Procter & Gamble Hygiene & Health Care Ltd.	1.67%	
P T C India Financial Services Ltd.	1.64%	
Divis Laboratories Ltd.	1.61%	
B A S F India Ltd.	1.43%	
Tech Mahindra Ltd.	1.37%	
Suprajit Engineering Ltd.	1.31%	
Orient Cement Limited	1.21%	
Other Shares	24.95%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

## Asset Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Equity Midcap Fund	46.0107	2.54%	3.44%	-1.30%	-0.10%	19.38%	17.58%	14.67%
Equity Midcap Plus	63.5845	2.61%	3.71%	-0.59%	1.40%	21.61%	20.32%	18.05%
Equity Midcap Pension	80.8707	2.76%	3.96%	-0.66%	1.37%	29.03%	25.60%	20.62%
Accelerator Mid Cap Fund	37.7076	2.20%	3.84%	-0.59%	1.62%	24.17%	23.09%	14.55%
Accelerator Mid Cap Fund II	21.3753	2.30%	3.49%	-0.48%	1.83%	24.67%	23.26%	12.75%
Accelerator Midcap Pension Fund	41.1893	2.78%	4.03%	-0.67%	1.80%	25.23%	24.28%	15.59%
Nifty Mid Cap 50 Index		3.7%	7.3%	0.3%	1.6%	14.6%	16.7%	

## Investment Objectives

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

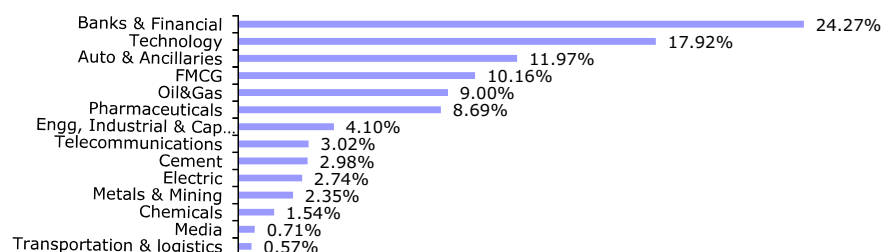
## Risk Profile

High

## Current Asset Allocation

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

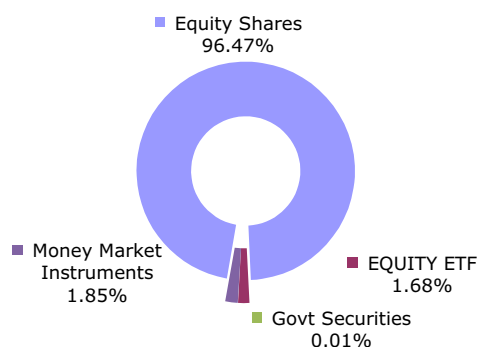
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>Equity ETF</b>	1.68%	<b>1.68%</b>
<b>Govt Securities</b>	0.01%	<b>0.01%</b>
<b>Money Market Instruments</b>	1.85%	<b>1.85%</b>
<b>SHARES</b>		<b>96.5%</b>
Infosys Ltd.	8.56%	
H D F C Bank Ltd.	7.65%	
I T C Ltd.	7.19%	
Reliance Industries Ltd.	5.55%	
Housing Development Finance Corpn. Ltd.	5.33%	
Tata Consultancy Services Ltd.	4.55%	
I C I C I Bank Ltd.	4.31%	
Tata Motors Ltd.	3.99%	
Larsen & Toubro Ltd.	3.52%	
Sun Pharmaceutical Inds. Ltd.	2.88%	
Hindustan Unilever Ltd.	2.61%	
Mahindra & Mahindra Ltd.	2.42%	
Wipro Ltd.	2.11%	
Bharti Airtel Ltd.	1.91%	
Dr. Reddys Laboratories Ltd.	1.85%	
Maruti Suzuki India Ltd.	1.81%	
Cipla Ltd.	1.60%	
Axis Bank Ltd.	1.59%	
Asian Paints Ltd.	1.48%	
Other Shares	25.53%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

