

# INVESTMENT'Z INSIGHT

Monthly Investment Update August 2016

Fund Performance

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Equity - Mid Cap Funds

Index Linked Funds

Blue Chip Equity Funds

Pure Equity Funds

Asset Allocation Funds

Max Gain Funds

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Growth Plus Funds

Shield Plus Funds

Assured Return Funds

 BAJAJ | Allianz

*Jiyo Befikar*<sup>®</sup>

## 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 Rs 302,226 crore in end of March to surplus of Rs 63,610 crore in end of August, on account of government spending, OMO purchases by RBI and seasonal factors.
- RBI kept the key policy rates unchanged in its Bi-monthly

Monetary Policy statement in August, while stating that further policy action shall be guided by macro economic data and clarity on the implementation of 7th Pay Commission recommendations, monetary transmission and monsoon.

- Government announced Urjit Patel as 24th RBI Governor, (currently, Deputy governor at RBI in charge of monetary policy). The decision is expected to bring in policy continuity at RBI and would be positive for markets over medium to long term.
- Fiscal deficit for April - July 2016 was 3.93 lakh crore viz. 73.7% of 5.34 lakh crore of the budgeted fiscal deficit for FY17 (against 69.3% during the same period last year).
- July CPI inflation rose to 6.07% YoY as against 5.77% in June; primarily on account of rise in food inflation to 8.35% YoY in July as against 7.79% in June.
- IIP grew by 2.1% in June as against growth of 1.1% in May, with growth in all three sectors (Manufacturing sector grew by 0.9%, Electricity sector grew by 8.3% and Mining & Quarrying sector grew by 4.7% in June).
- Q1FY17 growth in terms of Gross Value Added (GVA) was flat at 7.3% as against 7.4% in Q4FY16; with agricultural, industry and services sector growth at 1.8%, 6.0% and 9.6% respectively in Q1FY17 on y-o-y basis.
- Season's total rainfall has been 3% below Long Period Average (LPA) as on 2 September 2016, with 8.5% shortfall in rainfall in August. As per IMD estimates, rainfall over the country during second half of southwest monsoon season (Aug-Sep) is expected to be above normal (>107% of LPA).
- Brent crude rose by 10.8% in August to close at USD 47.04/barrel; versus USD 42.46/barrel in July.
- INR was flat in August to close at INR66.96/USD; versus INR67.00/USD in July.

#### Equity market developments and Outlook

- The Nifty continued to post gains for the sixth straight month in August, rising by 1.7%. The benchmark index has gained 25.7% since Mar'16 (YTD basis). The CNX 500 rose by 2.2% in the August, outperforming the benchmark index in the

month. Midcap stocks continued to soar; the CNX midcap index rose by 4% in Aug'16 after rising by a sharp 6.9% in the preceding month. The CNX smallcap index, on the other hand, underperformed the benchmark index, rising by just 1.4% in August.

- FIs continued to pump in money into Indian equities for the 6th consecutive month in Aug'16; their equity purchases exceeded sales by US\$1.36bn in the month. MFs turned net buyers of Indian equities in August, after selling in the last two months. Their equity purchases exceeded sales by US\$0.6bn in the month.
- Majority of the sectoral indices on the NSE closed in the green in August. The CNX metals and media indices were the top performers, rising by 6% and 5.4%, respectively. The CNX metals index has risen by 17.7% in the last two months. The CNX auto and bank indices rose by 4.5% and 4.4%, respectively. PSU banks were top performers – the CNX PSU bank index rose by 8.7% during Aug'16. The CNX IT/pharma index declined by 3.4%/1.8% in Aug'16, and were the worst performers in the month.
- Global equity market continued to rise in Aug'16. All Asian markets (barring Philippines and Singapore) posted gains during August. Likewise, nearly all European markets (except Portugal, Denmark and Czech Republic) rose in the month. US equities declined marginally in August.

