

AVIVA INVESTOR

September, 2013

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

MD SPEAK

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MARKET REVIEW
(Equity and Fixed Income Outlook)

[More](#)

PORTFOLIO RETURNS SINCE INCEPTION

[More](#)

FUND PERFORMANCE

Life unit Linked

Bond Fund

Life unit Linked

Secure Fund

Life unit Linked

Protector Fund

Life unit Linked

Balanced Fund

Life unit Linked

Growth Fund

Life unit Linked

Enhancer Fund

Life unit Linked

Index Fund

Life unit Linked

PSU Fund

Life unit Linked

Infra Fund

Life unit Linked

Wealth Builder Fund

Life unit Linked

Dynamic PE Fund

Life unit Linked

Bond Fund II

Life unit Linked

Protector Fund II

Life unit Linked

Balanced Fund II

Life unit Linked

Growth Fund II

Life unit Linked

Enhancer Fund II

Life unit Linked

Index Fund II

Life unit Linked

Discontinued Policy Fund

Pension unit Linked

Secure Fund

Pension unit Linked

Protector Fund

Pension unit Linked

Balanced Fund

Pension unit Linked

Growth Fund

Pension unit Linked

Index Fund

Pension unit Linked

Infra Fund

Pension unit Linked

PSU Fund

Pension unit Linked

Protector Fund II

Pension unit Linked

Balanced Fund II

Pension unit Linked

Growth Fund II

Pension unit Linked

Index Fund II

Disclaimer/Disclosure

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As on September 30,2013	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	8.4%	7.3%	6.4%	7.3%	6.1%	12.1%
Benchmark Return Since Inception	5.3%	6.0%	6.6%	6.7%	5.1%	9.4%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on September 30,2013	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	13.9%	13.7%	3.3%	9.6%	3.2%	-8.2%
Benchmark Return Since Inception	10.3%	11.3%	1.9%	9.4%	2.8%	-12.5%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Liquid Fund Index and NIFTY	BSE 100 Index
As on September 30,2013	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	-0.5%	-8.4%	-9.5%	-8.3%	6.0%	4.5%
Benchmark Return Since Inception	-1.3%	-14.4%	-13.5%	-14.6%	5.8%	5.8%
Benchmark	CRISIL Liquid Fund Index and CNX NIFTY	BSE PSU Index	BSE 100 Index	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on September 30,2013	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II	
Portfolio Return Since Inception	7.4%	5.8%	4.8%	4.8%	4.4%	
Benchmark Return Since Inception	6.2%	5.8%	5.3%	5.2%	3.8%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Liquid Fund Index and NIFTY	
As on September 30,2013	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked DYNAMIC P/E FUND		
Portfolio Return Since Inception	2.0%	3.8%	2.3%	1.2%		
Benchmark Return Since Inception	3.7%	2.4%	2.4%	2.6%		
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Liquid Fund Index and CNX NIFTY			
As on September 30,2013	Life Unit Linked Wealth Builder Fund	Life Unit Linked Discontinued Policy Fund				
Portfolio Return Since Inception	3.8%	8.0%				



Dear Customer,

Welcome to the latest edition of the Aviva Investor!

This quarter has been pretty exciting for us on the product front. The IRDA has introduced new product guidelines, for health as well as life insurance products. We are happy to share with you that we are one of the first insurance companies to have launched most products compliant with these norms.

These guidelines will ensure that going forward, there is a reasonable life cover for products. With the projection of benefits on your products changing to 4 % & 8% from the earlier rates of 6% & 10%, you will now be able to get a more realistic expectation of your investment returns. We would also like to inform you that the Discontinued Policy Fund has been converted into a unit based fund. This means

that the income in this fund will now accrue from Net Asset Value (NAV) movement, and carry minimum guarantee return of 4% per annum or any other rate as notified by the regulator from time to time.

Our product philosophy has always been simplicity and we have kept the customer at the heart of our product development process. Recently we launched the Aviva Next Innings Pensions Plan in line with your demand for a pension product that can help you build a significant corpus for your sunset years. Aviva Next Innings Pensions Plan helps you build a guaranteed corpus of more than double of what you have paid. This plan gives you the option to withdraw upto 1/3rd of the accrued value at the time of maturity and the balance through fixed annuities. This in turn will ensure that you have a regular income for the rest of your life and enables you to live your retirement on your own terms.

On the markets front, the Indian equity markets witnessed extreme volatility in the quarter as growth indicators largely remained muted and rising fears that the US Federal Reserve may commence the tapering of the QE programme in September 2013. On the back of this, the Rupee saw a sharp fall against the Dollar, as the markets anticipated huge outflows by FIIs in the equity and the debt markets in India. However, markets consolidated in September 2013 and rallied sharply as the U.S. Fed indefinitely postponed the tapering of the QE programme. Also, steps taken by the new RBI Governor, Raghuram Rajan, to curb volatility in the Rupee aided the recovery.

As I shared with you in the last edition, our employees have raised more than Rs 8 lakhs by donating their One Day salary for rehabilitation of children affected in the Uttarakhand floods. The money has been donated to our Street to School partner - Save the Children, which will set up child friendly spaces in nine villages in the Tehri Garhwal district in Uttarakhand, reaching out to 450 children.

We look forward to your feedback. Best wishes for the upcoming festival season!

Regards

TR Ramachandran

CEO & MD, Aviva India

Indian equity markets remained extremely volatile during the quarter moving from extreme pessimism to optimism as 1) growth indicators continued to give mixed signals 2) expected monetary action by U.S. Fed which raised concerns on its impact on emerging markets such as India, leaving little leeway for the RBI and the Government to take pro-growth measures. The frontline indices fell sharply in both July and August, but managed to recover their losses in September. While CNX Nifty closed slightly positive at the end of the quarter, S&P BSE Small-Cap and Mid-Cap declined by 3.14% and 6.01%, respectively.

Domestic bourses witnessed intense volatility in July based on spate of negative news flows leading to sharp fall in the indices. The U.S. Federal Reserve for the first time clearly outlined the criteria based on which it would look forward to taper the third QE programme. This combined with the improving indicators on growth, employment data in the U.S. increased expectations that the tapering of the QE programme would start as early as September. This led to fears of huge outflows by FIIs from both equity and debt markets in India. On the back of these fears, Rupee depreciated sharply against the Dollar, given India's huge Current Account Deficit and concerns about funding the same. In order to contain the same, RBI introduced series of measures aimed at tightening liquidity, such as raising the MSF rate to reduce volatility in the Rupee, which were seen as further impacting growth.

Growth signals continued to be muted, with the IIP for May 2013 witnessed a decline of 1.6% YoY, as against expectations of growth. WPI for June 2013 reversed the declining trend witnessed since Feb 2013 and increased to 4.9% on account of Rupee depreciation. The passage of the Food Security Bill also led to concerns of increase in fiscal deficit.

The sharp correction in the markets continued through August 2013. Geo-political tensions with a possibility of an attack on Syria by the U.S., led to steep rise in Crude oil prices, further escalating concerns for India's trade deficit. India's 1QFY14 GDP growth also disappointed at 4.4%. These factors further escalated the fall of the Rupee which hit an all time low 68.82 during the month. Besides, WPI continued to rise sharply, while, CPI remained high. As a result, Markets too fell to a low for CY14 during the month. Globally, the fears of tapering continued with U.S. reporting a sharp rise in its 2QCY14 GDP at 2.5%. However, the U.S. payroll and jobless claims data showed mixed results.

September 2013 saw a consolidation in the markets and markets rallied sharply towards the end of the month. The newly appointed RBI Governor, Mr. Raghuram Rajan, announced series of steps in his maiden speech to reduce the volatility in Rupee. These included USD swap window for Banks to incentivize them to raise FCNR deposits. The Rupee received a further impetus after a sharp drop in the trade data for August which came in at a five month low of USD 10.9bn.

In a move which surprised the Global financial markets, the U.S. Federal Reserve deferred the commencement of the tapering the QE programme. Also, there was no clear indication of when the same can be expected to commence. Global markets rallied on the back of this development and also led to sharp appreciation in the Rupee. Net FII flows also improved into India after the U.S. Fed's announcement.

WPI continued its surge throughout the quarter, reaching 6.1% for the month of August 2013, on account of 3 year high food inflation, while CPI continued to remain high at 9.5%. In the September policy meet, the new RBI Governor raised repo rates by 25bps citing concerns on inflation. However, the earlier hike in MSF rates was rolled back by 200 bps.

Towards the end of the quarter, conflict between the U.S. Conservatives and Democrats over 'Obamacare', the U.S. President's signature healthcare law set for launch on October 1, raised concerns about the U.S. debt ceiling. Worries over political dysfunction crept up in the U.S. as lawmakers struggled to keep the Government offices running, which raised worries about sustenance of a recovery in U.S.

The BSE sectoral indices closed on a mixed note during the quarter. S&P BSE IT and S&P BSE TECK were the top performers during the quarter, gaining by 25.33% and 20.60%, respectively. S&P BSE Metal rose 7.96% following better indicators from China. The RBI's hawkish stance hit rate-sensitive sectors such as Realty and Banks.

Outlook:

The markets have already recovered sharply from its lows during the quarter. However, volatility may continue in the near terms led as concerns on growth and inflation remain. The policy stance by the RBI and the actions of the U.S. Fed will be closely watched. RBI has already hiked the Repo rates and is unlikely to change its stance unless there is a meaningful reduction in consumer price inflation which will continue to impact growth. Globally, while the risk of tapering the U.S. QE programme has subsided for now, better indicators of employment and growth in the run up to be December policy meet of the U.S. Fed, can keep the Indian markets and the Rupee on the edge.

Over a longer time horizon, there are hopes of a revival in growth. Monsoons have been above average and conducive for a growth in agricultural production. This can not only have a soothing impact on food inflation but also keep the rural consumption demand strong. Weaker currency has boosted exports as indicated by the recent trade data, which also support the Rupee. The Governments efforts in addressing bottlenecks through policy actions such as coal block auction etc, will also aid the revival of capex cycle.

Indian Government bonds witnessed their worst quarter in nearly four and a half years as the domestic currency plunged to record lows, which in turn, sparked fears of strong foreign investor outflows. The Reserve Bank of India's (RBI) recent move to raise the benchmark repo rates further added to the woes. The 10-year benchmark bond ended up 133 bps to close at 8.77%, compared to its previous quarter's close of 7.44%.

Bond prices started falling after the RBI announced measures to reduce volatility in the rupee, which pushed short-term rates higher. The RBI had to put on hold its monetary-easing steps due to continued weakness in the domestic currency. Bond yields touched its highest level in 5-years during the month of August after the rupee breached the crucial mark of 68 against the dollar despite several efforts from policymakers to check its slide.

On July 15 and July 23, the RBI announced a series of measures to curb volatility in the foreign exchange market. It increased the Bank Rate and Marginal Standing Facility rate to 10.25% (300 bps spread with the repo rate), fixed a daily limit on banks' borrowing under the Liquidity Adjustment Facility window at 0.5% of Net Demand and Time Liabilities and announced open market sales of securities worth Rs. 12,000 crore. The central bank further added that the banks have to maintain a minimum daily Cash Reserve Ratio balance of 99% of the requirement instead of 70% on an average daily basis with effect from July 27. This led to a sharp increase in short-term rates and bond yields.

The RBI also announced during the quarter that it will auction Government of India Cash Management Bills for a notified amount of Rs. 22,000 crore once every week on Mondays, an additional measure to address volatility in the foreign exchange market. This further increased the borrowing pressure in the market which impacted the bond yields during the quarter. Moreover, worries on fiscal deficit front aggravated with the massive food subsidy programme announced by the Government. Bonds faced further pressure after debt sale saw partial devolvement, while the cut-off yields came sharply higher than expected, reflecting lack of investor appetite.

However, bonds yields found support after the RBI announced measures to curb liquidity deficit in the banking system. To manage liquidity conditions and to ensure adequate credit flow to the productive sectors of the economy, the RBI conducted open market purchase operations. Moreover, the requirement of Statutory Liquidity Ratio (SLR) securities in Held-to-Maturity (HTM) category has been relaxed to 24.5% against decreasing till 23% in a phased manner. Banks can transfer SLR securities to HTM category from Available for Sale (AFS) / Held for Trading (HFT) categories as a one-time measure and valuing these securities as of July 15, 2013. In addition, banks can spread the Mark-to-Market losses held under AFS/ HFT categories over the remaining period of FY14 in equal instalments.

The new RBI Governor, after taking charge on September 4, said that the central bank will offer a swap window to banks for fresh dollar deposits mobilised from non-resident Indians, which will be available to lenders till November 30. He further said that India would push for more rupee settlement of trade and the central bank will allow importers to rebook 25% of cancelled forward contracts. It has also been decided that the current overseas borrowing limit of 50% of the unimpaired Tier-I capital may be raised to 100%. The borrowings mobilised under this provision can be swapped with the RBI at a concessional rate of 100 basis points below the ongoing swap rate prevailing in the market. The new Governor also said that the Government would look to reduce investments by banks in Government bonds "in a calibrated manner." He further added that the RBI would work together with the Government and the market regulator to steadily liberalise markets.

The RBI maintained status quo at its First-Quarter Monetary Policy review after reducing the benchmark repo rate by 75 bps and the Cash Reserve Ratio by 25 bps in the current calendar year. However, at its Mid-Quarter policy review, the central bank increased the repo rate by 25 bps to 7.50%. Maintaining a spread of 100 bps, the reverse repo rate stood at 6.50%. The RBI also reduced the Marginal Standing Facility (MSF) rate by 75 basis points from 10.25% to 9.50%. With these changes, the MSF rate and the Bank rate are recalibrated to 200 basis points above the repo rate.

Interbank call money rates moved in the range of 6.58% to 10.43% during the quarter. The banks' net average borrowings under the RBI's Liquidity Adjustment Facility stood at Rs. 42,844.81 crore, lower compared to the previous month's average figure of Rs. 81,856.50 crore. This has come down substantially after borrowing under Liquidity Adjustment Facility window has been restricted to 0.5% of NDTL by the RBI. This led to a substantial borrowing under MSF window.

Yields on Gilt Securities increased across the maturities in the range of 126 basis points (bps) to 186 bps. The change was highest on 12-year maturity. Corporate Bond yields increased on the entire segment in the range of 112 bps to 137 bps. The highest change was seen on 1-year paper. The spread between AAA corporate bond and Gilt contracted across the maturities in the range of 8 to 70 bps. The Highest contraction was seen on 15-year paper.

Outlook:

Bond prices are likely to remain range bound in the coming quarter. It is expected that main triggers for the markets will be any development related to the Fed's bond-buyback program, movement in the domestic currency and updates on economic indicators. Investors will track upcoming debt ceiling discussions in the U.S. The RBI will conduct the auction of Government Securities and Treasury Bills for an aggregate amount of Rs. 1,65,000 crore and Rs. 1,56,000 crore, respectively during the December quarter.

Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

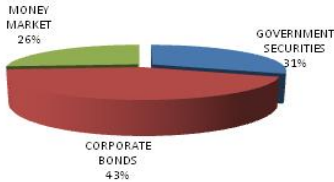
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Government and other Debt Securities 60%-100%

Asset Mix



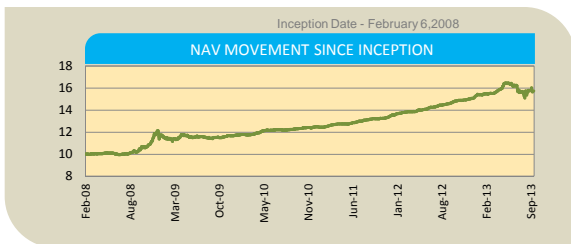
Portfolio Return

As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.4%	9.1%	8.6%	6.5%
Benchmark**	5.3%	6.7%	6.2%	3.5%

Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CRISIL Composite Bond Fund Index

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.28% GOI 2027	9.54	
7.16% GOI 2023	6.76	
8.20% GOI 2025	5.47	
8.83% GOI 2041	4.59	
8.85% Tamil Nadu State Development Ltd. 2022	3.06	
6.49% GOI 2015	0.70	
4.48% Maharashtra SDL 2020	0.64	
Total	30.76	
CORPORATE BONDS		
Power Grid Corporation of India Ltd.	9.11	AAA
Rural Electrification Corporation	8.31	AAA
Power Finance Corporation Ltd.	7.14	AAA
LIC Housing Finance Ltd.	5.25	AAA
HDFC Ltd.	3.49	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.31	AAA
India Infrastructure Finance Company Ltd.	2.09	AAA
Yes Bank Ltd.	2.08	AA
Tata Sons Ltd.	1.08	AAA
IndusInd Bank Ltd.	1.06	AA
Total	42.92	

CASH AND MONEY MARKETS*	26.32%
PORTFOLIO TOTAL	100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

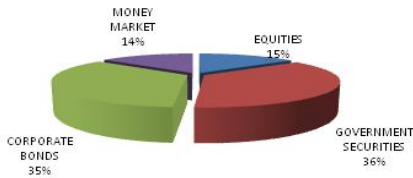
The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

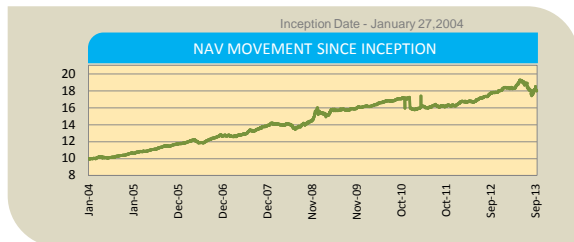
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.3%	7.1%	5.0%	1.7%
Benchmark**	6.0%	7.5%	5.9%	3.2%

Note: Past returns are not indicative of future performance.

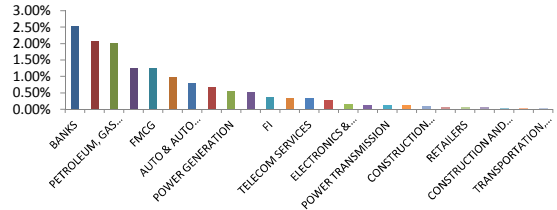
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.83%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.26
ITC Ltd.	1.24
Reliance Industries Ltd.	1.13
HDFC Bank Ltd.	0.98
HDFC Ltd.	0.96
ICICI Bank Ltd.	0.72
Tata Consultancy Services Ltd.	0.55
Larsen & Toubro Ltd.	0.54
Oil and Natural Gas Corporation Ltd.	0.46
State Bank of India	0.44
Others	6.55

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	10.82
8.83% GOI 2041	6.83
8.28% GOI 2027	6.04
8.33% GOI 2026	3.63
8.30% GOI 2042	3.30
8.20% GOI 2025	2.78
8.93% Punjab SDL 2022	1.30
7.83% GOI 2018	0.65
8.13% GOI 2022	0.43
8.12% GOI 2020	0.32
8.48% Maharashtra SDL 2020	0.23
Total	36.33

CORPORATE BONDS

Power Finance Corporation Ltd.	5.16	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.36	AAA
LIC Housing Finance Ltd.	4.27	AAA
IndusInd Bank Ltd.	3.60	AA
Ultratech Cement Ltd.	3.32	AAA
Yes Bank Ltd.	3.28	AA
HDFC Ltd.	1.99	AAA
Rural Electrification Corporation	1.86	AAA
Power Grid Corporation of India Ltd.	1.78	AAA
Export-Import Bank of India Ltd.	1.31	AAA
Indian Railway Finance Corporation Ltd.	1.27	AAA
Gail (India) Ltd.	0.64	AAA
MRF Ltd.	0.53	AA+
Reliance Capital Ltd.	0.49	AAA
Tata Sons Ltd.	0.33	AAA
NABARD	0.32	AAA
India Infrastructure Finance Company Ltd.	0.10	AAA
Tata Motors Ltd.	0.04	AAA
Total	34.65	

CASH AND MONEY MARKETS* 14.19%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

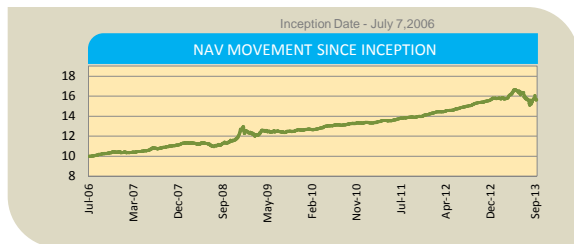
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	6.4%	6.7%	5.6%	2.4%
Benchmark**	6.6%	7.3%	5.6%	3.3%

Note: Past returns are not indicative of future performance.