## Asset Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Equity Fund	34.1239	1.21%	3.49%	-3.13%	-4.45%	6.74%	8.72%	10.50%
Equity Index Fund	48.1764	1.33%	3.84%	-2.44%	-3.09%	8.24%	10.17%	14.28%
Equity Index Pension	42.8267	1.33%	3.91%	-2.34%	-3.01%	8.45%	10.40%	13.54%
Premier Equity Fund	25.2375	1.21%	3.47%	-3.08%	-4.52%	6.74%	8.80%	9.34%
Equity Index Fund II	24.8269	1.32%	3.54%	-3.12%	-4.11%	7.57%	9.47%	9.75%
Premier Equity Index Fund	21.6671	1.16%	3.32%	-3.44%	-5.06%	6.07%	7.93%	8.23%
Growth Plus Fund III	21.5397	1.48%	3.68%	-2.64%	-6.23%	20.46%	20.00%	14.98%
Equity Index Pension Fund II	24.91	1.30%	3.79%	-2.57%	-3.36%	7.95%	9.84%	9.79%
Cnx Nse Nifty Index		1.4%	3.8%	-2.7%	-4.1%	8.3%	9.8%	



## Investment Objectives

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

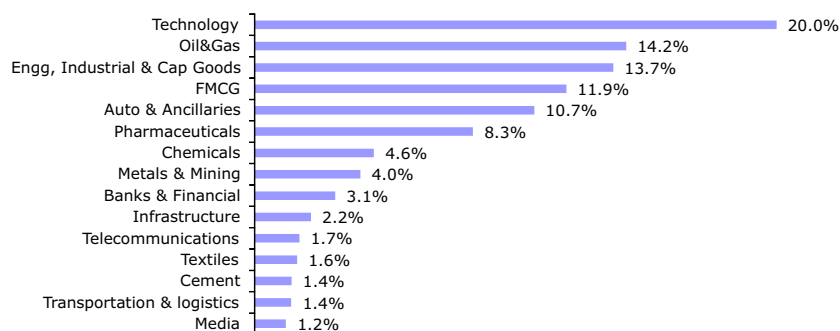
## Risk Profile

Very High

## Current Asset Allocation

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

## Industry Profile

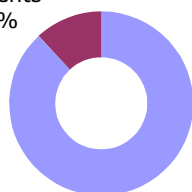


## Holdings

Company Name	% Value	% Total Value
<b>SHARES</b>		
<b>88.10%</b>		
Infosys Ltd.	6.70%	
Reliance Industries Ltd.	4.17%	
Nestle India Ltd.	4.17%	
Hitachi Home & Life Solutions (India) Ltd.	4.16%	
K S B Pumps Ltd.	3.98%	
Wipro Ltd.	3.56%	
Bayer Cropscience Ltd.	3.41%	
Indraprastha Gas Ltd.	3.25%	
Pfizer Ltd.	3.15%	
Tech Mahindra Ltd.	2.90%	
Hindustan Unilever Ltd.	2.68%	
Larsen & Toubro Ltd.	2.59%	
Oil & Natural Gas Corpn. Ltd.	2.46%	
H C L Technologies Ltd.	2.32%	
Credit Analysis & Research Ltd.	2.20%	
Maruti Suzuki India Ltd.	2.17%	
Tata Consultancy Services Ltd.	2.09%	
Kansai Nerolac Paints Ltd.	2.02%	
Natco Pharma Ltd.	2.00%	
Godrej Consumer Products Ltd.	1.91%	
Ashoka Buildcon Ltd.	1.90%	
Hindalco Industries Ltd.	1.89%	
Colgate-Palmolive (India) Ltd.	1.73%	
Idea Cellular Ltd.	1.51%	
Hero Motocorp Limited	1.49%	
Suprajit Engineering Ltd.	1.45%	
Dcm Shriram Limited	1.43%	
Chennai Petroleum Corpn. Ltd.	1.40%	
Other Shares	13.39%	
<b>Money Market Instruments</b>	11.90%	<b>11.90%</b>
<b>Grand Total</b>	100%	<b>100%</b>

## Asset Profile

Money Market Instruments  
11.90%



Equity Shares  
88.10%

## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Pure Eq Fund	45.0871	1.45%	1.89%	-1.15%	-1.47%	22.03%	21.13%	15.63%
Pure Stock Fund	43.2613	1.39%	2.35%	-0.69%	-1.04%	22.51%	21.87%	16.15%
Pure Stock Pension Fund	34.023	0.81%	2.77%	-3.62%	-4.62%	23.60%	20.91%	16.45%
Cnx Nse Nifty Index		1.4%	3.8%	-2.7%	-4.1%	8.3%	9.8%	

