

AVIVA INVESTOR

September, 2014

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)

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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

Aviva Life Insurance Company India Limited
Aviva Towers ,Sector road,Opp.Golf Course,
DLF Phase-V,Sector 43,Gurgaon,Haryana-122 003
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214
Registered office:2nd Floor,Prakashdeep Building,
7,Tolstoy Marg, New Delhi -110 001
www.avivaindia.com



As on September 30,2014	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	8.9	8.0	7.4	8.2	7.5	13.0
Benchmark Return Since Inception	6.2	6.9	7.6	7.5	6.6	10.3
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 30,2014	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	14.5	15.5	9.5	11.4	7.9	1.7
Benchmark Return Since Inception	11.1	13.1	6.7	11.0	7.5	-3.0
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	CNX NIFTY	CNX INFRASTRUCTURE
As on September 30,2014	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	4.5	1.8	0.4	2.1	8.1	7.7
Benchmark Return Since Inception	3.8	-4.6	-4.0	-4.6	7.8	8.8
Benchmark	CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on September 30,2014	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	8.1	7.7	8.5	10.0	11.0	
Benchmark Return Since Inception	7.3	7.8	8.7	9.3	10.4	
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	CNX NIFTY	
As on September 30,2014	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	8.9	12.1	9.0	13.1		
Benchmark Return Since Inception	9.0	9.2	9.2	12.1		
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CNX NIFTY	CNX NIFTY INDEX and LIQUID INDEX		
As on September 30,2014	Life Unit Linked Wealth Builder Fund	Life Unit Linked Discontinued Policy Fund				
Highest NAV locked in is	7.3	8.0				



Dear Customer,

Welcome to the latest edition of the investor.

The last quarter was an exciting one for the life insurance industry. The Modi government, in their first union budget, proposed the hike of FDI limit in the insurance sector to 49% from the existing 26%. The higher FDI ceiling will come into force after Parliament passes the Insurance Laws (Amendment) Bill that has been pending since 2008 for lack of political consensus. Once approved by the parliament, this move should bring in the much required capital investment into the sector, which is investment starved and needs expansion.

On the markets front, the sentiments were very positive in the last quarter and witnessed a steep rally on the expectations being met by the union budget. Clearly there is hope in the domestic markets on the back of declining inflation and better growth.

However the near term market volatility has brought some concerns to the forefront, there are also benefits associated with it. The intent and the capability of the new government towards the fiscal and policy reforms remain strong. The volatility can continue for some time depending upon the market's assessment of these factors. However as visible from the PM's "Make in India" campaign, the focus is going to remain on

- Streamlining and fast tracking clearances
- Enabling higher private and foreign sector participation in the infrastructure creation, manufacturing and mining
- Creating fiscal space through subsidy reforms
- Addressing supply chain concerns in agriculture, which should lead to sustainable growth over the long term

Over all I will say that " Acche Din Aanevale Hain."

As always I look forward to your valuable feedback.

Regards

TR Ramachandran

CEO & MD, Aviva India

Indian equity markets scaled new highs during the quarter and posted a gain of 4.6%. However, the quarter was fraught with volatility on rising concerns about Euro Zone growth and the uncertainty about the timing and the impact of the interest rates increase in the US, while domestic data points including inflation and the GDP showed marked improvements.

The markets corrected during the first half of the July 2014 before scaling new highs. The Railway budget disappointed the markets as the vision statements and plans for large PPP projects were not adequately backed by specific funding plans. Expectations of poor monsoons also added to the concerns. The Modi Government's first Union Budget met market expectations, offering small benefits to all stakeholders. The highlights include tax cuts for individuals, higher budgetary allocation towards infrastructure projects, rural infrastructure and setting up new educational institutions. The budget also proposed to hike FDI in the defence & insurance sectors to 49%. The Government also reaffirmed the fiscal deficit target of 4.1% for FY15, set by their predecessor. Strong domestic and global data points led to a rally in the markets in the second half of the month. CPI and WPI for the month of June 2014 surprised positively at 7.31% and 5.43% respectively. India's IIP for May 2014 also growth came in much above expectations at 4.7%. Monsoons picked up in July, with the deficit falling from 43% to 24% MoM. Globally, while China's 2Q GDP also came in marginally above expectations at 7.5%, the U.S. jobless claims indicator also surprised positively dropping to an eight and a half year low.

Markets continued to rally in August 2014, scaling fresh highs on the back of strong domestic data points. The RBI in its policy meeting kept the benchmark rates unchanged. However, it cut the SLR by 50bps to 22%, leading to a rally in the markets. However, the expectations were toned down by the Governor as he highlighted that there were still upside risks to FY16 inflation targets. The monsoon deficit continued to reduce to 17%. The CPI and WPI for the month of July 2014 were broadly in line with expectations at 8% and 5.2% respectively. India's GDP grew at a nine-quarter high of 5.70% in 1QFY15. However, IIP growth for the month of June 2014 was slightly disappointing at 3.4% YoY. PM Modi, in his Independence Day speech, announced the revamp of the Planning Commission and the launch of the Jan Dhan Yojana aimed at greater financial inclusion for the masses. Towards the end of the month, the Supreme Court in its hearings opined that all captive coal blocks issued after 1993 were illegal, leading to a sharp fall in metal stocks. Global data points disappointed during the month. Italy slid back into recession with a second successive slide in its GDP in 2QCY14. Eurozone GDP also remained flat for the quarter. Japan's 2QCY15 GDP also contracted sharply to -6.8% QoQ (annualized). The US markets continued to rally on the back of strong employment data points. Also the US FOMC meeting minutes provided a hawkish tone to the timing of interest rate hikes, leading to a rally in the US Dollar.

The markets continued to rally in September but corrected towards the end of the month. CPI Inflation for Aug 2014 disappointed at 7.8%, on account of higher food inflation, especially in vegetables. However, lower core CPI was comforting. WPI for Aug 2014 surprised positively, dropping to a 5 year low of 3.74%. IIP for July 2014 disappointed at 0.4%. Talks of a ceasefire agreement between Russia and Ukraine, rising crude production from North America and slowing global growth accelerated the fall in crude oil prices. On the back of this, India's diesel under-recoveries were completely wiped off, resulting in a rally in oil stocks. However, the rally was short-lived as the Government

postponed the decision on gas price hike for the second time. PM Modi unveiled the Make in India campaign before leaving for his US trip. S&P revised its sovereign outlook for India from "negative" to "stable", while reaffirming the rating at "BBB-". The Eurozone growth concerns in the markets were soothed after the ECB surprised the markets by cutting refinance rates from 0.15% to 0.05% and deposit rates from -0.1% to -0.2%. It also decided to launch an asset buy-back programme involving purchase of covered bonds and simple ABS, apart from the targeted LTRO announced last month. The U.S. Federal Reserve continued with its USD 10bn cut in its bond buying programme. While it retained its statement on outlook for interest rates, it increased the upper range of forecasted interest rates at the end of 2015. This led to a rally in the USD, further weakening the Rupee and other EM currencies while also leading to mild weakness in the markets.

S&P BSE Healthcare was the top gainer, rising by 25.21%, followed by S&P BSE Auto and S&P BSE IT, which rose 16.38% and 14.35%, respectively. However, S&P BSE Metal fell by 14.69%.

Outlook:

While markets witnessed a steep rally during the previous quarter, the current quarter was fraught with volatility though the overall trajectory remained upwards. Domestically there are clear green shoots visible in the domestic markets with declining inflation and better growth. However, the near term market volatility has some brought some concerns to the forefront. While they pose some risks to growth, they also have some benefits associated with them

1. There is increased skepticism about delays in implementation of strong policy changes by the New Government, which the markets have been building in. Healthy skepticism is important and it will help align market expectations with reality. The intent and the capability of the new Government towards fiscal and policy reforms remain strong.
2. Growth concerns in Euro zone and China - The recent data points slowdown in the recovery process in the Euro zone. Easy monetary policy and the plans for asset purchases by the ECB should help curtail the slowdown. The slowdown concerns have also led to steep correction in commodity prices- mainly Coal, Iron Ore and Crude oil, which is favorable for India
3. Expectations about rise in interest rate by the US Federal Reserve also remains a near term risk as the markets are uncertain about the timing and the impact of the same
4. Markets also remains concerned with increased geopolitical news flows such as the recent Ukraine-Russia conflict and the Iraq conflict.

The volatility can continue for some more time depending on market's assessment of these factors. However, as visible from PM Modi's 'Make in India' campaign, the focus of the new Government remains on i) streamlining and fast-tracking clearances ii) enabling higher private and foreign sector participation in infrastructure creation, manufacturing and mining iv) creating fiscal space through subsidy reforms v) addressing supply chain concerns in agriculture, which should lead to sustainable growth over the long term.

Bond markets started the quarter on a positive note but could not sustain initial gains as later bond prices fell marginally. The introduction of new 10-year benchmark paper helped restrict the rise in bond yields to some extent. The 10-year benchmark bond yield rose 5 bps to close at 8.82%, compared to the previous quarter's close of 8.77% after moving in the range of 8.42% to 9.10% during the quarter. Bond yields started falling initially on the back of narrower-than-expected Current Account Deficit data, strong recovery in the rupee and liquidity measures announced by the central bank.

However, absence of Open Market Operations by the Reserve Bank of India (RBI) and weakness in the rupee hit bond markets early in November. Losses were restricted following the introduction of a new 10-year benchmark paper by the central bank as the cut-off yield was way below the older 10-year benchmark paper, fuelling strong demand. Fall in global crude oil prices and improvement in liquidity condition in the banking system also lent support to bond markets.

Bond yields rose again on the back of positive U.S. jobs data, which increased concerns that the Federal Reserve might soon reduce its bond-buying program which in turn could lead to foreign fund outflows. Later, yields remained range bound as worries emanating from record-high consumer inflation numbers were offset due to buying by Foreign Institutional Investors (FII). Bond markets got support after the RBI unexpectedly kept interest rates steady at its Mid-Quarter monetary policy review in December. However, gains proved to be short lived as the central bank said that its next monetary policy decision will depend largely on the upcoming macroeconomic data, particularly the wholesale and retail inflation numbers of December.

The RBI increased the repo rate by 25 bps to 7.75% in October policy meeting but kept rates steady in December meeting. The reverse repo (100 bps above the repo rate) and Marginal Standing Facility (200 bps above the repo rate) stood at 6.75% and 9.75%, respectively. The RBI also introduced term repos of 7-day and 14-day tenures, providing liquidity equivalent to 0.50% of Net Demand and Time Liabilities. It also reduced the MSF rate by 75 bps to 8.75%.

After being net sellers in October and November, Foreign Institutional Investors (FII) turned net buyers in bond markets in December, taking advantage of higher yields.

Inter-bank call money rates moved in the range of 7.03% to 9.65% during the quarter. The banks' net average borrowings under the RBI's LAF stood at Rs. 33,071.07 crore, lower compared to the previous quarter's average figure of Rs. 42,088.32 crore. This has come down substantially after borrowing under the LAF window had been restricted by the RBI to 0.5% of NDTL. This led to a higher borrowing under the MSF

window. The central bank conducted two OMOs during the quarter and cumulatively bought back bonds worth Rs. 16,130.64 crore.

Yields on Gilt Securities remained mixed in the short to medium end of the curve, while longer end saw fall in yields. The highest increase of 8 bps was seen on 5-year tenure, while the highest fall was witnessed on 1-year maturity. Corporate bond yields fell across the maturities in the range of 8 to 22 bps. The highest drop was seen on 2-year paper. The spread between AAA corporate bond and Gilt contracted across the papers by up to 21 bps barring 8-year and 9-year securities where it expanded by up to 18 bps.

The RBI also released the calendar for auction of 91-days, 182-days and 364-days Treasury Bills aggregating to Rs. 1,43,000 crore for the period January to March 2014. The RBI in consultation with the State Governments announced that the indicative quantum of total market borrowings by the State Governments and the Union Territory of Puducherry, for the quarter January-March 2014, is expected to be in the range of Rs. 60,000 crore to Rs. 65,000 crore.

The RBI in its eighth Financial Stability Report said that the economy is ready to withstand the U.S. Federal Reserve's tapering of stimulus measures and pegged the Current Account Deficit (CAD) to remain below 3% in the current fiscal.

According to the RBI's Sectoral Deployment of Bank Credit report, non-food bank credit increased by 14.7% in November 2013 against an increase of 17.6% in November 2012. Credit to Non-Banking Financial Companies increased by 15.9% in November 2013 against an increase of 22.1% in November 2012.

Outlook:

Market participants will closely track the consumer and wholesale inflation numbers of December, which are likely to impact the RBI's decision on interest rates at its January policy meeting. In spite of the Federal Reserve's announcement of reducing its asset-purchase program, FIIs remained net buyers in bond markets in December. However, the real impact of the Fed's decision may be felt in January, when the tapering begins.

Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

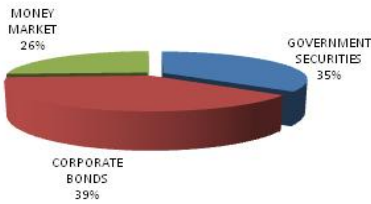
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

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

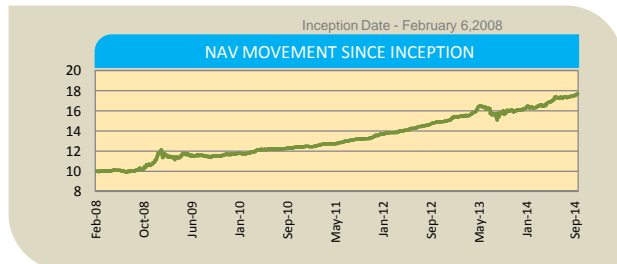
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.9%	8.9%	10.1%	12.1%
Benchmark**	6.2%	7.3%	8.1%	11.6%

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, 2014

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.32% GOI 2032	10.22	
8.60% GOI 2028	5.53	
9.23% GOI 2043	4.69	
8.83% GOI 2023	3.36	
8.85% Tamil Nadu State Development Ltd. 2022	3.30	
8.35% GOI 2022	2.50	
9.39% Andhra Pradesh SDL 2023	2.27	
8.27% GOI 2020	2.19	
6.49% GOI 2015	0.73	
8.48% Maharashtra SDL 2020	0.68	
Total	35.47	

CORPORATE BONDS		
Power Grid Corporation of India Ltd.	6.83	AAA
Power Finance Corporation Ltd.	6.55	AAA
Tata Sons Ltd.	5.80	AAA
Rural Electrification Corporation	5.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.51	AAA
India Infrastructure Finance Company Ltd.	2.27	AAA
Bajaj Finance Ltd.	2.24	AA+
Yes Bank Ltd.	2.23	AA
HDFC Ltd.	1.54	AAA
LIC Housing Finance Ltd.	1.13	AAA
IndusInd Bank Ltd.	1.11	AA
Total	38.69	

CASH AND MONEY MARKETS* 25.84%

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

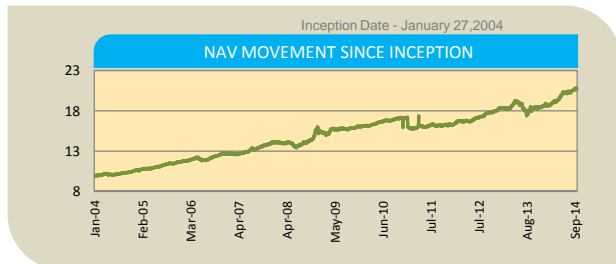
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.0%	7.4%	8.9%	15.3%
Benchmark**	6.9%	8.2%	9.8%	15.5%

Note: Past returns are not indicative of future performance.