#### Fixed Income market developments and Outlook

- 10 year G-Sec (old benchmark) yields closed lower at 7.11% in August v/s 7.17% in July, primarily on account of expectations of global central banks to provide liquidity through accommodative policies subsequent to Brexit and expectations of continued monetary easing by RBI.
- RBI conducted OMO purchase of Rs 90,514 crore in April – August, to ease liquidity in line with RBI's view to move from a liquidity deficit position to a position closer to neutrality.
- We believe that CPI inflation readings would continue to be benign on expectations of above normal rainfall this monsoon as per IMD forecast, 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.
- Key factors to watch out for will be - any sustained uptick in commodity prices (especially crude), fallout of Brexit, US elections, policy stance of the new RBI Governor and fiscal slippage.
- 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	61.5%	0.0%	0.0%	88.8%	92.0%	98.1%	82.4%
Money Market Instruments	0.2%	76.2%	0.4%	11.0%	8.0%	0.0%	17.6%
Fixed Deposits	0.7%	23.8%	0.2%	0.3%	0.0%	0.0%	0.0%
Non Convertible Debentures	14.9%	0.0%	37.3%	0.0%	0.0%	0.0%	0.0%
Govt Securities	22.7%	0.0%	62.2%	0.0%	0.0%	0.0%	0.0%
Others	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	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				
			1 Month	3 month	6 month	1 Year	2 Year	3 year	5 Year	Returns since Inception CAGR	Inception Date
Asset Allocation	Asset Allocation Fund	ULIF04528/09/07ASSETALLOCI16	1.39%	6.65%	19.69%	11.53%	10.58%	19.71%	13.11%	10.35%	1-Oct-07
Asset Allocation	Asset Allocation Fund II	ULIF07205/12/13ASSETALLOCI2116	1.40%	6.41%	17.87%	11.20%	13.13%	NA	NA	13.74%	31-Mar-14
Asset Allocation	Asset Allocation Pension Fund	ULIF04628/01/08ASALLOCPEN116	1.54%	6.97%	20.24%	11.96%	11.23%	20.56%	13.58%	10.30%	27-Jan-08
<b>Crisil Balanced Fund Index</b>			<b>1.54%</b>	<b>6.99%</b>	<b>19.35%</b>	<b>11.05%</b>	<b>7.71%</b>	<b>15.53%</b>	<b>11.38%</b>		
Cash Fund	Cash Fund	ULIF00215/01/04CASHFUNDLI116	0.49%	1.39%	2.81%	5.99%	6.29%	6.51%	6.81%	6.21%	15-Jan-04
Cash Fund	Cash Plus Fund	ULIF01023/07/04CASHPLUSFU116	0.72%	1.97%	3.97%	8.13%	8.41%	8.55%	8.76%	8.22%	23-Jul-04
Cash Fund	Cash Plus Pension	ULIF01618/11/04CASHPLUSPEN116	0.70%	1.98%	3.99%	8.11%	8.23%	8.49%	8.76%	8.51%	18-Nov-04
Cash Fund	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	0.67%	1.84%	3.70%	7.69%	8.07%	8.27%	8.49%	8.52%	10-Jul-06
Cash Fund	Liquid Pension Fund	ULIF04124/07/06LIQIPENFUND116	0.70%	1.94%	3.92%	7.94%	8.00%	8.19%	8.45%	8.60%	24-Jul-06
<b>Crisil Composite Liquid Index</b>			<b>0.62%</b>	<b>1.86%</b>	<b>3.97%</b>	<b>7.80%</b>	<b>8.24%</b>	<b>8.33%</b>	<b>8.62%</b>		
DEBT FUNDS	Debt Fund	ULIF00415/01/04DEBTFUNDLI116	1.36%	5.52%	9.74%	11.11%	10.66%	10.34%	8.77%	6.56%	15-Jan-04
DEBT FUNDS	Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116	1.10%	4.19%	7.62%	10.00%	11.06%	11.19%	9.67%	8.36%	23-Jul-04
DEBT FUNDS	Debt Plus Pension	ULIF01518/11/04DEBTPLUSPEN116	1.44%	6.10%	10.92%	13.64%	12.73%	11.92%	10.62%	9.26%	18-Nov-04
DEBT FUNDS	Premier Debt Fund	ULIF02317/12/05PRERDEBTFU116	1.38%	5.18%	9.01%	11.09%	10.63%	9.91%	8.49%	7.91%	17-Dec-05
DEBT FUNDS	Life Long Gain	ULIF01123/07/04LIFELOGAIN116	1.27%	4.66%	8.13%	10.57%	10.26%	9.55%	7.26%	5.52%	23-Jul-04
DEBT FUNDS	Bond Fund	ULIF02610/07/06BONDFUNDLI116	1.35%	5.22%	9.46%	12.17%	12.31%	11.85%	9.91%	9.42%	10-Jul-06
DEBT FUNDS	Premier Bond Fund	ULIF02821/07/06PREMIRBOND116	1.26%	4.86%	8.38%	10.06%	9.73%	9.29%	7.75%	7.34%	21-Jul-06
DEBT FUNDS	Bond Pension Fund	ULIF03524/07/06BONDPENFUND116	1.17%	4.37%	7.71%	10.27%	11.25%	11.31%	9.71%	9.59%	24-Jul-06
DEBT FUNDS	Guaranteed Bond Fund	ULIF06322/09/11GTBONDFOND116	0.89%	3.37%	6.53%	9.76%	10.45%	10.44%	0.00%	9.20%	5-Dec-11
<b>Crisil Composite Bond Index</b>			<b>1.20%</b>	<b>4.52%</b>	<b>8.01%</b>	<b>11.75%</b>	<b>11.94%</b>	<b>11.87%</b>	<b>9.47%</b>		
LARGE CAP	Equity Gain Fund	ULIF00523/07/04EQGAINFUND116	2.65%	7.90%	27.26%	11.90%	7.74%	23.79%	15.59%	16.83%	23-Jul-04
LARGE CAP	Equity Plus Fund	ULIF00723/07/04EQPLUSFUND116	2.81%	8.32%	28.64%	14.84%	10.29%	24.24%	15.53%	17.84%	23-Jul-04
LARGE CAP	Equity Plus Pension	ULIF01218/11/04EQPLUSPEN116	2.78%	8.21%	28.24%	13.38%	9.41%	22.88%	15.63%	18.95%	18-Nov-04
LARGE CAP	Premier Equity Gain	ULIF02217/12/05PREREQGAIN116	2.69%	8.02%	27.39%	12.31%	8.72%	21.85%	14.66%	14.08%	17-Dec-05
LARGE CAP	Equity Growth Fund	ULIF02924/07/06EQGROWFUND116	2.75%	7.75%	27.65%	13.03%	9.30%	22.58%	15.31%	12.27%	24-Jul-06
LARGE CAP	Equity Growth Fund II	ULIF05106/01/10EQTYGROWO2116	2.76%	7.85%	28.10%	14.61%	11.22%	24.07%	16.30%	14.82%	1-Jan-10
LARGE CAP	Premier Equity Growth Fund	ULIF03824/07/06PREMEQGROW116	2.75%	7.99%	27.36%	12.02%	8.10%	21.15%	14.00%	11.85%	24-Jul-06
LARGE CAP	Equity Growth Pension Fund	ULIF03624/07/06EQTYGROPEN116	2.83%	8.39%	28.41%	13.48%	9.75%	23.09%	15.76%	13.66%	24-Jul-06
LARGE CAP	Growth Plus Fund III	ULIF05926/10/10GROWPLUSO3116	1.64%	7.73%	25.41%	9.67%	7.83%	27.76%	18.45%	16.26%	1-Nov-10
<b>Cnx Nse Nifty Index</b>			<b>1.71%</b>	<b>7.67%</b>	<b>25.75%</b>	<b>10.22%</b>	<b>5.10%</b>	<b>17.10%</b>	<b>11.93%</b>		
MID CAP	Equity Midcap Fund	ULIF01709/03/05EQMIDFUND116	5.80%	13.71%	30.91%	16.29%	13.70%	30.07%	14.09%	15.57%	9-Mar-05
MID CAP	Equity Midcap Plus	ULIF01809/03/05EQMIDPLUS116	5.90%	14.08%	31.47%	17.93%	15.41%	33.00%	16.34%	18.91%	9-Mar-05
MID CAP	Equity Midcap Pension	ULIF01909/03/05EQMIDCPEN116	5.80%	13.88%	32.26%	17.93%	15.33%	38.81%	19.33%	21.42%	9-Mar-05
MID CAP	Accelerator Mid Cap Fund	ULIF03124/07/06ACCEMIDCAP116	5.91%	15.68%	34.45%	21.15%	16.23%	37.55%	18.13%	15.86%	24-Jul-06
MID CAP	Accelerator Mid Cap Fund II	ULIF05206/01/10ACCEMIDCAO2116	5.84%	15.62%	33.35%	21.09%	17.13%	37.38%	18.68%	14.80%	1-Jan-10
MID CAP	Accelerator Midcap Pension Fund	ULIF03324/07/06ACCEMIDPEN116	6.33%	14.75%	33.47%	18.67%	16.16%	37.74%	18.88%	16.72%	24-Jul-06
<b>Nifty Mid Cap 50 Index</b>			<b>5.60%</b>	<b>15.20%</b>	<b>42.95%</b>	<b>23.99%</b>	<b>11.45%</b>	<b>30.02%</b>	<b>12.57%</b>		
INDEX	Equity Fund	ULIF00315/01/04EQUITYFUND116	1.33%	7.23%	24.29%	9.05%	3.15%	15.28%	10.81%	11.13%	15-Jan-04
INDEX	Equity Index Fund	ULIF00623/07/04EQINDEXFUND116	1.45%	7.65%	25.18%	10.52%	4.64%	16.81%	12.31%	14.91%	23-Jul-04
INDEX	Equity Index Pension	ULIF01318/11/04EQINDEXPEN116	1.42%	7.57%	25.24%	10.63%	4.74%	16.97%	12.44%	14.19%	18-Nov-04
INDEX	Premier Equity Fund	ULIF02117/12/05PRMREQFUND116	1.31%	7.22%	24.23%	8.99%	3.17%	15.46%	10.95%	10.11%	17-Dec-05
INDEX	Equity Index Fund II	ULIF03024/07/06EQTYINDEXO2116	1.43%	7.62%	25.02%	9.60%	4.00%	16.23%	11.46%	10.61%	24-Jul-06
INDEX	Premier Equity Index Fund	ULIF03924/07/06PREREQINDEX116	1.27%	7.09%	23.87%	8.30%	2.50%	14.47%	10.09%	9.06%	24-Jul-06
INDEX	Equity Index Pension Fund II	ULIF03724/07/06EQINDEXPENO2116	1.43%	7.59%	25.14%	10.37%	4.35%	16.62%	12.00%	10.65%	24-Jul-06
INDEX	Blue Chip Equity Fund	ULIF06026/10/10BLUECHIPPEQ116	1.42%	7.50%	24.95%	10.13%	4.21%	16.11%	12.21%	7.33%	1-Nov-10
<b>Cnx Nse Nifty Index</b>			<b>1.71%</b>	<b>7.67%</b>	<b>25.75%</b>	<b>10.22%</b>	<b>5.10%</b>	<b>17.10%</b>	<b>11.93%</b>		
Ethical Fund	Pure Eq Fund	ULIF02017/12/05PUREEQFUND116	2.30%	8.51%	22.98%	11.65%	12.11%	26.05%	17.25%	16.22%	17-Dec-05
Ethical Fund	Pure Stock Fund	ULIF02721/07/06PURESTKFUND116	2.12%	8.21%	22.57%	11.59%	12.17%	26.38%	17.91%	16.73%	21-Jul-06
Ethical Fund	Pure Stock Pension Fund	ULIF04717/04/08PURESTKPEN116	2.25%	9.65%	24.10%	7.45%	15.28%	26.23%	18.00%	17.34%	17-Apr-08
<b>Cnx Nse Nifty Index</b>			<b>1.71%</b>	<b>7.67%</b>	<b>25.75%</b>	<b>10.22%</b>	<b>5.10%</b>	<b>17.10%</b>	<b>11.93%</b>		