## Investment Objectives

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

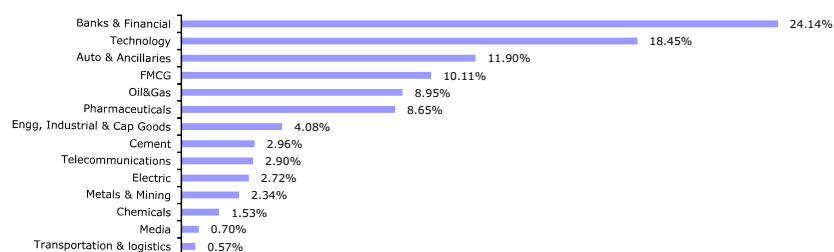
## Risk Profile

High

## Current Asset Allocation

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

## Industry Profile

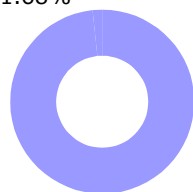


## Holdings

Company Name	% Value	% Total Value
<b>Equity ETF</b>	1.68%	<b>1.7%</b>
<b>SHARES</b>		<b>98.3%</b>
Infosys Ltd.	9.30%	
H D F C Bank Ltd.	7.76%	
I T C Ltd.	7.29%	
Reliance Industries Ltd.	5.63%	
Housing Development Finance Corpn. Ltd.	5.40%	
Tata Consultancy Services Ltd.	4.61%	
I C I C I Bank Ltd.	4.37%	
Tata Motors Ltd.	4.05%	
Larsen & Toubro Ltd.	3.57%	
Sun Pharmaceutical Inds. Ltd.	2.92%	
Hindustan Unilever Ltd.	2.65%	
Mahindra & Mahindra Ltd.	2.45%	
Wipro Ltd.	2.14%	
Bharti Airtel Ltd.	1.94%	
other Equity Shares	34.24%	
<b>Grand Total</b>	100%	<b>100.0%</b>

## Asset Profile

EQUITY ETF  
1.68%



Equity Shares  
98.32%

## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		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%	



## 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

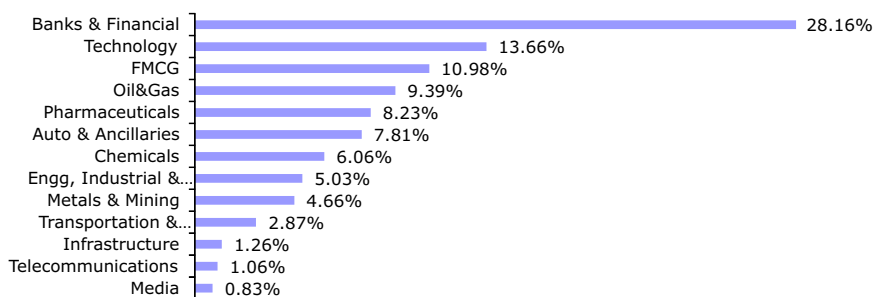
## Risk Profile

High

## Current Asset Allocation

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

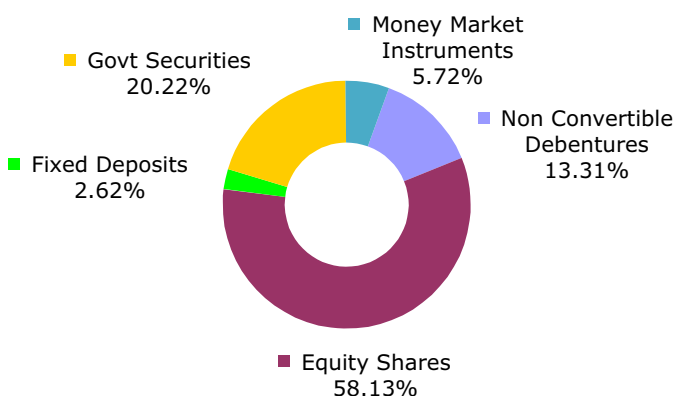
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>GOVERNMENT SECURITIES</b>	<b>20.22%</b>	<b>20.22%</b>
<b>Fixed Deposits</b>	<b>2.62%</b>	<b>2.62%</b>
<b>Money Market Instrument</b>	<b>5.72%</b>	<b>5.72%</b>
<b>Non Convertible Debentures</b>		<b>13.31%</b>
Bajaj Finance Ltd.	3.24%	
Housing Development Finance Corpn. Ltd.	2.35%	
L I C Housing Finance Ltd.	2.20%	
Power Finance Corpn. Ltd.	1.09%	
Ministry Of Railways	0.92%	
Hdb Financial Services Limited	0.81%	
I O T Utkal Energy Services Ltd.	0.55%	
N T P C Ltd.	0.33%	
Tata Sons Ltd.	0.29%	
I C I C I Bank Ltd.	0.29%	
Nabha Power Ltd.	0.28%	
Other Corporate Bonds	0.97%	
<b>SHARES</b>		<b>58.13%</b>
H D F C Bank Ltd.	6.12%	
Reliance Industries Ltd.	4.05%	
Infosys Ltd.	4.02%	
I T C Ltd.	3.67%	
I C I C I Bank Ltd.	3.27%	
Yes Bank Ltd.	2.47%	
Bayer Cropscience Ltd.	1.91%	
Axis Bank Ltd.	1.87%	
Tata Motors Ltd.	1.87%	
B A S F India Ltd.	1.61%	
Pfizer Ltd.	1.56%	
Nestle India Ltd.	1.53%	
Aventis Pharma Ltd.	1.43%	
Mphasis Ltd.	1.34%	
Indusind Bank Ltd.	1.27%	
Tata Consultancy Services Ltd.	1.20%	
Hindalco Industries Ltd.	1.17%	
National Aluminium Co. Ltd.	1.07%	
Hindustan Unilever Ltd.	1.01%	
Gujarat Pipavav Port Ltd.	0.94%	
Mahindra & Mahindra Ltd.	0.90%	
Larsen & Toubro Ltd.	0.88%	
Housing Development Finance Corpn. Ltd.	0.86%	
Kalpataru Power Transmission Ltd.	0.83%	
Voltas Ltd.	0.81%	
Oil & Natural Gas Corpn. Ltd.	0.77%	
Other Shares	9.73%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