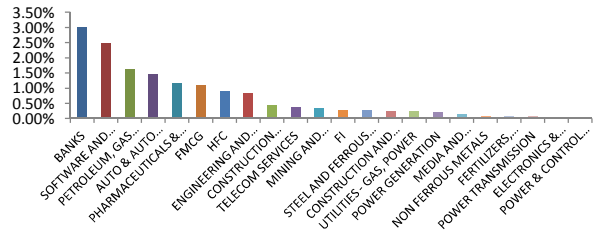
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	15.43%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.08
HDFC Bank Ltd.	1.00
ITC Ltd.	0.92
Reliance Industries Ltd.	0.91
ICICI Bank Ltd.	0.88
HDFC Ltd.	0.87
Tata Consultancy Services Ltd.	0.79
Larsen & Toubro Ltd.	0.71
Tata Motors Ltd.	0.53
State Bank of India	0.46
Others	7.28

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	9.14
8.83% GOI 2041	6.94
8.40% GOI 2024	2.80
8.60% GOI 2028	2.53
9.23% GOI 2043	2.24
8.93% Punjab SDL 2022	1.57
8.32% GOI 2032	1.37
9.20% GOI 2030	0.96
8.28% GOI 2027	0.83
8.28% GOI 2032	0.61
8.30% GOI 2042	0.30
8.48% Maharashtra SDL 2020	0.28
7.83% GOI 2018	0.25
8.27% GOI 2020	0.20
Total	30.02

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	7.04	AAA
Power Finance Corporation Ltd.	6.49	AAA
Food Corporation of India	4.96	AAA
LIC Housing Finance Ltd.	4.51	AAA
Yes Bank Ltd.	3.94	AA
IndusInd Bank Ltd.	3.11	AA
Rural Electrification Corporation	2.67	AAA
HDFC Ltd.	2.64	AAA
Export-Import Bank of India Ltd.	2.37	AAA
Power Grid Corporation of India Ltd.	1.25	AAA
Bajaj Finance Ltd.	0.95	AA+
Gail (India) Ltd.	0.77	AAA
MRF Ltd.	0.63	AA+
India Infrastructure Finance Company Ltd.	0.13	AAA
Total	41.46	

CASH AND MONEY MARKETS*	13.09%
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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 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

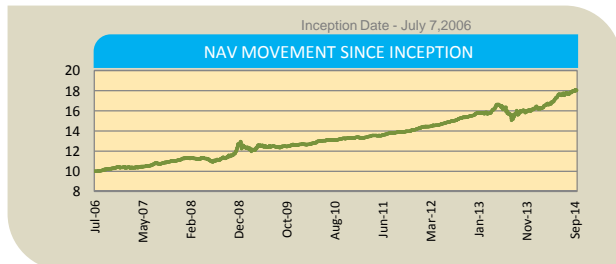
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.4%	7.6%	9.1%	15.5%
Benchmark**	7.6%	8.0%	9.5%	15.5%

Note: Past returns are not indicative of future performance.

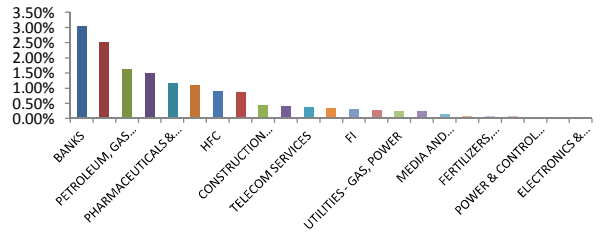
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	15.79%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.10
HDFC Bank Ltd.	1.02
Reliance Industries Ltd.	0.92
ITC Ltd.	0.92
ICICI Bank Ltd.	0.88
HDFC Ltd.	0.87
Tata Consultancy Services Ltd.	0.81
Larsen & Toubro Ltd.	0.73
Tata Motors Ltd.	0.54
State Bank of India	0.46
Others	7.54

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GOVERNMENT SECURITIES

8.97% GOI 2030	6.84
9.20% GOI 2030	4.31
9.23% GOI 2043	4.28
8.40% GOI 2024	3.70
8.60% GOI 2028	2.88
9.39% Andhra Pradesh SDL 2023	1.69
8.48% Maharashtra SDL 2020	1.62
8.32% GOI 2032	1.60
8.30% GOI 2042	1.19
8.93% Punjab SDL 2022	0.83
8.27% GOI 2020	0.41
8.35% GOI 2022	0.41
7.59% GOI 2016	0.02
Total	29.78

CORPORATE BONDS

Power Finance Corporation Ltd.	6.82	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.93	AAA
Food Corporation of India	5.16	AAA
IndusInd Bank Ltd.	4.14	AA
Tata Sons Ltd.	3.83	AAA
Power Grid Corporation of India Ltd.	3.33	AAA
Yes Bank Ltd.	3.33	AA
Rural Electrification Corporation	2.99	AAA
Export-Import Bank of India Ltd.	2.07	AAA
LIC Housing Finance Ltd.	1.68	AAA
HDFC Ltd.	1.65	AAA
India Infrastructure Finance Company Ltd.	1.52	AAA
MRF Ltd.	0.83	AA+
NABARD	0.83	AAA
Indian Railway Finance Corporation Ltd.	0.34	AAA
Total	44.45	

CASH AND MONEY MARKETS* 9.98%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

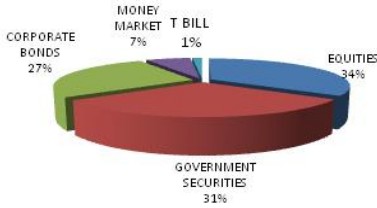
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

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

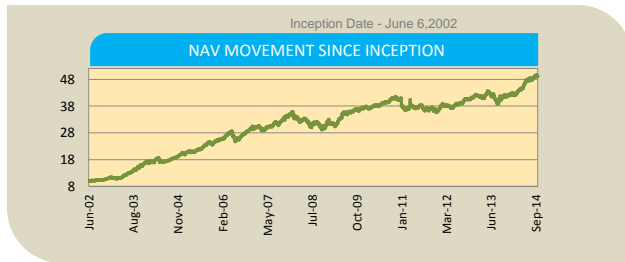
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	14.5%	7.6%	10.4%	22.0%
Benchmark**	11.1%	8.7%	11.7%	20.7%

Note: Past returns are not indicative of future performance.

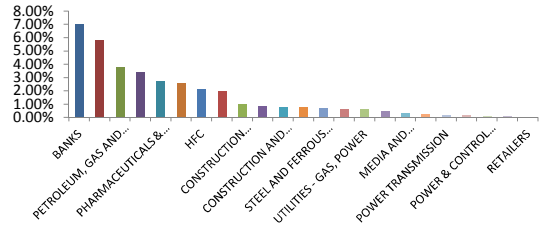
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	35.97%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.53
HDFC Bank Ltd.	2.29
Reliance Industries Ltd.	2.13
ITC Ltd.	2.13
ICICI Bank Ltd.	2.05
HDFC Ltd.	2.04
Tata Consultancy Services Ltd.	1.86
Larsen & Toubro Ltd.	1.67
Tata Motors Ltd.	1.18
State Bank of India	1.08
Others	17.01

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GOVERNMENT SECURITIES

8.97% GOI 2030	8.21
8.83% GOI 2041	5.13
8.12% GOI 2020	3.13
8.33% GOI 2026	2.12
8.28% GOI 2027	2.09
8.60% GOI 2028	1.88
8.24% GOI 2027	1.53
364 Days Treasury Bill 2015	1.42
8.35% GOI 2022	1.21
8.83% GOI 2023	0.81
8.93% Punjab SDL 2022	0.80
8.48% Maharashtra SDL 2020	0.79
8.30% GOI 2042	0.72
8.40% GOI 2024	0.48
8.28% GOI 2032	0.46
6.49% GOI 2015	0.37
7.16% GOI 2023	0.16
8.24% GOI 2018	0.13
9.23% GOI 2043	0.13
8.19% GOI 2020	0.11
6.35% GOI 2020	0.09
8.27% GOI 2020	0.08
7.83% GOI 2018	0.06
8.15% GOI 2022	0.01

Total 31.92

CORPORATE BONDS

Rural Electrification Corporation	4.08	AAA
LIC Housing Finance Ltd.	3.19	AAA
Tata Sons Ltd.	2.27	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.22	AAA
IndusInd Bank Ltd.	2.06	AA
HDFC Ltd.	1.81	AAA
Export-Import Bank of India Ltd.	1.68	AAA
Power Grid Corporation of India Ltd.	1.67	AAA
Tata Motors Ltd.	1.60	AA
Power Finance Corporation Ltd.	1.59	AAA
Food Corporation of India	0.84	AAA
Bajaj Finance Ltd.	0.81	AA+

CORPORATE BONDS

Yes Bank Ltd.	0.81	AA
MRF Ltd.	0.80	AA+
National Capital Regional Planning Board	0.72	AAA
NABARD	0.32	AAA
ACC Ltd.	0.23	AAA
India Infrastructure Finance Company Ltd.	0.08	AAA
Indian Railway Finance Corporation Ltd.	0.03	AAA
NTPC Ltd.	0.02	AAA
Total	26.83	

CASH AND MONEY MARKETS* 5.28%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

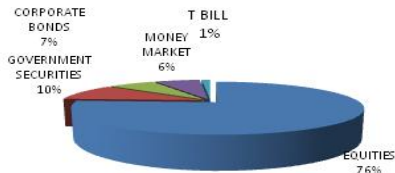
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

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

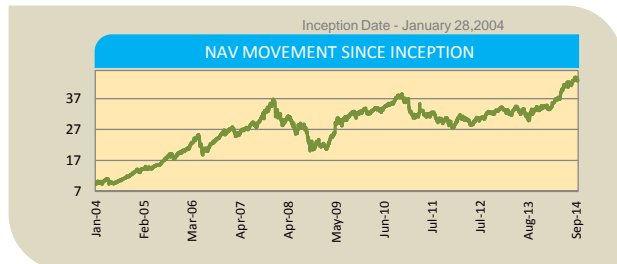
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	15.5%	7.7%	13.2%	34.7%
Benchmark**	13.1%	9.2%	15.2%	31.7%

Note: Past returns are not indicative of future performance.

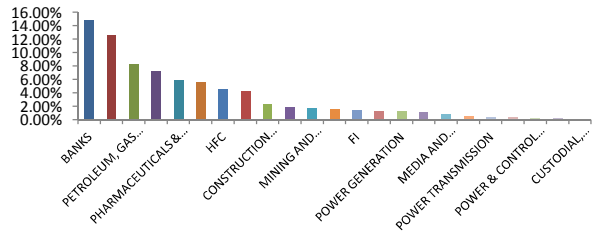
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	77.20%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.48
HDFC Bank Ltd.	4.84
ITC Ltd.	4.67
Reliance Industries Ltd.	4.55
ICICI Bank Ltd.	4.33
HDFC Ltd.	4.32
Tata Consultancy Services Ltd.	3.99
Larsen & Toubro Ltd.	3.60
Tata Motors Ltd.	2.54
State Bank of India	2.33
Others	36.55

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.30% GOI 2042	2.14
8.97% GOI 2030	1.92
364 Days Treasury Bill 2015	1.22
8.83% GOI 2041	1.21
7.16% GOI 2023	1.11
8.83% GOI 2023	0.86
8.24% GOI 2027	0.48
8.33% GOI 2026	0.46
9.23% GOI 2043	0.40
8.28% GOI 2032	0.32
8.12% GOI 2020	0.31
8.32% GOI 2032	0.31
8.40% GOI 2024	0.31
8.28% GOI 2027	0.10
8.27% GOI 2020	0.05
8.48% Maharashtra SDL 2020	0.05
8.16% Tamil Nadu State Development Ltd. 2020	0.01
Total	11.26

CORPORATE BONDS

Tata Sons Ltd.	1.66	AAA
Tata Motors Ltd.	1.54	AA
Reliance Gas Transportation Infrastructure Ltd.	0.99	AAA
Food Corporation of India	0.75	AAA
Bajaj Finance Ltd.	0.64	AA+
Power Finance Corporation Ltd.	0.58	AAA
LIC Housing Finance Ltd.	0.10	AAA
Neyveli Lignite Corporation Ltd.	0.03	AAA
Total	6.29	

CASH AND MONEY MARKETS* 5.25%

PORTFOLIO TOTAL 100.00%

* 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

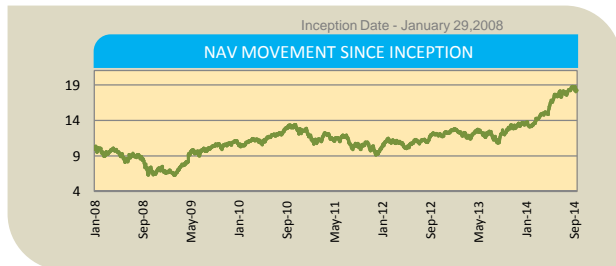
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	9.5%	11.4%	20.6%	51.9%
Benchmark**	6.7%	9.4%	17.2%	38.9%

Note: Past returns are not indicative of future performance.

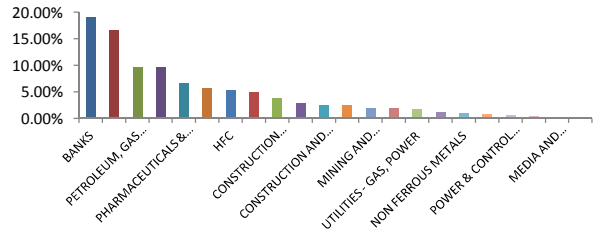
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	99.23%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.46
HDFC Bank Ltd.	6.65
Reliance Industries Ltd.	6.26
HDFC Ltd.	5.28
Tata Consultancy Services Ltd.	5.19
Larsen & Toubro Ltd.	4.92
ITC Ltd.	4.88
ICICI Bank Ltd.	4.62
Tata Motors Ltd.	3.46
State Bank of India	3.09
Others	47.42

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.77%
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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 INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

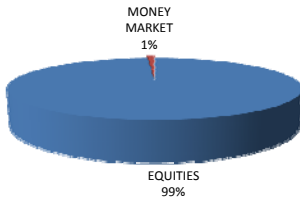
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA (Investment) regulations.

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

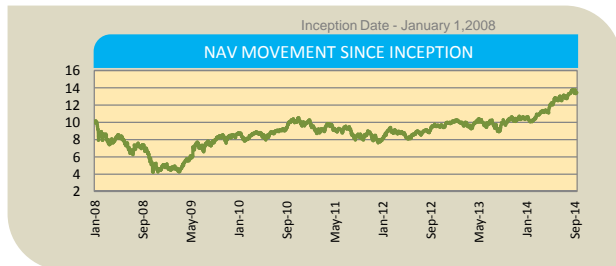
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	4.5%	9.7%	17.4%	38.8%
Benchmark**	3.8%	9.4%	17.2%	38.9%

Note: Past returns are not indicative of future performance.

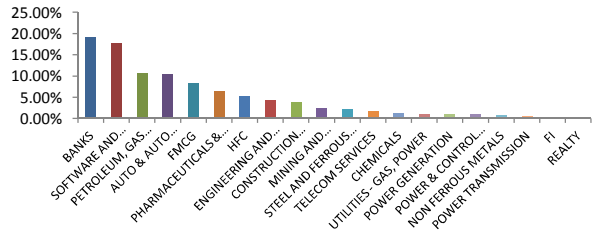
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	99.03%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.88
ITC Ltd.	6.60
Reliance Industries Ltd.	6.06
HDFC Bank Ltd.	5.81
ICICI Bank Ltd.	5.40
Tata Consultancy Services Ltd.	5.18
HDFC Ltd.	5.13
Larsen & Toubro Ltd.	4.41
Tata Motors Ltd.	3.59
State Bank of India	3.17
Others	46.80

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CASH AND MONEY MARKETS*	0.97%
PORTFOLIO TOTAL	100.00%

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

Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFUND122

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

- Money Market & other cash instruments 0%-40%
- Equity 60%-100%
- Debt 0%-40%

Asset Mix



Portfolio Return

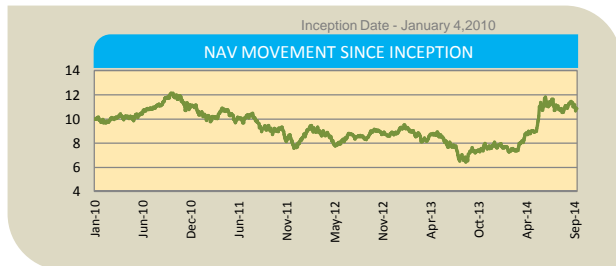
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	1.8%	6.1%	50.7%
Benchmark**	-4.6%	1.7%	42.9%

Note: Past returns are not indicative of future performance.