## Investment Objectives

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

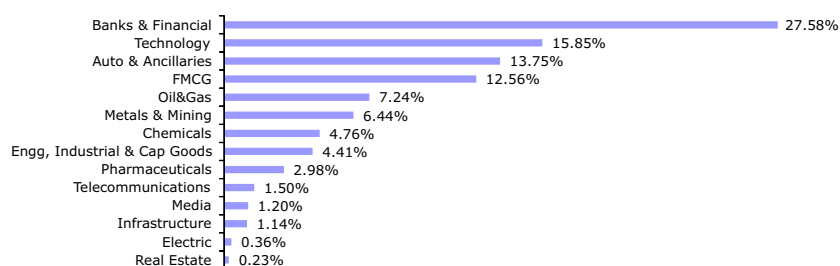
## Risk Profile

Very High

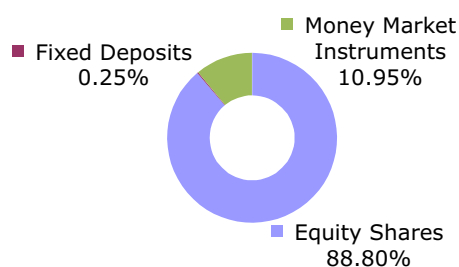
## Current Asset Allocation

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

## Industry Profile



## Asset Profile



## Holdings

Company Name	% Value	% Total Value
<b>Fixed Deposits</b>	0.25%	<b>0.25%</b>
<b>Money Market Instruments</b>	10.95%	<b>10.95%</b>
<b>SHARES</b>		<b>88.80%</b>
H D F C Bank Ltd.	9.17%	
Infosys Ltd.	7.09%	
Yes Bank Ltd.	6.21%	
I T C Ltd.	6.09%	
Hindalco Industries Ltd.	4.42%	
Tata Motors Ltd.	4.34%	
Indusind Bank Ltd.	2.77%	
Axis Bank Ltd.	2.65%	
Larsen & Toubro Ltd.	2.63%	
I C I C I Bank Ltd.	2.60%	
Reliance Industries Ltd.	2.60%	
H C L Technologies Ltd.	2.47%	
Hero Motocorp Limited	2.33%	
Pfizer Ltd.	2.01%	
Nestle India Ltd.	1.96%	
Mphasis Ltd.	1.95%	
Akzo Nobel India Ltd.	1.65%	
Oil & Natural Gas Corpn. Ltd.	1.36%	
Mahindra & Mahindra Ltd.	1.34%	
Tech Mahindra Ltd.	1.32%	
Hindustan Unilever Ltd.	1.30%	
National Aluminium Co. Ltd.	1.30%	
Idea Cellular Ltd.	1.28%	
Wipro Ltd.	1.25%	
Indraprastha Gas Ltd.	1.16%	
M R F Ltd.	1.15%	
Godrej Consumer Products Ltd.	1.06%	
Maruti Suzuki India Ltd.	1.05%	
Other Shares	12.30%	
<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	65.8637	2.65%	7.90%	27.26%	11.90%	7.74%	23.79%	16.83%
Equity Plus Fund	73.0557	2.81%	8.32%	28.64%	14.84%	10.29%	24.24%	17.84%
Equity Plus Pension	77.3963	2.78%	8.21%	28.24%	13.38%	9.41%	22.88%	18.95%
Premier Equity Gain	40.9921	2.69%	8.02%	27.39%	12.31%	8.72%	21.85%	14.08%
Equity Growth Fund	32.2399	2.75%	7.75%	27.65%	13.03%	9.30%	22.58%	12.27%
Equity Growth Fund II	25.1329	2.76%	7.85%	28.10%	14.61%	11.22%	24.07%	14.82%
Premier Equity Growth Fund	31.0351	2.75%	7.99%	27.36%	12.02%	8.10%	21.15%	11.85%
Equity Growth Pension Fund	36.5071	2.83%	8.39%	28.41%	13.48%	9.75%	23.09%	13.66%
Cnx Nse Nifty Index		1.7%	7.7%	25.7%	10.2%	5.1%	17.1%	