## Asset Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Asset Allocation Fund	22.0332	1.80%	4.31%	0.01%	0.49%	14.82%	13.88%	9.64%
Asset Allocation Pension Fund	21.1795	1.80%	4.32%	0.08%	0.25%	15.76%	14.66%	9.51%
Asset Allocation Fund II	12.5303	2.02%	4.04%	0.24%	0.92%	11.68%	0.00%	11.44%
Crisil Balanced Fund Index		1.3%	3.6%	-0.2%	0.7%	9.6%	9.7%	

## 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.

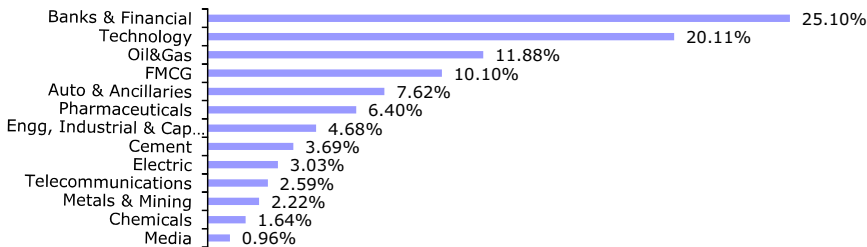
## Risk Profile

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

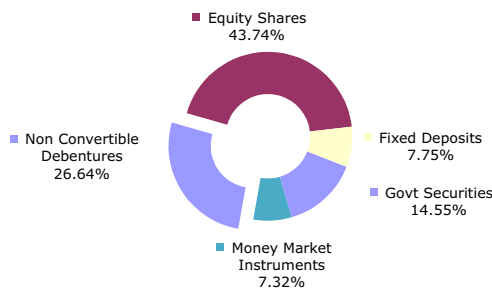
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>SHARES</b>		
<b>43.7%</b>		
Infosys Ltd.	4.27%	
H D F C Bank Ltd.	3.65%	
I T C Ltd.	3.16%	
Reliance Industries Ltd.	3.09%	
Housing Development Finance Corpn. Ltd.	2.69%	
Tata Consultancy Services Ltd.	2.23%	
Larsen & Toubro Ltd.	1.77%	
Tata Motors DVR	1.71%	
Axis Bank Ltd.	1.25%	
Oil & Natural Gas Corpn. Ltd.	1.17%	
Mahindra & Mahindra Ltd.	1.13%	
Sun Pharmaceutical Inds. Ltd.	1.11%	
Hindustan Unilever Ltd.	1.08%	
I C I C I Bank Ltd.	0.95%	
Maruti Suzuki India Ltd.	0.87%	
Bharti Airtel Ltd.	0.86%	
Hero Motocorp Limited	0.72%	
H C L Technologies Ltd.	0.72%	
Asian Paints Ltd.	0.69%	
Other Shares	10.60%	
<b>Non Convertible Debentures.</b>	26.64%	<b>26.64%</b>
<b>Money Market Instruments</b>	7.32%	<b>7.32%</b>
<b>Govt Securities</b>	14.55%	<b>14.55%</b>
<b>Fixed Deposits</b>	7.75%	<b>7.75%</b>
<b>Grand Total</b>	100%	<b>100%</b>