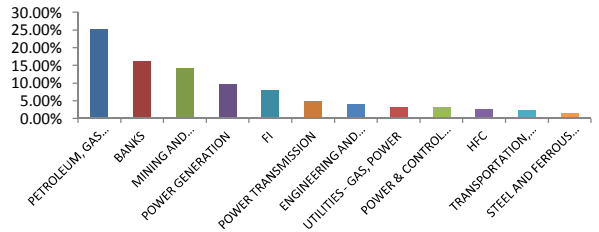
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	95.01%	



TOP 10 EQUITY STOCKS AND OTHERS

NTPC Ltd.	8.82
State Bank of India	8.54
Coal India Ltd.	7.83
Oil and Natural Gas Corporation Ltd.	6.52
Power Finance Corporation Ltd.	5.38
Power Grid Corporation of India Ltd.	4.82
Bharat Petroleum Corporation Ltd.	4.29
Engineers India Ltd.	3.92
Hindustan Petroleum Corporation Ltd.	3.84
Oil India Ltd.	3.62
Others	37.43

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	4.99%
PORTFOLIO TOTAL	100.00%

* 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

- Money Market & other cash instruments 0%-40%
- Equity 60%-100%
- Debt 0%-40%

Asset Mix



Portfolio Return

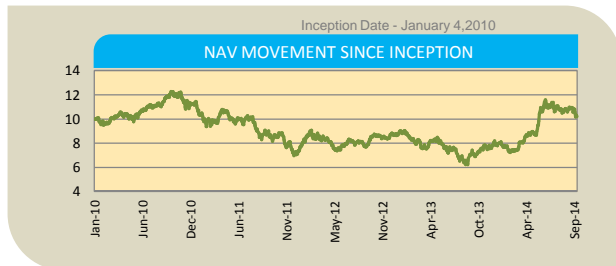
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	0.4%	6.1%	48.1%
Benchmark**	-4.0%	5.3%	41.5%

Note: Past returns are not indicative of future performance.

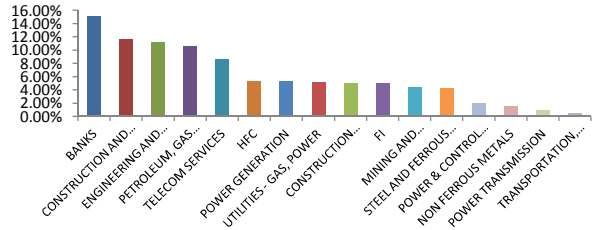
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	96.73%	



TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.44
Bharti Airtel Ltd.	6.10
NTPC Ltd.	5.27
HDFC Ltd.	5.10
HDFC Bank Ltd.	5.02
Supreme Infrastructure India Ltd.	4.44
ICICI Bank Ltd.	3.87
Power Finance Corporation Ltd.	3.25
Reliance Industries Ltd.	3.15
Tata Power Co. Ltd.	3.02
Others	49.07

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	3.27%
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



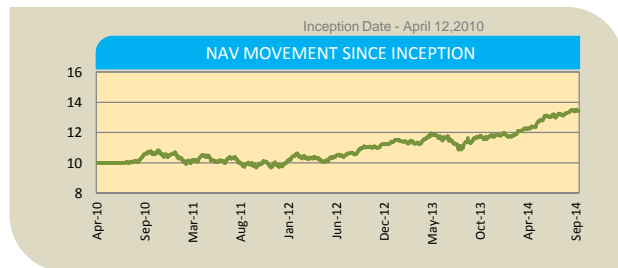
Portfolio Return

As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.3%	10.9%	19.2%

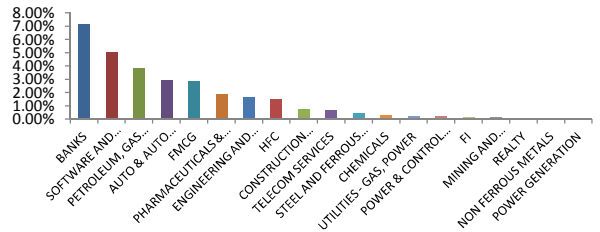
Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	29.74%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.79
ICICI Bank Ltd.	2.71
ITC Ltd.	2.69
Reliance Industries Ltd.	2.38
HDFC Bank Ltd.	2.08
Tata Consultancy Services Ltd.	1.76
Larsen & Toubro Ltd.	1.64
HDFC Ltd.	1.48
Tata Motors Ltd.	1.03
Sun Pharmaceuticals Industries Ltd.	0.94
Others	10.24

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GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	12.57
8.19% GOI 2020	2.23
8.16% Tamil Nadu State Development Ltd. 2020	1.37
Total	16.17

CORPORATE BONDS

Power Finance Corporation Ltd.	9.08	AAA
Power Grid Corporation of India Ltd.	8.82	AAA
Indian Railway Finance Corporation Ltd.	8.13	AAA
Steel Authority of India Ltd.	5.77	AAA
NTPC Ltd.	4.53	AAA
Rural Electrification Corporation	3.20	AAA
Total	39.53	

CASH AND MONEY MARKETS* 14.56%

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 S&P 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

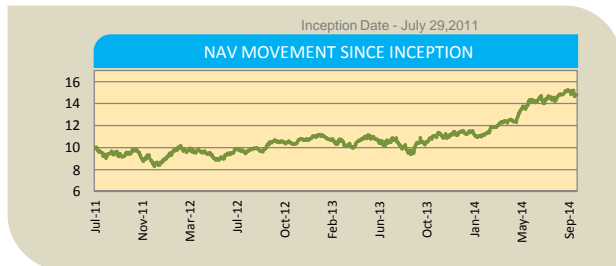
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	13.1%	16.6%	44.1%
Benchmark	12.1%	16.5%	35.7%

Note: Past returns are not indicative of future performance.

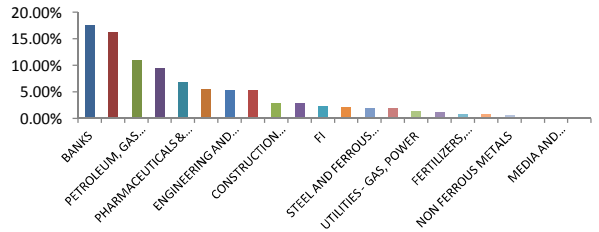
**Benchmark return has been computed by applying benchmark weightages on CNX NIFTY INDEX and LIQUID INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	96.99%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.23
HDFC Bank Ltd.	6.37
Reliance Industries Ltd.	6.05
HDFC Ltd.	5.31
Tata Consultancy Services Ltd.	5.09
ITC Ltd.	4.85
Larsen & Toubro Ltd.	4.64
ICICI Bank Ltd.	4.20
Tata Motors Ltd.	3.42
State Bank of India	3.06
Others	46.77

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CASH AND MONEY MARKETS*	3.01%
PORTFOLIO TOTAL	100.00%

* 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 60%-100%
- Money Market & other cash instruments 0%-40%

Asset Mix



Portfolio Return

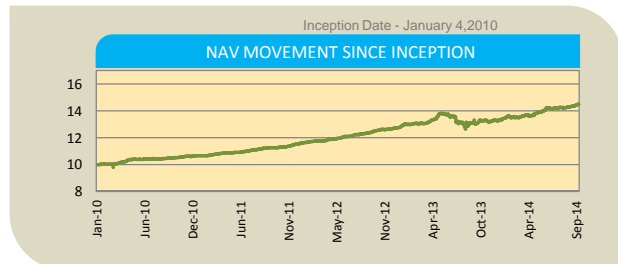
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.1%	8.7%	10.7%
Benchmark**	7.3%	8.1%	11.6%

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, 2014

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
8.60% GOI 2028	10.95	
8.83% GOI 2023	6.22	
8.40% GOI 2024	5.80	
9.23% GOI 2043	5.71	
8.32% GOI 2032	3.53	
9.20% GOI 2030	1.99	
8.30% GOI 2042	1.96	
9.39% Andhra Pradesh SDL 2023	1.90	
8.97% GOI 2030	1.17	
8.12% GOI 2020	0.60	
8.35% GOI 2022	0.48	
8.27% GOI 2020	0.43	
8.85% Tamil Nadu State Development Ltd. 2022	0.43	
7.77% Haryana SDL 2015	0.09	
7.77% Gujarat SDL 2015	0.07	
8.48% Maharashtra SDL 2020	0.01	
Total	41.34	

CORPORATE BONDS		
Power Finance Corporation Ltd.	8.94	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.42	AAA
Tata Sons Ltd.	6.73	AAA
LIC Housing Finance Ltd.	5.11	AAA
Rural Electrification Corporation	5.08	AAA
HDFC Ltd.	2.51	AAA
India Infrastructure Finance Company Ltd.	2.08	AAA
Power Grid Corporation of India Ltd.	2.06	AAA
National Capital Regional Planning Board	1.84	AAA
Bajaj Finance Ltd.	1.74	AA+
NABARD	0.56	AAA
Indian Railway Finance Corporation Ltd.	0.19	AAA
ICICI Bank Ltd.	0.10	AAA
Total	44.36	

CASH AND MONEY MARKETS*	14.30%
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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 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

- Money Market & other cash instruments 0%-40%
- Equity 0%-20%
- Debt 25%-100%

Asset Mix



Portfolio Return

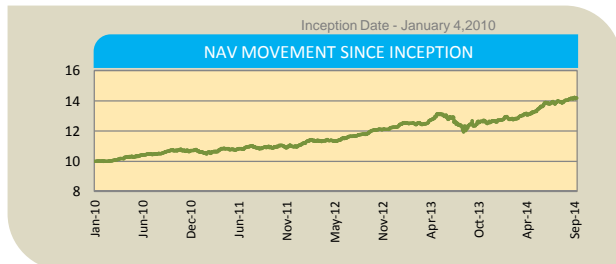
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.7%	9.1%	14.9%
Benchmark**	7.8%	9.6%	15.5%

Note: Past returns are not indicative of future performance.

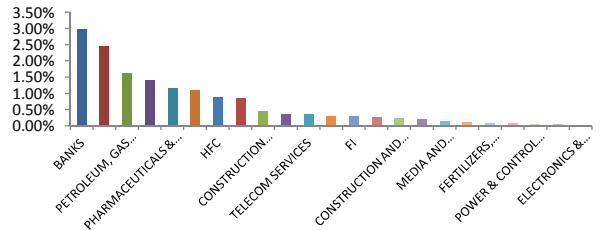
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	15.24%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.08
HDFC Bank Ltd.	0.95
ITC Ltd.	0.92
Reliance Industries Ltd.	0.91
ICICI Bank Ltd.	0.88
HDFC Ltd.	0.87
Tata Consultancy Services Ltd.	0.77
Larsen & Toubro Ltd.	0.71
Tata Motors Ltd.	0.50
State Bank of India	0.46
Others	7.19

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GOVERNMENT SECURITIES

8.24% GOI 2027	5.84
8.28% GOI 2027	4.25
9.23% GOI 2043	3.87
8.30% GOI 2042	2.92
8.97% GOI 2030	2.89
8.83% GOI 2023	2.78
8.35% GOI 2022	2.71
8.40% GOI 2024	2.19
7.16% GOI 2023	2.06
8.32% GOI 2032	1.67
8.93% Punjab SDL 2022	1.38
7.77% Gujarat SDL 2015	0.58
8.27% GOI 2020	0.34
8.79% Gujarat SDL 2022	0.32
8.20% GOI 2025	0.13
8.48% Maharashtra SDL 2020	0.12

Total 34.05

CORPORATE BONDS

Tata Sons Ltd.	7.04	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.10	AAA
Rural Electrification Corporation	3.89	AAA
Power Finance Corporation Ltd.	3.34	AAA
Food Corporation of India	3.16	AAA
LIC Housing Finance Ltd.	2.66	AAA
Bajaj Finance Ltd.	1.81	AA+
HDFC Ltd.	1.74	AAA
India Infrastructure Finance Company Ltd.	0.56	AAA
IndusInd Bank Ltd.	0.41	AA
NABARD	0.28	AAA
Export-Import Bank of India Ltd.	0.27	AAA

Total 30.26

CASH AND MONEY MARKETS* 20.45%

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

- Money Market & other cash instruments 0%-40%
- Equity 0%-45%
- Debt 25%-100%

Asset Mix



Portfolio Return

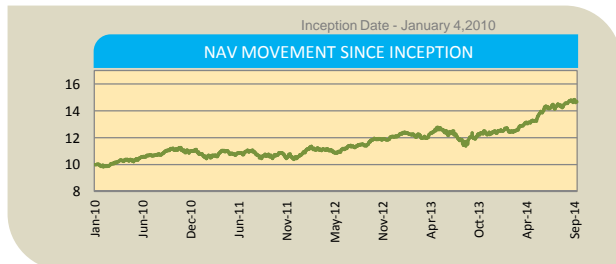
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.5%	11.3%	23.3%
Benchmark**	8.7%	11.9%	21.9%

Note: Past returns are not indicative of future performance.

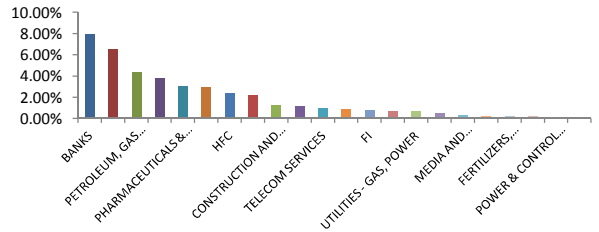
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	41.19%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.88
HDFC Bank Ltd.	2.52
ITC Ltd.	2.45
Reliance Industries Ltd.	2.43
ICICI Bank Ltd.	2.33
HDFC Ltd.	2.32
Tata Consultancy Services Ltd.	2.09
Larsen & Toubro Ltd.	1.87
Tata Motors Ltd.	1.35
State Bank of India	1.23
Others	19.72

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GOVERNMENT SECURITIES

8.83% GOI 2041	4.23
8.30% GOI 2042	3.13
8.97% GOI 2030	2.49
8.28% GOI 2027	2.40
8.20% GOI 2025	1.87
8.33% GOI 2026	1.45
9.20% GOI 2030	1.44
7.16% GOI 2023	1.05
8.79% Gujarat SDL 2022	0.55
8.93% Punjab SDL 2022	0.55
8.24% GOI 2027	0.40
8.27% GOI 2020	0.14
8.48% Maharashtra SDL 2020	0.08
Total	19.78

CORPORATE BONDS

HDFC Ltd.	6.58	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.79	AAA
Power Finance Corporation Ltd.	4.72	AAA
Tata Sons Ltd.	3.98	AAA
LIC Housing Finance Ltd.	3.91	AAA
Food Corporation of India	3.46	AAA
Tata Motors Ltd.	2.74	AA
Bajaj Finance Ltd.	2.23	AA+
Rural Electrification Corporation	1.10	AAA
NABARD	0.22	AAA
Export-Import Bank of India Ltd.	0.11	AAA
IndusInd Bank Ltd.	0.11	AA
Total	33.95	

CASH AND MONEY MARKETS* 5.08%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

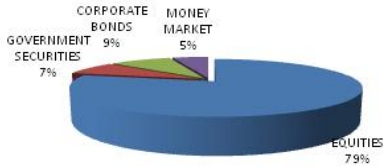
To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

Asset Allocation Pattern

- Money Market & other cash instruments 0%-40%
- Equity 30%-85%
- Debt 0%-50%

Asset Mix



Portfolio Return

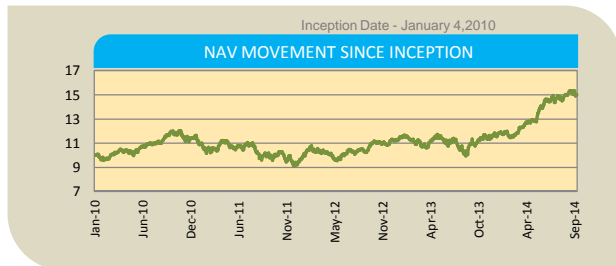
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.9%	14.8%	39.2%
Benchmark**	9.0%	15.2%	31.7%

Note: Past returns are not indicative of future performance.