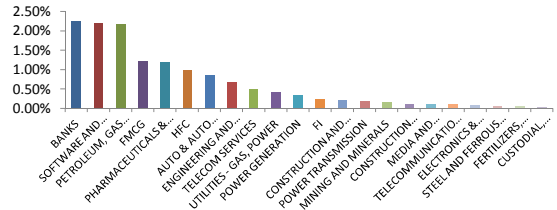
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.21%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.23
Infosys Ltd.	1.22
Reliance Industries Ltd.	1.09
HDFC Ltd.	0.98
HDFC Bank Ltd.	0.87
ICICI Bank Ltd.	0.72
Larsen & Toubro Ltd.	0.67
Tata Consultancy Services Ltd.	0.66
Bharti Airtel Ltd.	0.51
Oil and Natural Gas Corporation Ltd.	0.48
Others	5.78

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.20% GOI 2025	9.05
8.97% GOI 2030	6.99
8.30% GOI 2042	4.27
8.33% GOI 2026	4.13
8.28% GOI 2027	2.95
8.83% GOI 2041	2.55
8.48% Maharashtra SDL 2020	1.49
7.16% GOI 2023	1.06
8.93% Punjab SDL 2022	0.76
7.59% GOI 2016	0.02
Total	33.27

CORPORATE BONDS

Power Finance Corporation Ltd.	5.62	AAA
HDFC Ltd.	4.07	AAA
IndusInd Bank Ltd.	3.91	AA
Power Grid Corporation of India Ltd.	3.72	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.25	AAA
Yes Bank Ltd.	3.06	AA
NABARD	2.84	AAA
LIC Housing Finance Ltd.	2.21	AAA
Export-Import Bank of India Ltd.	1.90	AAA
Rural Electrification Corporation	1.85	AAA
Tata Sons Ltd.	1.49	AAA
India Infrastructure Finance Company Ltd.	1.38	AAA
MRF Ltd.	0.78	AA+
Ultratech Cement Ltd.	0.48	AAA
Indian Railway Finance Corporation Ltd.	0.32	AAA
Total	36.88	

CASH AND MONEY MARKETS* 15.64%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

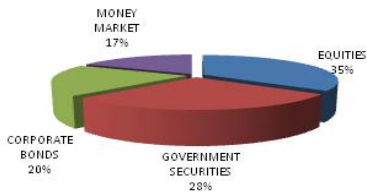
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

Asset Mix



Portfolio Return

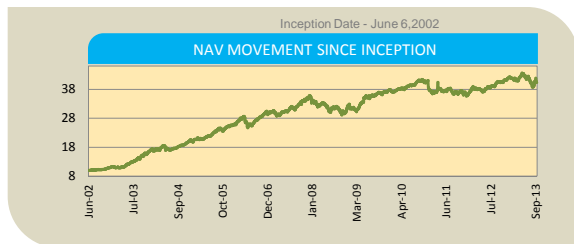
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	13.9%	6.9%	2.2%	-0.3%
Benchmark**	10.3%	7.7%	4.1%	2.8%

Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement

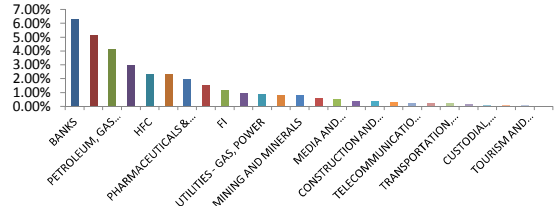


CORPORATE BONDS		
NABARD	0.35	AAA
Ultratech Cement Ltd.	0.13	AAA
Reliance Industries Ltd.	0.10	AAA
India Infrastructure Finance Company Ltd.	0.08	AAA
Indian Railway Finance Corporation Ltd.	0.06	AAA
NTPC Ltd.	0.02	AAA
Total	19.65	
CASH AND MONEY MARKETS*	17.60%	
PORTFOLIO TOTAL	100.00%	

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	34.97%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.97
Infosys Ltd.	2.97
HDFC Bank Ltd.	2.13
Reliance Industries Ltd.	2.11
HDFC Ltd.	2.10
ICICI Bank Ltd.	1.91
Tata Consultancy Services Ltd.	1.61
Larsen & Toubro Ltd.	1.29
Oil and Natural Gas Corporation Ltd.	1.24
Mahindra & Mahindra Ltd.	1.17
Others	15.47

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	7.78
8.83% GOI 2041	5.09
8.28% GOI 2027	4.94
8.33% GOI 2026	4.21
8.30% GOI 2042	1.62
8.93% Punjab SDL 2022	0.77
8.48% Maharashtra SDL 2020	0.76
7.94% GOI 2021	0.74
8.20% GOI 2025	0.37
6.49% GOI 2015	0.36
7.16% GOI 2023	0.25
8.12% GOI 2020	0.23
8.13% GOI 2022	0.15
9.15% GOI 2024	0.15
8.19% GOI 2020	0.11
6.35% GOI 2020	0.08
8.35% GOI 2022	0.06
7.83% GOI 2018	0.05
8.24% GOI 2018	0.05
8.15% GOI 2022	0.01
Total	27.78

CORPORATE BONDS

HDFC Ltd.	3.21	AAA
LIC Housing Finance Ltd.	2.69	AAA
Power Finance Corporation Ltd.	2.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.82	AAA
IndusInd Bank Ltd.	1.80	AA
Rural Electrification Corporation	1.75	AAA
Power Grid Corporation of India Ltd.	1.62	AAA
MRF Ltd.	0.79	AA+
Yes Bank Ltd.	0.78	AA
National Capital Regional Planning Board	0.70	AAA
Tata Sons Ltd.	0.64	AAA
Export-Import Bank of India Ltd.	0.63	AAA

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 30%-85%
- Government and other Debt Securities 0%-50%

Asset Mix



Portfolio Return

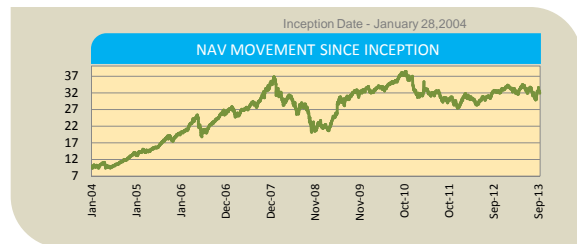
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	13.7%	5.9%	-2.0%	-1.8%
Benchmark**	11.3%	8.3%	0.7%	1.5%

Note: Past returns are not indicative of future performance.

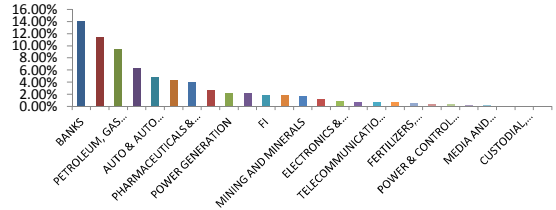
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	73.63%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	6.37
Infosys Ltd.	6.30
Reliance Industries Ltd.	5.03
ICICI Bank Ltd.	4.66
HDFC Bank Ltd.	4.45
HDFC Ltd.	4.34
Tata Consultancy Services Ltd.	3.54
Larsen & Toubro Ltd.	2.77
Mahindra & Mahindra Ltd.	2.45
Oil and Natural Gas Corporation Ltd.	2.17
Others	31.55

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

7.16% GOI 2023	2.61
8.97% GOI 2030	2.30
8.30% GOI 2042	1.41
8.83% GOI 2041	1.38
8.33% GOI 2026	0.45
8.28% GOI 2027	0.30
7.49% GOI 2017	0.10
8.13% GOI 2022	0.07
8.48% Maharashtra SDL 2020	0.05
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	8.69

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	0.30	AAA
HDFC Ltd.	0.12	AAA
Neyveli Lignite Corporation Ltd.	0.03	AAA
Dr Reddys Laboratories Ltd.	0.02	AA+
Total	0.47	

CASH AND MONEY MARKETS*	17.21%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



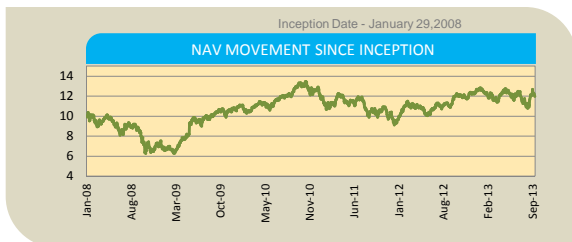
Portfolio Return

As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	3.3%	7.1%	-2.4%	-0.6%
Benchmark**	1.9%	7.9%	-1.7%	0.6%

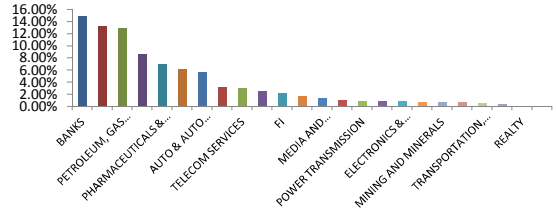
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	89.52%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.63
Infosys Ltd.	6.98
Reliance Industries Ltd.	6.73
HDFC Bank Ltd.	6.19
HDFC Ltd.	5.71
Tata Consultancy Services Ltd.	4.50
ICICI Bank Ltd.	4.32
Oil and Natural Gas Corporation Ltd.	3.20
Larsen & Toubro Ltd.	3.17
Bharti Airtel Ltd.	2.98
Others	37.11

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	10.48%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

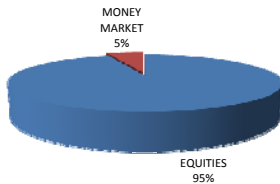
The investment objective of this fund is to generate returns in line with the stock market index - CNX NIFTY INDEX. Subject to exposure norms applicable under the IRDA (Investment) regulations.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



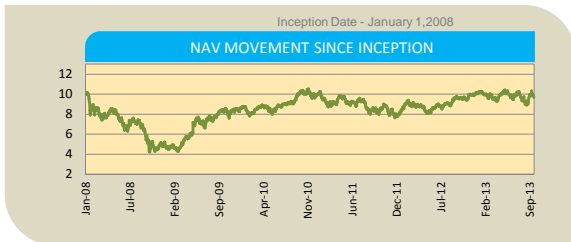
Portfolio Return

As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	-0.5%	8.4%	-1.3%	0.5%
Benchmark**	-1.3%	7.9%	-1.7%	0.6%

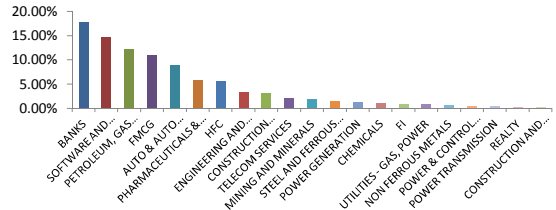
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	94.51%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	9.32
Infosys Ltd.	7.46
Reliance Industries Ltd.	7.07
HDFC Bank Ltd.	6.05
HDFC Ltd.	5.72
ICICI Bank Ltd.	5.44
Tata Consultancy Services Ltd.	5.42
Larsen & Toubro Ltd.	3.48
Oil and Natural Gas Corporation Ltd.	2.94
Tata Motors Ltd.	2.70
Others	38.91

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	5.49%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

The investment objective of the fund is to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



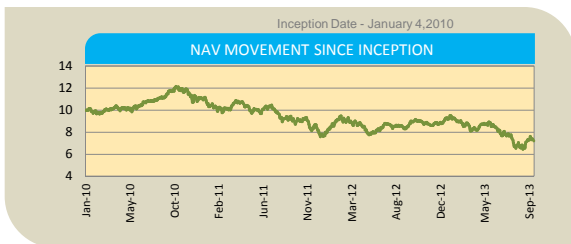
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-8.4%	-15.0%	-19.9%
Benchmark**	-14.4%	-19.1%	-26.6%

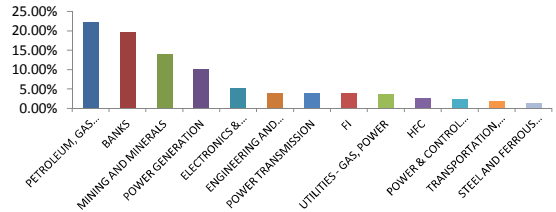
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	94.54%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	8.81
NTPC Ltd.	8.40
State Bank of India	7.78
National Mineral Development Corporation Ltd.	6.95
Coal India Ltd.	6.68
Bharat Electronics Ltd.	5.17
Bank of Baroda	5.08
Hindustan Petroleum Corporation Ltd.	4.53
Engineers India Ltd.	4.04
Power Grid Corporation of India Ltd.	3.91
Others	33.19

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	5.46%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

The investment objective of the fund is to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



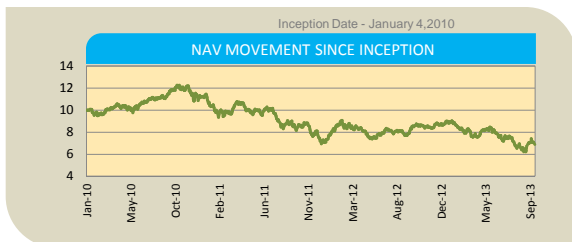
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-9.5%	-16.4%	-19.6%
Benchmark**	-13.5%	-16.9%	-15.5%

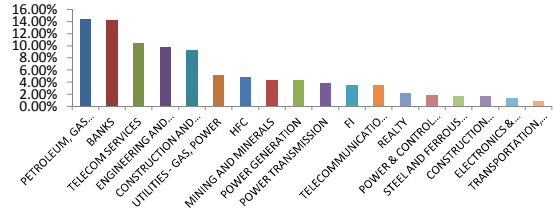
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	97.39%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.01
Larsen & Toubro Ltd.	8.50
ICICI Bank Ltd.	5.56
Reliance Industries Ltd.	5.01
HDFC Ltd.	4.49
Tata Power Co. Ltd.	4.40
NTPC Ltd.	4.17
HDFC Bank Ltd.	4.11
Supreme Infrastructure India Ltd.	3.56
Bharti Infratel Ltd	3.53
Others	45.05

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.61%
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PORTFOLIO TOTAL	100.00%
------------------------	----------------

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%
- Equity 0%-100%

Asset Mix



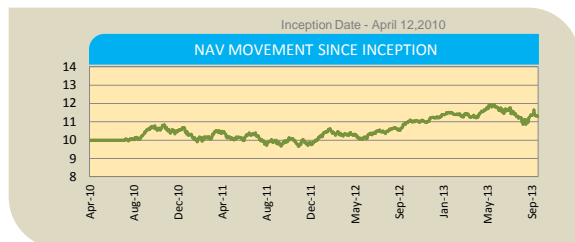
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	3.8%	2.0%	2.5%

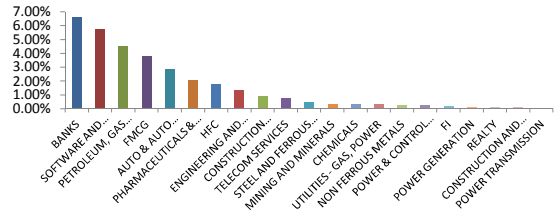
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	32.62%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.69
Infosys Ltd.	3.21
Reliance Industries Ltd.	2.97
ICICI Bank Ltd.	2.31
HDFC Bank Ltd.	2.11
Tata Consultancy Services Ltd.	1.86
HDFC Ltd.	1.77
Larsen & Toubro Ltd.	1.31
Tata Motors Ltd.	1.05
Sun Pharmaceuticals Industries Ltd.	0.95
Others	11.39

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	13.62
8.19% GOI 2020	2.50
8.16% Tamil Nadu State Development Ltd. 2020	1.50
Total	17.62

CORPORATE BONDS

Power Grid Corporation of India Ltd.	7.95	AAA
Indian Railway Finance Corporation Ltd.	7.58	AAA
Power Finance Corporation Ltd.	7.11	AAA
Steel Authority of India Ltd.	6.36	AAA
NTPC Ltd.	4.99	AAA
Rural Electrification Corporation	3.53	AAA
Total	37.52	

CASH AND MONEY MARKETS* 12.24%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the NSE CNX Nifty index and the remainder is invested in Debt and Money Market instruments.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%
- Equity 0%-100%

Asset Mix



Portfolio Return

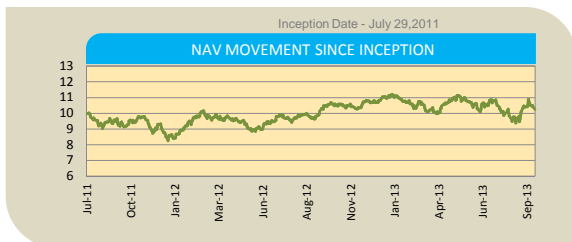
As on September 30, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	1.2%	-2.7%
Benchmark	2.6%	1.5%

Note: Past returns are not indicative of future performance.

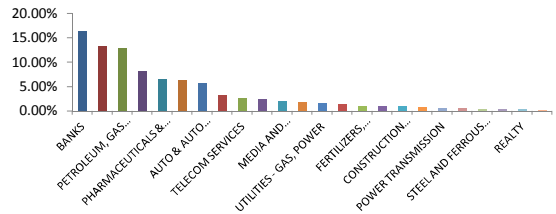
**Benchmark return has been computed by applying benchmark weightages on CNX NIFTY INDEX and LIQUID INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	89.95%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.14
Infosys Ltd.	7.31
Reliance Industries Ltd.	6.74
HDFC Bank Ltd.	6.16
HDFC Ltd.	5.77
ICICI Bank Ltd.	4.89
Tata Consultancy Services Ltd.	4.39
Larsen & Toubro Ltd.	3.30
Oil and Natural Gas Corporation Ltd.	3.05
Mahindra & Mahindra Ltd.	2.61
Others	37.59

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	10.05%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

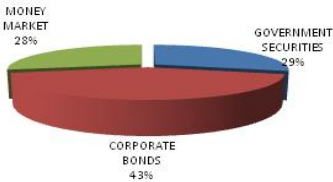
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%

Asset Mix



Portfolio Return

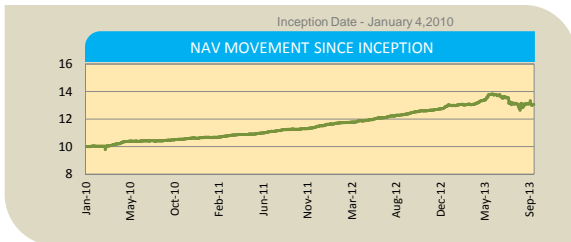
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.4%	7.5%	4.5%
Benchmark**	6.2%	6.2%	3.5%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is CRISIL Composite Bond Fund Index

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.83% GOI 2041	7.87	
8.28% GOI 2027	5.20	
8.97% GOI 2030	4.43	
7.16% GOI 2023	3.82	
8.20% GOI 2025	2.75	
8.33% GOI 2026	1.71	
8.30% GOI 2042	1.34	
9.15% GOI 2024	1.27	
8.85% Tamil Nadu State Development Ltd. 2022	0.57	
7.77% Haryana SDL 2015	0.12	
7.77% Gujarat SDL 2015	0.09	
8.48% Maharashtra SDL 2020	0.02	
Total	29.19	

CORPORATE BONDS		
LIC Housing Finance Ltd.	6.89	AAA
Power Finance Corporation Ltd.	6.13	AAA
Tata Sons Ltd.	4.86	AAA
Rural Electrification Corporation	4.74	AAA
HDFC Ltd.	3.31	AAA
Export-Import Bank of India Ltd.	3.24	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.80	AAA
India Infrastructure Finance Company Ltd.	2.72	AAA
National Capital Regional Planning Board	2.48	AAA
Power Grid Corporation of India Ltd.	2.13	AAA
NABARD	2.03	AAA
Reliance Industries Ltd.	0.86	AAA
ICICI Bank Ltd.	0.13	AAA
Indian Railway Finance Corporation Ltd.	0.09	AAA
Total	42.41	

CASH AND MONEY MARKETS* 28.40%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

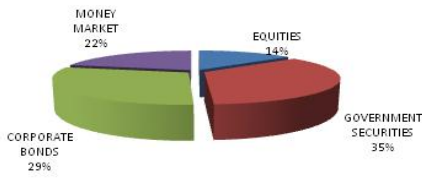
To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

Asset Mix



Portfolio Return

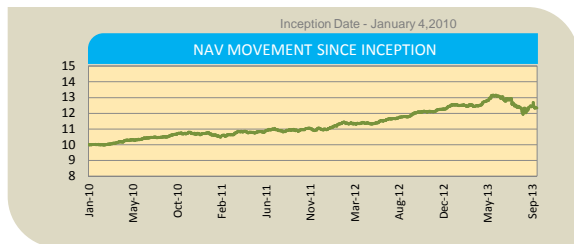
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	5.8%	4.9%	2.4%
Benchmark**	5.8%	5.2%	3.2%

Note: Past returns are not indicative of future performance.