## Investment Objectives

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

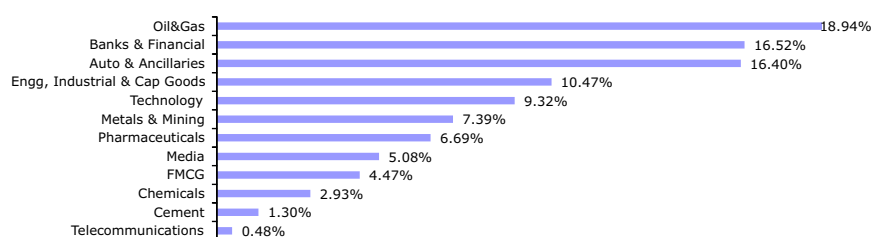
## Risk Profile

Very High

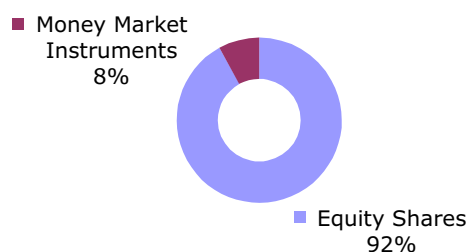
## Current Asset Allocation

- 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



## Asset Profile



## Holdings

Company Name	% Value	% Total Value
<b>Money Market Instruments</b>	<b>8.00%</b>	<b>8.00%</b>
<b>SHARES</b>		<b>92.00%</b>
Yes Bank Ltd.	8.79%	
Indraprastha Gas Ltd.	6.37%	
Mphasis Ltd.	5.04%	
M R F Ltd.	4.49%	
Indian Oil Corpn. Ltd.	3.15%	
Sundram Fasteners Ltd.	3.04%	
National Aluminium Co. Ltd.	2.43%	
Hindalco Industries Ltd.	2.34%	
H C L Technologies Ltd.	2.31%	
Gujarat State Petronet Ltd.	2.28%	
Sun T V Network Ltd.	2.28%	
J S W Steel Ltd.	2.03%	
Petronet L N G Ltd.	1.96%	
Hitachi Home & Life Solutions (India) Ltd.	1.94%	
B A S F India Ltd.	1.89%	
H D F C Bank Ltd.	1.78%	
Aventis Pharma Ltd.	1.77%	
Glenmark Pharmaceuticals Ltd.	1.71%	
K S B Pumps Ltd.	1.63%	
H T Media Ltd.	1.62%	
Suprajit Engineering Ltd.	1.57%	
Voltas Ltd.	1.57%	
Torrent Pharmaceuticals Ltd.	1.53%	
Procter & Gamble Hygiene & Health Care Ltd.	1.52%	
T V S Motor Co. Ltd.	1.50%	
Castrol India Ltd.	1.50%	
Fiem Industries Limited	1.40%	
Bharat Petroleum Corpn. Ltd.	1.39%	
Other Shares	21.17%	
<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 Midcap Fund	52.7099	5.80%	13.71%	30.91%	16.29%	13.70%	30.07%	15.57%
Equity Midcap Plus	73.162	5.90%	14.08%	31.47%	17.93%	15.41%	33.00%	18.91%
Equity Midcap Pension	92.9212	5.80%	13.88%	32.26%	17.93%	15.33%	38.81%	21.42%
Accelerator Mid Cap Fund	44.3169	5.91%	15.68%	34.45%	21.15%	16.23%	37.55%	15.86%
Accelerator Mid Cap Fund li	25.1052	5.84%	15.62%	33.35%	21.09%	17.13%	37.38%	14.80%
Accelerator Midcap Pension Fund	47.7501	6.33%	14.75%	33.47%	18.67%	16.16%	37.74%	16.72%
Nifty Mid Cap 50 Index		5.6%	15.2%	43.0%	24.0%	11.4%	30.0%	

## Investment Objectives

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

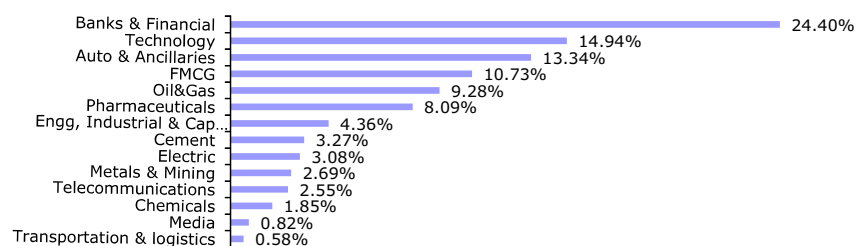
## Risk Profile

High

## Current Asset Allocation

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

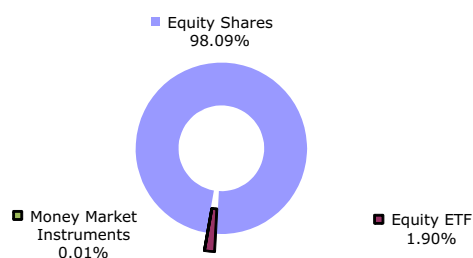
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>Equity ETF</b>	1.90%	<b>1.90%</b>
<b>Money Market Instruments</b>	0.01%	<b>0.01%</b>
<b>SHARES</b>		<b>98.1%</b>
I T C Ltd.	7.92%	
H D F C Bank Ltd.	7.67%	
Infosys Ltd.	6.85%	
Reliance Industries Ltd.	5.57%	
Housing Development Finance Corpn. Ltd.	5.49%	
Tata Motors Ltd.	4.70%	
Tata Consultancy Services Ltd.	4.22%	
I C I C I Bank Ltd.	4.11%	
Larsen & Toubro Ltd.	3.83%	
Hindustan Unilever Ltd.	2.61%	
Sun Pharmaceutical Inds. Ltd.	2.56%	
Mahindra & Mahindra Ltd.	2.41%	
Maruti Suzuki India Ltd.	2.24%	
Axis Bank Ltd.	1.82%	
Asian Paints Ltd.	1.82%	
Cipla Ltd.	1.79%	
Dr. Reddys Laboratories Ltd.	1.72%	
Wipro Ltd.	1.69%	
Bharti Airtel Ltd.	1.67%	
Other Shares	27.40%	
<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	37.9469	1.33%	7.23%	24.29%	9.05%	3.15%	15.28%	11.13%
Equity Index Fund	53.838	1.45%	7.65%	25.18%	10.52%	4.64%	16.81%	14.91%
Equity Index Pension	47.822	1.42%	7.57%	25.24%	10.63%	4.74%	16.97%	14.19%
Premier Equity Fund	28.0625	1.31%	7.22%	24.23%	8.99%	3.17%	15.46%	10.11%
Equity Index Fund II	27.7216	1.43%	7.62%	25.02%	9.60%	4.00%	16.23%	10.61%
Premier Equity Index Fund	24.0377	1.27%	7.09%	23.87%	8.30%	2.50%	14.47%	9.06%
Growth Plus Fund III	24.0877	1.64%	7.73%	25.41%	9.67%	7.83%	27.76%	16.26%
Equity Index Pension Fund II	27.8343	1.43%	7.59%	25.14%	10.37%	4.35%	16.62%	10.65%
Cnx Nse Nifty Index		1.7%	7.7%	25.7%	10.2%	5.1%	17.1%	

## Investment Objectives

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

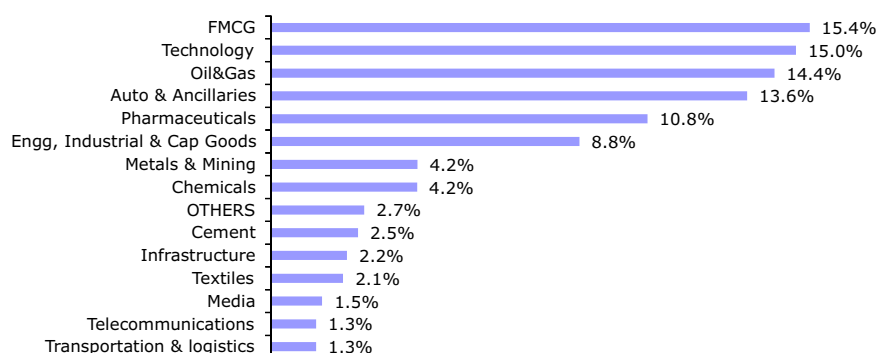
## Risk Profile

Very High

## Current Asset Allocation

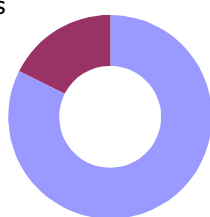
- Equity: 60%-100%
- Government treasury bills (Non-interest bearing): 0- 40%