## Asset Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Max Gain Fund I	16.343	0.89%	2.18%	0.19%	0.68%	9.52%	10.51%	8.01%
Max Gain Fund II	14.8435	1.03%	2.64%	0.22%	0.42%	8.70%	10.00%	7.27%

## Investment Objectives

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%

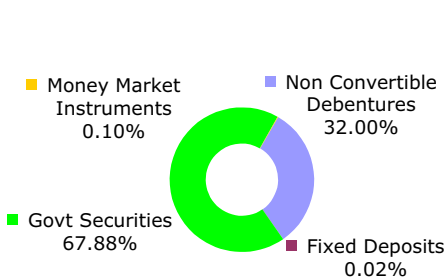
## Average Maturity & Portfolio Ytm

FUND CLASSIFICATION	Portfolio YTM	Avg Duration (in years)
DEBT FUNDS	7.80%	6.21

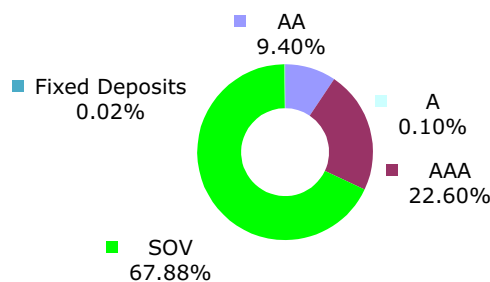
## Holdings

Company Name	% Value	% Total Value
<b>Govt Securities</b>	<b>67.88%</b>	<b>67.88%</b>
<b>Money Market Instruments</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Non Convertible Debentures</b>		<b>32.00%</b>
L I C Housing Finance Ltd.	3.36%	
Ministry Of Railways	3.13%	
Bajaj Finance Ltd.	2.68%	
Power Finance Corpn. Ltd.	2.38%	
Housing Development Finance Corpn. Ltd.	2.30%	
Shriram Transport Finance Co. Ltd.	1.97%	
Axis Bank Ltd.	1.55%	
Nabha Power Ltd.	1.35%	
Petronet L N G Ltd.	1.29%	
Power Grid Corpn. Of India Ltd.	1.27%	
Leasing & Financial Services Ltd.	1.21%	
M R F Ltd.	1.18%	
Other Corporate Bonds	8.35%	
<b>FIXED DEPOSITS</b>		<b>0.02%</b>
<b>Grand Total</b>		<b>100.00%</b>

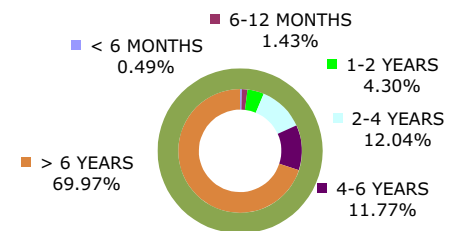
## Asset Profile



## Rating Profile



## Maturity Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 Month	3 month	6 month	1 Year	2 year	3 year	Returns since Inception
Debt Fund	21.0866	0.92%	3.54%	2.90%	6.27%	9.40%	6.69%	6.26%
Debt Plus Fund	25.2581	0.90%	2.92%	2.78%	7.12%	10.70%	8.34%	8.19%
DEBT PLUS PENSION	26.613	1.25%	4.34%	4.19%	8.12%	11.23%	8.69%	8.92%
Premier Debt Fund	21.3987	0.84%	3.20%	3.26%	6.34%	9.24%	6.92%	7.61%
Life Long Gain	18.2382	0.72%	2.80%	3.37%	6.39%	9.30%	5.89%	5.24%
Bond Fund	23.602	0.98%	3.81%	3.88%	8.19%	11.29%	8.65%	9.15%
Premier Bond Fund	19.4733	0.72%	2.75%	2.79%	5.68%	8.68%	6.15%	7.05%
Bond Pension Fund	24.0805	0.78%	2.69%	2.91%	7.00%	10.79%	8.44%	9.41%
Crisil Composite Bond Index		1.0%	3.0%	4.1%	9.0%	11.4%	8.6%	