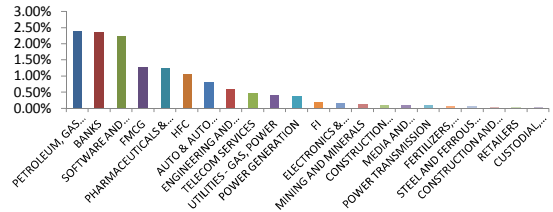
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.32%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	1.29
Reliance Industries Ltd.	1.18
Infosys Ltd.	1.15
HDFC Ltd.	1.07
HDFC Bank Ltd.	1.03
Tata Consultancy Services Ltd.	0.79
ICICI Bank Ltd.	0.69
Oil and Natural Gas Corporation Ltd.	0.59
Larsen & Toubro Ltd.	0.50
Bharti Airtel Ltd.	0.47
Others	5.56

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.20% GOI 2025	10.33
8.30% GOI 2042	7.98
8.33% GOI 2026	4.51
8.97% GOI 2030	4.01
7.16% GOI 2023	2.26
8.93% Punjab SDL 2022	1.93
8.83% GOI 2041	1.91
7.77% Gujarat SDL 2015	0.83
8.28% GOI 2027	0.64
8.79% Gujarat SDL 2022	0.44
8.48% Maharashtra SDL 2020	0.17
Total	35.01

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	7.26	AAA
Power Finance Corporation Ltd.	6.15	AAA
LIC Housing Finance Ltd.	4.42	AAA
Tata Sons Ltd.	4.38	AAA
HDFC Ltd.	2.36	AAA
Power Grid Corporation of India Ltd.	1.50	AAA
India Infrastructure Finance Company Ltd.	0.78	AAA
IndusInd Bank Ltd.	0.60	AA
Rural Electrification Corporation	0.60	AAA
NABARD	0.40	AAA
Ultratech Cement Ltd.	0.40	AAA
Export-Import Bank of India Ltd.	0.37	AAA
Total	29.22	

CASH AND MONEY MARKETS*

21.45%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

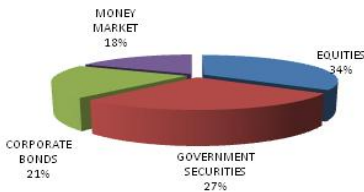
To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Debt and Money Market Instruments 55%-100%
- Equity 0%-45%

Asset Mix



Portfolio Return

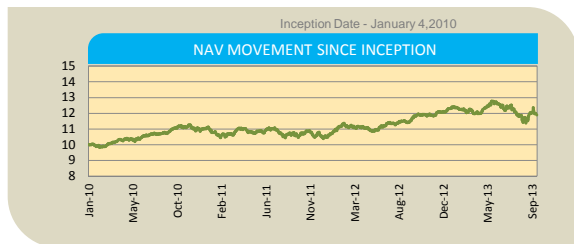
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.8%	2.5%	0.3%
Benchmark**	5.3%	3.7%	2.8%

Note: Past returns are not indicative of future performance.

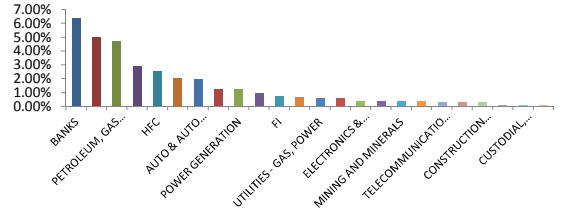
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	34.49%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.92
Infosys Ltd.	2.78
HDFC Ltd.	2.41
Reliance Industries Ltd.	2.35
HDFC Bank Ltd.	2.24
ICICI Bank Ltd.	1.78
Tata Consultancy Services Ltd.	1.53
Oil and Natural Gas Corporation Ltd.	1.16
Larsen & Toubro Ltd.	1.14
Mahindra & Mahindra Ltd.	1.10
Others	15.08

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GOVERNMENT SECURITIES

8.20% GOI 2025	7.56
8.97% GOI 2030	4.79
8.30% GOI 2042	4.36
8.28% GOI 2027	2.20
8.83% GOI 2041	2.18
8.33% GOI 2026	2.07
7.16% GOI 2023	1.84
8.93% Punjab SDL 2022	0.79
8.79% Gujarat SDL 2022	0.78
8.13% GOI 2022	0.38
8.48% Maharashtra SDL 2020	0.11
Total	27.06

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	3.88	AAA
Tata Sons Ltd.	3.62	AAA
LIC Housing Finance Ltd.	3.53	AAA
Power Finance Corporation Ltd.	3.27	AAA
HDFC Ltd.	2.26	AAA
Power Grid Corporation of India Ltd.	1.73	AAA
Rural Electrification Corporation	1.58	AAA
NABARD	0.33	AAA
Export-Import Bank of India Ltd.	0.16	AAA
IndusInd Bank Ltd.	0.16	AA
Ultratech Cement Ltd.	0.16	AAA
Total	20.68	

CASH AND MONEY MARKETS*

17.77%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

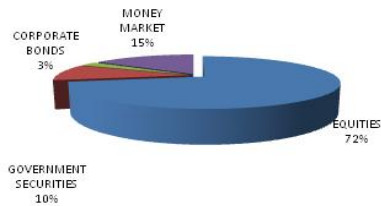
To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 15%-70%
- Equity 30%-85%

Asset Mix



Portfolio Return

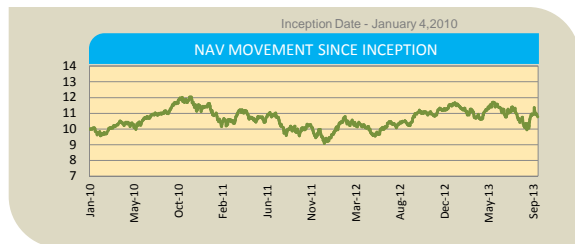
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.0%	-2.6%	-2.5%
Benchmark**	3.7%	0.5%	1.5%

Note: Past returns are not indicative of future performance.

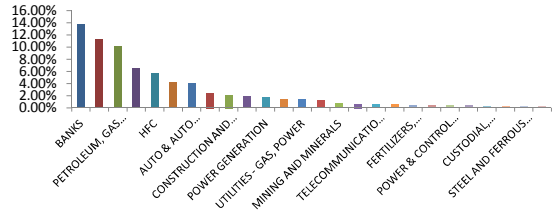
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	71.86%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	6.51
Infosys Ltd.	5.77
HDFC Ltd.	5.23
Reliance Industries Ltd.	5.06
HDFC Bank Ltd.	4.73
ICICI Bank Ltd.	4.20
Tata Consultancy Services Ltd.	3.87
Larsen & Toubro Ltd.	2.43
Oil and Natural Gas Corporation Ltd.	2.13
State Bank of India	2.11
Others	29.82

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GOVERNMENT SECURITIES

8.83% GOI 2041	2.38
8.20% GOI 2025	2.14
8.28% GOI 2027	1.91
8.30% GOI 2042	1.33
7.16% GOI 2023	1.31
8.97% GOI 2030	0.97
8.48% Maharashtra SDL 2020	0.08
Total	10.12

CORPORATE BONDS

Power Finance Corporation Ltd.	1.49	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.43	AAA
LIC Housing Finance Ltd.	0.42	AAA
Indian Railway Finance Corporation Ltd.	0.17	AAA
Indusind Bank Ltd.	0.08	AA
Total	2.59	

CASH AND MONEY MARKETS*

15.43%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



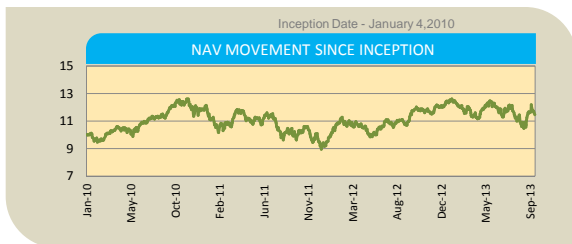
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	3.8%	-1.7%	-3.1%
Benchmark**	2.4%	-1.7%	0.6%

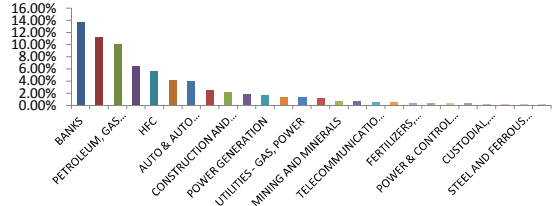
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	91.33%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.03
Infosys Ltd.	7.28
Reliance Industries Ltd.	7.02
HDFC Bank Ltd.	6.07
HDFC Ltd.	5.97
ICICI Bank Ltd.	4.86
Tata Consultancy Services Ltd.	4.61
Larsen & Toubro Ltd.	3.36
Oil and Natural Gas Corporation Ltd.	3.26
Mahindra & Mahindra Ltd.	2.83
Others	38.04

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CASH AND MONEY MARKETS* 8.67%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

To generate returns in line with the stock market index - CNX NIFTY INDEX.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



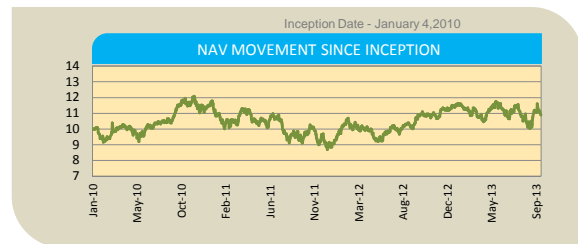
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.3%	-2.0%	-0.3%
Benchmark**	2.4%	-1.7%	0.6%

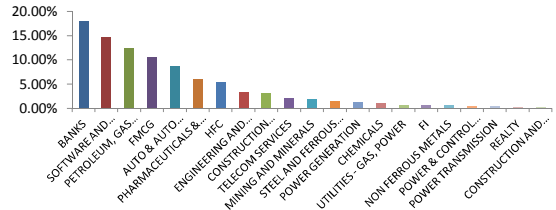
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	94.07%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.77
Infosys Ltd.	7.42
Reliance Industries Ltd.	7.40
HDFC Bank Ltd.	5.87
HDFC Ltd.	5.49
ICICI Bank Ltd.	5.46
Tata Consultancy Services Ltd.	5.42
Larsen & Toubro Ltd.	3.39
Oil and Natural Gas Corporation Ltd.	2.99
Tata Motors Ltd.	2.68
Others	39.18

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CASH AND MONEY MARKETS*	5.93%
PORTFOLIO TOTAL	100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked DISCONTINUED POLICY FUND

ULIF03127/01/2011LIDISCLPCY122

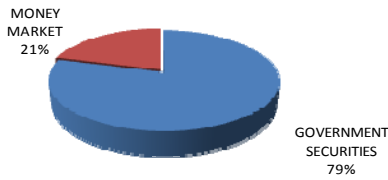
The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDA from time to time.

The risk profile for this fund is Low

Asset Allocation Pattern

- Money Market 0%-40%
- Government Securities 60%-100%

Asset Mix



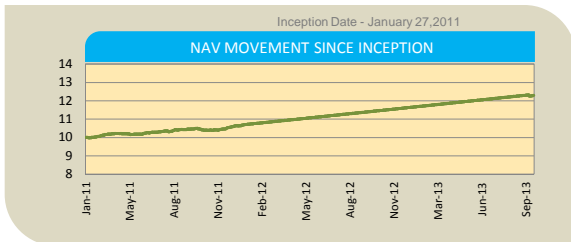
Portfolio Return

As on September 30, 2013

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	8.0%	7.9%

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
364 Treasury Bill 2014	14.52	
364 Treasury Bill 2014	8.78	
7.17% GOI 2015	8.63	
7.02% GOI 2016	6.73	
10.47% GOI 2015	6.23	
364 Treasury Bill 2014	5.90	
364 Treasury Bill 2014	5.76	
364 Treasury Bill 2014	3.39	
7.59% GOI 2016	3.27	
364 Treasury Bill 2014	2.94	
364 Treasury Bill 2014	2.82	
364 Treasury Bill 2014	2.08	
7.83% GOI 2018	1.94	
10.50% GOI 2014	1.86	
7.37% GOI 2014	1.30	
364 Treasury Bill 2013	1.20	
364 Treasury Bill 2014	1.12	
10.71% GOI 2016	0.10	
7.77% Gujarat SDL 2015	0.02	
9.85% GOI 2015	0.02	
6.49% GOI 2015	0.01	
Total	78.62	

CASH AND MONEY MARKETS* 21.38%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

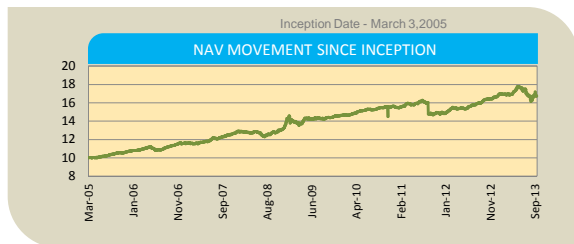
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	
Portfolio return	7.3%	7.6%	5.9%	2.5%
Benchmark**	6.7%	7.5%	5.9%	3.2%

Note: Past returns are not indicative of future performance.

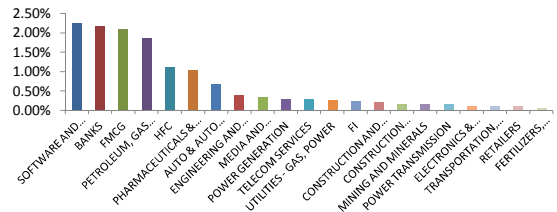
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.14%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	2.10
Infosys Ltd.	1.14
HDFC Ltd.	1.09
Reliance Industries Ltd.	1.08
HDFC Bank Ltd.	0.99
Tata Consultancy Services Ltd.	0.92
ICICI Bank Ltd.	0.78
Cipla Ltd.	0.43
Oil and Natural Gas Corporation Ltd.	0.42
Larsen & Toubro Ltd.	0.38
Others	4.81

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GOVERNMENT SECURITIES

8.30% GOI 2042	10.06
8.20% GOI 2025	4.52
9.15% GOI 2024	4.16
8.28% GOI 2027	4.04
8.83% GOI 2041	3.84
8.97% GOI 2030	3.39
8.33% GOI 2026	2.61
8.93% Punjab SDL 2022	0.67
7.16% GOI 2023	0.13
Total	33.42

CORPORATE BONDS

Power Finance Corporation Ltd.	9.07	AAA
IndusInd Bank Ltd.	8.01	AA
National Capital Regional Planning Board	6.77	AAA
NABARD	5.59	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.87	AAA
Tata Sons Ltd.	2.80	AAA
Power Grid Corporation of India Ltd.	1.67	AAA
Rural Electrification Corporation	1.32	AAA
HDFC Ltd.	0.84	AAA
LIC Housing Finance Ltd.	0.83	AAA
Ultratech Cement Ltd.	0.56	AAA
India Infrastructure Finance Company Ltd.	0.54	AAA
Total	40.87	

CASH AND MONEY MARKETS*

11.57%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

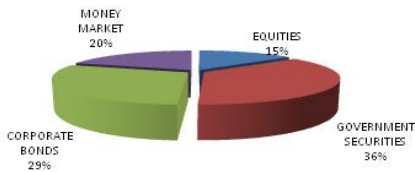
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

Asset Mix



Portfolio Return

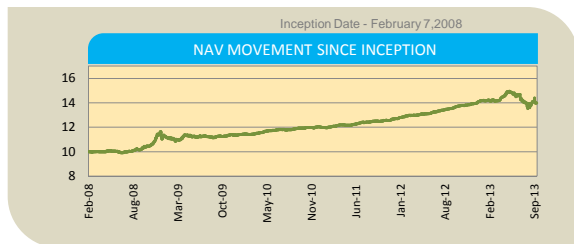
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	6.1%	6.6%	5.4%	1.9%
Benchmark**	5.1%	6.9%	5.6%	3.3%

Note: Past returns are not indicative of future performance.

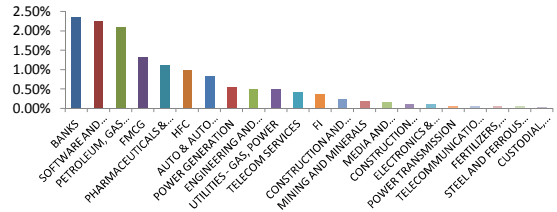
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.46%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.35
ITC Ltd.	1.33
Reliance Industries Ltd.	1.15
HDFC Ltd.	0.96
HDFC Bank Ltd.	0.92
ICICI Bank Ltd.	0.79
Tata Consultancy Services Ltd.	0.65
Oil and Natural Gas Corporation Ltd.	0.58
Larsen & Toubro Ltd.	0.51
Bharti Airtel Ltd.	0.43
Others	5.79

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GOVERNMENT SECURITIES

8.97% GOI 2030	10.71
8.83% GOI 2041	7.47
8.28% GOI 2027	5.58
8.20% GOI 2025	3.83
8.30% GOI 2042	3.20
8.33% GOI 2026	2.21
8.48% Maharashtra SDL 2020	1.77
8.93% Punjab SDL 2022	1.42
7.59% GOI 2016	0.13
10.71% GOI 2016	0.05
Total	36.37

CORPORATE BONDS

IndusInd Bank Ltd.	5.50	AA
HDFC Ltd.	4.59	AAA
Power Finance Corporation Ltd.	3.99	AAA
Power Grid Corporation of India Ltd.	2.77	AAA
LIC Housing Finance Ltd.	2.73	AAA
Rural Electrification Corporation	2.09	AAA
India Infrastructure Finance Company Ltd.	1.61	AAA
NABARD	1.18	AAA
MRF Ltd.	1.16	AA+
Ultratech Cement Ltd.	0.94	AAA
Tata Sons Ltd.	0.83	AAA
Indian Railway Finance Corporation Ltd.	0.59	AAA
Export-Import Bank of India Ltd.	0.55	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.36	AAA
Yes Bank Ltd.	0.34	AA
Total	29.23	

CASH AND MONEY MARKETS*	19.94%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

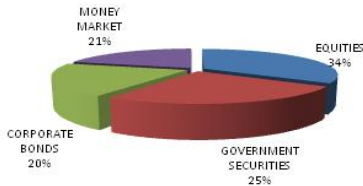
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

Asset Mix



Portfolio Return

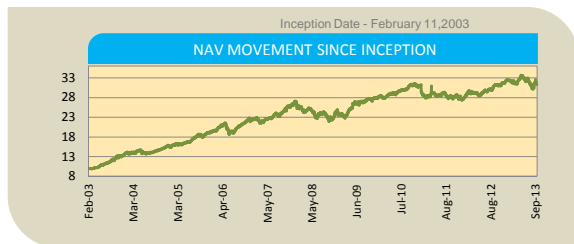
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	12.1%	7.5%	2.9%	0.9%
Benchmark**	9.4%	7.6%	4.1%	2.8%

Note: Past returns are not indicative of future performance.