## Industry Profile



## Asset Profile

Money Market Instruments  
17.55%



Equity Shares  
82.45%

## Holdings

Company Name	% Value	% Total Value
<b>SHARES</b>		
<b>82.45%</b>		
Nestle India Ltd.	4.03%	
Indraprastha Gas Ltd.	3.63%	
Infosys Ltd.	3.58%	
Reliance Industries Ltd.	3.29%	
Hitachi Home & Life Solutions (India) Ltd.	3.23%	
K S B Pumps Ltd.	3.13%	
Pfizer Ltd.	2.93%	
Bayer Cropscience Ltd.	2.82%	
Hindalco Industries Ltd.	2.63%	
Wipro Ltd.	2.52%	
Mahindra & Mahindra Ltd.	2.45%	
Maruti Suzuki India Ltd.	2.39%	
Natco Pharma Ltd.	2.31%	
Tech Mahindra Ltd.	2.28%	
Hindustan Unilever Ltd.	2.27%	
Oil & Natural Gas Corpn. Ltd.	2.26%	
Credit Analysis & Research Ltd.	2.20%	
Tata Consultancy Services Ltd.	2.17%	
Kansai Nerolac Paints Ltd.	2.16%	
Godrej Consumer Products Ltd.	1.86%	
Ashoka Buildcon Ltd.	1.80%	
Aurobindo Pharma Ltd.	1.79%	
Dcm Shriram Limited	1.70%	
Suprajit Engineering Ltd.	1.64%	
Colgate-Palmolive (India) Ltd.	1.62%	
Hero Motocorp Limited	1.48%	
Bata India Ltd.	1.48%	
Britannia Industries Ltd.	1.47%	
Other Shares	15.33%	
<b>Money Market Instruments</b>	17.55%	<b>17.55%</b>
<b>Grand Total</b>	100%	<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
Pure Eq Fund	50.0336	2.30%	8.51%	22.98%	11.65%	12.11%	26.05%	16.22%
Pure Stock Fund	47.8541	2.12%	8.21%	22.57%	11.59%	12.17%	26.38%	16.73%
Pure Stock Pension Fund	38.1671	2.25%	9.65%	24.10%	7.45%	15.28%	26.23%	17.34%
Cnx Nse Nifty Index		1.7%	7.7%	25.7%	10.2%	5.1%	17.1%	

## Investment Objectives

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

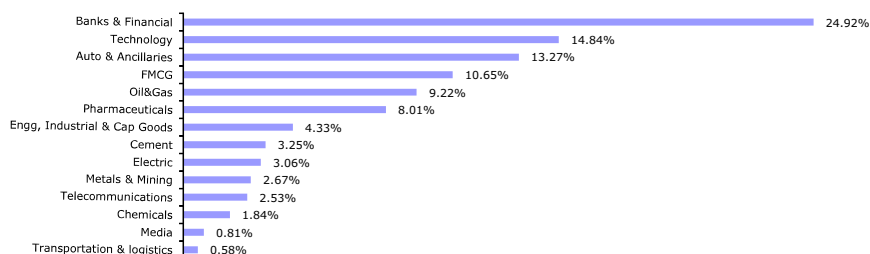
## Risk Profile

High

## Current Asset Allocation

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

## Industry Profile

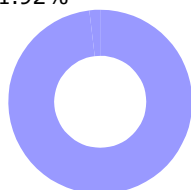


## Holdings

Company Name	% Value	% Total Value
<b>Equity ETF</b>	1.92%	<b>1.9%</b>
<b>SHARES</b>		<b>98.1%</b>
I T C Ltd.	7.86%	
H D F C Bank Ltd.	7.61%	
Infosys Ltd.	6.81%	
Housing Development Finance Corpn. Ltd.	5.63%	
Reliance Industries Ltd.	5.53%	
Tata Motors Ltd.	4.66%	
I C I C I Bank Ltd.	4.26%	
Tata Consultancy Services Ltd.	4.19%	
Larsen & Toubro Ltd.	3.81%	
Hindustan Unilever Ltd.	2.59%	
Sun Pharmaceutical Inds. Ltd.	2.54%	
Mahindra & Mahindra Ltd.	2.40%	
Maruti Suzuki India Ltd.	2.23%	
Axis Bank Ltd.	1.82%	
other Equity Shares	36.15%	
<b>Grand Total</b>	<b>100%</b>	<b>100.0%</b>