## Investment Objectives

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

## Risk Profile

Low

## Current Asset Allocation

- Money market instruments and short term debt: 100%

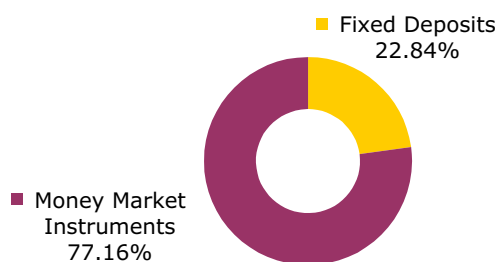
### Average Maturity & Portfolio Ytm

FUND CLASSIFICATION	Portfolio YTM	Avg Duration (in years)
CASH FUNDS	8.20%	0.50

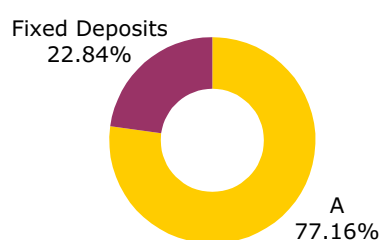
## Holdings

Company Name	% Value	% Total Value
<b>FIXED DEPOSITS 22.84%</b>		
Bandhan Bank Ltd	7.3%	
I D B I Bank Ltd.	5.4%	
Saraswat Co-Operative Bank Ltd.	2.9%	
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%	
<b>Money Market Instruments 77.16%</b>		
Punjab & Sind Bank	7.9%	
Au Financiers (India) Ltd	7.8%	
Sundaram B N P Paribas Home Finance Ltd.	7.6%	
Canara Bank	7.2%	
Indusind Bank Ltd.	7.0%	
Sundaram Finance Ltd.	6.5%	
Bank Of Maharashtra	6.2%	
Fullerton India Credit Co. Ltd	6.2%	
Other Money Market Instruments	20.6%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

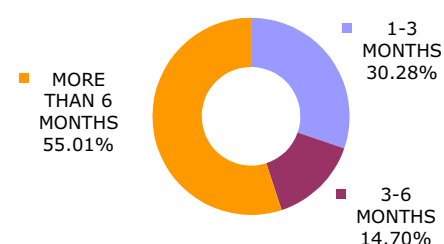
## Asset Profile



## Rating Profile



## Maturity Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 Month	3 month	6 month	1 Year	2 year	3 year	Returns since Inception
Cash Fund	21.0275	0.44%	1.41%	2.98%	6.25%	6.45%	6.60%	6.23%
Cash Plus Fund	25.3621	0.63%	1.94%	3.96%	8.28%	8.49%	8.59%	8.22%
CASH PLUS PENSION	25.5146	0.62%	1.96%	4.01%	8.10%	8.28%	8.52%	8.52%
Liquid Fund	22.3828	0.60%	1.82%	3.76%	7.92%	8.22%	8.35%	8.56%
Liquid Pension Fund	22.4439	0.62%	1.92%	3.91%	7.84%	8.04%	8.22%	8.62%
Crisil Composite Liquid Index		0.6%	2.0%	3.8%	8.0%	8.4%	8.8%	