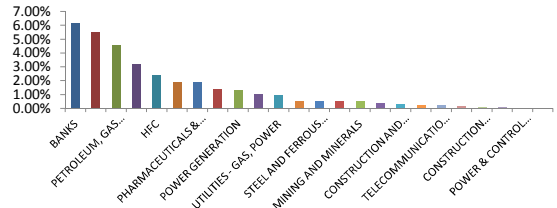
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	34.01%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.17
Infosys Ltd.	3.13
Reliance Industries Ltd.	2.55
HDFC Ltd.	2.27
HDFC Bank Ltd.	2.06
ICICI Bank Ltd.	1.99
Tata Consultancy Services Ltd.	1.84
Oil and Natural Gas Corporation Ltd.	1.28
NTPC Ltd.	1.25
Larsen & Toubro Ltd.	1.15
Others	13.32

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GOVERNMENT SECURITIES

8.83% GOI 2041	12.54
8.97% GOI 2030	5.17
8.20% GOI 2025	4.26
7.16% GOI 2023	1.27
8.12% GOI 2020	0.67
8.33% GOI 2026	0.61
8.13% GOI 2022	0.44
Total	24.96

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.70	AAA
Power Finance Corporation Ltd.	2.78	AAA
Ultratech Cement Ltd.	2.35	AAA
MRF Ltd.	1.38	AA+
HDFC Ltd.	1.36	AAA
Tata Sons Ltd.	1.22	AAA
Power Grid Corporation of India Ltd.	1.12	AAA
LIC Housing Finance Ltd.	0.91	AAA
Reliance Industries Ltd.	0.38	AAA
Rural Electrification Corporation	0.28	AAA
Total	20.48	

CASH AND MONEY MARKETS*

20.55%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 20%-60%
- Government and other Debt Securities 20%-60%

Asset Mix



Portfolio Return

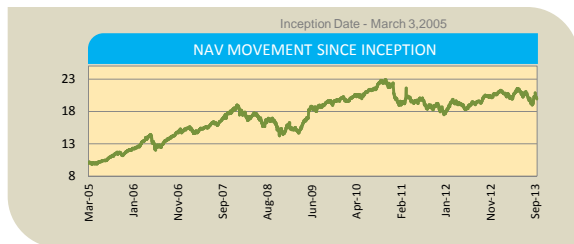
As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.6%	6.3%	-0.8%	-2.1%
Benchmark**	9.4%	7.5%	2.4%	2.2%

Note: Past returns are not indicative of future performance.

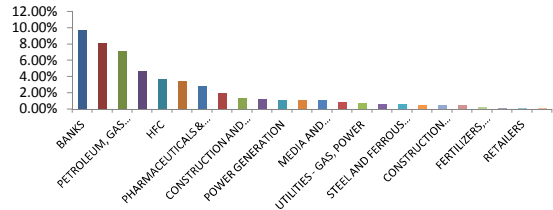
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	51.46%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.66
Infosys Ltd.	4.41
Reliance Industries Ltd.	4.01
HDFC Ltd.	3.69
HDFC Bank Ltd.	3.38
ICICI Bank Ltd.	3.23
Tata Consultancy Services Ltd.	2.66
Larsen & Toubro Ltd.	1.92
Oil and Natural Gas Corporation Ltd.	1.75
Mahindra & Mahindra Ltd.	1.72
Others	20.03

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GOVERNMENT SECURITIES

8.83% GOI 2041	9.14
8.30% GOI 2042	4.39
8.28% GOI 2027	2.82
8.97% GOI 2030	1.40
8.33% GOI 2026	1.31
8.12% GOI 2020	1.00
7.16% GOI 2023	0.31
Total	20.37

CORPORATE BONDS

IndusInd Bank Ltd.	3.46	AA
Power Grid Corporation of India Ltd.	3.39	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.47	AAA
Tata Sons Ltd.	1.19	AAA
LIC Housing Finance Ltd.	0.70	AAA
India Infrastructure Finance Company Ltd.	0.48	AAA
Total	11.69	

CASH AND MONEY MARKETS* 16.48%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSINDEXF122

The investment objective of this fund is to generate returns in line with the stock market index - CNX NIFTY INDEX.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



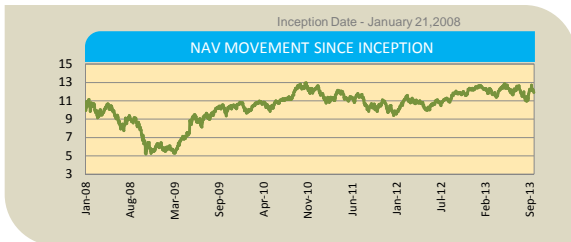
Portfolio Return

As on September 30, 2013

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	3.2%	8.3%	-1.3%	0.4%
Benchmark**	2.8%	7.9%	-1.7%	0.6%

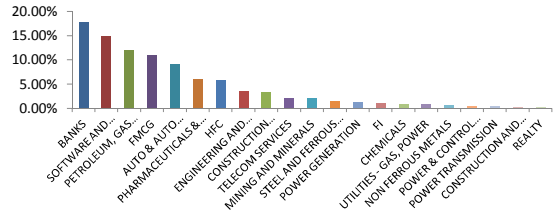
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	95.13%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	9.04
Infosys Ltd.	7.60
Reliance Industries Ltd.	7.05
HDFC Bank Ltd.	6.03
HDFC Ltd.	5.88
ICICI Bank Ltd.	5.53
Tata Consultancy Services Ltd.	5.45
Larsen & Toubro Ltd.	3.50
Oil and Natural Gas Corporation Ltd.	2.85
Tata Motors Ltd.	2.84
Others	39.36

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CASH AND MONEY MARKETS*	4.87%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



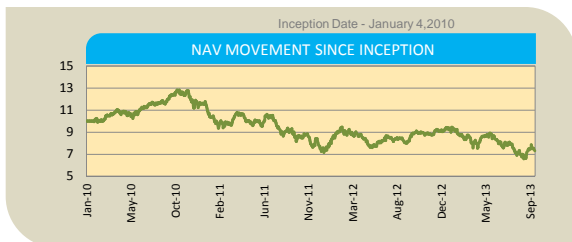
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-8.2%	-16.1%	-18.3%
Benchmark**	-12.5%	-16.9%	-15.5%

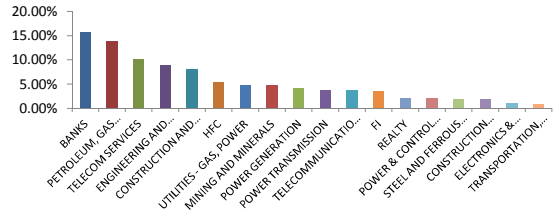
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	97.49%	



TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	8.69
Larsen & Toubro Ltd.	8.20
ICICI Bank Ltd.	6.31
HDFC Ltd.	5.15
Reliance Industries Ltd.	4.88
HDFC Bank Ltd.	4.86
Tata Power Co. Ltd.	4.50
Oil and Natural Gas Corporation Ltd.	4.25
NTPC Ltd.	4.06
Bharti Infratel Ltd	3.72
Others	42.87

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	2.51%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

Asset Mix



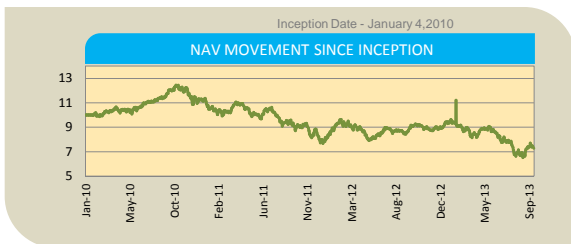
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-8.3%	-15.4%	-20.3%
Benchmark**	-14.6%	-19.1%	-26.6%

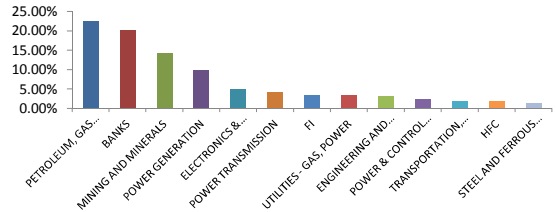
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	93.57%	



TOP 10 EQUITY STOCKS AND OTHERS

Oil and Natural Gas Corporation Ltd.	8.84
NTPC Ltd.	8.72
State Bank of India	7.90
National Mineral Development Corporation Ltd.	6.99
Coal India Ltd.	6.78
Bank of Baroda	5.20
Bharat Electronics Ltd.	4.91
Hindustan Petroleum Corporation Ltd.	4.57
Power Grid Corporation of India Ltd.	4.16
Gail (India) Ltd.	3.57
Others	31.93

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CASH AND MONEY MARKETS*	6.43%
PORTFOLIO TOTAL	100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

Asset Mix



Portfolio Return

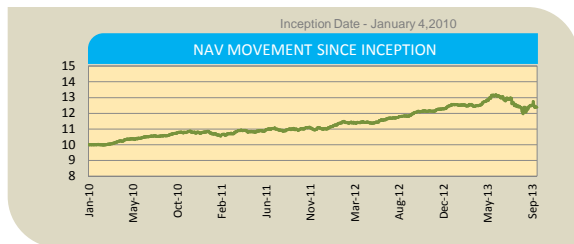
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.0%	4.8%	2.5%
Benchmark**	5.8%	5.2%	3.2%

Note: Past returns are not indicative of future performance.

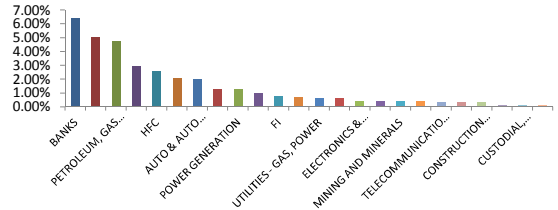
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	14.11%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.23
Reliance Industries Ltd.	1.15
ITC Ltd.	1.15
HDFC Bank Ltd.	0.93
Tata Consultancy Services Ltd.	0.88
HDFC Ltd.	0.82
ICICI Bank Ltd.	0.73
Bharti Airtel Ltd.	0.70
Oil and Natural Gas Corporation Ltd.	0.43
Larsen & Toubro Ltd.	0.37
Others	5.72

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GOVERNMENT SECURITIES

8.20% GOI 2025	16.57
7.16% GOI 2023	3.80
8.97% GOI 2030	3.70
8.83% GOI 2041	3.21
8.28% GOI 2027	2.49
9.15% GOI 2024	2.10
8.30% GOI 2042	1.71
8.93% Punjab SDL 2022	1.02
8.79% Gujarat SDL 2022	1.00
8.33% GOI 2026	0.99
8.48% Maharashtra SDL 2020	0.39
8.13% GOI 2022	0.28
Total	37.26

CORPORATE BONDS

LIC Housing Finance Ltd.	6.68	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.51	AAA
Power Finance Corporation Ltd.	4.93	AAA
HDFC Ltd.	4.24	AAA
Tata Sons Ltd.	3.32	AAA
Power Grid Corporation of India Ltd.	3.16	AAA
NABARD	2.95	AAA
India Infrastructure Finance Company Ltd.	1.23	AAA
Ultratech Cement Ltd.	0.84	AAA
Indian Railway Finance Corporation Ltd.	0.42	AAA
IndusInd Bank Ltd.	0.42	AA
Rural Electrification Corporation	0.42	AAA
Total	35.12	

CASH AND MONEY MARKETS* 13.51%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

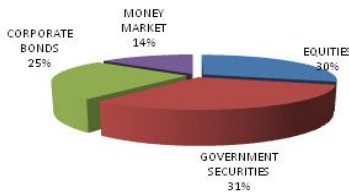
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

Asset Allocation Pattern

- Debt and Money Market Instruments 55%-100%
- Equity 0%-45%

Asset Mix



Portfolio Return

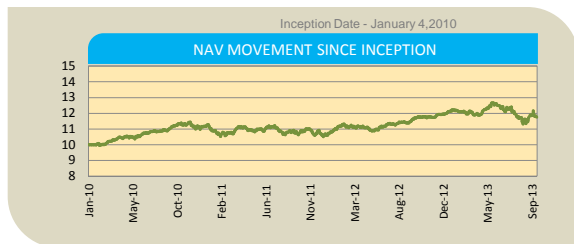
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.5%	1.5%	0.2%
Benchmark**	5.8%	3.7%	2.8%

Note: Past returns are not indicative of future performance.

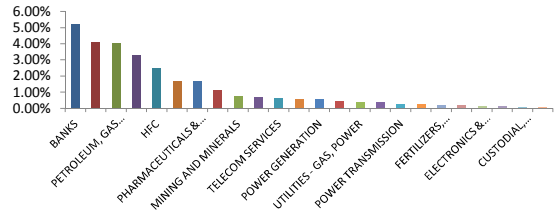
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	29.60%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	3.28
HDFC Ltd.	2.27
Infosys Ltd.	2.23
Reliance Industries Ltd.	2.20
HDFC Bank Ltd.	2.09
ICICI Bank Ltd.	1.78
Tata Consultancy Services Ltd.	1.52
Larsen & Toubro Ltd.	1.01
Oil and Natural Gas Corporation Ltd.	0.81
Mahindra & Mahindra Ltd.	0.73
Others	11.68

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GOVERNMENT SECURITIES

8.20% GOI 2025	8.08
8.83% GOI 2041	4.70
8.28% GOI 2027	4.14
8.30% GOI 2042	3.73
8.97% GOI 2030	2.86
8.33% GOI 2026	2.62
7.16% GOI 2023	2.40
8.93% Punjab SDL 2022	1.28
8.79% Gujarat SDL 2022	0.63
8.48% Maharashtra SDL 2020	0.37
8.13% GOI 2022	0.08
Total	30.89

CORPORATE BONDS

LIC Housing Finance Ltd.	4.80	AAA
ACC Ltd.	3.70	AAA
Power Finance Corporation Ltd.	3.61	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.30	AAA
HDFC Ltd.	3.19	AAA
Power Grid Corporation of India Ltd.	2.65	AAA
Tata Sons Ltd.	1.88	AAA
NABARD	0.80	AAA
India Infrastructure Finance Company Ltd.	0.52	AAA
Rural Electrification Corporation	0.50	AAA
IndusInd Bank Ltd.	0.26	AA
Total	25.21	

CASH AND MONEY MARKETS* 14.30%

PORTFOLIO TOTAL 100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 40%-80%
- Equity 20%-60%

Asset Mix



Portfolio Return

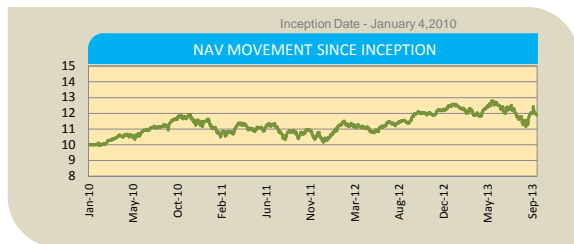
As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.8%	0.7%	-1.1%
Benchmark**	5.2%	2.2%	2.2%

Note: Past returns are not indicative of future performance.

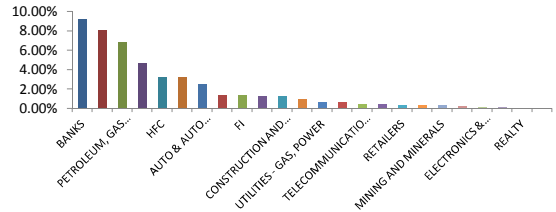
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	47.80%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	4.62
Infosys Ltd.	4.33
Reliance Industries Ltd.	4.02
HDFC Bank Ltd.	3.90
HDFC Ltd.	3.05
Tata Consultancy Services Ltd.	2.77
ICICI Bank Ltd.	2.71
Oil and Natural Gas Corporation Ltd.	1.45
Mahindra & Mahindra Ltd.	1.41
Bharti Airtel Ltd.	1.35
Others	18.19

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GOVERNMENT SECURITIES

8.20% GOI 2025	7.17
8.28% GOI 2027	5.69
8.33% GOI 2026	3.96
8.97% GOI 2030	2.16
8.30% GOI 2042	1.66
8.93% Punjab SDL 2022	0.89
8.83% GOI 2041	0.53
8.48% Maharashtra SDL 2020	0.03
Total	22.09

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	4.17	AAA
LIC Housing Finance Ltd.	4.05	AAA
Power Finance Corporation Ltd.	2.96	AAA
Tata Sons Ltd.	2.60	AAA
NABARD	1.48	AAA
HDFC Ltd.	1.06	AAA
Total	16.32	

CASH AND MONEY MARKETS*

13.79%

PORTFOLIO TOTAL

100.00%

* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

The investment objective of this fund is to generate returns in line with the stock market index - CNX NIFTY INDEX.

The risk profile for this fund is High

Asset Allocation Pattern

- Debt and Money Market Instruments 0%-20%
- Equity 80%-100%

Asset Mix



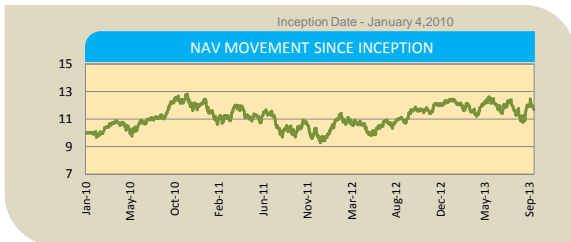
Portfolio Return

As on September 30, 2013

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	4.4%	-1.6%	0.0%
Benchmark**	3.8%	-1.7%	0.6%

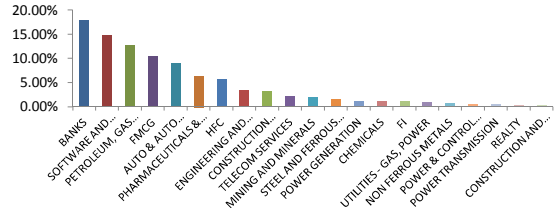
Note: Past returns are not indicative of future performance.
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES	94.62%	



TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.66
Infosys Ltd.	7.45
Reliance Industries Ltd.	7.39
HDFC Bank Ltd.	5.80
HDFC Ltd.	5.72
ICICI Bank Ltd.	5.42
Tata Consultancy Services Ltd.	5.41
Larsen & Toubro Ltd.	3.44
Oil and Natural Gas Corporation Ltd.	3.03
State Bank of India	2.73
Others	39.57

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CASH AND MONEY MARKETS*	5.38%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