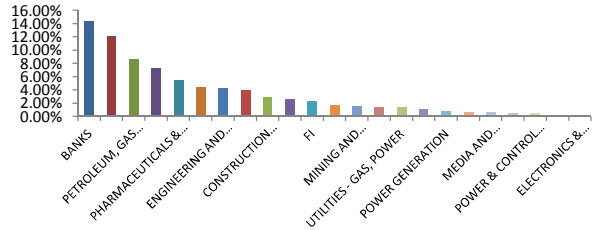
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	78.78%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.39
HDFC Bank Ltd.	4.76
Reliance Industries Ltd.	4.68
HDFC Ltd.	3.98
ICICI Bank Ltd.	3.88
Tata Consultancy Services Ltd.	3.79
Larsen & Toubro Ltd.	3.69
ITC Ltd.	3.69
Tata Motors Ltd.	2.56
State Bank of India	2.29
Others	40.07

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GOVERNMENT SECURITIES

8.83% GOI 2023	2.66
8.30% GOI 2042	2.38
9.23% GOI 2043	0.92
8.32% GOI 2032	0.85
8.97% GOI 2030	0.71
8.48% Maharashtra SDL 2020	0.06
Total	7.58

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	6.25	AAA
Tata Motors Ltd.	1.61	AA
Total	7.86	

CASH AND MONEY MARKETS* 5.78%

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

- Money Market & other cash instruments 0%-40%
- Equity 60%-100%
- Debt 0%-40%

Asset Mix



Portfolio Return

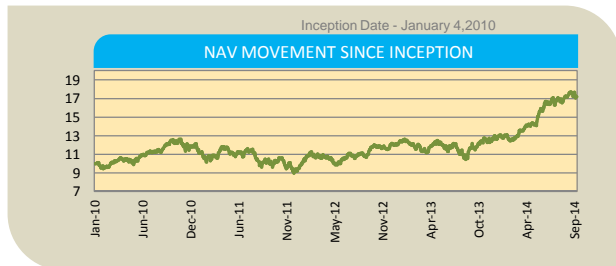
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	12.1%	19.4%	49.7%
Benchmark**	9.2%	17.2%	38.9%

Note: Past returns are not indicative of future performance.

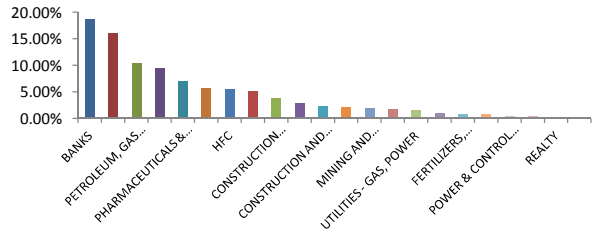
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	98.71%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.16
HDFC Bank Ltd.	6.25
Reliance Industries Ltd.	6.20
HDFC Ltd.	5.40
Tata Consultancy Services Ltd.	5.02
ICICI Bank Ltd.	4.96
Larsen & Toubro Ltd.	4.89
ITC Ltd.	4.83
Tata Motors Ltd.	3.40
State Bank of India	3.05
Others	47.55

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CASH AND MONEY MARKETS*	1.29%
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 - S&P CNX NIFTY.

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

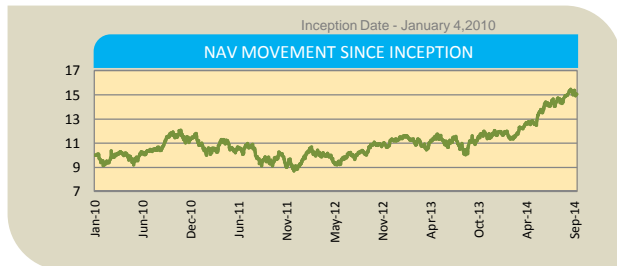
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	9.0%	16.6%	38.1%
Benchmark**	9.2%	17.2%	38.9%

Note: Past returns are not indicative of future performance.

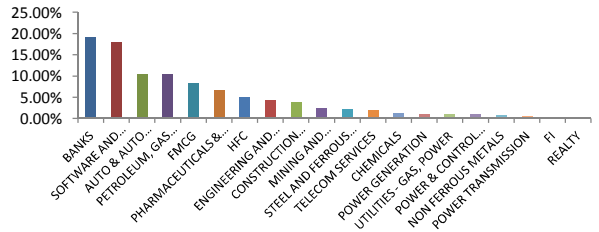
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	99.01%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.92
ITC Ltd.	6.64
HDFC Bank Ltd.	6.22
Reliance Industries Ltd.	5.94
ICICI Bank Ltd.	5.37
HDFC Ltd.	5.09
Tata Consultancy Services Ltd.	5.07
Larsen & Toubro Ltd.	4.43
Tata Motors Ltd.	3.46
Mahindra & Mahindra Ltd.	3.37
Others	46.50

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CASH AND MONEY MARKETS* 0.99%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked DISCONTINUED POLICY FUND

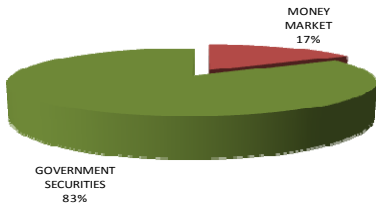
ULIF03127/01/2011LIDISCPLCY122

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



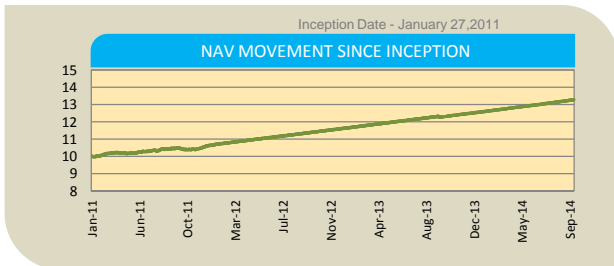
Portfolio Return

As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.0%	8.2%	8.0%

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
6.49% GOI 2015	16.36	
7.17% GOI 2015	11.33	
364 Treasury Bill 2014	9.86	
364 Treasury Bill 2014	8.29	
364 Treasury Bill 2015	7.63	
91 Treasury Bill 2014	6.56	
91 Treasury Bill 2014	4.94	
364 Treasury Bill 2014	3.30	
364 Treasury Bill 2014	3.27	
364 Treasury Bill 2014	3.26	
364 Treasury Bill 2015	1.90	
364 Treasury Bill 2015	1.62	
364 Treasury Bill 2015	1.60	
364 Treasury Bill 2014	1.19	
364 Treasury Bill 2015	1.12	
10.50% GOI 2014	1.00	
10.71% GOI 2016	0.05	
7.77% Gujarat SDL 2015	0.01	
9.85% GOI 2015	0.01	
Total	83.30	

CASH AND MONEY MARKETS* 16.72%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECFUND122

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

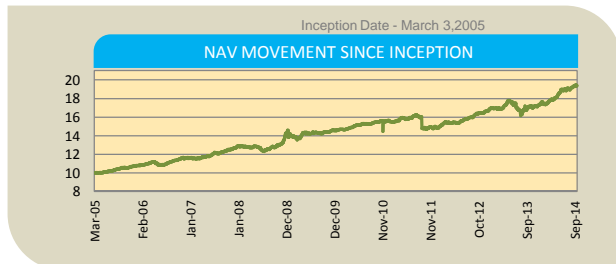
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	8.2%	8.1%	9.7%	15.8%
Benchmark**	7.5%	8.2%	9.8%	15.5%

Note: Past returns are not indicative of future performance.

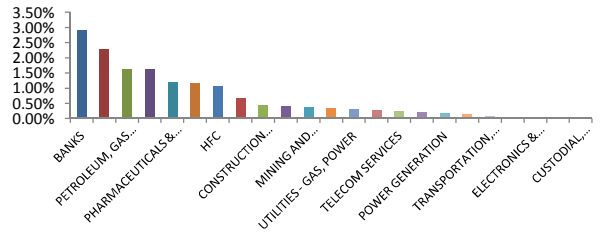
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	15.68%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.10
HDFC Bank Ltd.	1.00
HDFC Ltd.	0.97
ICICI Bank Ltd.	0.96
Reliance Industries Ltd.	0.95
ITC Ltd.	0.87
Tata Consultancy Services Ltd.	0.82
Larsen & Toubro Ltd.	0.61
Maruti Suzuki India Ltd.	0.46
Tata Motors Ltd.	0.44
Others	7.50

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GOVERNMENT SECURITIES

8.30% GOI 2042	9.41
9.20% GOI 2030	6.13
9.23% GOI 2043	5.01
8.97% GOI 2030	4.17
8.32% GOI 2032	1.58
8.93% Punjab SDL 2022	0.82
Total	27.12

CORPORATE BONDS

IndusInd Bank Ltd.	9.49	AA
National Capital Regional Planning Board	8.10	AAA
NABARD	5.89	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.86	AAA
Power Finance Corporation Ltd.	5.58	AAA
Rural Electrification Corporation	4.89	AAA
Food Corporation of India	4.42	AAA
Tata Sons Ltd.	2.35	AAA
Power Grid Corporation of India Ltd.	1.60	AAA
LIC Housing Finance Ltd.	0.99	AAA
India Infrastructure Finance Company Ltd.	0.67	AAA
Total	49.84	

CASH AND MONEY MARKETS* 7.36%

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

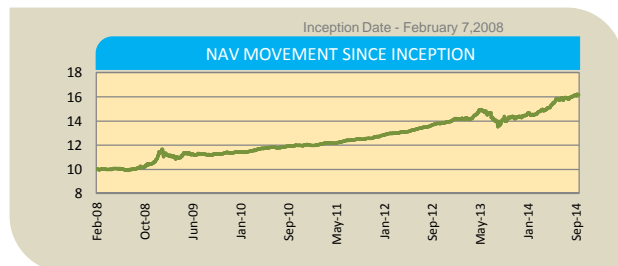
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.5%	7.5%	8.9%	15.7%
Benchmark**	6.6%	7.8%	9.5%	15.5%

Note: Past returns are not indicative of future performance.

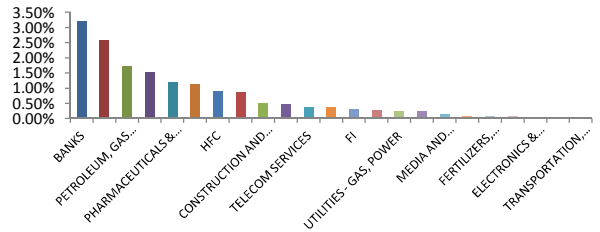
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	16.42%	



TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.15
Infosys Ltd.	1.13
Reliance Industries Ltd.	1.00
ITC Ltd.	0.94
ICICI Bank Ltd.	0.89
HDFC Ltd.	0.89
Tata Consultancy Services Ltd.	0.82
Larsen & Toubro Ltd.	0.74
Tata Motors Ltd.	0.54
State Bank of India	0.47
Others	7.85

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GOVERNMENT SECURITIES

8.97% GOI 2030	14.74
9.23% GOI 2043	4.18
8.83% GOI 2041	3.32
8.48% Maharashtra SDL 2020	3.06
8.93% Punjab SDL 2022	2.47
8.30% GOI 2042	0.50
7.59% GOI 2016	0.22
10.71% GOI 2016	0.08
Total	28.57

CORPORATE BONDS

IndusInd Bank Ltd.	9.30	AA
Food Corporation of India	6.58	AAA
HDFC Ltd.	5.92	AAA
Tata Sons Ltd.	5.45	AAA
Rural Electrification Corporation	3.58	AAA
Power Finance Corporation Ltd.	2.98	AAA
India Infrastructure Finance Company Ltd.	2.83	AAA
Bajaj Finance Ltd.	2.39	AA+
NABARD	1.99	AAA
MRF Ltd.	1.97	AA+
Indian Railway Finance Corporation Ltd.	1.02	AAA
Export-Import Bank of India Ltd.	0.95	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.63	AAA
Yes Bank Ltd.	0.60	AA
Power Grid Corporation of India Ltd.	0.24	AAA
Total	46.43	

CASH AND MONEY MARKETS*	8.58%
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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

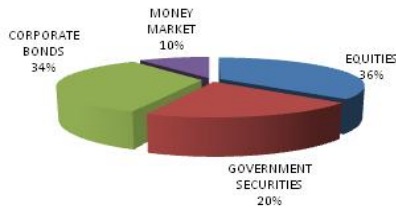
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

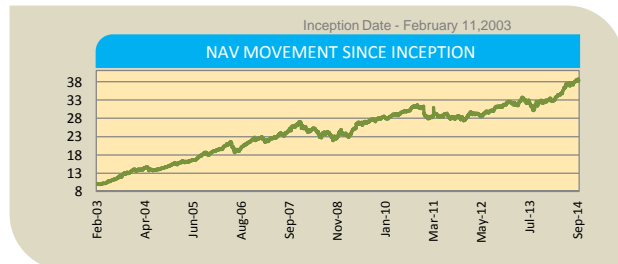
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	13.0%	8.3%	11.1%	22.2%
Benchmark**	10.3%	8.7%	11.7%	20.7%

Note: Past returns are not indicative of future performance.

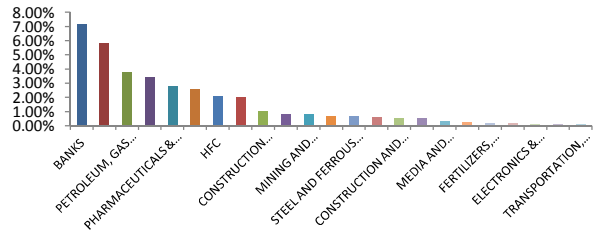
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	36.35%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.55
HDFC Bank Ltd.	2.41
ITC Ltd.	2.16
Reliance Industries Ltd.	2.13
ICICI Bank Ltd.	2.05
HDFC Ltd.	2.04
Tata Consultancy Services Ltd.	1.86
Larsen & Toubro Ltd.	1.69
Tata Motors Ltd.	1.20
State Bank of India	1.08
Others	17.18

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GOVERNMENT SECURITIES

8.83% GOI 2041	8.27
9.23% GOI 2043	3.69
8.28% GOI 2032	2.70
8.97% GOI 2030	2.20
8.30% GOI 2042	1.67
9.20% GOI 2030	0.73
8.27% GOI 2020	0.46
Total	19.72

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.08	AAA
Rural Electrification Corporation	6.10	AAA
Food Corporation of India	4.23	AAA
Tata Sons Ltd.	3.67	AAA
Power Finance Corporation Ltd.	2.92	AAA
Bajaj Finance Ltd.	2.11	AA+
MRF Ltd.	1.74	AA+
HDFC Ltd.	1.73	AAA
Power Grid Corporation of India Ltd.	1.43	AAA
LIC Housing Finance Ltd.	1.17	AAA
Total	33.18	

CASH AND MONEY MARKETS* 10.75%

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

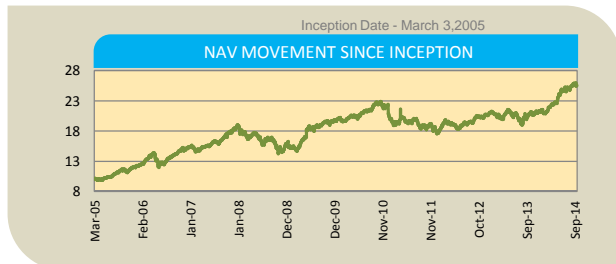
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	11.4%	7.4%	11.3%	28.2%
Benchmark**	11.0%	9.0%	13.5%	26.1%

Note: Past returns are not indicative of future performance.