## Fund Manager Comments

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

## 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

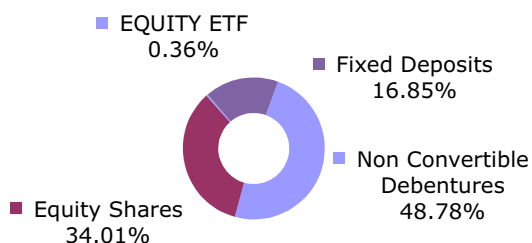
## Current Asset Allocation

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

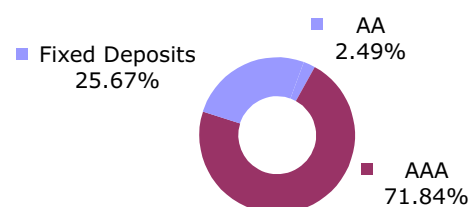
## Holdings

Company Name	% Value	% Total Value
<b>Non Convertible Debentures 48.78%</b>		
Power Finance Corpn. Ltd.	7.42%	
Tata Sons Ltd.	7.03%	
Rural Electrification Corpn. Ltd.	6.98%	
Housing Development Finance Corpn. Ltd.	6.62%	
Indian Railway Finance Corpn. Ltd.	6.55%	
Other NCD	14.19%	
<b>Fixed Deposits - Security 16.85% 16.85%</b>		
<b>Equity ETF 0.36% 0.36%</b>		
<b>EQUITY SHARES 34.01%</b>		
Infosys Ltd.	3.22%	
H D F C Bank Ltd.	2.68%	
I T C Ltd.	2.52%	
Reliance Industries Ltd.	1.95%	
Housing Development Finance Corpn. Ltd.	1.87%	
Tata Consultancy Services Ltd.	1.60%	
I C I C I Bank Ltd.	1.51%	
Larsen & Toubro Ltd.	1.24%	
Tata Motors Ltd.	1.16%	
Sun Pharmaceutical Inds. Ltd.	1.01%	
Hindustan Unilever Ltd.	0.92%	
Mahindra & Mahindra Ltd.	0.85%	
Wipro Ltd.	0.74%	
Bharti Airtel Ltd.	0.67%	
Dr. Reddys Laboratories Ltd.	0.64%	
Maruti Suzuki India Ltd.	0.64%	
Cipla Ltd.	0.56%	
Axis Bank Ltd.	0.56%	
Asian Paints Ltd.	0.52%	
Lupin Ltd.	0.52%	
Other Equity Shares	8.64%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

## Asset Profile



## Rating Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Growth Plus Fund I	15.6961	0.67%	2.08%	3.53%	7.80%	9.04%	7.58%	7.42%
Growth Plus Fund II	13.4909	1.26%	3.69%	-2.69%	-3.39%	8.44%	11.61%	5.13%

## 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

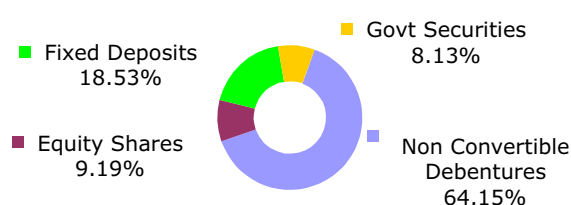
## Current Asset Allocation

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

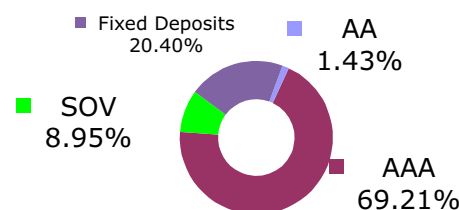
## Holdings

Company Name	% Value	% Total Value
<b>Equity Shares 9.19%</b>		
H C L Technologies Ltd.	1.31%	
I T C Ltd.	1.12%	
Infosys Ltd.	1.02%	
Petronet L N G Ltd.	0.90%	
Bharat Electronics Ltd.	0.82%	
H D F C Bank Ltd.	0.78%	
Wipro Ltd.	0.58%	
Housing Development Finance Corpn. Ltd.	0.45%	
Larsen & Toubro Ltd.	0.43%	
I C I C I Bank Ltd.	0.41%	
Cummins India Ltd.	0.31%	
State Bank Of India	0.29%	
Sun Pharmaceutical Inds. Ltd.	0.28%	
Other Equity Shares	0.48%	
<b>Non Convertible Debentures 64.15%</b>		
Indian Railway Finance Corpn. Ltd.	9.94%	
Power Finance Corpn. Ltd.	9.30%	
Ministry Of Railways	7.99%	
Housing Development Finance Corpn. Ltd.	7.35%	
Tata Sons Ltd.	6.73%	
Rural Electrification Corpn. Ltd.	6.72%	
L I C Housing Finance Ltd.	6.37%	
Idfc Bank Limited	4.03%	
Others	5.72%	
<b>GOVT SECURITIES</b>	<b>8.13%</b>	<b>8.13%</b>
<b>Fixed Deposits</b>	<b>18.53%</b>	<b>18.53%</b>
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

## Asset Profile



## Rating Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Shield Plus Fund I	16.353	0.59%	2.42%	3.15%	7.26%	10.47%	8.93%	8.12%
Shield Plus Fund II	16.4431	0.75%	2.88%	3.28%	6.83%	10.55%	9.48%	8.67%
Shield Plus Fund III	16.0169	0.91%	2.87%	3.25%	7.26%	10.56%	9.28%	8.57%
Shield Plus Fund IV	15.1989	0.88%	2.78%	3.27%	5.98%	9.50%	8.30%	8.67%