ULJF00627/01/2004LIFESECURE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.79	
Mahindra & Mahindra Ltd.	0.38	
Maruti Suzuki India Ltd.	0.25	
Bajaj Auto Ltd.	0.16	
BANKS	2.53	
HDFC Bank Ltd.	0.98	
ICICI Bank Ltd.	0.72	
State Bank of India	0.44	
Axis Bank Ltd.	0.16	
Federal Bank Ltd.	0.10	
Bank of Baroda	0.08	
Punjab National Bank	0.05	
CONSTRUCTION AND INFRASTRUCTURE	0.04	
Unity Infraprojects Ltd.	0.03	
IVRCL Ltd.	0.01	
CONSTRUCTION MATERIALS	0.08	
ACC Ltd.	0.08	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.05	
Credit Analysis & Research Ltd	0.05	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.15	
Bharat Electronics Ltd.	0.15	
ENGINEERING AND CAPITAL GOODS	0.67	
Larsen & Toubro Ltd.	0.54	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.07	
United Phosphorus Ltd. (New)	0.07	
FI	0.36	
Power Finance Corporation Ltd.	0.28	
IDFC Ltd.	0.08	
FMCG	1.24	
ITC Ltd.	1.24	
HFC	0.98	
HDFC Ltd.	0.96	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.34	
Zee Entertainment Enterprises Ltd.	0.21	
Jagran Prakashan Ltd.	0.13	
MINING AND MINERALS	0.28	
National Mineral Development Corporation Ltd.	0.20	
Coal India Ltd.	0.08	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.02	
Reliance Industries Ltd.	1.13	
Oil and Natural Gas Corporation Ltd.	0.46	
Gail (India) Ltd.	0.19	
Hindustan Petroleum Corporation Ltd.	0.11	
Oil India Ltd.	0.08	
Cairn India Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.25	
Glenmark Pharmaceuticals Ltd.	0.28	
Dr Reddys Laboratories Ltd.	0.24	
Sun Pharmaceuticals Industries Ltd.	0.22	
Cipla Ltd.	0.20	
Cadila Healthcare Ltd.	0.17	
Lupin Ltd.	0.14	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.04	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.56	
NTPC Ltd.	0.42	
NHPC	0.14	
POWER TRANSMISSION	0.11	
Power Grid Corporation of India Ltd.	0.11	
RETAILERS	0.06	
Future Retail Ltd.	0.04	
Future Lifestyle Fashions Ltd.	0.02	
SOFTWARE AND CONSULTANCY SERVICES	2.07	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Infosys Ltd.	1.26	
Tata Consultancy Services Ltd.	0.55	
HCL Technologies Ltd.	0.26	
STEEL AND FERROUS METAL	0.11	
Jindal Steel and Power Ltd.	0.11	
TELECOM SERVICES	0.34	
Bharti Airtel Ltd.	0.34	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.13	
Bharti Infratel Ltd	0.13	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.04	
Container Corporation Of India Ltd.	0.04	
UTILITIES - GAS, POWER	0.52	
Tata Power Co. Ltd.	0.32	
Indraprastha Gas Ltd.	0.20	
Total	14.83	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LJFPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.87	
Mahindra & Mahindra Ltd.	0.35	
Maruti Suzuki India Ltd.	0.30	
Bajaj Auto Ltd.	0.17	
Hero MotoCorp Ltd.	0.05	
BANKS	2.25	
HDFC Bank Ltd.	0.87	
ICICI Bank Ltd.	0.72	
State Bank of India	0.34	
Axis Bank Ltd.	0.16	
Punjab National Bank	0.07	
Bank of Baroda	0.04	
Oriental Bank of Commerce Ltd.	0.04	
Indian Bank	0.01	
CONSTRUCTION AND INFRASTRUCTURE	0.22	
Supreme Infrastructure India Ltd.	0.08	
GMR Infrastructure Ltd.	0.06	
IVRCL Ltd.	0.06	
JaiPrakash Associates Ltd.	0.02	
CONSTRUCTION MATERIALS	0.12	
ACC Ltd.	0.12	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.04	
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.09	
Bharat Electronics Ltd.	0.09	
ENGINEERING AND CAPITAL GOODS	0.67	
Larsen & Toubro Ltd.	0.67	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.05	
United Phosphorus Ltd. (New)	0.05	
FI	0.24	
Power Finance Corporation Ltd.	0.20	
IDFC Ltd.	0.02	
Rural Electrification Corporation	0.02	
FMCG	1.23	
ITC Ltd.	1.23	
HFC	0.98	
HDFC Ltd.	0.98	
MEDIA AND ENTERTAINMENT	0.12	
Jagran Prakashan Ltd.	0.12	
MINING AND MINERALS	0.16	
National Mineral Development Corporation Ltd.	0.16	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.17	
Reliance Industries Ltd.	1.09	
Oil and Natural Gas Corporation Ltd.	0.48	
Gail (India) Ltd.	0.20	
Cairn India Ltd.	0.14	
Hindustan Petroleum Corporation Ltd.	0.14	
Oil India Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	1.19	
Cipla Ltd.	0.27	
Glenmark Pharmaceuticals Ltd.	0.26	
Sun Pharmaceuticals Industries Ltd.	0.18	
Cadila Healthcare Ltd.	0.17	
Dr Reddys Laboratories Ltd.	0.16	
Lupin Ltd.	0.15	
POWER GENERATION	0.34	
NTPC Ltd.	0.22	
NHPC	0.12	
POWER TRANSMISSION	0.18	
Power Grid Corporation of India Ltd.	0.15	
Kalpataru Power Transmission Ltd.	0.03	
SOFTWARE AND CONSULTANCY SERVICES	2.19	
Infosys Ltd.	1.22	
Tata Consultancy Services Ltd.	0.66	
HCL Technologies Ltd.	0.31	
STEEL AND FERROUS METAL	0.07	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Jindal Steel and Power Ltd.	0.07	
TELECOM SERVICES	0.51	
Bharti Airtel Ltd.	0.51	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.10	
Bharti Infratel Ltd	0.10	
UTILITIES - GAS, POWER	0.42	
Indraprastha Gas Ltd.	0.21	
Tata Power Co. Ltd.	0.21	
Total	14.21	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.34	
Mahindra & Mahindra Ltd.	1.17	
Maruti Suzuki India Ltd.	0.72	
Bajaj Auto Ltd.	0.45	
BANKS	6.35	
HDFC Bank Ltd.	2.13	
ICICI Bank Ltd.	1.91	
State Bank of India	0.80	
Axis Bank Ltd.	0.41	
Punjab National Bank	0.32	
Federal Bank Ltd.	0.24	
Oriental Bank of Commerce Ltd.	0.24	
Bank of Baroda	0.21	
Indian Bank	0.09	
CONSTRUCTION AND INFRASTRUCTURE	0.35	
JaiPrakash Associates Ltd.	0.14	
NCC Ltd.	0.10	
Supreme Infrastructure India Ltd.	0.07	
IVRCL Ltd.	0.03	
Unity Infraprojects Ltd.	0.01	
CONSTRUCTION MATERIALS	0.15	
ACC Ltd.	0.15	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.13	
Credit Analysis & Research Ltd	0.13	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.37	
Bharat Electronics Ltd.	0.37	
ENGINEERING AND CAPITAL GOODS	1.55	
Larsen & Toubro Ltd.	1.29	
Engineers India Ltd.	0.26	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.34	
United Phosphorus Ltd. (New)	0.34	
FI	1.16	
Power Finance Corporation Ltd.	0.53	
IDFC Ltd.	0.32	
Rural Electrification Corporation	0.31	
FMCG	2.97	
ITC Ltd.	2.97	
HFC	2.35	
HDFC Ltd.	2.10	
LIC Housing Finance Ltd.	0.25	
MEDIA AND ENTERTAINMENT	0.57	
Jagran Prakashan Ltd.	0.54	
Zee Entertainment Enterprises Ltd.	0.03	
MINING AND MINERALS	0.79	
National Mineral Development Corporation Ltd.	0.48	
Coal India Ltd.	0.31	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	4.17	
Reliance Industries Ltd.	2.11	
Oil and Natural Gas Corporation Ltd.	1.24	
Hindustan Petroleum Corporation Ltd.	0.32	
Gail (India) Ltd.	0.28	
Cairn India Ltd.	0.10	
Oil India Ltd.	0.07	
Sintex Industries Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.99	
Cadila Healthcare Ltd.	0.57	
Glenmark Pharmaceuticals Ltd.	0.39	
Cipla Ltd.	0.29	
Dr Reddys Laboratories Ltd.	0.29	
Lupin Ltd.	0.25	
Sun Pharmaceuticals Industries Ltd.	0.20	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.12	
Bharat Heavy Electricals Ltd.	0.11	
BGR Energy Systems Ltd.	0.01	
POWER GENERATION	0.93	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
NTPC Ltd.	0.93	
POWER TRANSMISSION	0.25	
Power Grid Corporation of India Ltd.	0.25	
RETAILERS	0.05	
Future Lifestyle Fashions Ltd.	0.03	
Future Retail Ltd.	0.02	
SOFTWARE AND CONSULTANCY SERVICES	5.11	
Infosys Ltd.	2.97	
Tata Consultancy Services Ltd.	1.61	
HCL Technologies Ltd.	0.49	
Mphasis Ltd.	0.04	
STEEL AND FERROUS METAL	0.59	
Maharashtra Seamless Ltd.	0.36	
Jindal Steel and Power Ltd.	0.23	
TELECOM SERVICES	0.83	
Bharti Airtel Ltd.	0.83	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.27	
Bharti Infratel Ltd	0.27	
TOURISM AND HOSPITALITY	0.10	
Indian Hotels Co. Ltd.	0.10	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.24	
Container Corporation Of India Ltd.	0.24	
UTILITIES - GAS, POWER	0.90	
Tata Power Co. Ltd.	0.56	
Indraprastha Gas Ltd.	0.34	
Total	34.97	

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGRWTH122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	4.82	
Mahindra & Mahindra Ltd.	2.45	
Maruti Suzuki India Ltd.	1.62	
Bajaj Auto Ltd.	0.75	
BANKS	14.08	
ICICI Bank Ltd.	4.66	
HDFC Bank Ltd.	4.45	
State Bank of India	2.00	
Axis Bank Ltd.	0.96	
Bank of Baroda	0.55	
Federal Bank Ltd.	0.49	
Punjab National Bank	0.45	
Oriental Bank of Commerce Ltd.	0.39	
Indian Bank	0.13	
CONSTRUCTION AND INFRASTRUCTURE	0.76	
GMR Infrastructure Ltd.	0.25	
JaiPrakash Associates Ltd.	0.23	
IVRCL Ltd.	0.16	
NCC Ltd.	0.12	
CONSTRUCTION MATERIALS	0.65	
ACC Ltd.	0.65	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.07	
Credit Analysis & Research Ltd	0.07	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.90	
Bharat Electronics Ltd.	0.90	
ENGINEERING AND CAPITAL GOODS	2.78	
Larsen & Toubro Ltd.	2.77	
Engineers India Ltd.	0.01	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.57	
United Phosphorus Ltd. (New)	0.57	
FI	1.87	
IDFC Ltd.	0.80	
Power Finance Corporation Ltd.	0.59	
Rural Electrification Corporation	0.48	
FMCG	6.37	
ITC Ltd.	6.37	
HFC	4.34	
HDFC Ltd.	4.34	
MEDIA AND ENTERTAINMENT	0.21	
Zee Entertainment Enterprises Ltd.	0.21	
MINING AND MINERALS	1.72	
National Mineral Development Corporation Ltd.	1.08	
Coal India Ltd.	0.64	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	9.51	
Reliance Industries Ltd.	5.03	
Oil and Natural Gas Corporation Ltd.	2.17	
Gail (India) Ltd.	0.78	
Hindustan Petroleum Corporation Ltd.	0.74	
Oil India Ltd.	0.43	
Cairn India Ltd.	0.29	
Sintex Industries Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	4.10	
Cadila Healthcare Ltd.	1.05	
Glenmark Pharmaceuticals Ltd.	0.97	
Dr Reddys Laboratories Ltd.	0.90	
Cipla Ltd.	0.50	
Lupin Ltd.	0.43	
Sun Pharmaceuticals Industries Ltd.	0.25	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.41	
Bharat Heavy Electricals Ltd.	0.32	
BGR Energy Systems Ltd.	0.07	
Crompton Greaves Ltd.	0.02	
POWER GENERATION	2.23	
NTPC Ltd.	1.83	
NHPC	0.40	
POWER TRANSMISSION	0.45	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.45	
RETAILERS	0.23	
Future Retail Ltd.	0.16	
Future Lifestyle Fashions Ltd.	0.07	
SOFTWARE AND CONSULTANCY SERVICES	11.44	
Infosys Ltd.	6.30	
Tata Consultancy Services Ltd.	3.54	
HCL Technologies Ltd.	1.36	
Mphasis Ltd.	0.24	
STEEL AND FERROUS METAL	1.24	
Maharashtra Seamless Ltd.	0.78	
Jindal Steel and Power Ltd.	0.46	
TELECOM SERVICES	1.85	
Bharti Airtel Ltd.	1.85	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.70	
Bharti Infratel Ltd	0.70	
TOURISM AND HOSPITALITY	0.05	
Indian Hotels Co. Ltd.	0.05	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.12	
Container Corporation Of India Ltd.	0.12	
UTILITIES - GAS, POWER	2.16	
Tata Power Co. Ltd.	1.42	
Indraprastha Gas Ltd.	0.74	
Total	73.63	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	5.68	
Mahindra & Mahindra Ltd.	2.56	
Maruti Suzuki India Ltd.	1.40	
Bajaj Auto Ltd.	1.04	
Tata Motors Ltd.	0.68	
BANKS	14.96	
HDFC Bank Ltd.	6.19	
ICICI Bank Ltd.	4.32	
State Bank of India	1.88	
Axis Bank Ltd.	1.36	
Federal Bank Ltd.	0.47	
Oriental Bank of Commerce Ltd.	0.30	
Bank of Baroda	0.22	
Indian Bank	0.14	
Punjab National Bank	0.08	
CONSTRUCTION AND INFRASTRUCTURE	2.51	
Supreme Infrastructure India Ltd.	1.20	
IVRCL Ltd.	0.44	
Unity Infraprojects Ltd.	0.35	
GMR Infrastructure Ltd.	0.32	
NCC Ltd.	0.17	
JaiPrakash Associates Ltd.	0.03	
CONSTRUCTION MATERIALS	0.78	
ACC Ltd.	0.78	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.83	
Bharat Electronics Ltd.	0.83	
ENGINEERING AND CAPITAL GOODS	3.17	
Larsen & Toubro Ltd.	3.17	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.85	
United Phosphorus Ltd. (New)	0.85	
FI	2.12	
Power Finance Corporation Ltd.	1.25	
IDFC Ltd.	0.87	
FMCG	8.63	
ITC Ltd.	8.63	
HFC	6.13	
HDFC Ltd.	5.71	
LIC Housing Finance Ltd.	0.42	
MEDIA AND ENTERTAINMENT	1.43	
Jagran Prakashan Ltd.	1.18	
Zee Entertainment Enterprises Ltd.	0.25	
MINING AND MINERALS	0.77	
National Mineral Development Corporation Ltd.	0.77	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	12.99	
Reliance Industries Ltd.	6.73	
Oil and Natural Gas Corporation Ltd.	3.20	
Hindustan Petroleum Corporation Ltd.	1.69	
Oil India Ltd.	0.78	
Gail (India) Ltd.	0.58	
Sintex Industries Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	6.97	
Glenmark Pharmaceuticals Ltd.	1.70	
Dr Reddys Laboratories Ltd.	1.36	
Cadila Healthcare Ltd.	1.21	
Sun Pharmaceuticals Industries Ltd.	1.11	
Lupin Ltd.	0.93	
Cipla Ltd.	0.66	
POWER GENERATION	1.10	
NTPC Ltd.	0.99	
NHPC	0.11	
POWER TRANSMISSION	0.88	
Power Grid Corporation of India Ltd.	0.47	
Kalpataru Power Transmission Ltd.	0.41	
REALTY	0.12	
Oberoi Realty Ltd	0.12	
RETAILERS	0.36	

Security	Net Asset %	Rating
Future Retail Ltd.	0.30	
Future Lifestyle Fashions Ltd.	0.06	
SOFTWARE AND CONSULTANCY SERVICES	13.34	
Infosys Ltd.	6.98	
Tata Consultancy Services Ltd.	4.50	
HCL Technologies Ltd.	1.84	
Mphasis Ltd.	0.02	
STEEL AND FERROUS METAL	0.64	
Jindal Steel and Power Ltd.	0.40	
Steel Authority of India Ltd.	0.24	
TELECOM SERVICES	2.98	
Bharti Airtel Ltd.	2.98	
TOURISM AND HOSPITALITY	0.09	
Indian Hotels Co. Ltd.	0.09	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.55	
Container Corporation Of India Ltd.	0.55	
UTILITIES - GAS, POWER	1.64	
Tata Power Co. Ltd.	1.03	
Indraprastha Gas Ltd.	0.61	
Total	89.52	

Life Unit Linked INDEX FUND

ULJF01002/01/2008LIFEINDEXF122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.99	
Tata Motors Ltd.	2.70	
Mahindra & Mahindra Ltd.	2.48	
Maruti Suzuki India Ltd.	1.61	
Bajaj Auto Ltd.	1.14	
Hero MotoCorp Ltd.	1.06	
BANKS	17.72	
HDFC Bank Ltd.	6.05	
ICICI Bank Ltd.	5.44	
State Bank of India	2.38	
Axis Bank Ltd.	1.61	
Kotak Mahindra Bank Ltd.	0.90	
Bank of Baroda	0.53	
IndusInd Bank Ltd.	0.45	
Punjab National Bank	0.36	
CHEMICALS	1.01	
Asian Paints Ltd.	1.01	
CONSTRUCTION AND INFRASTRUCTURE	0.20	
JaiPrakash Associates Ltd.	0.20	
CONSTRUCTION MATERIALS	3.13	
Grasim Industries Ltd.	1.10	
Ultratech Cement Ltd.	0.85	
Ambuja Cements Ltd.	0.75	
ACC Ltd.	0.43	
ENGINEERING AND CAPITAL GOODS	3.48	
Larsen & Toubro Ltd.	3.48	
FI	0.97	
IDFC Ltd.	0.97	
FMCG	10.97	
ITC Ltd.	9.32	
Hindustan Unilever Ltd.	1.65	
HFC	5.72	
HDFC Ltd.	5.72	
MINING AND MINERALS	1.92	
Sesa Sterlite Ltd.	1.17	
National Mineral Development Corporation Ltd.	0.49	
Coal India Ltd.	0.26	
NON FERROUS METALS	0.73	
Hindalco Industries Ltd.	0.73	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	12.17	
Reliance Industries Ltd.	7.07	
Oil and Natural Gas Corporation Ltd.	2.94	
Cairn India Ltd.	0.89	
Gail (India) Ltd.	0.79	
Bharat Petroleum Corporation Ltd.	0.48	
PHARMACEUTICALS & BIOTECHNOLOGY	5.93	
Sun Pharmaceuticals Industries Ltd.	1.97	
Dr Reddys Laboratories Ltd.	1.63	
Cipla Ltd.	1.04	
Lupin Ltd.	0.97	
Ranbaxy Laboratories Ltd.	0.32	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.51	
Bharat Heavy Electricals Ltd.	0.51	
POWER GENERATION	1.27	
NTPC Ltd.	1.27	
POWER TRANSMISSION	0.40	
Power Grid Corporation of India Ltd.	0.40	
REALTY	0.21	
DLF Ltd.	0.21	
SOFTWARE AND CONSULTANCY SERVICES	14.68	
Infosys Ltd.	7.46	
Tata Consultancy Services Ltd.	5.42	
HCL Technologies Ltd.	1.39	
Wipro Ltd.	0.41	
STEEL AND FERROUS METAL	1.50	

Security	Net Asset %	Rating
Tata Steel Ltd.	0.94	
Jindal Steel and Power Ltd.	0.56	
TELECOM SERVICES	2.20	
Bharti Airtel Ltd.	2.20	
UTILITIES - GAS, POWER	0.80	
Tata Power Co. Ltd.	0.80	
Total	94.51	

Life Unit Linked PSU FUND

Portfolio as on September 30, 2013

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKS	19.59	
State Bank of India	7.78	
Bank of Baroda	5.08	
Punjab National Bank	2.67	
Indian Bank	2.17	
Oriental Bank of Commerce Ltd.	1.89	
ELECTRONICS & ELECTRICAL EQUIPMENTS	5.17	
Bharat Electronics Ltd.	5.17	
ENGINEERING AND CAPITAL GOODS	4.04	
Engineers India Ltd.	4.04	
FI	3.82	
Power Finance Corporation Ltd.	2.86	
Rural Electrification Corporation	0.96	
HFC	2.70	
LIC Housing Finance Ltd.	2.70	
MINING AND MINERALS	13.93	
National Mineral Development Corporation Ltd.	6.95	
Coal India Ltd.	6.68	
MOIL Ltd.	0.30	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	22.13	
Oil and Natural Gas Corporation Ltd.	8.81	
Hindustan Petroleum Corporation Ltd.	4.53	
Gail (India) Ltd.	3.75	
Oil India Ltd.	2.80	
Indian Oil Corporation Ltd.	2.24	
POWER & CONTROL EQUIPMENT MANUFACTURER	2.53	
Bharat Heavy Electricals Ltd.	2.53	
POWER GENERATION	9.98	
NTPC Ltd.	8.40	
NHPC	1.58	
POWER TRANSMISSION	3.91	
Power Grid Corporation of India Ltd.	3.91	
STEEL AND FERROUS METAL	1.38	
Steel Authority of India Ltd.	1.38	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	1.79	
Container Corporation Of India Ltd.	1.79	
UTILITIES - GAS, POWER	3.57	
Indraprastha Gas Ltd.	3.57	
Total	94.54	