## Asset Profile

Equity ETF  
1.92%



Equity Shares  
98.08%

## 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		1.7%	7.7%	25.7%	10.2%	5.1%	17.1%	



## 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

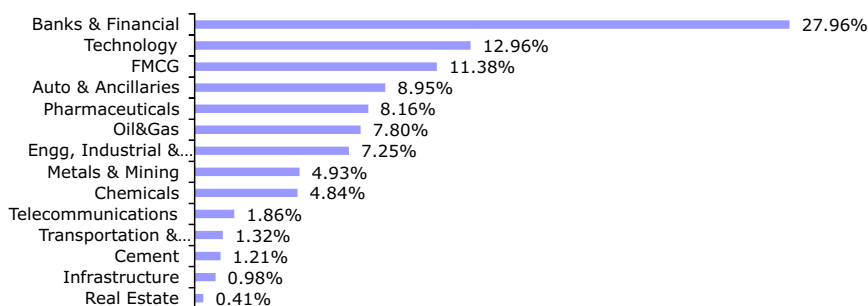
## Risk Profile

High

## Current Asset Allocation

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

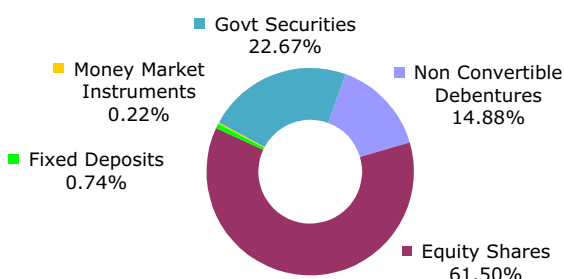
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>GOVERNMENT SECURITIES</b>	<b>22.67%</b>	<b>22.67%</b>
<b>Fixed Deposits</b>	<b>0.74%</b>	<b>0.74%</b>
<b>Money Market Instrument</b>	<b>0.22%</b>	<b>0.22%</b>
<b>Non Convertible Debentures</b>		<b>14.88%</b>
L I C Housing Finance Ltd.	2.84%	
Housing Development Finance Corpn. Ltd.	2.75%	
Power Finance Corpn. Ltd.	1.53%	
Ministry Of Railways	1.20%	
Hdb Financial Services Limited	1.18%	
Bajaj Finance Ltd.	0.93%	
Kotak Mahindra Prime Ltd.	0.70%	
P N B Housing Finance Ltd.	0.65%	
I O T Utkal Energy Services Ltd.	0.55%	
Cholamandalam Investment & Finance Co. Ltd.	0.30%	
Indian Railway Finance Corpn. Ltd.	0.30%	
Other Corporate Bonds	1.95%	
<b>SHARES</b>		<b>61.50%</b>
H D F C Bank Ltd.	5.82%	
I T C Ltd.	3.76%	
Reliance Industries Ltd.	3.03%	
I C I C I Bank Ltd.	2.96%	
Infosys Ltd.	2.94%	
Yes Bank Ltd.	2.75%	
Tata Motors Ltd.	2.61%	
Mahindra & Mahindra Ltd.	2.38%	
Hindalco Industries Ltd.	1.93%	
B A S F India Ltd.	1.85%	
Housing Development Finance Corpn. Ltd.	1.69%	
Mphasis Ltd.	1.61%	
Pfizer Ltd.	1.39%	
Nestle India Ltd.	1.38%	
Indusind Bank Ltd.	1.37%	
Aventis Pharma Ltd.	1.37%	
Wipro Ltd.	1.29%	
Hindustan Unilever Ltd.	1.24%	
Larsen & Toubro Ltd.	1.21%	
Axis Bank Ltd.	1.18%	
Bayer Cropscience Ltd.	1.12%	
National Aluminium Co. Ltd.	1.10%	
Ingersoll-Rand (India) Ltd.	1.08%	
Oil & Natural Gas Corpn. Ltd.	1.05%	
Kalpataru Power Transmission Ltd.	0.91%	
Idea Cellular Ltd.	0.85%	
Other Shares	11.63%	
<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	24.0887	1.39%	6.65%	19.69%	11.53%	10.58%	19.71%	10.35%
Asset Allocation Pension Fund	23.2349	1.54%	6.97%	20.24%	11.96%	11.23%	20.56%	10.30%
Asset Allocation Fund II	13.6592	1.40%	6.41%	17.87%	11.20%	13.13%	0.00%	13.74%
Crisil Balanced Fund Index		1.5%	6.6%	19.4%	11.0%	7.7%	15.5%	

## 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.

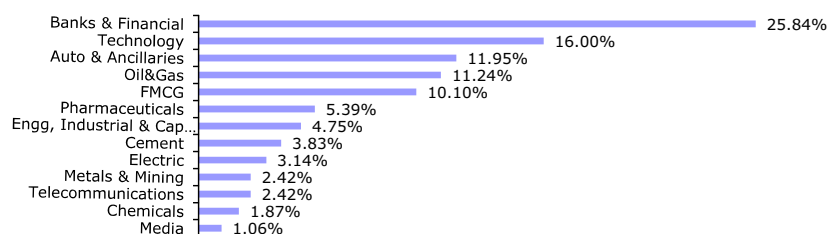
## Risk Profile

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

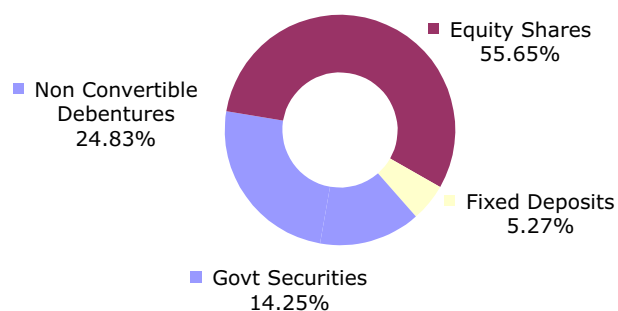
## Industry Profile



## Holdings

Company Name	% Value	% Total Value
<b>SHARES</b>		
<b>55.7%</b>		
H D F C Bank Ltd.	4.60%	
I T C Ltd.	4.30%	
Infosys Ltd.	4.22%	
Housing Development Finance Corpn. Ltd.	3.95%	
Reliance Industries Ltd.	3.80%	
Tata Motors Ltd.	2.90%	
Tata Consultancy Services Ltd.	2.56%	
Larsen & Toubro Ltd.	2.40%	
Axis Bank Ltd.	1.80%	
Oil & Natural Gas Corpn. Ltd.	1.48%	
Mahindra & Mahindra Ltd.	1.42%	
Maruti Suzuki India Ltd.	1.33%	
Hindustan Unilever Ltd.	1.32%	
I C I C I Bank Ltd.	1.20%	
Sun Pharmaceutical Inds. Ltd.	1.18%	
Asian Paints Ltd.	1.04%	
Hero Motocorp Limited	1.00%	
Bharti Airtel Ltd.	0.90%	
H C L Technologies Ltd.	0.85%	
Other Shares	13.41%	
<b>Non Convertible Debentures.</b>	24.83%	<b>24.83%</b>
<b>Govt Securities</b>	14.25%	<b>14.25%</b>
<b>Fixed Deposits</b>	5.27%	<b>5.27%</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	17.4437	1.15%	4.77%	12.41%	8.49%	4.97%	14.60%	8.64%
Max Gain Fund II	16.0667	1.34%	5.57%	15.37%	10.01%	5.38%	14.59%	8.27%

## 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%

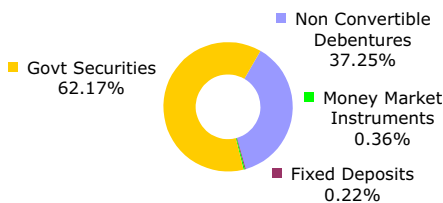
### Average Maturity & Portfolio Ytm

FUND CLASSIFICATION	Portfolio YTM	Avg Duration (in years)
DEBT FUNDS	7.30%	6.30

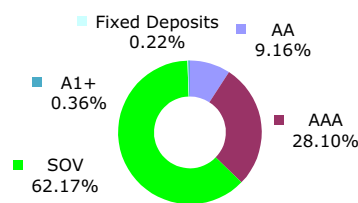
## Holdings

Company Name	% Value	% Total Value
<b>Govt Securities</b>	<b>62.17%</b>	<b>62.17%</b>
<b>Money Market Instruments</b>	<b>0.36%</b>	<b>0.36%</b>
<b>Non Convertible Debentures</b>		<b>37.25%</b>
Housing Development Finance Corpn. Ltd.	5.19%	
Ministry Of Railways	3.14%	
L I C Housing Finance Ltd.	2.84%	
Bajaj Finance Ltd.	2.46%	
Power Finance Corpn. Ltd.	2.36%	
P N B Housing Finance Ltd.	1.71%	
Axis Bank Ltd.	1.55%	
Shriram Transport Finance Co. Ltd.	1.51%	
Nabha Power Ltd.	1.31%	
Power Grid Corpn. Of India Ltd.	1.26%	
Petronet L N G Ltd.	1.26%	
Leasing & Financial Services Ltd.	1.18%	
Other Corporate Bonds	11.49%	
<b>FIXED DEPOSITS</b>		<b>0.22%</b>
<b>Grand Total</b>		<b>100.00%</b>