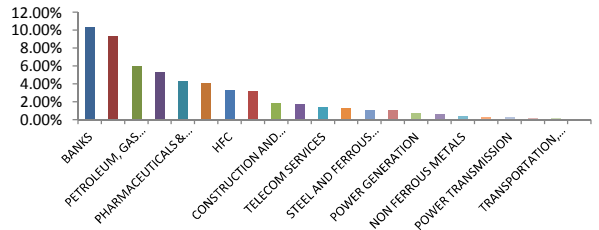
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	56.20%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.05
ITC Ltd.	3.39
Reliance Industries Ltd.	3.34
HDFC Ltd.	3.21
ICICI Bank Ltd.	3.16
Tata Consultancy Services Ltd.	2.97
HDFC Bank Ltd.	2.94
Larsen & Toubro Ltd.	2.66
Tata Motors Ltd.	1.88
State Bank of India	1.69
Others	26.91

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GOVERNMENT SECURITIES

8.83% GOI 2041	5.34
9.23% GOI 2043	4.68
8.30% GOI 2042	3.92
8.97% GOI 2030	1.63
8.32% GOI 2032	0.75
8.83% GOI 2023	0.65
8.35% GOI 2022	0.38
Total	17.35

CORPORATE BONDS

Tata Sons Ltd.	4.79	AAA
Rural Electrification Corporation	3.91	AAA
IndusInd Bank Ltd.	3.89	AA
Bajaj Finance Ltd.	1.96	AA+
Tata Motors Ltd.	1.61	AA
Power Grid Corporation of India Ltd.	1.25	AAA
HDFC Ltd.	1.08	AAA
LIC Housing Finance Ltd.	0.79	AAA
Power Finance Corporation Ltd.	0.77	AAA
Food Corporation of India	0.65	AAA
India Infrastructure Finance Company Ltd.	0.56	AAA
Total	21.26	

CASH AND MONEY MARKETS* 5.19%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

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

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

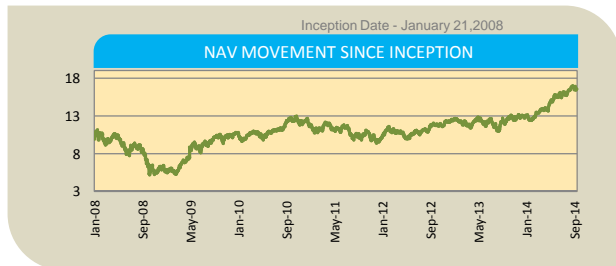
As on September 30, 2014

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.9%	9.7%	17.3%	38.8%
Benchmark**	7.5%	9.4%	17.2%	38.9%

Note: Past returns are not indicative of future performance.

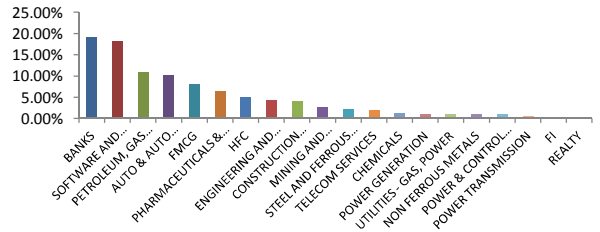
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	99.31%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.81
ITC Ltd.	6.54
Reliance Industries Ltd.	6.36
HDFC Bank Ltd.	5.88
ICICI Bank Ltd.	5.33
Tata Consultancy Services Ltd.	5.29
HDFC Ltd.	5.03
Larsen & Toubro Ltd.	4.30
Tata Motors Ltd.	3.63
State Bank of India	3.43
Others	46.71

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CASH AND MONEY MARKETS*	0.69%
PORTFOLIO TOTAL	100.00%

* 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

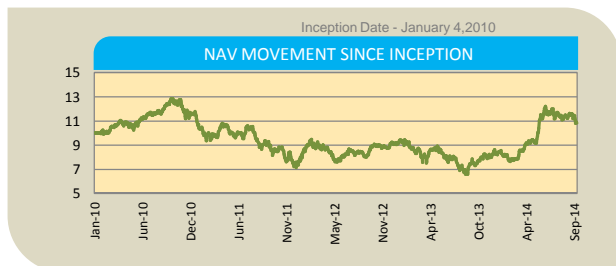
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	1.7%	6.9%	48.3%
Benchmark**	-3.0%	5.3%	41.5%

Note: Past returns are not indicative of future performance.

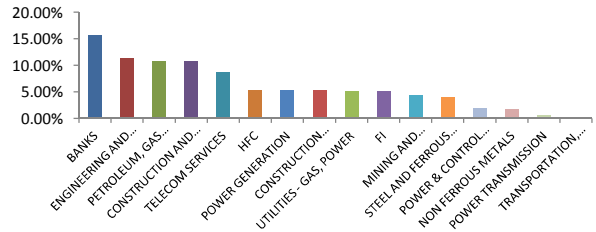
**Benchmark for this fund is CNX INFRASTRUCTURE

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	96.58%	



TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.54
Bharti Airtel Ltd.	6.11
HDFC Bank Ltd.	5.44
NTPC Ltd.	5.31
HDFC Ltd.	5.11
Supreme Infrastructure India Ltd.	4.27
ICICI Bank Ltd.	3.84
Power Finance Corporation Ltd.	3.31
Reliance Industries Ltd.	3.24
Tata Power Co. Ltd.	3.11
Others	48.30

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CASH AND MONEY MARKETS* 3.42%

PORTFOLIO TOTAL 100.00%

* 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

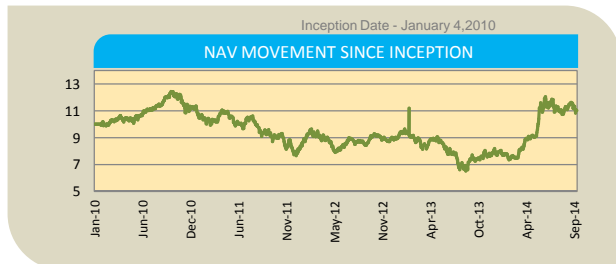
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.1%	6.2%	51.6%
Benchmark**	-4.6%	1.7%	42.9%

Note: Past returns are not indicative of future performance.

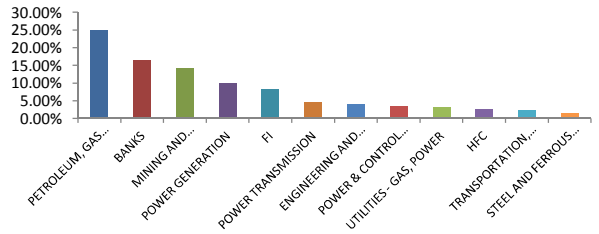
**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	96.03%	



TOP 10 EQUITY STOCKS AND OTHERS

NTPC Ltd.	8.96
State Bank of India	8.58
Coal India Ltd.	7.85
Oil and Natural Gas Corporation Ltd.	6.52
Power Finance Corporation Ltd.	5.84
Power Grid Corporation of India Ltd.	4.71
Bharat Petroleum Corporation Ltd.	4.23
Engineers India Ltd.	3.93
Hindustan Petroleum Corporation Ltd.	3.85
Oil India Ltd.	3.67
Others	37.89

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CASH AND MONEY MARKETS* 3.97%

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

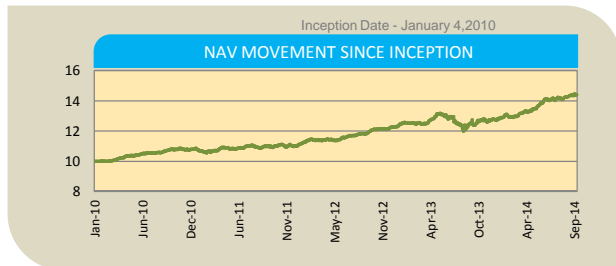
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.1%	9.4%	16.2%
Benchmark**	7.8%	9.6%	15.5%

Note: Past returns are not indicative of future performance.

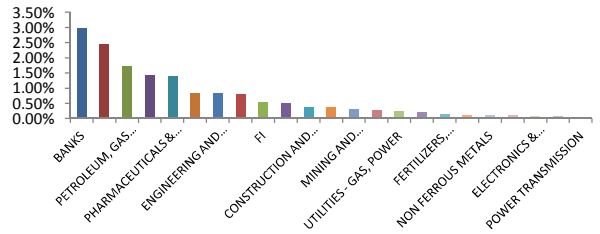
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	15.90%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.12
HDFC Bank Ltd.	0.95
Reliance Industries Ltd.	0.94
ICICI Bank Ltd.	0.83
HDFC Ltd.	0.80
Tata Consultancy Services Ltd.	0.74
Larsen & Toubro Ltd.	0.73
ITC Ltd.	0.73
Sun Pharmaceuticals Industries Ltd.	0.67
Tata Motors Ltd.	0.53
Others	7.86

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GOVERNMENT SECURITIES

8.60% GOI 2028	9.23
9.23% GOI 2043	8.53
8.12% GOI 2020	4.31
8.40% GOI 2024	4.26
8.97% GOI 2030	3.15
8.27% GOI 2020	3.04
8.35% GOI 2022	1.01
8.83% GOI 2023	0.99
8.93% Punjab SDL 2022	0.86
8.79% Gujarat SDL 2022	0.85
8.48% Maharashtra SDL 2020	0.33
8.20% GOI 2025	0.13
Total	36.69

CORPORATE BONDS

Power Finance Corporation Ltd.	6.51	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.51	AAA
Tata Sons Ltd.	6.26	AAA
LIC Housing Finance Ltd.	4.86	AAA
Food Corporation of India	3.57	AAA
NABARD	2.07	AAA
Bajaj Finance Ltd.	1.73	AA+
Rural Electrification Corporation	1.73	AAA
India Infrastructure Finance Company Ltd.	1.05	AAA
IndusInd Bank Ltd.	0.34	AA
Total	34.63	

CASH AND MONEY MARKETS*	12.78%
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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 BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

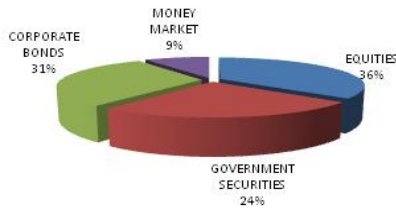
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

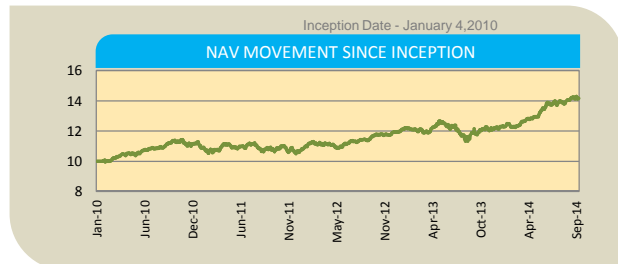
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	7.7%	9.5%	20.5%
Benchmark**	8.8%	11.6%	20.7%

Note: Past returns are not indicative of future performance.

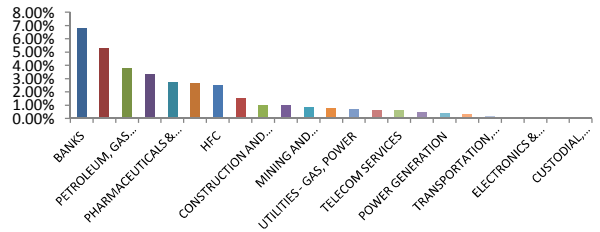
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	35.99%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.60
HDFC Bank Ltd.	2.29
ICICI Bank Ltd.	2.27
HDFC Ltd.	2.24
Reliance Industries Ltd.	2.20
ITC Ltd.	2.03
Tata Consultancy Services Ltd.	1.89
Larsen & Toubro Ltd.	1.43
Tata Motors Ltd.	1.03
State Bank of India	0.99
Others	17.02

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GOVERNMENT SECURITIES

8.28% GOI 2027	5.00
8.20% GOI 2025	3.62
8.30% GOI 2042	3.35
8.83% GOI 2041	3.21
9.20% GOI 2030	2.58
8.33% GOI 2026	2.29
7.80% GOI 2020	2.17
8.93% Punjab SDL 2022	1.12
8.79% Gujarat SDL 2022	0.56
8.48% Maharashtra SDL 2020	0.32
Total	24.22

CORPORATE BONDS

Power Finance Corporation Ltd.	5.84	AAA
Tata Sons Ltd.	5.36	AAA
Food Corporation of India	3.98	AAA
LIC Housing Finance Ltd.	3.43	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.85	AAA
Rural Electrification Corporation	2.70	AAA
Bajaj Finance Ltd.	2.50	AA+
India Infrastructure Finance Company Ltd.	0.46	AAA
HDFC Ltd.	0.44	AAA
IndusInd Bank Ltd.	0.23	AA
Total	27.79	

CASH AND MONEY MARKETS* 12.00%

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

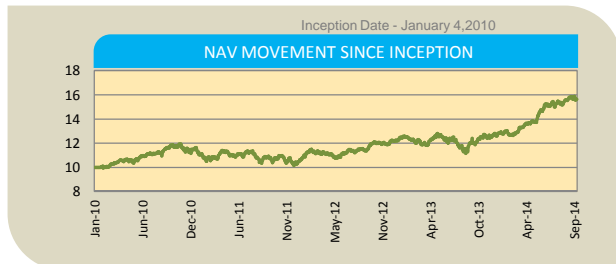
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	10.0%	13.7%	31.6%
Benchmark**	9.3%	13.4%	26.1%

Note: Past returns are not indicative of future performance.

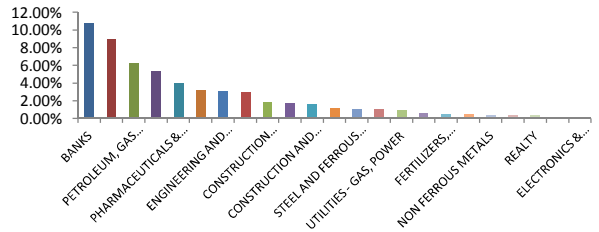
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	56.73%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.00
HDFC Bank Ltd.	3.56
Reliance Industries Ltd.	3.46
ICICI Bank Ltd.	3.12
HDFC Ltd.	2.94
Tata Consultancy Services Ltd.	2.82
Larsen & Toubro Ltd.	2.72
ITC Ltd.	2.72
Tata Motors Ltd.	1.91
State Bank of India	1.69
Others	27.79

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GOVERNMENT SECURITIES

8.24% GOI 2027	2.93
8.20% GOI 2025	2.61
8.28% GOI 2032	2.50
9.20% GOI 2030	1.90
8.83% GOI 2041	1.73
8.30% GOI 2042	1.46
8.28% GOI 2027	1.32
8.97% GOI 2030	0.93
8.93% Punjab SDL 2022	0.76
8.27% GOI 2020	0.30
8.48% Maharashtra SDL 2020	0.03
Total	16.47

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	4.81	AAA
Food Corporation of India	3.17	AAA
LIC Housing Finance Ltd.	2.77	AAA
Power Finance Corporation Ltd.	1.86	AAA
Tata Sons Ltd.	1.55	AAA
NABARD	0.91	AAA
HDFC Ltd.	0.90	AAA
Total	15.97	

CASH AND MONEY MARKETS* 10.83%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II-22

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

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

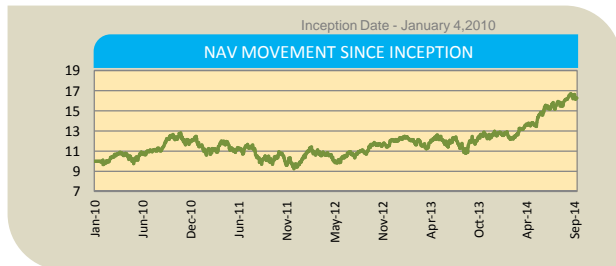
As on September 30, 2014

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	11.0%	17.2%	39.0%
Benchmark**	10.4%	17.2%	38.9%

Note: Past returns are not indicative of future performance.