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKS	14.21	
ICICI Bank Ltd.	5.56	
HDFC Bank Ltd.	4.11	
State Bank of India	2.41	
Punjab National Bank	0.61	
Bank of Baroda	0.46	
Axis Bank Ltd.	0.42	
Federal Bank Ltd.	0.23	
Indian Bank	0.23	
Oriental Bank of Commerce Ltd.	0.18	
CONSTRUCTION AND INFRASTRUCTURE	9.31	
Supreme Infrastructure India Ltd.	3.56	
Unity Infraprojects Ltd.	1.88	
JaiPrakash Associates Ltd.	1.14	
IVRCL Ltd.	1.09	
NCC Ltd.	0.98	
GMR Infrastructure Ltd.	0.66	
CONSTRUCTION MATERIALS	1.64	
ACC Ltd.	1.64	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.35	
Bharat Electronics Ltd.	1.35	
ENGINEERING AND CAPITAL GOODS	9.74	
Larsen & Toubro Ltd.	8.50	
Engineers India Ltd.	1.24	
FI	3.58	
Power Finance Corporation Ltd.	1.50	
IDFC Ltd.	1.48	
Rural Electrification Corporation	0.60	
HFC	4.90	
HDFC Ltd.	4.49	
LIC Housing Finance Ltd.	0.41	
MINING AND MINERALS	4.37	
National Mineral Development Corporation Ltd.	2.92	
Coal India Ltd.	1.45	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	14.46	
Reliance Industries Ltd.	5.01	
Oil and Natural Gas Corporation Ltd.	3.29	
Gail (India) Ltd.	2.28	
Hindustan Petroleum Corporation Ltd.	1.77	
Sintex Industries Ltd.	0.91	
Oil India Ltd.	0.75	
Cairn India Ltd.	0.45	
POWER & CONTROL EQUIPMENT MANUFACTURER	1.79	
Crompton Greaves Ltd.	0.97	
BGR Energy Systems Ltd.	0.49	
Bharat Heavy Electricals Ltd.	0.33	
POWER GENERATION	4.28	
NTPC Ltd.	4.17	
NHPC	0.11	
POWER TRANSMISSION	3.85	
Kalpataru Power Transmission Ltd.	2.64	
Power Grid Corporation of India Ltd.	1.21	
REALTY	2.22	
Oberoi Realty Ltd	2.22	
STEEL AND FERROUS METAL	1.73	
Jindal Steel and Power Ltd.	0.90	
Steel Authority of India Ltd.	0.83	
TELECOM SERVICES	10.37	
Bharti Airtel Ltd.	9.01	
Idea Cellular Ltd.	1.36	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	3.53	
Bharti Infratel Ltd	3.53	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	0.86	
Container Corporation Of India Ltd.	0.86	
UTILITIES - GAS, POWER	5.20	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	4.40	
Indraprastha Gas Ltd.	0.57	
Gujarat Gas Co. Ltd.	0.23	
Total	97.39	

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.81	
Tata Motors Ltd.	1.05	
Mahindra & Mahindra Ltd.	0.68	
Maruti Suzuki India Ltd.	0.38	
Bajaj Auto Ltd.	0.35	
Hero MotoCorp Ltd.	0.35	
BANKS	6.63	
ICICI Bank Ltd.	2.31	
HDFC Bank Ltd.	2.11	
State Bank of India	0.85	
Axis Bank Ltd.	0.55	
Kotak Mahindra Bank Ltd.	0.45	
Bank of Baroda	0.19	
Punjab National Bank	0.13	
IndusInd Bank Ltd.	0.04	
CHEMICALS	0.32	
Asian Paints Ltd.	0.32	
CONSTRUCTION AND INFRASTRUCTURE	0.08	
JaiPrakash Associates Ltd.	0.08	
CONSTRUCTION MATERIALS	0.90	
Ambuja Cements Ltd.	0.24	
Ultratech Cement Ltd.	0.24	
ACC Ltd.	0.23	
Grasim Industries Ltd.	0.19	
ENGINEERING AND CAPITAL GOODS	1.31	
Larsen & Toubro Ltd.	1.31	
FI	0.16	
IDFC Ltd.	0.16	
FMCG	3.77	
ITC Ltd.	3.69	
Hindustan Unilever Ltd.	0.08	
HFC	1.77	
HDFC Ltd.	1.77	
MINING AND MINERALS	0.34	
Sesa Sterlite Ltd.	0.15	
Coal India Ltd.	0.10	
National Mineral Development Corporation Ltd.	0.09	
NON FERROUS METALS	0.27	
Hindalco Industries Ltd.	0.27	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	4.48	
Reliance Industries Ltd.	2.97	
Oil and Natural Gas Corporation Ltd.	0.82	
GAIL (India) Ltd.	0.31	
Cairn India Ltd.	0.22	
Bharat Petroleum Corporation Ltd.	0.16	
PHARMACEUTICALS & BIOTECHNOLOGY	2.06	
Sun Pharmaceuticals Industries Ltd.	0.95	
Dr Reddys Laboratories Ltd.	0.51	
Cipla Ltd.	0.47	
Ranbaxy Laboratories Ltd.	0.09	
Lupin Ltd.	0.04	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.22	
Bharat Heavy Electricals Ltd.	0.22	
POWER GENERATION	0.13	
NTPC Ltd.	0.13	
POWER TRANSMISSION	0.02	
Power Grid Corporation of India Ltd.	0.02	
REALTY	0.09	
DLF Ltd.	0.09	
SOFTWARE AND CONSULTANCY SERVICES	5.72	
Infosys Ltd.	3.21	
Tata Consultancy Services Ltd.	1.86	
HCL Technologies Ltd.	0.47	
Wipro Ltd.	0.18	
STEEL AND FERROUS METAL	0.48	

Security	Net Asset %	Rating
Tata Steel Ltd.	0.33	
Jindal Steel and Power Ltd.	0.15	
TELECOM SERVICES	0.78	
Bharti Airtel Ltd.	0.78	
UTILITIES - GAS, POWER	0.28	
Tata Power Co. Ltd.	0.28	
Total	32.62	

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011/LIFDYNAMIC122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	5.76	
Mahindra & Mahindra Ltd.	2.61	
Maruti Suzuki India Ltd.	1.64	
Bajaj Auto Ltd.	1.21	
Tata Motors Ltd.	0.30	
BANKS	16.44	
HDFC Bank Ltd.	6.16	
ICICI Bank Ltd.	4.89	
State Bank of India	2.33	
Axis Bank Ltd.	1.44	
Oriental Bank of Commerce Ltd.	0.46	
Indian Bank	0.41	
Federal Bank Ltd.	0.35	
Punjab National Bank	0.25	
Bank of Baroda	0.15	
CONSTRUCTION AND INFRASTRUCTURE	2.43	
Supreme Infrastructure India Ltd.	0.86	
NCC Ltd.	0.41	
Unity Infraprojects Ltd.	0.38	
GMR Infrastructure Ltd.	0.28	
JaiPrakash Associates Ltd.	0.26	
IVRCL Ltd.	0.24	
CONSTRUCTION MATERIALS	0.86	
ACC Ltd.	0.86	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.29	
Credit Analysis & Research Ltd	0.29	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.21	
Bharat Electronics Ltd.	0.21	
ENGINEERING AND CAPITAL GOODS	3.30	
Larsen & Toubro Ltd.	3.30	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.89	
United Phosphorus Ltd. (New)	0.89	
FI	1.83	
Power Finance Corporation Ltd.	1.10	
IDFC Ltd.	0.73	
FMCG	8.14	
ITC Ltd.	8.14	
HFC	6.26	
HDFC Ltd.	5.77	
LIC Housing Finance Ltd.	0.49	
MEDIA AND ENTERTAINMENT	1.98	
Jagran Prakashan Ltd.	1.48	
Zee Entertainment Enterprises Ltd.	0.50	
MINING AND MINERALS	0.89	
National Mineral Development Corporation Ltd.	0.89	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	12.79	
Reliance Industries Ltd.	6.74	
Oil and Natural Gas Corporation Ltd.	3.05	
Hindustan Petroleum Corporation Ltd.	1.41	
Gail (India) Ltd.	0.77	
Oil India Ltd.	0.64	
Cairn India Ltd.	0.13	
Sintex Industries Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	6.42	
Glenmark Pharmaceuticals Ltd.	1.53	
Cadila Healthcare Ltd.	1.31	
Dr Reddys Laboratories Ltd.	1.24	
Lupin Ltd.	1.00	
Sun Pharmaceuticals Industries Ltd.	0.75	
Cipla Ltd.	0.59	
POWER GENERATION	1.44	
NTPC Ltd.	1.32	
NHPC	0.12	
POWER TRANSMISSION	0.64	
Power Grid Corporation of India Ltd.	0.64	
REALTY	0.28	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Oberoi Realty Ltd	0.28	
RETAILERS	0.63	
Future Retail Ltd.	0.57	
Future Lifestyle Fashions Ltd.	0.06	
SOFTWARE AND CONSULTANCY SERVICES	13.31	
Infosys Ltd.	7.31	
Tata Consultancy Services Ltd.	4.39	
HCL Technologies Ltd.	1.56	
Mphasis Ltd.	0.05	
STEEL AND FERROUS METAL	0.34	
Jindal Steel and Power Ltd.	0.34	
TELECOM SERVICES	2.52	
Bharti Airtel Ltd.	2.52	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.66	
Bharti Infratel Ltd	0.66	
UTILITIES - GAS, POWER	1.64	
Tata Power Co. Ltd.	1.14	
Indraprastha Gas Ltd.	0.50	
Total	89.95	

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES 0.82		
Mahindra & Mahindra Ltd.	0.32	
Maruti Suzuki India Ltd.	0.28	
Bajaj Auto Ltd.	0.17	
Hero MotoCorp Ltd.	0.05	
BANKS 2.35		
HDFC Bank Ltd.	1.03	
ICICI Bank Ltd.	0.69	
State Bank of India	0.30	
Axis Bank Ltd.	0.09	
Federal Bank Ltd.	0.09	
Bank of Baroda	0.07	
Punjab National Bank	0.06	
Indian Bank	0.01	
Oriental Bank of Commerce Ltd.	0.01	
CONSTRUCTION AND INFRASTRUCTURE 0.05		
GMR Infrastructure Ltd.	0.04	
IVRCL Ltd.	0.01	
CONSTRUCTION MATERIALS 0.11		
ACC Ltd.	0.11	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES 0.04		
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS 0.15		
Bharat Electronics Ltd.	0.15	
ENGINEERING AND CAPITAL GOODS 0.61		
Larsen & Toubro Ltd.	0.50	
Engineers India Ltd.	0.11	
FERTILIZERS, PESTICIDES & AGROCHEMICALS 0.06		
United Phosphorus Ltd. (New)	0.06	
FI 0.19		
Power Finance Corporation Ltd.	0.19	
FMCG 1.29		
ITC Ltd.	1.29	
HFC 1.07		
HDFC Ltd.	1.07	
MEDIA AND ENTERTAINMENT 0.09		
Jagran Prakashan Ltd.	0.09	
MINING AND MINERALS 0.13		
National Mineral Development Corporation Ltd.	0.13	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS 2.40		
Reliance Industries Ltd.	1.18	
Oil and Natural Gas Corporation Ltd.	0.59	
Hindustan Petroleum Corporation Ltd.	0.23	
Gail (India) Ltd.	0.15	
Cairn India Ltd.	0.13	
Oil India Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY 1.24		
Cipla Ltd.	0.28	
Dr Reddys Laboratories Ltd.	0.26	
Glenmark Pharmaceuticals Ltd.	0.21	
Cadila Healthcare Ltd.	0.19	
Lupin Ltd.	0.15	
Sun Pharmaceuticals Industries Ltd.	0.15	
POWER GENERATION 0.39		
NTPC Ltd.	0.29	
NHPC	0.10	
POWER TRANSMISSION 0.09		
Power Grid Corporation of India Ltd.	0.09	
RETAILERS 0.05		
Future Retail Ltd.	0.03	
Future Lifestyle Fashions Ltd.	0.02	
SOFTWARE AND CONSULTANCY SERVICES 2.25		
Infosys Ltd.	1.15	
Tata Consultancy Services Ltd.	0.79	
HCL Technologies Ltd.	0.31	
STEEL AND FERROUS METAL 0.06		

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Jindal Steel and Power Ltd.	0.06	
TELECOM SERVICES 0.47		
Bharti Airtel Ltd.	0.47	
UTILITIES - GAS, POWER 0.41		
Tata Power Co. Ltd.	0.22	
Indraprastha Gas Ltd.	0.19	
Total	14.32	

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.98	
Mahindra & Mahindra Ltd.	1.10	
Maruti Suzuki India Ltd.	0.62	
Bajaj Auto Ltd.	0.26	
BANKS	6.42	
HDFC Bank Ltd.	2.24	
ICICI Bank Ltd.	1.78	
State Bank of India	0.94	
Axis Bank Ltd.	0.52	
Federal Bank Ltd.	0.30	
Punjab National Bank	0.27	
Oriental Bank of Commerce Ltd.	0.15	
Bank of Baroda	0.12	
Indian Bank	0.10	
CONSTRUCTION AND INFRASTRUCTURE	0.61	
Supreme Infrastructure India Ltd.	0.24	
Unity Infraprojects Ltd.	0.10	
IVRCL Ltd.	0.08	
NCC Ltd.	0.08	
GMR Infrastructure Ltd.	0.07	
JaiPrakash Associates Ltd.	0.04	
CONSTRUCTION MATERIALS	0.28	
ACC Ltd.	0.28	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.11	
Credit Analysis & Research Ltd	0.11	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.40	
Bharat Electronics Ltd.	0.40	
ENGINEERING AND CAPITAL GOODS	1.27	
Larsen & Toubro Ltd.	1.14	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.33	
United Phosphorus Ltd. (New)	0.33	
FI	0.78	
Power Finance Corporation Ltd.	0.55	
Rural Electrification Corporation	0.14	
IDFC Ltd.	0.09	
FMCG	2.92	
ITC Ltd.	2.92	
HFC	2.53	
HDFC Ltd.	2.41	
LIC Housing Finance Ltd.	0.12	
MEDIA AND ENTERTAINMENT	0.65	
Jagran Prakashan Ltd.	0.45	
Zee Entertainment Enterprises Ltd.	0.20	
MINING AND MINERALS	0.36	
National Mineral Development Corporation Ltd.	0.36	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	4.70	
Reliance Industries Ltd.	2.35	
Oil and Natural Gas Corporation Ltd.	1.16	
Gail (India) Ltd.	0.46	
Hindustan Petroleum Corporation Ltd.	0.39	
Oil India Ltd.	0.19	
Cairn India Ltd.	0.15	
PHARMACEUTICALS & BIOTECHNOLOGY	2.05	
Glenmark Pharmaceuticals Ltd.	0.52	
Cadila Healthcare Ltd.	0.42	
Cipla Ltd.	0.42	
Dr Reddys Laboratories Ltd.	0.33	
Lupin Ltd.	0.25	
Sun Pharmaceuticals Industries Ltd.	0.11	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.13	
Bharat Heavy Electricals Ltd.	0.13	
POWER GENERATION	1.24	
NTPC Ltd.	0.99	
NHPC	0.25	
POWER TRANSMISSION	0.37	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.32	
Kalpataru Power Transmission Ltd.	0.05	
RETAILERS	0.10	
Future Retail Ltd.	0.08	
Future Lifestyle Fashions Ltd.	0.02	
SOFTWARE AND CONSULTANCY SERVICES	4.99	
Infosys Ltd.	2.78	
Tata Consultancy Services Ltd.	1.53	
HCL Technologies Ltd.	0.66	
Mphasis Ltd.	0.02	
STEEL AND FERROUS METAL	0.36	
Maharashtra Seamless Ltd.	0.23	
Jindal Steel and Power Ltd.	0.13	
TELECOM SERVICES	0.94	
Bharti Airtel Ltd.	0.94	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.34	
Bharti Infratel Ltd	0.34	
UTILITIES - GAS, POWER	0.63	
Tata Power Co. Ltd.	0.44	
Indraprastha Gas Ltd.	0.19	
Total	34.49	

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	4.05	
Mahindra & Mahindra Ltd.	1.81	
Maruti Suzuki India Ltd.	1.36	
Bajaj Auto Ltd.	0.67	
Tata Motors Ltd.	0.21	
BANKS	13.66	
HDFC Bank Ltd.	4.73	
ICICI Bank Ltd.	4.20	
State Bank of India	2.11	
Axis Bank Ltd.	1.07	
Oriental Bank of Commerce Ltd.	0.48	
Punjab National Bank	0.41	
Federal Bank Ltd.	0.38	
Indian Bank	0.28	
CONSTRUCTION AND INFRASTRUCTURE	2.10	
Supreme Infrastructure India Ltd.	0.84	
Unity Infraprojects Ltd.	0.39	
JaiPrakash Associates Ltd.	0.29	
GMR Infrastructure Ltd.	0.26	
IVRCL Ltd.	0.16	
NCC Ltd.	0.16	
CONSTRUCTION MATERIALS	0.40	
ACC Ltd.	0.40	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.23	
Credit Analysis & Research Ltd	0.23	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.67	
Bharat Electronics Ltd.	0.67	
ENGINEERING AND CAPITAL GOODS	2.43	
Larsen & Toubro Ltd.	2.43	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.44	
United Phosphorus Ltd. (New)	0.44	
FI	1.34	
Power Finance Corporation Ltd.	1.06	
IDFC Ltd.	0.28	
FMCG	6.51	
ITC Ltd.	6.51	
HFC	5.58	
HDFC Ltd.	5.23	
LIC Housing Finance Ltd.	0.35	
MEDIA AND ENTERTAINMENT	1.29	
Jagran Prakashan Ltd.	0.76	
Zee Entertainment Enterprises Ltd.	0.53	
MINING AND MINERALS	0.68	
National Mineral Development Corporation Ltd.	0.68	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	10.11	
Reliance Industries Ltd.	5.06	
Oil and Natural Gas Corporation Ltd.	2.13	
Hindustan Petroleum Corporation Ltd.	1.30	
Gail (India) Ltd.	0.99	
Oil India Ltd.	0.56	
Cairn India Ltd.	0.04	
Sintex Industries Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	4.12	
Glenmark Pharmaceuticals Ltd.	0.94	
Cadila Healthcare Ltd.	0.82	
Dr Reddys Laboratories Ltd.	0.78	
Lupin Ltd.	0.66	
Cipla Ltd.	0.64	
Sun Pharmaceuticals Industries Ltd.	0.28	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.35	
Crompton Greaves Ltd.	0.18	
BGR Energy Systems Ltd.	0.17	
POWER GENERATION	1.72	
NTPC Ltd.	1.44	
NHPC	0.28	
POWER TRANSMISSION	0.33	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.32	
Kalpataru Power Transmission Ltd.	0.01	
REALTY	0.22	
Oberoi Realty Ltd	0.22	
RETAILERS	0.47	
Future Retail Ltd.	0.40	
Future Lifestyle Fashions Ltd.	0.07	
SOFTWARE AND CONSULTANCY SERVICES	11.22	
Infosys Ltd.	5.77	
Tata Consultancy Services Ltd.	3.87	
HCL Technologies Ltd.	1.12	
Mphasis Ltd.	0.43	
Subex Ltd.	0.03	
STEEL AND FERROUS METAL	0.17	
Steel Authority of India Ltd.	0.17	
TELECOM SERVICES	1.79	
Bharti Airtel Ltd.	1.79	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.49	
Bharti Infratel Ltd	0.49	
TOURISM AND HOSPITALITY	0.17	
Indian Hotels Co. Ltd.	0.17	
UTILITIES - GAS, POWER	1.32	
Tata Power Co. Ltd.	0.96	
Indraprastha Gas Ltd.	0.36	
Total	71.86	