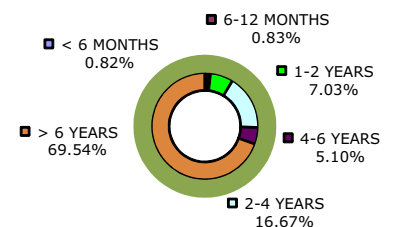
## Asset Profile



## 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	22.3234	1.36%	5.52%	9.74%	11.11%	10.66%	10.34%	6.56%
Debt Plus Fund	26.4379	1.10%	4.19%	7.62%	10.00%	11.06%	11.19%	8.36%
DEBT PLUS PENSION	28.415	1.44%	6.10%	10.92%	13.64%	12.73%	11.92%	9.26%
Premier Debt Fund	22.6023	1.38%	5.18%	9.01%	11.09%	10.63%	9.91%	7.91%
Life Long Gain	19.168	1.27%	4.66%	8.13%	10.57%	10.26%	9.55%	5.52%
Bond Fund	24.9349	1.35%	5.22%	9.46%	12.17%	12.31%	11.85%	9.42%
Premier Bond Fund	20.4867	1.26%	4.86%	8.38%	10.06%	9.73%	9.29%	7.34%
Bond Pension Fund	25.2518	1.17%	4.37%	7.71%	10.27%	11.25%	11.31%	9.59%
Crisil Composite Bond Index		1.2%	4.5%	8.0%	11.7%	11.9%	11.9%	

## 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%

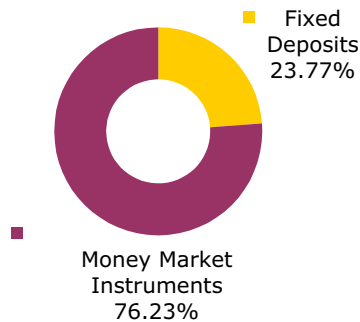
### Average Maturity & Portfolio Ytm

FUND CLASSIFICATION	Portfolio YTM	Avg Duration (in years)
CASH FUNDS	8.10%	0.50

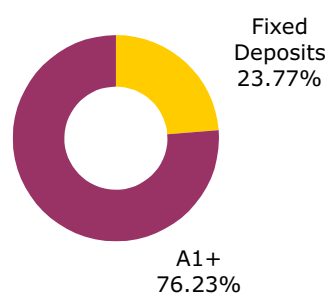
## Holdings

Company Name	% Value	% Total Value
<b>FIXED DEPOSITS</b> <span style="float: right;"><b>23.77%</b></span>		
Bandhan Bank Ltd	7.6%	
I D B I Bank Ltd.	5.6%	
Saraswat Co-Operative Bank Ltd.	3.1%	
Cosmos Co-Operative Bank Limited	2.7%	
Punjab National Bank	1.3%	
Indian Overseas Bank	1.1%	
State Bank Of Bikaner & Jaipur	0.9%	
State Bank Of Hyderabad	0.8%	
Other Fixed Deposits	0.6%	
<b>Money Market Instruments</b> <span style="float: right;"><b>76.23%</b></span>		
Au Financiers (India) Ltd	9.9%	
Bank Of Maharashtra	6.7%	
I C I C I Bank Ltd.	6.7%	
The Ratnakar Bank Ltd	6.6%	
Development Credit Bank Ltd.	6.4%	
Kotak Mahindra Investment Ltd.	6.3%	
Indiabulls Housing Finance Ltd.	6.3%	
Fullerton India Credit Co. Ltd	6.1%	
Other Money Market Instruments	21.3%	
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

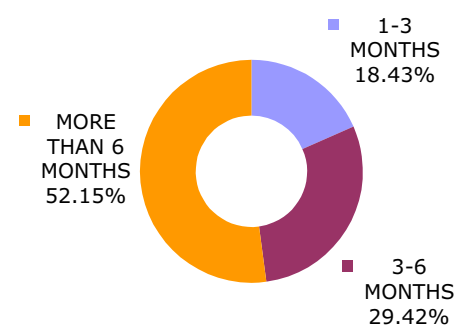
## Asset Profile



## 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	21.4226	0.49%	1.39%	2.81%	5.99%	6.29%	6.51%	6.21%
Cash Plus Fund	26.0357	0.72%	1.97%	3.97%	8.13%	8.41%	8.55%	8.22%
CASH PLUS PENSION	26.1961	0.70%	1.98%	3.99%	8.11%	8.23%	8.49%	8.51%
Liquid Fund	22.937	0.67%	1.84%	3.70%	7.69%	8.07%	8.27%	8.52%
Liquid Pension Fund	23.0329	0.70%	1.94%	3.92%	7.94%	8.00%	8.19%	8.60%
Crisil Composite Liquid Index		0.6%	1.9%	4.0%	7.8%	8.2%	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

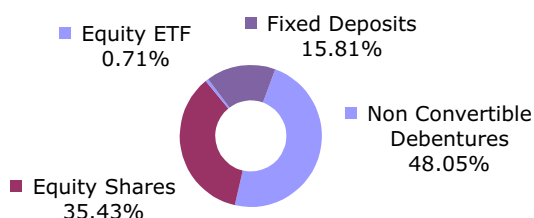
## Current Asset Allocation

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

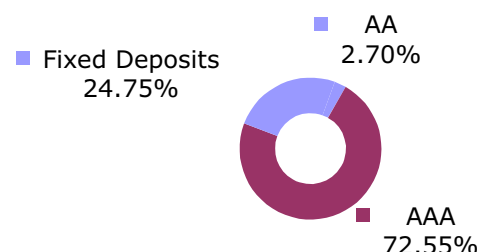
## Holdings

Company Name	% Value	% Total Value
<b>Non Convertible Debentures 48.05%</b>		
Tata Sons Ltd.	7.41%	
Housing Development Finance Corpn. Ltd.	6.98%	
Power Finance Corpn. Ltd.	6.95%	
Indian Railway Finance Corpn. Ltd.	6.90%	
Rural Electrification Corpn. Ltd.	5.78%	
Other NCD	14.02%	
<b>Fixed Deposits - Security</b>	<b>15.81%</b>	<b>15.81%</b>
<b>Equity ETF</b>	<b>0.71%</b>	<b>0.71%</b>
<b>EQUITY SHARES 35.43%</b>		
I T C Ltd.	2.88%	
H D F C Bank Ltd.	2.78%	
Infosys Ltd.	2.50%	
Housing Development Finance Corpn. Ltd.	2.05%	
Reliance Industries Ltd.	2.03%	
Tata Motors Ltd.	1.71%	
I C I C I Bank Ltd.	1.58%	
Tata Consultancy Services Ltd.	1.54%	
Larsen & Toubro Ltd.	1.40%	
Hindustan Unilever Ltd.	0.95%	
Sun Pharmaceutical Inds. Ltd.	0.93%	
Mahindra & Mahindra Ltd.	0.88%	
Maruti Suzuki India Ltd.	0.81%	
Axis Bank Ltd.	0.67%	
Asian Paints Ltd.	0.66%	
Cipla Ltd.	0.65%	
Dr. Reddys Laboratories Ltd.	0.63%	
Bharti Airtel Ltd.	0.61%	
State Bank Of India	0.60%	
Oil & Natural Gas Corpn. Ltd.	0.59%	
Other Equity Shares	8.97%	
<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	16.2388	0.77%	2.94%	5.57%	8.78%	9.39%	9.48%	7.58%
Growth Plus Fund II	15.0695	1.60%	7.67%	25.02%	10.15%	4.60%	16.01%	6.70%