## 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

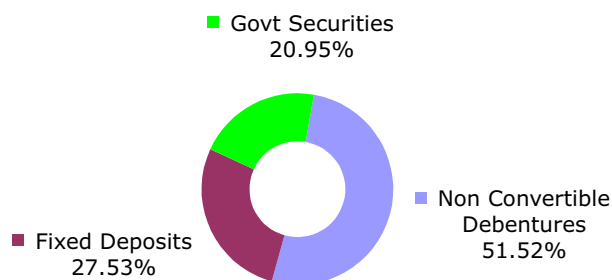
## Current Asset Allocation

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

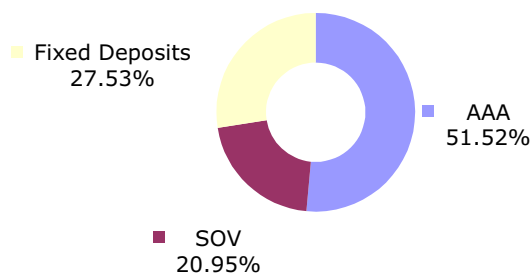
## Holdings

Company Name	% Value	% Total Value
<b>Non Convertible Debentures 51.52%</b>		
Rural Electrification Corpn. Ltd.	9.3%	
Housing Development Finance Corpn. Ltd.	6.9%	
Indian Railway Finance Corpn. Ltd.	6.8%	
Power Finance Corpn. Ltd.	6.7%	
Idfc Bank Limited	6.5%	
Power Grid Corpn. Of India Ltd.	5.8%	
Other Corporate Bonds	9.5%	
<b>FIXED DEPOSITS 27.53%</b>		
State Bank Of Travancore	8.1%	
I D B I Bank Ltd.	7.2%	
State Bank Of Bikaner & Jaipur	5.4%	
Other FD	6.7%	
<b>GOVT SECURITIES(GSE) 21.0% 20.95%</b>		
<b>Money Market Instruments 0.1% 0.06%</b>		
<b>Grand Total 100% 100%</b>		

## Asset Profile



## Rating Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
<b>Guaranteed Bond Fund</b>	<b>14.5998</b>	<b>0.93%</b>	2.60%	3.76%	8.32%	10.09%	8.12%	8.98%
<b>Crisil Composite Bond Index</b>		<b>1.0%</b>	3.0%	4.1%	9.0%	11.4%	8.6%	

\* Returns are Absolute

## Investment Objectives

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

## Risk Profile

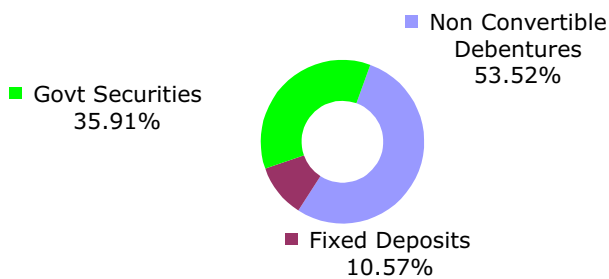
## Current Asset Allocation

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

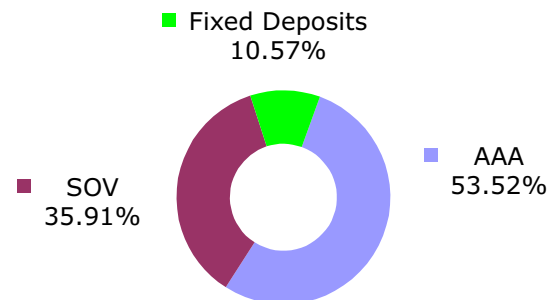
## Holdings

Company Name	% Value	% Total Value
<b>Non Convertible Debentures. 53.52%</b>		
Rural Electrification Corpn. Ltd.	9.27%	
Housing Development Finance Corpn. Ltd.	8.14%	
Ministry Of Railways	7.79%	
Power Finance Corpn. Ltd.	6.22%	
Export-Import Bank Of India	5.28%	
Tata Sons Ltd.	5.22%	
Other NCD	11.59%	
<b>Fixed Deposits</b>	10.57%	<b>10.57%</b>
<b>GOVT SECURITIES(GSE)</b>	35.91%	<b>35.91%</b>
<b>Grand Total</b>	100%	<b>100%</b>

## Asset Profile



## Rating Profile



## Returns

FUND NAMES	Current Nav	Absolute Returns				CAGR		
		1 month	3 month	6 month	1 year	2 year	3 year	Returns since Inception
Assured return fund	15.0139	0.87%	2.47%	3.65%	7.92%	9.89%	7.69%	8.04%

^(Conditions Apply)

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