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	6.15	
Mahindra & Mahindra Ltd.	2.83	
Maruti Suzuki India Ltd.	1.83	
Bajaj Auto Ltd.	1.24	
Tata Motors Ltd.	0.25	
BANKS	16.68	
HDFC Bank Ltd.	6.07	
ICICI Bank Ltd.	4.86	
State Bank of India	2.30	
Axis Bank Ltd.	1.55	
Federal Bank Ltd.	0.60	
Indian Bank	0.57	
Oriental Bank of Commerce Ltd.	0.29	
Punjab National Bank	0.27	
Bank of Baroda	0.17	
CONSTRUCTION AND INFRASTRUCTURE	2.59	
Supreme Infrastructure India Ltd.	1.01	
IVRCL Ltd.	0.59	
Unity Infraprojects Ltd.	0.41	
NCC Ltd.	0.29	
GMR Infrastructure Ltd.	0.25	
JaiPrakash Associates Ltd.	0.04	
CONSTRUCTION MATERIALS	0.87	
ACC Ltd.	0.87	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.16	
Bharat Electronics Ltd.	0.16	
ENGINEERING AND CAPITAL GOODS	3.36	
Larsen & Toubro Ltd.	3.36	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.94	
United Phosphorus Ltd. (New)	0.94	
FI	1.98	
Power Finance Corporation Ltd.	1.26	
IDFC Ltd.	0.72	
FMCG	8.03	
ITC Ltd.	8.03	
HFC	6.50	
HDFC Ltd.	5.97	
LIC Housing Finance Ltd.	0.53	
MEDIA AND ENTERTAINMENT	1.47	
Jagran Prakashan Ltd.	1.02	
Zee Entertainment Enterprises Ltd.	0.45	
MINING AND MINERALS	0.70	
National Mineral Development Corporation Ltd.	0.70	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	13.53	
Reliance Industries Ltd.	7.02	
Oil and Natural Gas Corporation Ltd.	3.26	
Hindustan Petroleum Corporation Ltd.	1.64	
Gail (India) Ltd.	0.83	
Oil India Ltd.	0.76	
Sintex Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	6.59	
Cadila Healthcare Ltd.	1.42	
Sun Pharmaceuticals Industries Ltd.	1.37	
Glenmark Pharmaceuticals Ltd.	1.36	
Dr Reddys Laboratories Ltd.	0.88	
Lupin Ltd.	0.86	
Cipla Ltd.	0.70	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.01	
Crompton Greaves Ltd.	0.01	
POWER GENERATION	1.35	
NTPC Ltd.	1.29	
NHPC	0.06	
POWER TRANSMISSION	0.76	
Kalpataru Power Transmission Ltd.	0.41	
Power Grid Corporation of India Ltd.	0.35	
REALTY	0.31	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Oberoi Realty Ltd	0.31	
RETAILERS	0.45	
Future Retail Ltd.	0.37	
Future Lifestyle Fashions Ltd.	0.08	
SOFTWARE AND CONSULTANCY SERVICES	13.71	
Infosys Ltd.	7.28	
Tata Consultancy Services Ltd.	4.61	
HCL Technologies Ltd.	1.77	
Mphasis Ltd.	0.04	
Subex Ltd.	0.01	
STEEL AND FERROUS METAL	0.33	
Jindal Steel and Power Ltd.	0.26	
Steel Authority of India Ltd.	0.07	
TELECOM SERVICES	2.60	
Bharti Airtel Ltd.	2.60	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.27	
Bharti Infratel Ltd	0.27	
TOURISM AND HOSPITALITY	0.06	
Indian Hotels Co. Ltd.	0.06	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.21	
Container Corporation Of India Ltd.	0.21	
UTILITIES - GAS, POWER	1.72	
Tata Power Co. Ltd.	1.26	
Indraprastha Gas Ltd.	0.46	
Total	91.33	

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.75	
Tata Motors Ltd.	2.68	
Mahindra & Mahindra Ltd.	2.43	
Maruti Suzuki India Ltd.	1.58	
Bajaj Auto Ltd.	1.21	
Hero MotoCorp Ltd.	0.85	
BANKS	17.96	
HDFC Bank Ltd.	5.87	
ICICI Bank Ltd.	5.46	
State Bank of India	2.68	
Axis Bank Ltd.	1.61	
Kotak Mahindra Bank Ltd.	0.97	
Bank of Baroda	0.56	
IndusInd Bank Ltd.	0.46	
Punjab National Bank	0.35	
CHEMICALS	1.02	
Asian Paints Ltd.	1.02	
CONSTRUCTION AND INFRASTRUCTURE	0.19	
JaiPrakash Associates Ltd.	0.19	
CONSTRUCTION MATERIALS	3.28	
Grasim Industries Ltd.	1.09	
Ultratech Cement Ltd.	0.98	
Ambuja Cements Ltd.	0.78	
ACC Ltd.	0.43	
ENGINEERING AND CAPITAL GOODS	3.39	
Larsen & Toubro Ltd.	3.39	
FI	0.77	
IDFC Ltd.	0.77	
FMCG	10.61	
ITC Ltd.	8.77	
Hindustan Unilever Ltd.	1.84	
HFC	5.49	
HDFC Ltd.	5.49	
MINING AND MINERALS	2.03	
Sesa Sterlite Ltd.	1.14	
National Mineral Development Corporation Ltd.	0.59	
Coal India Ltd.	0.30	
NON FERROUS METALS	0.72	
Hindalco Industries Ltd.	0.72	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	12.47	
Reliance Industries Ltd.	7.40	
Oil and Natural Gas Corporation Ltd.	2.99	
Gail (India) Ltd.	0.82	
Cairn India Ltd.	0.77	
Bharat Petroleum Corporation Ltd.	0.49	
PHARMACEUTICALS & BIOTECHNOLOGY	6.03	
Sun Pharmaceuticals Industries Ltd.	2.09	
Dr Reddys Laboratories Ltd.	1.68	
Cipla Ltd.	1.00	
Lupin Ltd.	0.94	
Ranbaxy Laboratories Ltd.	0.32	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.42	
Bharat Heavy Electricals Ltd.	0.42	
POWER GENERATION	1.22	
NTPC Ltd.	1.22	
POWER TRANSMISSION	0.40	
Power Grid Corporation of India Ltd.	0.40	
REALTY	0.21	
DLF Ltd.	0.21	
SOFTWARE AND CONSULTANCY SERVICES	14.69	
Infosys Ltd.	7.42	
Tata Consultancy Services Ltd.	5.42	
HCL Technologies Ltd.	1.45	
Wipro Ltd.	0.40	
STEEL AND FERROUS METAL	1.49	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Tata Steel Ltd.	0.94	
Jindal Steel and Power Ltd.	0.55	
TELECOM SERVICES	2.15	
Bharti Airtel Ltd.	2.15	
UTILITIES - GAS, POWER	0.78	
Tata Power Co. Ltd.	0.78	
Total	94.07	

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSEURE122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.68	
Mahindra & Mahindra Ltd.	0.33	
Bajaj Auto Ltd.	0.20	
Maruti Suzuki India Ltd.	0.15	
BANKS	2.17	
HDFC Bank Ltd.	0.99	
ICICI Bank Ltd.	0.78	
State Bank of India	0.20	
Axis Bank Ltd.	0.16	
Punjab National Bank	0.04	
CONSTRUCTION AND INFRASTRUCTURE	0.21	
Supreme Infrastructure India Ltd.	0.17	
GMR Infrastructure Ltd.	0.04	
CONSTRUCTION MATERIALS	0.17	
ACC Ltd.	0.17	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.11	
Bharat Electronics Ltd.	0.11	
ENGINEERING AND CAPITAL GOODS	0.38	
Larsen & Toubro Ltd.	0.38	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.07	
United Phosphorus Ltd. (New)	0.07	
FI	0.25	
Power Finance Corporation Ltd.	0.10	
Rural Electrification Corporation	0.09	
IDFC Ltd.	0.06	
FMCG	2.10	
ITC Ltd.	2.10	
HFC	1.13	
HDFC Ltd.	1.09	
LC Housing Finance Ltd.	0.04	
MEDIA AND ENTERTAINMENT	0.33	
Zee Entertainment Enterprises Ltd.	0.26	
Jagran Prakashan Ltd.	0.07	
MINING AND MINERALS	0.17	
National Mineral Development Corporation Ltd.	0.15	
Coal India Ltd.	0.02	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.87	
Reliance Industries Ltd.	1.08	
Oil and Natural Gas Corporation Ltd.	0.42	
Gail (India) Ltd.	0.13	
Cairn India Ltd.	0.11	
Hindustan Petroleum Corporation Ltd.	0.08	
Oil India Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.05	
Cipla Ltd.	0.43	
Dr Reddys Laboratories Ltd.	0.27	
Cadila Healthcare Ltd.	0.20	
Lupin Ltd.	0.08	
Sun Pharmaceuticals Industries Ltd.	0.06	
Glenmark Pharmaceuticals Ltd.	0.01	
POWER GENERATION	0.30	
NTPC Ltd.	0.22	
NHPC	0.08	
POWER TRANSMISSION	0.15	
Power Grid Corporation of India Ltd.	0.15	
RETAILERS	0.10	
Future Retail Ltd.	0.07	
Future Lifestyle Fashions Ltd.	0.03	
SOFTWARE AND CONSULTANCY SERVICES	2.25	
Infosys Ltd.	1.14	
Tata Consultancy Services Ltd.	0.92	
HCL Technologies Ltd.	0.19	
TELECOM SERVICES	0.28	
Bharti Airtel Ltd.	0.28	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	0.11	

Security	Net Asset %	Rating
Container Corporation Of India Ltd.	0.11	
UTILITIES - GAS, POWER	0.26	
Indraprastha Gas Ltd.	0.16	
Tata Power Co. Ltd.	0.10	
Total	14.14	

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.84	
Mahindra & Mahindra Ltd.	0.40	
Maruti Suzuki India Ltd.	0.23	
Bajaj Auto Ltd.	0.15	
Hero MotoCorp Ltd.	0.06	
BANKS	2.36	
HDFC Bank Ltd.	0.92	
ICICI Bank Ltd.	0.79	
State Bank of India	0.40	
Axis Bank Ltd.	0.12	
Bank of Baroda	0.06	
Punjab National Bank	0.05	
Oriental Bank of Commerce Ltd.	0.02	
CONSTRUCTION AND INFRASTRUCTURE	0.23	
Supreme Infrastructure India Ltd.	0.09	
GMR Infrastructure Ltd.	0.06	
IVRCL Ltd.	0.05	
JaiPrakash Associates Ltd.	0.03	
CONSTRUCTION MATERIALS	0.12	
ACC Ltd.	0.12	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.04	
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.10	
Bharat Electronics Ltd.	0.10	
ENGINEERING AND CAPITAL GOODS	0.51	
Larsen & Toubro Ltd.	0.51	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.06	
United Phosphorus Ltd. (New)	0.06	
FI	0.37	
Power Finance Corporation Ltd.	0.23	
IDFC Ltd.	0.09	
Rural Electrification Corporation	0.05	
FMCG	1.33	
ITC Ltd.	1.33	
HFC	0.99	
HDFC Ltd.	0.96	
LIC Housing Finance Ltd.	0.03	
MEDIA AND ENTERTAINMENT	0.16	
Jagran Prakashan Ltd.	0.16	
MINING AND MINERALS	0.18	
National Mineral Development Corporation Ltd.	0.18	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.10	
Reliance Industries Ltd.	1.15	
Oil and Natural Gas Corporation Ltd.	0.58	
Hindustan Petroleum Corporation Ltd.	0.14	
Oil India Ltd.	0.12	
Gail (India) Ltd.	0.06	
Cairn India Ltd.	0.05	
PHARMACEUTICALS & BIOTECHNOLOGY	1.12	
Cipla Ltd.	0.23	
Dr Reddys Laboratories Ltd.	0.21	
Glenmark Pharmaceuticals Ltd.	0.21	
Cadila Healthcare Ltd.	0.18	
Lupin Ltd.	0.15	
Sun Pharmaceuticals Industries Ltd.	0.14	
POWER GENERATION	0.56	
NTPC Ltd.	0.40	
NHPC	0.16	
POWER TRANSMISSION	0.07	
Power Grid Corporation of India Ltd.	0.05	
Kalpataru Power Transmission Ltd.	0.02	
SOFTWARE AND CONSULTANCY SERVICES	2.26	
Infosys Ltd.	1.35	
Tata Consultancy Services Ltd.	0.65	
HCL Technologies Ltd.	0.26	
STEEL AND FERROUS METAL	0.05	

Security	Net Asset %	Rating
Jindal Steel and Power Ltd.	0.05	
TELECOM SERVICES	0.43	
Bharti Airtel Ltd.	0.43	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.07	
Bharti Infratel Ltd	0.07	
UTILITIES - GAS, POWER	0.51	
Indraprastha Gas Ltd.	0.27	
Tata Power Co. Ltd.	0.24	
Total	14.46	

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.88	
Mahindra & Mahindra Ltd.	1.08	
Maruti Suzuki India Ltd.	0.43	
Bajaj Auto Ltd.	0.33	
Hero MotoCorp Ltd.	0.04	
BANKS	6.18	
HDFC Bank Ltd.	2.06	
ICICI Bank Ltd.	1.99	
State Bank of India	0.99	
Axis Bank Ltd.	0.36	
Punjab National Bank	0.29	
Bank of Baroda	0.20	
Federal Bank Ltd.	0.19	
Oriental Bank of Commerce Ltd.	0.10	
CONSTRUCTION AND INFRASTRUCTURE	0.31	
JaiPrakash Associates Ltd.	0.15	
NCC Ltd.	0.12	
IVRCL Ltd.	0.04	
CONSTRUCTION MATERIALS	0.13	
ACC Ltd.	0.13	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.05	
Credit Analysis & Research Ltd	0.05	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.25	
Bharat Electronics Ltd.	0.25	
ENGINEERING AND CAPITAL GOODS	1.39	
Larsen & Toubro Ltd.	1.15	
Engineers India Ltd.	0.24	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.35	
United Phosphorus Ltd. (New)	0.35	
FI	0.51	
Power Finance Corporation Ltd.	0.42	
IDFC Ltd.	0.08	
Rural Electrification Corporation	0.01	
FMCG	3.17	
ITC Ltd.	3.17	
HFC	2.40	
HDFC Ltd.	2.27	
LIC Housing Finance Ltd.	0.13	
MEDIA AND ENTERTAINMENT	0.55	
Jagran Prakashan Ltd.	0.38	
Zee Entertainment Enterprises Ltd.	0.17	
MINING AND MINERALS	0.49	
National Mineral Development Corporation Ltd.	0.49	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	4.53	
Reliance Industries Ltd.	2.55	
Oil and Natural Gas Corporation Ltd.	1.28	
Gail (India) Ltd.	0.26	
Hindustan Petroleum Corporation Ltd.	0.20	
Oil India Ltd.	0.20	
Cairn India Ltd.	0.03	
Indian Oil Corporation Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.87	
Cadila Healthcare Ltd.	0.36	
Dr Reddys Laboratories Ltd.	0.35	
Cipla Ltd.	0.31	
Glenmark Pharmaceuticals Ltd.	0.31	
Lupin Ltd.	0.28	
Sun Pharmaceuticals Industries Ltd.	0.26	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.06	
Bharat Heavy Electricals Ltd.	0.06	
POWER GENERATION	1.30	
NTPC Ltd.	1.25	
NHPC	0.05	
POWER TRANSMISSION	0.20	
Power Grid Corporation of India Ltd.	0.20	
RETAILERS	0.08	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Future Lifestyle Fashions Ltd.	0.08	
SOFTWARE AND CONSULTANCY SERVICES	5.52	
Infosys Ltd.	3.13	
Tata Consultancy Services Ltd.	1.84	
HCL Technologies Ltd.	0.55	
STEEL AND FERROUS METAL	0.53	
Maharashtra Seamless Ltd.	0.38	
Jindal Steel and Power Ltd.	0.15	
TELECOM SERVICES	1.05	
Bharti Airtel Ltd.	1.05	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.22	
Bharti Infratel Ltd	0.22	
UTILITIES - GAS, POWER	0.99	
Tata Power Co. Ltd.	0.57	
Indraprastha Gas Ltd.	0.42	
Total	34.01	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.43	
Mahindra & Mahindra Ltd.	1.72	
Maruti Suzuki India Ltd.	1.18	
Bajaj Auto Ltd.	0.53	
BANKS	9.75	
HDFC Bank Ltd.	3.38	
ICICI Bank Ltd.	3.23	
State Bank of India	1.29	
Axis Bank Ltd.	0.62	
Federal Bank Ltd.	0.30	
Oriental Bank of Commerce Ltd.	0.28	
Bank of Baroda	0.27	
Indian Bank	0.22	
Punjab National Bank	0.16	
CONSTRUCTION AND INFRASTRUCTURE	1.36	
Unity Infraprojects Ltd.	0.46	
Supreme Infrastructure India Ltd.	0.37	
NCC Ltd.	0.18	
JaiPrakash Associates Ltd.	0.15	
IVRCL Ltd.	0.11	
GMR Infrastructure Ltd.	0.09	
CONSTRUCTION MATERIALS	0.42	
ACC Ltd.	0.42	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.05	
Credit Analysis & Research Ltd	0.05	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.55	
Bharat Electronics Ltd.	0.55	
ENGINEERING AND CAPITAL GOODS	1.98	
Larsen & Toubro Ltd.	1.92	
Engineers India Ltd.	0.06	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.20	
United Phosphorus Ltd. (New)	0.20	
FI	1.09	
Power Finance Corporation Ltd.	0.69	
IDFC Ltd.	0.40	
FMCG	4.66	
ITC Ltd.	4.66	
HFC	3.69	
HDFC Ltd.	3.69	
MEDIA AND ENTERTAINMENT	1.02	
Jagran Prakashan Ltd.	0.64	
Zee Entertainment Enterprises Ltd.	0.38	
MINING AND MINERALS	0.75	
National Mineral Development Corporation Ltd.	0.63	
Coal India Ltd.	0.12	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	7.13	
Reliance Industries Ltd.	4.01	
Oil and Natural Gas Corporation Ltd.	1.75	
Hindustan Petroleum Corporation Ltd.	0.60	
Gail (India) Ltd.	0.47	
Oil India Ltd.	0.23	
Cairn India Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	2.79	
Glenmark Pharmaceuticals Ltd.	0.65	
Cadila Healthcare Ltd.	0.64	
Lupin Ltd.	0.55	
Cipla Ltd.	0.51	
Dr Reddys Laboratories Ltd.	0.32	
Sun Pharmaceuticals Industries Ltd.	0.12	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.04	
BGR Energy Systems Ltd.	0.04	
POWER GENERATION	1.12	
NTPC Ltd.	1.12	
POWER TRANSMISSION	0.46	
Power Grid Corporation of India Ltd.	0.26	

Security	Net Asset %	Rating
Kalpataru Power Transmission Ltd.	0.20	
RETAILERS	0.05	
Future Lifestyle Fashions Ltd.	0.05	
SOFTWARE AND CONSULTANCY SERVICES	8.11	
Infosys Ltd.	4.41	
Tata Consultancy Services Ltd.	2.66	
HCL Technologies Ltd.	1.04	
STEEL AND FERROUS METAL	0.52	
Jindal Steel and Power Ltd.	0.27	
Maharashtra Seamless Ltd.	0.25	
TELECOM SERVICES	1.25	
Bharti Airtel Ltd.	1.25	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.39	
Bharti Infratel Ltd	0.39	
UTILITIES - GAS, POWER	0.65	
Tata Power Co. Ltd.	0.54	
Indraprastha Gas Ltd.	0.11	
Total	51.46	

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.05	
Tata Motors Ltd.	2.84	
Mahindra & Mahindra Ltd.	2.59	
Maruti Suzuki India Ltd.	1.57	
Hero MotoCorp Ltd.	1.03	
Bajaj Auto Ltd.	1.02	
BANKS	17.71	
HDFC Bank Ltd.	6.03	
ICICI Bank Ltd.	5.53	
State Bank of India	2.52	
Axis Bank Ltd.	1.54	
Kotak Mahindra Bank Ltd.	0.92	
Bank of Baroda	0.55	
Punjab National Bank	0.38	
IndusInd Bank Ltd.	0.24	
CHEMICALS	0.93	
Asian Paints Ltd.	0.93	
CONSTRUCTION AND INFRASTRUCTURE	0.24	
JaiPrakash Associates Ltd.	0.24	
CONSTRUCTION MATERIALS	3.31	
Grasim Industries Ltd.	1.17	
Ultratech Cement Ltd.	0.91	
Ambuja Cements Ltd.	0.77	
ACC Ltd.	0.46	
ENGINEERING AND CAPITAL GOODS	3.50	
Larsen & Toubro Ltd.	3.50	
FI	1.02	
IDFC Ltd.	1.02	
FMCG	10.93	
ITC Ltd.	9.04	
Hindustan Unilever Ltd.	1.89	
HFC	5.88	
HDFC Ltd.	5.88	
MINING AND MINERALS	2.07	
Sesa Sterlite Ltd.	1.20	
National Mineral Development Corporation Ltd.	0.47	
Coal India Ltd.	0.40	
NON FERROUS METALS	0.68	
Hindalco Industries Ltd.	0.68	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	12.12	
Reliance Industries Ltd.	7.05	
Oil and Natural Gas Corporation Ltd.	2.85	
Cairn India Ltd.	0.92	
Gail (India) Ltd.	0.76	
Bharat Petroleum Corporation Ltd.	0.54	
PHARMACEUTICALS & BIOTECHNOLOGY	6.07	
Sun Pharmaceuticals Industries Ltd.	1.98	
Dr Reddys Laboratories Ltd.	1.87	
Cipla Ltd.	0.94	
Lupin Ltd.	0.93	
Ranbaxy Laboratories Ltd.	0.35	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.50	
Bharat Heavy Electricals Ltd.	0.50	
POWER GENERATION	1.19	
NTPC Ltd.	1.19	
POWER TRANSMISSION	0.41	
Power Grid Corporation of India Ltd.	0.41	
REALTY	0.20	
DLF Ltd.	0.20	
SOFTWARE AND CONSULTANCY SERVICES	14.87	
Infosys Ltd.	7.60	
Tata Consultancy Services Ltd.	5.45	
HCL Technologies Ltd.	1.39	
Wipro Ltd.	0.43	
STEEL AND FERROUS METAL	1.41	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Tata Steel Ltd.	0.93	
Jindal Steel and Power Ltd.	0.48	
TELECOM SERVICES	2.21	
Bharti Airtel Ltd.	2.21	
UTILITIES - GAS, POWER	0.83	
Tata Power Co. Ltd.	0.83	
Total	95.13	