## 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

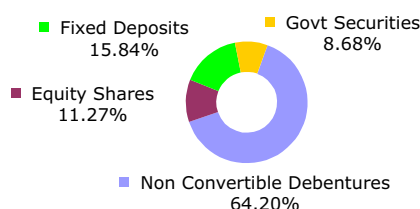
## Current Asset Allocation

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

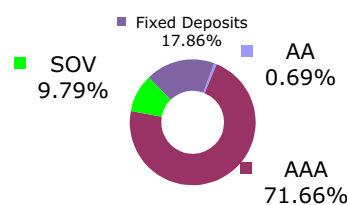
## Holdings

Company Name	% Value	% Total Value
<b>Equity Shares 11.27%</b>		
H C L Technologies Ltd.	1.41%	
Sun Pharmaceutical Inds. Ltd.	0.98%	
Indraprastha Gas Ltd.	0.98%	
I C I C I Bank Ltd.	0.92%	
Infosys Ltd.	0.92%	
H D F C Bank Ltd.	0.92%	
Oil & Natural Gas Corpn. Ltd.	0.87%	
Sun T V Network Ltd.	0.86%	
Castrol India Ltd.	0.77%	
Housing Development Finance Corpn. Ltd.	0.60%	
Bata India Ltd.	0.48%	
Development Credit Bank Ltd.	0.43%	
Idea Cellular Ltd.	0.39%	
Other Equity Shares	0.74%	
<b>Non Convertible Debentures 64.20%</b>		
Indian Railway Finance Corpn. Ltd.	9.54%	
Housing Development Finance Corpn. Ltd.	8.73%	
Rural Electrification Corpn. Ltd.	7.40%	
Tata Sons Ltd.	7.11%	
Power Finance Corpn. Ltd.	6.98%	
Ministry Of Railways	6.79%	
L I C Housing Finance Ltd.	6.09%	
Idfc Bank Limited	4.18%	
Others	7.38%	
<b>GOVT SECURITIES</b>	8.68%	<b>8.68%</b>
<b>Fixed Deposits</b>	15.84%	<b>15.84%</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	
Shield Plus Fund I	17.114	0.99%	3.78%	7.92%	9.54%	10.43%	11.75%	8.43%
Shield Plus Fund II	17.1504	0.95%	3.49%	8.04%	9.32%	9.90%	12.26%	8.91%
Shield Plus Fund III	16.7994	1.04%	4.12%	8.74%	10.02%	10.63%	12.33%	8.93%
Shield Plus Fund IV	15.8895	1.00%	3.77%	7.99%	9.95%	8.82%	10.96%	9.00%

## 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

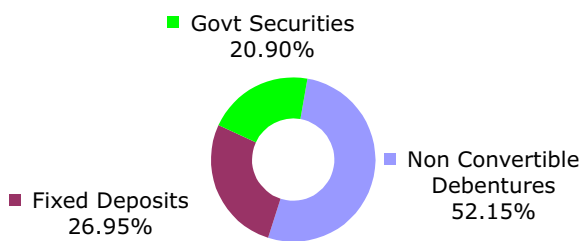
## Current Asset Allocation

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

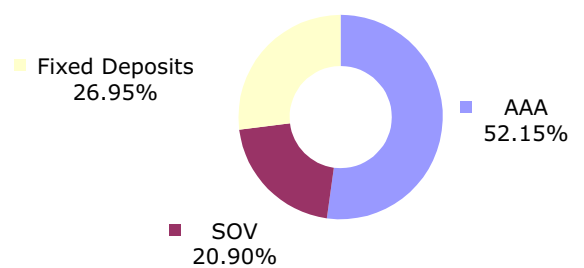
## Holdings

Company Name	% Value	% Total Value
<b>Non Convertible Debentures</b> <b>52.15%</b>		
Rural Electrification Corpn. Ltd.	9.7%	
Housing Development Finance Corpn. Ltd.	6.9%	
Indian Railway Finance Corpn. Ltd.	6.8%	
Power Finance Corpn. Ltd.	6.7%	
Idfc Bank Limited	6.6%	
Power Grid Corpn. Of India Ltd.	5.8%	
Other Corporate Bonds	9.6%	
<b>FIXED DEPOSITS</b> <b>26.95%</b>		
State Bank Of Travancore	8.0%	
I D B I Bank Ltd.	7.1%	
State Bank Of Bikaner & Jaipur	5.3%	
Other FD	6.6%	
<b>GOVT SECURITIES(GSE)</b> <b>20.9%</b> <b>20.90%</b>		
<b>Money Market Instruments</b> <b>0.1%</b> <b>0.06%</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 Absolute
Guaranteed Bond Fund	15.177	0.89%	3.37%	6.53%	9.76%	10.45%	10.44%	9.20%
Crisil Composite Bond Index		1.2%	4.5%	8.0%	11.7%	11.9%	11.9%	

\* Returns are Absolute

## Investment Objectives

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

## Risk Profile

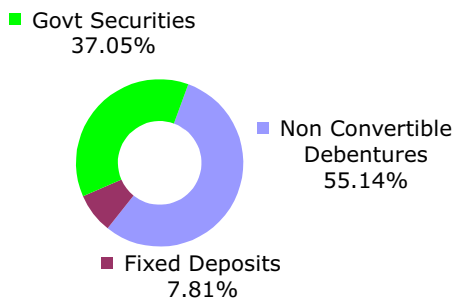
## Current Asset Allocation

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

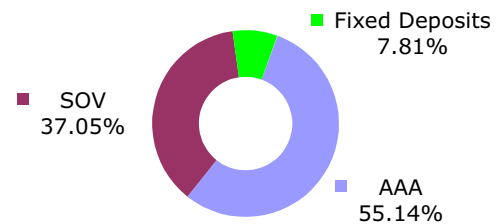
## Holdings

Company Name	% Value	% Total Value
<b>Non Convertible Debentures. 55.14%</b>		
Rural Electrification Corpn. Ltd.	9.58%	
Housing Development Finance Corpn. Ltd.	8.29%	
Ministry Of Railways	8.20%	
Power Finance Corpn. Ltd.	6.39%	
Export-Import Bank Of India	5.44%	
Tata Sons Ltd.	5.39%	
Other NCD	11.87%	
<b>Fixed Deposits</b>	7.81%	<b>7.81%</b>
<b>GOVT SECURITIES(GSE)</b>	37.05%	<b>37.05%</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	15.6167	0.93%	3.49%	6.60%	9.61%	10.22%	10.18%	8.29%



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