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
BANKS	15.69	
ICICI Bank Ltd.	6.31	
HDFC Bank Ltd.	4.86	
State Bank of India	2.20	
Punjab National Bank	0.86	
Bank of Baroda	0.42	
Axis Bank Ltd.	0.40	
Federal Bank Ltd.	0.28	
Indian Bank	0.26	
Oriental Bank of Commerce Ltd.	0.10	
CONSTRUCTION AND INFRASTRUCTURE	8.06	
Supreme Infrastructure India Ltd.	3.16	
JaiPrakash Associates Ltd.	1.49	
Unity Infraprojects Ltd.	1.06	
IVRCL Ltd.	0.94	
NCC Ltd.	0.77	
GMR Infrastructure Ltd.	0.64	
CONSTRUCTION MATERIALS	1.91	
ACC Ltd.	1.91	
ELECTRONICS & ELECTRICAL EQUIPMENTS	1.09	
Bharat Electronics Ltd.	1.09	
ENGINEERING AND CAPITAL GOODS	9.01	
Larsen & Toubro Ltd.	8.20	
Engineers India Ltd.	0.81	
FI	3.56	
IDFC Ltd.	1.55	
Power Finance Corporation Ltd.	1.35	
Rural Electrification Corporation	0.66	
HFC	5.45	
HDFC Ltd.	5.15	
LIC Housing Finance Ltd.	0.30	
MINING AND MINERALS	4.90	
National Mineral Development Corporation Ltd.	3.16	
Coal India Ltd.	1.74	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	13.98	
Reliance Industries Ltd.	4.88	
Oil and Natural Gas Corporation Ltd.	4.25	
Gail (India) Ltd.	2.01	
Hindustan Petroleum Corporation Ltd.	1.66	
Sintex Industries Ltd.	0.47	
Oil India Ltd.	0.46	
Cairn India Ltd.	0.25	
POWER & CONTROL EQUIPMENT MANUFACTURER	2.05	
BGR Energy Systems Ltd.	1.15	
Crompton Greaves Ltd.	0.47	
Bharat Heavy Electricals Ltd.	0.43	
POWER GENERATION	4.17	
NTPC Ltd.	4.06	
NHPC	0.11	
POWER TRANSMISSION	3.82	
Kalpataru Power Transmission Ltd.	2.59	
Power Grid Corporation of India Ltd.	1.23	
REALTY	2.10	
Oberoi Realty Ltd	2.10	
STEEL AND FERROUS METAL	1.93	
Jindal Steel and Power Ltd.	1.12	
Steel Authority of India Ltd.	0.81	
TELECOM SERVICES	10.22	
Bharti Airtel Ltd.	8.69	
Idea Cellular Ltd.	1.53	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	3.72	
Bharti Infratel Ltd	3.72	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	0.92	
Container Corporation Of India Ltd.	0.92	
UTILITIES - GAS, POWER	4.91	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	4.50	
Indraprastha Gas Ltd.	0.41	
Total	97.49	

Pension Unit Linked PSU FUND

Portfolio as on September 30, 2013

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKS	20.30	
State Bank of India	7.90	
Bank of Baroda	5.20	
Punjab National Bank	3.32	
Indian Bank	1.94	
Oriental Bank of Commerce Ltd.	1.94	
ELECTRONICS & ELECTRICAL EQUIPMENTS	4.91	
Bharat Electronics Ltd.	4.91	
ENGINEERING AND CAPITAL GOODS	3.28	
Engineers India Ltd.	3.28	
FI	3.41	
Power Finance Corporation Ltd.	2.66	
Rural Electrification Corporation	0.75	
HFC	1.81	
LIC Housing Finance Ltd.	1.81	
MINING AND MINERALS	14.38	
National Mineral Development Corporation Ltd.	6.99	
Coal India Ltd.	6.78	
MOIL Ltd.	0.61	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	22.54	
Oil and Natural Gas Corporation Ltd.	8.84	
Hindustan Petroleum Corporation Ltd.	4.57	
Gail (India) Ltd.	3.57	
Oil India Ltd.	3.48	
Indian Oil Corporation Ltd.	2.08	
POWER & CONTROL EQUIPMENT MANUFACTURER	2.48	
Bharat Heavy Electricals Ltd.	2.48	
POWER GENERATION	9.74	
NTPC Ltd.	8.72	
NHPC	1.02	
POWER TRANSMISSION	4.16	
Power Grid Corporation of India Ltd.	4.16	
STEEL AND FERROUS METAL	1.36	
Steel Authority of India Ltd.	1.36	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES	1.82	
Container Corporation Of India Ltd.	1.82	
UTILITIES - GAS, POWER	3.38	
Indraprastha Gas Ltd.	3.38	
Total	93.57	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	0.87	
Mahindra & Mahindra Ltd.	0.30	
Maruti Suzuki India Ltd.	0.29	
Bajaj Auto Ltd.	0.18	
Hero MotoCorp Ltd.	0.10	
BANKS	2.20	
HDFC Bank Ltd.	0.93	
ICICI Bank Ltd.	0.73	
State Bank of India	0.25	
Axis Bank Ltd.	0.17	
Bank of Baroda	0.08	
Punjab National Bank	0.04	
CONSTRUCTION AND INFRASTRUCTURE	0.06	
GMR Infrastructure Ltd.	0.04	
IVRCL Ltd.	0.01	
JaiPrakash Associates Ltd.	0.01	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.04	
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.34	
Bharat Electronics Ltd.	0.34	
ENGINEERING AND CAPITAL GOODS	0.39	
Larsen & Toubro Ltd.	0.37	
Engineers India Ltd.	0.02	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.05	
United Phosphorus Ltd. (New)	0.05	
FI	0.41	
Power Finance Corporation Ltd.	0.27	
IDFC Ltd.	0.14	
FMCG	1.15	
ITC Ltd.	1.15	
HFC	0.85	
HDFC Ltd.	0.82	
LIC Housing Finance Ltd.	0.03	
MEDIA AND ENTERTAINMENT	0.09	
Jagran Prakashan Ltd.	0.09	
MINING AND MINERALS	0.12	
National Mineral Development Corporation Ltd.	0.12	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	2.13	
Reliance Industries Ltd.	1.15	
Oil and Natural Gas Corporation Ltd.	0.43	
Gail (India) Ltd.	0.16	
Cairn India Ltd.	0.14	
Hindustan Petroleum Corporation Ltd.	0.13	
Oil India Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	1.33	
Sun Pharmaceuticals Industries Ltd.	0.30	
Dr Reddys Laboratories Ltd.	0.27	
Cipla Ltd.	0.22	
Cadila Healthcare Ltd.	0.20	
Glenmark Pharmaceuticals Ltd.	0.19	
Lupin Ltd.	0.15	
POWER GENERATION	0.35	
NTPC Ltd.	0.24	
NHPC	0.11	
POWER TRANSMISSION	0.08	
Power Grid Corporation of India Ltd.	0.08	
RETAILERS	0.05	
Future Retail Ltd.	0.03	
Future Lifestyle Fashions Ltd.	0.02	
SOFTWARE AND CONSULTANCY SERVICES	2.41	
Infosys Ltd.	1.23	
Tata Consultancy Services Ltd.	0.88	
HCL Technologies Ltd.	0.30	
TELECOM SERVICES	0.70	
Bharti Airtel Ltd.	0.70	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURER	0.12	

Security	Net Asset %	Rating
Bharti Infratel Ltd	0.12	
UTILITIES - GAS, POWER	0.37	
Indraprastha Gas Ltd.	0.20	
Tata Power Co. Ltd.	0.17	
Total	14.11	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II22

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.68	
Mahindra & Mahindra Ltd.	0.73	
Bajaj Auto Ltd.	0.56	
Maruti Suzuki India Ltd.	0.39	
BANKS	5.24	
HDFC Bank Ltd.	2.09	
ICICI Bank Ltd.	1.78	
State Bank of India	0.66	
Axis Bank Ltd.	0.41	
Indian Bank	0.17	
Punjab National Bank	0.13	
CONSTRUCTION AND INFRASTRUCTURE	0.69	
Supreme Infrastructure India Ltd.	0.21	
GMR Infrastructure Ltd.	0.13	
IVRCL Ltd.	0.13	
Unity Infraprojects Ltd.	0.12	
NCC Ltd.	0.10	
CONSTRUCTION MATERIALS	0.36	
ACC Ltd.	0.36	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.10	
Credit Analysis & Research Ltd	0.10	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.17	
Bharat Electronics Ltd.	0.17	
ENGINEERING AND CAPITAL GOODS	1.13	
Larsen & Toubro Ltd.	1.01	
Engineers India Ltd.	0.12	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.19	
United Phosphorus Ltd. (New)	0.19	
FI	0.61	
Power Finance Corporation Ltd.	0.26	
Rural Electrification Corporation	0.22	
IDFC Ltd.	0.13	
FMCG	3.28	
ITC Ltd.	3.28	
HFC	2.48	
HDFC Ltd.	2.27	
LIC Housing Finance Ltd.	0.21	
MEDIA AND ENTERTAINMENT	0.48	
Jagran Prakashan Ltd.	0.28	
Zee Entertainment Enterprises Ltd.	0.20	
MINING AND MINERALS	0.74	
National Mineral Development Corporation Ltd.	0.47	
Coal India Ltd.	0.27	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	4.05	
Reliance Industries Ltd.	2.20	
Oil and Natural Gas Corporation Ltd.	0.81	
Gail (India) Ltd.	0.33	
Cairn India Ltd.	0.30	
Hindustan Petroleum Corporation Ltd.	0.25	
Oil India Ltd.	0.16	
PHARMACEUTICALS & BIOTECHNOLOGY	1.68	
Cipla Ltd.	0.50	
Glenmark Pharmaceuticals Ltd.	0.42	
Cadila Healthcare Ltd.	0.29	
Lupin Ltd.	0.19	
Sun Pharmaceuticals Industries Ltd.	0.15	
Dr Reddys Laboratories Ltd.	0.13	
POWER GENERATION	0.61	
NTPC Ltd.	0.49	
NHPC	0.12	
POWER TRANSMISSION	0.29	
Power Grid Corporation of India Ltd.	0.22	
Kalpataru Power Transmission Ltd.	0.07	
RETAILERS	0.28	
Future Retail Ltd.	0.19	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Future Lifestyle Fashions Ltd.	0.09	
SOFTWARE AND CONSULTANCY SERVICES	4.13	
Infosys Ltd.	2.23	
Tata Consultancy Services Ltd.	1.52	
HCL Technologies Ltd.	0.38	
STEEL AND FERROUS METAL	0.07	
Jindal Steel and Power Ltd.	0.07	
TELECOM SERVICES	0.65	
Bharti Airtel Ltd.	0.65	
TELECOMMUNICATIONS EQUIPMENT MANUFACTURING	0.18	
Bharti Infratel Ltd	0.18	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.12	
Container Corporation Of India Ltd.	0.12	
UTILITIES - GAS, POWER	0.39	
Tata Power Co. Ltd.	0.22	
Indraprastha Gas Ltd.	0.17	
Total	29.60	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.53	
Mahindra & Mahindra Ltd.	1.41	
Bajaj Auto Ltd.	0.56	
Maruti Suzuki India Ltd.	0.56	
BANKS	9.27	
HDFC Bank Ltd.	3.90	
ICICI Bank Ltd.	2.71	
State Bank of India	1.14	
Axis Bank Ltd.	0.69	
Oriental Bank of Commerce Ltd.	0.34	
Indian Bank	0.21	
Federal Bank Ltd.	0.16	
Punjab National Bank	0.07	
Bank of Baroda	0.05	
CONSTRUCTION AND INFRASTRUCTURE	1.27	
Supreme Infrastructure India Ltd.	0.50	
Unity Infraprojects Ltd.	0.26	
IVRCL Ltd.	0.18	
GMR Infrastructure Ltd.	0.13	
JaiPrakash Associates Ltd.	0.13	
NCC Ltd.	0.07	
CONSTRUCTION MATERIALS	0.35	
ACC Ltd.	0.35	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RATING AGENCIES	0.14	
Credit Analysis & Research Ltd	0.14	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.15	
Bharat Electronics Ltd.	0.15	
ENGINEERING AND CAPITAL GOODS	1.30	
Larsen & Toubro Ltd.	1.30	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.28	
United Phosphorus Ltd. (New)	0.28	
FI	1.32	
Power Finance Corporation Ltd.	0.76	
IDFC Ltd.	0.56	
FMCG	4.62	
ITC Ltd.	4.62	
HFC	3.26	
HDFC Ltd.	3.05	
LIC Housing Finance Ltd.	0.21	
MEDIA AND ENTERTAINMENT	0.61	
Jagran Prakashan Ltd.	0.56	
Zee Entertainment Enterprises Ltd.	0.05	
MINING AND MINERALS	0.32	
National Mineral Development Corporation Ltd.	0.32	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	6.84	
Reliance Industries Ltd.	4.02	
Oil and Natural Gas Corporation Ltd.	1.45	
Hindustan Petroleum Corporation Ltd.	0.66	
Oil India Ltd.	0.34	
Gail (India) Ltd.	0.24	
Sintex Industries Ltd.	0.07	
Cairn India Ltd.	0.06	
PHARMACEUTICALS & BIOTECHNOLOGY	3.25	
Glenmark Pharmaceuticals Ltd.	0.75	
Dr Reddys Laboratories Ltd.	0.57	
Cadila Healthcare Ltd.	0.55	
Cipla Ltd.	0.55	
Sun Pharmaceuticals Industries Ltd.	0.52	
Lupin Ltd.	0.31	
POWER GENERATION	0.95	
NTPC Ltd.	0.95	
POWER TRANSMISSION	0.41	
Power Grid Corporation of India Ltd.	0.31	
Kalpataru Power Transmission Ltd.	0.10	
REALTY	0.04	

Security	Net Asset %	Rating
Oberoi Realty Ltd	0.04	
RETAILERS	0.38	
Future Retail Ltd.	0.27	
Future Lifestyle Fashions Ltd.	0.11	
SOFTWARE AND CONSULTANCY SERVICES	8.07	
Infosys Ltd.	4.33	
Tata Consultancy Services Ltd.	2.77	
HCL Technologies Ltd.	0.97	
STEEL AND FERROUS METAL	0.01	
Jindal Steel and Power Ltd.	0.01	
TELECOM SERVICES	1.35	
Bharti Airtel Ltd.	1.35	
TELECOMMUNICATIONS EQUIPMENT MANUFACT	0.44	
Bharti Infratel Ltd	0.44	
UTILITIES - GAS, POWER	0.64	
Tata Power Co. Ltd.	0.64	
Total	47.80	

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PININDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	8.89	
Tata Motors Ltd.	2.46	
Mahindra & Mahindra Ltd.	2.33	
Maruti Suzuki India Ltd.	1.77	
Hero MotoCorp Ltd.	1.20	
Bajaj Auto Ltd.	1.13	
BANKS	17.76	
HDFC Bank Ltd.	5.80	
ICICI Bank Ltd.	5.42	
State Bank of India	2.73	
Axis Bank Ltd.	1.56	
Kotak Mahindra Bank Ltd.	0.88	
Bank of Baroda	0.53	
Indusind Bank Ltd.	0.48	
Punjab National Bank	0.36	
CHEMICALS	1.02	
Asian Paints Ltd.	1.02	
CONSTRUCTION AND INFRASTRUCTURE	0.21	
JaiPrakash Associates Ltd.	0.21	
CONSTRUCTION MATERIALS	3.21	
Grasim Industries Ltd.	1.10	
Ultratech Cement Ltd.	0.91	
Ambuja Cements Ltd.	0.78	
ACC Ltd.	0.42	
ENGINEERING AND CAPITAL GOODS	3.44	
Larsen & Toubro Ltd.	3.44	
FI	1.02	
IDFC Ltd.	1.02	
FMCG	10.40	
ITC Ltd.	8.66	
Hindustan Unilever Ltd.	1.74	
HFC	5.72	
HDFC Ltd.	5.72	
MINING AND MINERALS	1.97	
Sesa Sterlite Ltd.	1.12	
National Mineral Development Corporation Ltd.	0.64	
Coal India Ltd.	0.21	
NON FERROUS METALS	0.70	
Hindalco Industries Ltd.	0.70	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	12.56	
Reliance Industries Ltd.	7.39	
Oil and Natural Gas Corporation Ltd.	3.03	
Cairn India Ltd.	0.89	
Gail (India) Ltd.	0.73	
Bharat Petroleum Corporation Ltd.	0.52	
PHARMACEUTICALS & BIOTECHNOLOGY	6.38	
Sun Pharmaceuticals Industries Ltd.	2.25	
Dr Reddys Laboratories Ltd.	1.65	
Lupin Ltd.	1.14	
Cipla Ltd.	0.93	
Ranbaxy Laboratories Ltd.	0.41	
POWER & CONTROL EQUIPMENT MANUFACTURER	0.44	
Bharat Heavy Electricals Ltd.	0.44	
POWER GENERATION	1.08	
NTPC Ltd.	1.08	
POWER TRANSMISSION	0.40	
Power Grid Corporation of India Ltd.	0.40	
REALTY	0.25	
DLF Ltd.	0.25	
SOFTWARE AND CONSULTANCY SERVICES	14.73	
Infosys Ltd.	7.45	
Tata Consultancy Services Ltd.	5.41	
HCL Technologies Ltd.	1.46	
Wipro Ltd.	0.41	
STEEL AND FERROUS METAL	1.55	

Portfolio as on September 30, 2013

Security	Net Asset %	Rating
Tata Steel Ltd.	0.95	
Jindal Steel and Power Ltd.	0.60	
TELECOM SERVICES	2.10	
Bharti Airtel Ltd.	2.10	
UTILITIES - GAS, POWER	0.79	
Tata Power Co. Ltd.	0.79	
Total	94.62	

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.75% and 6.25% respectively for 12 months ending September 30, 2014.

All return shown in AVIVA investor are net of Fund Management Charges.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:

 Branch Offices	Walk into any of our branch offices and pay your premium through multiple modes (Cash payments only less than ₹ 50,000/- only) .	 EBPP	Pay your premium online via net-banking (available with selected banks).
 NEFT	Make payments through Net Banking or by submitting the NEFT form to the bank.	 Axis Bank	Pay your Premium at any of the Axis Bank Branches.
 Credit Card	Pay your premium online using your Visa or MasterCard Credit Card.	 Free Cheque pick-up	Avail this facility if your premium amount is above ₹ 5,000.
 ECS	Give ECS instructions to your bank account and make premium payments.	 IVR	Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-180-2266

Disclaimer

Insurance is the subject matter of solicitation. For more details on risk factors , terms & conditions, please read sales brochures carefully before concluding a sale. Past returns are not indicative of future performance. Unit-Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the funds and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document or the insurer. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subjects to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured results.

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