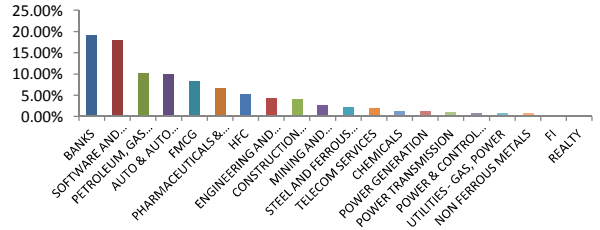
**Benchmark for this fund is CNX NIFTY INDEX

NAV Movement



Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES	99.23%	



TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.92
ITC Ltd.	6.59
Reliance Industries Ltd.	5.83
HDFC Bank Ltd.	5.71
ICICI Bank Ltd.	5.32
HDFC Ltd.	5.24
Tata Consultancy Services Ltd.	5.10
Larsen & Toubro Ltd.	4.43
Tata Motors Ltd.	3.48
State Bank of India	3.11
Others	47.50

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CASH AND MONEY MARKETS*	0.77%
PORTFOLIO TOTAL	100.00%

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

Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.45	
Tata Motors Ltd.	0.53	
Mahindra & Mahindra Ltd.	0.36	
Bajaj Auto Ltd.	0.24	
Hero MotoCorp Ltd.	0.18	
Maruti Suzuki India Ltd.	0.14	
BANKS	3.02	
HDFC Bank Ltd.	1.00	
ICICI Bank Ltd.	0.88	
State Bank of India	0.46	
Axis Bank Ltd.	0.33	
Punjab National Bank	0.11	
Federal Bank Ltd.	0.10	
Bank of Baroda	0.07	
Oriental Bank of Commerce Ltd.	0.07	
CONSTRUCTION AND INFRASTRUCTURE	0.25	
GMR Infrastructure Ltd.	0.11	
JaiPrakash Associates Ltd.	0.07	
NCC Ltd.	0.04	
Unity Infraprojects Ltd.	0.03	
CONSTRUCTION MATERIALS	0.44	
Ultratech Cement Ltd.	0.17	
Ambuja Cements Ltd.	0.12	
ACC Ltd.	0.11	
Grasim Industries Ltd.	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.04	
Bharat Electronics Ltd.	0.04	
ENGINEERING AND CAPITAL GOODS	0.84	
Larsen & Toubro Ltd.	0.71	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.07	
UPL Ltd.	0.07	
FI	0.29	
Power Finance Corporation Ltd.	0.17	
IDFC Ltd.	0.07	
Rural Electrification Corporation	0.05	
FMCG	1.11	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.19	
HFC	0.89	
HDFC Ltd.	0.87	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.14	
Jagran Prakashan Ltd.	0.08	
Zee Entertainment Enterprises Ltd.	0.06	
MINING AND MINERALS	0.35	
Sesa Sterlite Ltd.	0.16	
Coal India Ltd.	0.12	
National Mineral Development Corporation Ltd.	0.04	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.09	
Hindalco Industries Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	1.62	
Reliance Industries Ltd.	0.91	
Oil and Natural Gas Corporation Ltd.	0.26	
Bharat Petroleum Corporation Ltd.	0.12	
Indian Oil Corporation Ltd.	0.10	
Hindustan Petroleum Corporation Ltd.	0.09	
Cairn India Ltd.	0.08	
Gail (India) Ltd.	0.05	
Oil India Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.15	
Sun Pharmaceuticals Industries Ltd.	0.37	
Lupin Ltd.	0.29	
Cipla Ltd.	0.19	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.17	
Cadila Healthcare Ltd.	0.13	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.04	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.21	
NTPC Ltd.	0.19	
NHPC	0.02	
POWER TRANSMISSION	0.07	
Power Grid Corporation of India Ltd.	0.07	
SOFTWARE AND CONSULTANCY SERVICES	2.47	
Infosys Ltd.	1.08	
Tata Consultancy Services Ltd.	0.79	
HCL Technologies Ltd.	0.38	
Tech Mahindra Ltd.	0.22	
STEEL AND FERROUS METAL	0.28	
Tata Steel Ltd.	0.17	
Jindal Steel and Power Ltd.	0.11	
TELECOM SERVICES	0.36	
Bharti Airtel Ltd.	0.30	
Idea Cellular Ltd.	0.06	
UTILITIES - GAS, POWER	0.25	
Tata Power Co. Ltd.	0.13	
Indraprastha Gas Ltd.	0.12	
Total	15.43	

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.48	
Tata Motors Ltd.	0.54	
Mahindra & Mahindra Ltd.	0.36	
Bajaj Auto Ltd.	0.25	
Hero MotoCorp Ltd.	0.18	
Maruti Suzuki India Ltd.	0.15	
BANKS	3.05	
HDFC Bank Ltd.	1.02	
ICICI Bank Ltd.	0.88	
State Bank of India	0.46	
Axis Bank Ltd.	0.33	
Punjab National Bank	0.11	
Federal Bank Ltd.	0.10	
Oriental Bank of Commerce Ltd.	0.08	
Bank of Baroda	0.07	
CONSTRUCTION AND INFRASTRUCTURE	0.42	
Supreme Infrastructure India Ltd.	0.15	
GMR Infrastructure Ltd.	0.08	
JaiPrakash Associates Ltd.	0.07	
NCC Ltd.	0.07	
J Kumar Infraprojects Ltd.	0.05	
CONSTRUCTION MATERIALS	0.44	
Ultratech Cement Ltd.	0.17	
Ambuja Cements Ltd.	0.12	
ACC Ltd.	0.11	
Grasim Industries Ltd.	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.01	
Bharat Electronics Ltd.	0.01	
ENGINEERING AND CAPITAL GOODS	0.86	
Larsen & Toubro Ltd.	0.73	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.07	
UPL Ltd.	0.07	
FI	0.30	
Power Finance Corporation Ltd.	0.17	
IDFC Ltd.	0.08	
Rural Electrification Corporation	0.05	
FMCG	1.11	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.19	
HFC	0.89	
HDFC Ltd.	0.87	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.14	
Jagran Prakashan Ltd.	0.08	
Zee Entertainment Enterprises Ltd.	0.06	
MINING AND MINERALS	0.35	
Sesa Sterlite Ltd.	0.16	
Coal India Ltd.	0.12	
National Mineral Development Corporation Ltd.	0.04	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.09	
Hindalco Industries Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	1.63	
Reliance Industries Ltd.	0.92	
Oil and Natural Gas Corporation Ltd.	0.26	
Bharat Petroleum Corporation Ltd.	0.12	
Indian Oil Corporation Ltd.	0.10	
Hindustan Petroleum Corporation Ltd.	0.09	
Cairn India Ltd.	0.08	
Gail (India) Ltd.	0.05	
Oil India Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.17	
Sun Pharmaceuticals Industries Ltd.	0.37	
Lupin Ltd.	0.30	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Cipla Ltd.	0.19	
Dr Reddys Laboratories Ltd.	0.18	
Cadila Healthcare Ltd.	0.13	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.04	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.23	
NTPC Ltd.	0.20	
NHPC	0.03	
POWER TRANSMISSION	0.07	
Power Grid Corporation of India Ltd.	0.07	
SOFTWARE AND CONSULTANCY SERVICES	2.51	
Infosys Ltd.	1.10	
Tata Consultancy Services Ltd.	0.81	
HCL Technologies Ltd.	0.38	
Tech Mahindra Ltd.	0.22	
STEEL AND FERROUS METAL	0.29	
Tata Steel Ltd.	0.18	
Jindal Steel and Power Ltd.	0.11	
TELECOM SERVICES	0.36	
Bharti Airtel Ltd.	0.30	
Idea Cellular Ltd.	0.06	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.03	
Container Corporation Of India Ltd.	0.03	
UTILITIES - GAS, POWER	0.25	
Tata Power Co. Ltd.	0.13	
Indraprastha Gas Ltd.	0.12	
Total	15.79	

Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.36	
Tata Motors Ltd.	1.18	
Mahindra & Mahindra Ltd.	0.84	
Bajaj Auto Ltd.	0.59	
Hero MotoCorp Ltd.	0.42	
Maruti Suzuki India Ltd.	0.33	
BANKS	7.03	
HDFC Bank Ltd.	2.29	
ICICI Bank Ltd.	2.05	
State Bank of India	1.08	
Axis Bank Ltd.	0.77	
Punjab National Bank	0.27	
Federal Bank Ltd.	0.24	
Oriental Bank of Commerce Ltd.	0.18	
Bank of Baroda	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.75	
GMR Infrastructure Ltd.	0.22	
Supreme Infrastructure India Ltd.	0.20	
JaiPrakash Associates Ltd.	0.16	
IVRCL Ltd.	0.08	
NCC Ltd.	0.07	
Unity Infraprojects Ltd.	0.02	
CONSTRUCTION MATERIALS	0.99	
Ultratech Cement Ltd.	0.39	
ACC Ltd.	0.26	
Ambuja Cements Ltd.	0.25	
Grasim Industries Ltd.	0.09	
ENGINEERING AND CAPITAL GOODS	1.97	
Larsen & Toubro Ltd.	1.67	
Engineers India Ltd.	0.30	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.14	
UPL Ltd.	0.14	
FI	0.64	
Power Finance Corporation Ltd.	0.36	
IDFC Ltd.	0.17	
Rural Electrification Corporation	0.11	
FMCG	2.54	
ITC Ltd.	2.13	
Hindustan Unilever Ltd.	0.41	
HFC	2.09	
HDFC Ltd.	2.04	
LIC Housing Finance Ltd.	0.05	
MEDIA AND ENTERTAINMENT	0.30	
Jagran Prakashan Ltd.	0.27	
Zee Entertainment Enterprises Ltd.	0.03	
MINING AND MINERALS	0.74	
Sesa Sterlite Ltd.	0.37	
Coal India Ltd.	0.27	
National Mineral Development Corporation Ltd.	0.10	
NON FERROUS METALS	0.25	
Hindalco Industries Ltd.	0.25	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	3.79	
Reliance Industries Ltd.	2.13	
Oil and Natural Gas Corporation Ltd.	0.61	
Bharat Petroleum Corporation Ltd.	0.29	
Indian Oil Corporation Ltd.	0.23	
Hindustan Petroleum Corporation Ltd.	0.21	
Cairn India Ltd.	0.18	
Gail (India) Ltd.	0.12	
Oil India Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	2.71	
Sun Pharmaceuticals Industries Ltd.	0.87	
Lupin Ltd.	0.68	
Cipla Ltd.	0.44	
Dr Reddys Laboratories Ltd.	0.41	

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.31	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.08	
Bharat Heavy Electricals Ltd.	0.08	
POWER GENERATION	0.44	
NTPC Ltd.	0.44	
POWER TRANSMISSION	0.17	
Power Grid Corporation of India Ltd.	0.17	
RETAILERS	0.01	
Future Retail Ltd.	0.01	
SOFTWARE AND CONSULTANCY SERVICES	5.80	
Infosys Ltd.	2.53	
Tata Consultancy Services Ltd.	1.86	
HCL Technologies Ltd.	0.90	
Tech Mahindra Ltd.	0.51	
STEEL AND FERROUS METAL	0.66	
Tata Steel Ltd.	0.40	
Jindal Steel and Power Ltd.	0.26	
TELECOM SERVICES	0.84	
Bharti Airtel Ltd.	0.69	
Idea Cellular Ltd.	0.15	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.08	
Container Corporation Of India Ltd.	0.08	
UTILITIES - GAS, POWER	0.59	
Tata Power Co. Ltd.	0.31	
Indraprastha Gas Ltd.	0.28	
Total	35.97	

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	7.16	
Tata Motors Ltd.	2.54	
Mahindra & Mahindra Ltd.	1.78	
Bajaj Auto Ltd.	1.21	
Hero MotoCorp Ltd.	0.89	
Maruti Suzuki India Ltd.	0.74	
BANKS	14.84	
HDFC Bank Ltd.	4.84	
ICICI Bank Ltd.	4.33	
State Bank of India	2.33	
Axis Bank Ltd.	1.64	
Punjab National Bank	0.55	
Federal Bank Ltd.	0.46	
Oriental Bank of Commerce Ltd.	0.37	
Bank of Baroda	0.32	
CONSTRUCTION AND INFRASTRUCTURE	1.14	
GMR Infrastructure Ltd.	0.40	
JaiPrakash Associates Ltd.	0.34	
NCC Ltd.	0.31	
IVRCL Ltd.	0.09	
CONSTRUCTION MATERIALS	2.20	
Ultratech Cement Ltd.	0.95	
ACC Ltd.	0.52	
Ambuja Cements Ltd.	0.50	
Grasim Industries Ltd.	0.23	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RAT	0.01	
Credit Analysis & Research Ltd	0.01	
ENGINEERING AND CAPITAL GOODS	4.24	
Larsen & Toubro Ltd.	3.60	
Engineers India Ltd.	0.64	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.32	
UPL Ltd.	0.32	
FI	1.34	
Power Finance Corporation Ltd.	0.81	
IDFC Ltd.	0.28	
Rural Electrification Corporation	0.25	
FMCG	5.56	
ITC Ltd.	4.67	
Hindustan Unilever Ltd.	0.89	
HFC	4.45	
HDFC Ltd.	4.32	
LIC Housing Finance Ltd.	0.13	
MEDIA AND ENTERTAINMENT	0.77	
Jagran Prakashan Ltd.	0.67	
Zee Entertainment Enterprises Ltd.	0.10	
MINING AND MINERALS	1.64	
Sesa Sterlite Ltd.	0.79	
Coal India Ltd.	0.60	
National Mineral Development Corporation Ltd.	0.22	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.52	
Hindalco Industries Ltd.	0.52	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	8.18	
Reliance Industries Ltd.	4.55	
Oil and Natural Gas Corporation Ltd.	1.33	
Bharat Petroleum Corporation Ltd.	0.62	
Indian Oil Corporation Ltd.	0.51	
Hindustan Petroleum Corporation Ltd.	0.44	
Cairn India Ltd.	0.40	
Gail (India) Ltd.	0.26	
Oil India Ltd.	0.05	
Sintex Industries Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	5.86	
Sun Pharmaceuticals Industries Ltd.	1.84	
Lupin Ltd.	1.51	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Cipla Ltd.	0.93	
Dr Reddys Laboratories Ltd.	0.89	
Cadila Healthcare Ltd.	0.62	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.20	
Bharat Heavy Electricals Ltd.	0.20	
POWER GENERATION	1.22	
NTPC Ltd.	1.06	
NHPC	0.16	
POWER TRANSMISSION	0.34	
Power Grid Corporation of India Ltd.	0.34	
SOFTWARE AND CONSULTANCY SERVICES	12.51	
Infosys Ltd.	5.48	
Tata Consultancy Services Ltd.	3.99	
HCL Technologies Ltd.	1.96	
Tech Mahindra Ltd.	1.08	
STEEL AND FERROUS METAL	1.54	
Tata Steel Ltd.	0.97	
Jindal Steel and Power Ltd.	0.57	
TELECOM SERVICES	1.76	
Bharti Airtel Ltd.	1.48	
Idea Cellular Ltd.	0.28	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.17	
Container Corporation Of India Ltd.	0.17	
UTILITIES - GAS, POWER	1.23	
Tata Power Co. Ltd.	0.59	
Indraprastha Gas Ltd.	0.58	
Gujarat Gas Co. Ltd.	0.06	
Total	77.20	

Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.66	
Tata Motors Ltd.	3.46	
Mahindra & Mahindra Ltd.	2.40	
Bajaj Auto Ltd.	1.62	
Hero MotoCorp Ltd.	1.24	
Maruti Suzuki India Ltd.	0.94	
BANKS	18.98	
HDFC Bank Ltd.	6.65	
ICICI Bank Ltd.	4.62	
State Bank of India	3.09	
Axis Bank Ltd.	2.13	
Punjab National Bank	1.38	
Oriental Bank of Commerce Ltd.	0.91	
Bank of Baroda	0.20	
CONSTRUCTION AND INFRASTRUCTURE	2.56	
Supreme Infrastructure India Ltd.	0.88	
JaiPrakash Associates Ltd.	0.80	
GMR Infrastructure Ltd.	0.67	
Unity Infraprojects Ltd.	0.20	
J Kumar Infraprojects Ltd.	0.01	
CONSTRUCTION MATERIALS	3.77	
Ambuja Cements Ltd.	1.49	
Ultratech Cement Ltd.	0.98	
ACC Ltd.	0.83	
Grasim Industries Ltd.	0.47	
ENGINEERING AND CAPITAL GOODS	5.64	
Larsen & Toubro Ltd.	4.92	
Engineers India Ltd.	0.72	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.89	
UPL Ltd.	0.89	
FI	2.87	
IDFC Ltd.	1.29	
Power Finance Corporation Ltd.	1.29	
Rural Electrification Corporation	0.29	
FMCG	4.97	
ITC Ltd.	4.88	
Hindustan Unilever Ltd.	0.09	
HFC	5.32	
HDFC Ltd.	5.28	
LIC Housing Finance Ltd.	0.04	
MEDIA AND ENTERTAINMENT	0.33	
Jagran Prakashan Ltd.	0.32	
Zee Entertainment Enterprises Ltd.	0.01	
MINING AND MINERALS	2.04	
Sesa Sterlite Ltd.	0.95	
Coal India Ltd.	0.73	
National Mineral Development Corporation Ltd.	0.31	
MOIL Ltd.	0.05	
NON FERROUS METALS	0.92	
Hindalco Industries Ltd.	0.92	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	9.74	
Reliance Industries Ltd.	6.26	
Oil and Natural Gas Corporation Ltd.	1.51	
Bharat Petroleum Corporation Ltd.	0.90	
Indian Oil Corporation Ltd.	0.42	
Cairn India Ltd.	0.27	
Gail (India) Ltd.	0.26	
Hindustan Petroleum Corporation Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	6.62	
Sun Pharmaceuticals Industries Ltd.	2.79	
Lupin Ltd.	1.34	
Dr Reddys Laboratories Ltd.	0.92	
Cadila Healthcare Ltd.	0.67	
Cipla Ltd.	0.64	
Glenmark Pharmaceuticals Ltd.	0.26	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
POWER & CONTROL EQUIPMENT MANUFACTURI	0.58	
Bharat Heavy Electricals Ltd.	0.58	
POWER GENERATION	1.14	
NTPC Ltd.	1.14	
POWER TRANSMISSION	0.01	
Power Grid Corporation of India Ltd.	0.01	
REALTY	0.50	
Oberoi Realty Ltd	0.50	
SOFTWARE AND CONSULTANCY SERVICES	16.62	
Infosys Ltd.	7.46	
Tata Consultancy Services Ltd.	5.19	
HCL Technologies Ltd.	2.40	
Tech Mahindra Ltd.	1.57	
STEEL AND FERROUS METAL	2.45	
Tata Steel Ltd.	1.58	
Jindal Steel and Power Ltd.	0.83	
Steel Authority of India Ltd.	0.04	
TELECOM SERVICES	1.89	
Bharti Airtel Ltd.	1.89	
UTILITIES - GAS, POWER	1.73	
Tata Power Co. Ltd.	1.16	
Gujarat Gas Co. Ltd.	0.49	
Indraprastha Gas Ltd.	0.08	
Total	99.23	

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	10.45	
Tata Motors Ltd.	3.59	
Mahindra & Mahindra Ltd.	3.06	
Bajaj Auto Ltd.	1.33	
Hero MotoCorp Ltd.	1.27	
Maruti Suzuki India Ltd.	1.20	
BANKS	19.16	
HDFC Bank Ltd.	5.81	
ICICI Bank Ltd.	5.40	
State Bank of India	3.17	
Axis Bank Ltd.	1.89	
Kotak Mahindra Bank Ltd.	0.85	
Indusind Bank Ltd.	0.82	
Bank of Baroda	0.72	
Punjab National Bank	0.50	
CHEMICALS	1.13	
Asian Paints Ltd.	1.13	
CONSTRUCTION MATERIALS	3.98	
Ultratech Cement Ltd.	1.09	
Ambuja Cements Ltd.	1.08	
Grasim Industries Ltd.	0.95	
ACC Ltd.	0.86	
ENGINEERING AND CAPITAL GOODS	4.41	
Larsen & Toubro Ltd.	4.41	
FI	0.40	
IDFC Ltd.	0.40	
FMCG	8.21	
ITC Ltd.	6.60	
Hindustan Unilever Ltd.	1.61	
HFC	5.13	
HDFC Ltd.	5.13	
MINING AND MINERALS	2.55	
Sesa Sterlite Ltd.	1.20	
Coal India Ltd.	0.88	
National Mineral Development Corporation Ltd.	0.47	
NON FERROUS METALS	0.89	
Hindalco Industries Ltd.	0.89	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	10.63	
Reliance Industries Ltd.	6.06	
Oil and Natural Gas Corporation Ltd.	2.45	
Gail (India) Ltd.	0.78	
Cairn India Ltd.	0.70	
Bharat Petroleum Corporation Ltd.	0.64	
PHARMACEUTICALS & BIOTECHNOLOGY	6.54	
Sun Pharmaceuticals Industries Ltd.	2.62	
Dr Reddys Laboratories Ltd.	1.49	
Lupin Ltd.	1.22	
Cipla Ltd.	1.21	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.93	
Bharat Heavy Electricals Ltd.	0.93	
POWER GENERATION	0.98	
NTPC Ltd.	0.98	
POWER TRANSMISSION	0.60	
Power Grid Corporation of India Ltd.	0.60	
REALTY	0.21	
DLF Ltd.	0.21	
SOFTWARE AND CONSULTANCY SERVICES	17.79	
Infosys Ltd.	6.88	
Tata Consultancy Services Ltd.	5.18	
HCL Technologies Ltd.	2.39	
Wipro Ltd.	2.03	
Tech Mahindra Ltd.	1.31	
STEEL AND FERROUS METAL	2.15	
Tata Steel Ltd.	1.79	
Jindal Steel and Power Ltd.	0.36	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
TELECOM SERVICES	1.87	
Bharti Airtel Ltd.	1.87	
UTILITIES - GAS, POWER	1.02	
Tata Power Co. Ltd.	1.02	
Total	99.03	

Life Unit Linked PSU FUND

Portfolio as on September 30, 2014

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKS	16.29	
State Bank of India	8.54	
Punjab National Bank	3.37	
Bank of Baroda	2.28	
Oriental Bank of Commerce Ltd.	2.09	
Indian Bank	0.01	
ENGINEERING AND CAPITAL GOODS	3.92	
Engineers India Ltd.	3.92	
FI	7.86	
Power Finance Corporation Ltd.	5.38	
Rural Electrification Corporation	2.48	
HFC	2.66	
LIC Housing Finance Ltd.	2.66	
MINING AND MINERALS	14.14	
Coal India Ltd.	7.83	
MOIL Ltd.	3.44	
National Mineral Development Corporation Ltd.	2.87	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	25.16	
Oil and Natural Gas Corporation Ltd.	6.52	
Bharat Petroleum Corporation Ltd.	4.29	
Hindustan Petroleum Corporation Ltd.	3.84	
Oil India Ltd.	3.62	
Indian Oil Corporation Ltd.	3.54	
Gail (India) Ltd.	3.35	
POWER & CONTROL EQUIPMENT MANUFACTURI	3.27	
Bharat Heavy Electricals Ltd.	3.27	
POWER GENERATION	9.70	
NTPC Ltd.	8.82	
NHPC	0.88	
POWER TRANSMISSION	4.82	
Power Grid Corporation of India Ltd.	4.82	
STEEL AND FERROUS METAL	1.45	
Steel Authority of India Ltd.	1.45	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIK	2.46	
Container Corporation Of India Ltd.	2.46	
UTILITIES - GAS, POWER	3.28	
Indraprastha Gas Ltd.	3.28	
Total	95.01	

Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
BANKS	15.08	
HDFC Bank Ltd.	5.02	
ICICI Bank Ltd.	3.87	
State Bank of India	2.33	
Axis Bank Ltd.	2.21	
Oriental Bank of Commerce Ltd.	0.61	
Punjab National Bank	0.49	
Bank of Baroda	0.35	
Federal Bank Ltd.	0.20	
CONSTRUCTION AND INFRASTRUCTURE	11.60	
Supreme Infrastructure India Ltd.	4.44	
Unity Infraprojects Ltd.	2.38	
J Kumar Infraprojects Ltd.	1.50	
JaiPrakash Associates Ltd.	1.38	
GMR Infrastructure Ltd.	1.14	
NCC Ltd.	0.57	
IVRCL Ltd.	0.19	
CONSTRUCTION MATERIALS	5.05	
Ambuja Cements Ltd.	1.75	
ACC Ltd.	1.72	
Ultratech Cement Ltd.	1.58	
ENGINEERING AND CAPITAL GOODS	11.16	
Larsen & Toubro Ltd.	8.44	
Engineers India Ltd.	2.72	
FI	5.01	
Power Finance Corporation Ltd.	3.25	
Rural Electrification Corporation	1.23	
IDFC Ltd.	0.53	
HFC	5.37	
HDFC Ltd.	5.10	
LIC Housing Finance Ltd.	0.27	
MINING AND MINERALS	4.44	
Coal India Ltd.	1.49	
Sesa Sterlite Ltd.	1.45	
MOIL Ltd.	1.00	
National Mineral Development Corporation Ltd.	0.50	
NON FERROUS METALS	1.52	
Hindalco Industries Ltd.	1.52	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	10.61	
Reliance Industries Ltd.	3.15	
Gail (India) Ltd.	2.11	
Oil and Natural Gas Corporation Ltd.	1.52	
Indian Oil Corporation Ltd.	1.49	
Hindustan Petroleum Corporation Ltd.	1.03	
Cairn India Ltd.	0.76	
Bharat Petroleum Corporation Ltd.	0.50	
Sintex Industries Ltd.	0.05	
POWER & CONTROL EQUIPMENT MANUFACTURE	2.05	
Bharat Heavy Electricals Ltd.	1.87	
BGR Energy Systems Ltd.	0.18	
POWER GENERATION	5.31	
NTPC Ltd.	5.27	
NHPC	0.04	
POWER TRANSMISSION	0.95	
Power Grid Corporation of India Ltd.	0.95	
STEEL AND FERROUS METAL	4.20	
Jindal Steel and Power Ltd.	1.99	
Tata Steel Ltd.	1.80	
Steel Authority of India Ltd.	0.41	
TELECOM SERVICES	8.63	
Bharti Airtel Ltd.	6.10	
Idea Cellular Ltd.	2.53	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS	0.55	
Container Corporation Of India Ltd.	0.55	
UTILITIES - GAS, POWER	5.20	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	3.02	
Indraprastha Gas Ltd.	1.20	
Gujarat Gas Co. Ltd.	0.98	
Total	96.73	

Life Unit Linked WEALTHBUILDER FUND

Portfolio as on September 30, 2014

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	2.91	
Tata Motors Ltd.	1.03	
Mahindra & Mahindra Ltd.	0.74	
Maruti Suzuki India Ltd.	0.61	
Hero MotoCorp Ltd.	0.29	
Bajaj Auto Ltd.	0.24	
BANKS	7.12	
ICICI Bank Ltd.	2.71	
HDFC Bank Ltd.	2.08	
State Bank of India	0.84	
Axis Bank Ltd.	0.65	
Kotak Mahindra Bank Ltd.	0.44	
Bank of Baroda	0.23	
Punjab National Bank	0.17	
CHEMICALS	0.27	
Asian Paints Ltd.	0.27	
CONSTRUCTION MATERIALS	0.73	
ACC Ltd.	0.20	
Ultratech Cement Ltd.	0.20	
Ambuja Cements Ltd.	0.19	
Grasim Industries Ltd.	0.14	
ENGINEERING AND CAPITAL GOODS	1.64	
Larsen & Toubro Ltd.	1.64	
FI	0.15	
IDFC Ltd.	0.15	
FMCG	2.86	
ITC Ltd.	2.69	
Hindustan Unilever Ltd.	0.17	
HFC	1.48	
HDFC Ltd.	1.48	
MINING AND MINERALS	0.12	
Sesa Sterlite Ltd.	0.06	
National Mineral Development Corporation Ltd.	0.05	
Coal India Ltd.	0.01	
NON FERROUS METALS	0.05	
Hindalco Industries Ltd.	0.05	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	3.83	
Reliance Industries Ltd.	2.38	
Oil and Natural Gas Corporation Ltd.	0.83	
Gail (India) Ltd.	0.29	
Bharat Petroleum Corporation Ltd.	0.21	
Cairn India Ltd.	0.12	
PHARMACEUTICALS & BIOTECHNOLOGY	1.88	
Sun Pharmaceuticals Industries Ltd.	0.94	
Cipla Ltd.	0.47	
Dr Reddys Laboratories Ltd.	0.45	
Lupin Ltd.	0.02	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.21	
Bharat Heavy Electricals Ltd.	0.21	
POWER GENERATION	0.03	
NTPC Ltd.	0.03	
REALTY	0.06	
DLF Ltd.	0.06	
SOFTWARE AND CONSULTANCY SERVICES	5.07	
Infosys Ltd.	2.79	
Tata Consultancy Services Ltd.	1.76	
HCL Technologies Ltd.	0.47	
Wipro Ltd.	0.05	
STEEL AND FERROUS METAL	0.43	
Tata Steel Ltd.	0.36	
Jindal Steel and Power Ltd.	0.07	
TELECOM SERVICES	0.67	
Bharti Airtel Ltd.	0.67	
UTILITIES - GAS, POWER	0.23	
Tata Power Co. Ltd.	0.23	
Total	29.74	

Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.51	
Tata Motors Ltd.	3.42	
Mahindra & Mahindra Ltd.	2.40	
Bajaj Auto Ltd.	1.59	
Hero MotoCorp Ltd.	1.21	
Maruti Suzuki India Ltd.	0.89	
BANKS	17.54	
HDFC Bank Ltd.	6.37	
ICICI Bank Ltd.	4.20	
State Bank of India	3.06	
Axis Bank Ltd.	2.13	
Punjab National Bank	0.76	
Oriental Bank of Commerce Ltd.	0.60	
Bank of Baroda	0.30	
Federal Bank Ltd.	0.12	
CONSTRUCTION AND INFRASTRUCTURE	2.94	
Supreme Infrastructure India Ltd.	1.15	
GMR Infrastructure Ltd.	0.67	
JaiPrakash Associates Ltd.	0.61	
J Kumar Infraprojects Ltd.	0.26	
Unity Infraprojects Ltd.	0.24	
NCC Ltd.	0.01	
CONSTRUCTION MATERIALS	2.98	
Ultratech Cement Ltd.	1.13	
Ambuja Cements Ltd.	0.95	
ACC Ltd.	0.86	
Grasim Industries Ltd.	0.04	
ENGINEERING AND CAPITAL GOODS	5.39	
Larsen & Toubro Ltd.	4.64	
Engineers India Ltd.	0.75	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.90	
UPL Ltd.	0.90	
FI	2.25	
Power Finance Corporation Ltd.	1.16	
IDFC Ltd.	0.64	
Rural Electrification Corporation	0.45	
FMCG	5.58	
ITC Ltd.	4.85	
Hindustan Unilever Ltd.	0.73	
HFC	5.32	
HDFC Ltd.	5.31	
LIC Housing Finance Ltd.	0.01	
MEDIA AND ENTERTAINMENT	0.24	
Jagran Prakashan Ltd.	0.22	
Zee Entertainment Enterprises Ltd.	0.02	
MINING AND MINERALS	2.06	
Sesa Sterlite Ltd.	0.86	
Coal India Ltd.	0.73	
MOIL Ltd.	0.37	
National Mineral Development Corporation Ltd.	0.10	
NON FERROUS METALS	0.71	
Hindalco Industries Ltd.	0.71	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	10.96	
Reliance Industries Ltd.	6.05	
Bharat Petroleum Corporation Ltd.	1.58	
Oil and Natural Gas Corporation Ltd.	1.51	
Hindustan Petroleum Corporation Ltd.	0.71	
Cairn India Ltd.	0.43	
Indian Oil Corporation Ltd.	0.42	
Gail (India) Ltd.	0.26	
PHARMACEUTICALS & BIOTECHNOLOGY	6.82	
Sun Pharmaceuticals Industries Ltd.	2.47	
Lupin Ltd.	1.69	
Dr Reddys Laboratories Ltd.	1.08	
Cipla Ltd.	0.85	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.73	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.35	
Bharat Heavy Electricals Ltd.	0.28	
BGR Energy Systems Ltd.	0.07	
POWER GENERATION	1.16	
NTPC Ltd.	1.12	
NHPC	0.04	
POWER TRANSMISSION	0.15	
Power Grid Corporation of India Ltd.	0.15	
REALTY	0.86	
Oberoi Realty Ltd	0.86	
SOFTWARE AND CONSULTANCY SERVICES	16.26	
Infosys Ltd.	7.23	
Tata Consultancy Services Ltd.	5.09	
HCL Technologies Ltd.	2.39	
Tech Mahindra Ltd.	1.55	
STEEL AND FERROUS METAL	1.87	
Tata Steel Ltd.	1.16	
Jindal Steel and Power Ltd.	0.71	
TELECOM SERVICES	1.87	
Bharti Airtel Ltd.	1.87	
UTILITIES - GAS, POWER	1.27	
Tata Power Co. Ltd.	0.87	
Indraprastha Gas Ltd.	0.28	
Gujarat Gas Co. Ltd.	0.12	
Total	96.99	

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.41	
Tata Motors Ltd.	0.50	
Mahindra & Mahindra Ltd.	0.36	
Bajaj Auto Ltd.	0.23	
Hero MotoCorp Ltd.	0.18	
Maruti Suzuki India Ltd.	0.14	
BANKS	2.97	
HDFC Bank Ltd.	0.95	
ICI Bank Ltd.	0.88	
State Bank of India	0.46	
Axis Bank Ltd.	0.33	
Punjab National Bank	0.11	
Federal Bank Ltd.	0.10	
Bank of Baroda	0.07	
Oriental Bank of Commerce Ltd.	0.07	
CONSTRUCTION AND INFRASTRUCTURE	0.23	
GMR Infrastructure Ltd.	0.08	
JaiPrakash Associates Ltd.	0.08	
J Kumar Infraprojects Ltd.	0.05	
NCC Ltd.	0.02	
CONSTRUCTION MATERIALS	0.44	
Ultratech Cement Ltd.	0.17	
Ambuja Cements Ltd.	0.12	
ACC Ltd.	0.11	
Grasim Industries Ltd.	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.01	
Bharat Electronics Ltd.	0.01	
ENGINEERING AND CAPITAL GOODS	0.84	
Larsen & Toubro Ltd.	0.71	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.07	
UPL Ltd.	0.07	
FI	0.28	
Power Finance Corporation Ltd.	0.16	
IDFC Ltd.	0.07	
Rural Electrification Corporation	0.05	
FMCG	1.10	
ITC Ltd.	0.92	
Hindustan Unilever Ltd.	0.18	
HFC	0.89	
HDFC Ltd.	0.87	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.13	
Jagran Prakashan Ltd.	0.07	
Zee Entertainment Enterprises Ltd.	0.06	
MINING AND MINERALS	0.35	
Sesa Sterlite Ltd.	0.16	
Coal India Ltd.	0.12	
National Mineral Development Corporation Ltd.	0.04	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.09	
Hindalco Industries Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	1.61	
Reliance Industries Ltd.	0.91	
Oil and Natural Gas Corporation Ltd.	0.26	
Bharat Petroleum Corporation Ltd.	0.12	
Hindustan Petroleum Corporation Ltd.	0.09	
Indian Oil Corporation Ltd.	0.09	
Cairn India Ltd.	0.08	
Gail (India) Ltd.	0.05	
Oil India Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.14	
Sun Pharmaceuticals Industries Ltd.	0.37	
Lupin Ltd.	0.28	
Cipla Ltd.	0.19	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.17	
Cadila Healthcare Ltd.	0.13	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.04	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.20	
NTPC Ltd.	0.18	
NHPC	0.02	
POWER TRANSMISSION	0.07	
Power Grid Corporation of India Ltd.	0.07	
SOFTWARE AND CONSULTANCY SERVICES	2.45	
Infosys Ltd.	1.08	
Tata Consultancy Services Ltd.	0.77	
HCL Technologies Ltd.	0.38	
Tech Mahindra Ltd.	0.22	
STEEL AND FERROUS METAL	0.29	
Tata Steel Ltd.	0.17	
Jindal Steel and Power Ltd.	0.11	
Steel Authority of India Ltd.	0.01	
TELECOM SERVICES	0.35	
Bharti Airtel Ltd.	0.29	
Idea Cellular Ltd.	0.06	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.03	
Container Corporation Of India Ltd.	0.03	
UTILITIES - GAS, POWER	0.25	
Tata Power Co. Ltd.	0.13	
Indraprastha Gas Ltd.	0.12	
Total	15.24	

Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.78	
Tata Motors Ltd.	1.35	
Mahindra & Mahindra Ltd.	0.96	
Bajaj Auto Ltd.	0.63	
Hero MotoCorp Ltd.	0.48	
Maruti Suzuki India Ltd.	0.36	
BANKS	7.91	
HDFC Bank Ltd.	2.52	
ICICI Bank Ltd.	2.33	
State Bank of India	1.23	
Axis Bank Ltd.	0.88	
Punjab National Bank	0.30	
Federal Bank Ltd.	0.28	
Oriental Bank of Commerce Ltd.	0.20	
Bank of Baroda	0.17	
CONSTRUCTION AND INFRASTRUCTURE	1.22	
Supreme Infrastructure India Ltd.	0.42	
GMR Infrastructure Ltd.	0.21	
JaiPrakash Associates Ltd.	0.20	
NCC Ltd.	0.16	
J Kumar Infraprojects Ltd.	0.12	
Unity Infraprojects Ltd.	0.11	
CONSTRUCTION MATERIALS	1.14	
Ultratech Cement Ltd.	0.45	
Ambuja Cements Ltd.	0.30	
ACC Ltd.	0.29	
Grasim Industries Ltd.	0.10	
ENGINEERING AND CAPITAL GOODS	2.21	
Larsen & Toubro Ltd.	1.87	
Engineers India Ltd.	0.34	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.20	
UPL Ltd.	0.20	
FI	0.77	
Power Finance Corporation Ltd.	0.44	
IDFC Ltd.	0.20	
Rural Electrification Corporation	0.13	
FMCG	2.93	
ITC Ltd.	2.45	
Hindustan Unilever Ltd.	0.48	
HFC	2.38	
HDFC Ltd.	2.32	
LIC Housing Finance Ltd.	0.06	
MEDIA AND ENTERTAINMENT	0.28	
Zee Entertainment Enterprises Ltd.	0.16	
Jagran Prakashan Ltd.	0.12	
MINING AND MINERALS	0.91	
Sesa Sterlite Ltd.	0.42	
Coal India Ltd.	0.31	
National Mineral Development Corporation Ltd.	0.11	
MOIL Ltd.	0.07	
NON FERROUS METALS	0.24	
Hindalco Industries Ltd.	0.24	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	4.31	
Reliance Industries Ltd.	2.43	
Oil and Natural Gas Corporation Ltd.	0.70	
Bharat Petroleum Corporation Ltd.	0.33	
Indian Oil Corporation Ltd.	0.25	
Hindustan Petroleum Corporation Ltd.	0.24	
Cairn India Ltd.	0.20	
Gail (India) Ltd.	0.14	
Oil India Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	3.06	
Sun Pharmaceuticals Industries Ltd.	0.99	
Lupin Ltd.	0.75	
Cipla Ltd.	0.50	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.47	
Cadila Healthcare Ltd.	0.35	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.09	
Bharat Heavy Electricals Ltd.	0.09	
POWER GENERATION	0.53	
NTPC Ltd.	0.47	
NHPC	0.06	
POWER TRANSMISSION	0.20	
Power Grid Corporation of India Ltd.	0.20	
SOFTWARE AND CONSULTANCY SERVICES	6.56	
Infosys Ltd.	2.88	
Tata Consultancy Services Ltd.	2.09	
HCL Technologies Ltd.	1.02	
Tech Mahindra Ltd.	0.57	
STEEL AND FERROUS METAL	0.75	
Tata Steel Ltd.	0.45	
Jindal Steel and Power Ltd.	0.30	
TELECOM SERVICES	0.95	
Bharti Airtel Ltd.	0.78	
Idea Cellular Ltd.	0.17	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.09	
Container Corporation Of India Ltd.	0.09	
UTILITIES - GAS, POWER	0.68	
Tata Power Co. Ltd.	0.36	
Indraprastha Gas Ltd.	0.32	
Total	41.19	

Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	7.29	
Tata Motors Ltd.	2.56	
Mahindra & Mahindra Ltd.	1.80	
Bajaj Auto Ltd.	1.33	
Hero MotoCorp Ltd.	0.93	
Maruti Suzuki India Ltd.	0.67	
BANKS	14.38	
HDFC Bank Ltd.	4.76	
ICICI Bank Ltd.	3.88	
State Bank of India	2.29	
Axis Bank Ltd.	1.65	
Punjab National Bank	0.83	
Oriental Bank of Commerce Ltd.	0.61	
Federal Bank Ltd.	0.19	
Bank of Baroda	0.17	
CONSTRUCTION AND INFRASTRUCTURE	2.69	
Supreme Infrastructure India Ltd.	1.14	
GMR Infrastructure Ltd.	0.50	
JaiPrakash Associates Ltd.	0.45	
J Kumar Infraprojects Ltd.	0.29	
Unity Infraprojects Ltd.	0.22	
NCC Ltd.	0.09	
CONSTRUCTION MATERIALS	2.89	
Ambuja Cements Ltd.	0.85	
Ultratech Cement Ltd.	0.84	
ACC Ltd.	0.64	
Grasim Industries Ltd.	0.56	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.01	
Bharat Electronics Ltd.	0.01	
ENGINEERING AND CAPITAL GOODS	4.26	
Larsen & Toubro Ltd.	3.69	
Engineers India Ltd.	0.57	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.66	
UPL Ltd.	0.66	
FI	2.30	
Power Finance Corporation Ltd.	0.97	
IDFC Ltd.	0.94	
Rural Electrification Corporation	0.39	
FMCG	4.37	
ITC Ltd.	3.69	
Hindustan Unilever Ltd.	0.68	
HFC	4.02	
HDFC Ltd.	3.98	
LIC Housing Finance Ltd.	0.04	
MEDIA AND ENTERTAINMENT	0.59	
Jagran Prakashan Ltd.	0.39	
Zee Entertainment Enterprises Ltd.	0.20	
MINING AND MINERALS	1.56	
Sesa Sterlite Ltd.	0.71	
Coal India Ltd.	0.57	
National Mineral Development Corporation Ltd.	0.23	
MOIL Ltd.	0.05	
NON FERROUS METALS	0.53	
Hindalco Industries Ltd.	0.53	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	8.66	
Reliance Industries Ltd.	4.68	
Bharat Petroleum Corporation Ltd.	1.18	
Oil and Natural Gas Corporation Ltd.	1.13	
Hindustan Petroleum Corporation Ltd.	0.53	
Cairn India Ltd.	0.32	
Indian Oil Corporation Ltd.	0.32	
Gail (India) Ltd.	0.19	
Oil India Ltd.	0.18	
Sintex Industries Ltd.	0.13	
PHARMACEUTICALS & BIOTECHNOLOGY	5.44	

Security	Net Asset %	Rating
Sun Pharmaceuticals Industries Ltd.	1.85	
Lupin Ltd.	1.26	
Dr Reddys Laboratories Ltd.	0.80	
Cipla Ltd.	0.63	
Cadila Healthcare Ltd.	0.55	
Glenmark Pharmaceuticals Ltd.	0.35	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.52	
Bharat Heavy Electricals Ltd.	0.40	
BGR Energy Systems Ltd.	0.12	
POWER GENERATION	0.86	
NTPC Ltd.	0.83	
NHPC	0.03	
POWER TRANSMISSION	0.11	
Power Grid Corporation of India Ltd.	0.11	
REALTY	1.06	
Oberoi Realty Ltd	1.06	
SOFTWARE AND CONSULTANCY SERVICES	12.12	
Infosys Ltd.	5.39	
Tata Consultancy Services Ltd.	3.79	
HCL Technologies Ltd.	1.78	
Tech Mahindra Ltd.	1.16	
STEEL AND FERROUS METAL	1.68	
Tata Steel Ltd.	1.07	
Jindal Steel and Power Ltd.	0.56	
Steel Authority of India Ltd.	0.05	
TELECOM SERVICES	1.40	
Bharti Airtel Ltd.	1.40	
UTILITIES - GAS, POWER	1.38	
Tata Power Co. Ltd.	0.79	
Gujarat Gas Co. Ltd.	0.37	
Indraprastha Gas Ltd.	0.22	
Total	78.78	

Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	9.45	
Tata Motors Ltd.	3.40	
Mahindra & Mahindra Ltd.	2.39	
Bajaj Auto Ltd.	1.56	
Hero MotoCorp Ltd.	1.24	
Maruti Suzuki India Ltd.	0.86	
BANKS	18.60	
HDFC Bank Ltd.	6.25	
ICICI Bank Ltd.	4.96	
State Bank of India	3.05	
Axis Bank Ltd.	2.13	
Punjab National Bank	1.09	
Oriental Bank of Commerce Ltd.	0.76	
Bank of Baroda	0.20	
Federal Bank Ltd.	0.16	
CONSTRUCTION AND INFRASTRUCTURE	2.38	
Supreme Infrastructure India Ltd.	0.89	
GMR Infrastructure Ltd.	0.66	
JaiPrakash Associates Ltd.	0.62	
Unity Infraprojects Ltd.	0.19	
J Kumar Infraprojects Ltd.	0.02	
CONSTRUCTION MATERIALS	3.77	
Ambuja Cements Ltd.	1.23	
Ultratech Cement Ltd.	1.12	
ACC Ltd.	0.85	
Grasim Industries Ltd.	0.57	
ENGINEERING AND CAPITAL GOODS	5.64	
Larsen & Toubro Ltd.	4.89	
Engineers India Ltd.	0.75	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.89	
UPL Ltd.	0.89	
FI	2.90	
Power Finance Corporation Ltd.	1.29	
IDFC Ltd.	1.25	
Rural Electrification Corporation	0.36	
FMCG	5.21	
ITC Ltd.	4.83	
Hindustan Unilever Ltd.	0.38	
HFC	5.42	
HDFC Ltd.	5.40	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.48	
Jagran Prakashan Ltd.	0.43	
Zee Entertainment Enterprises Ltd.	0.05	
MINING AND MINERALS	2.01	
Sesa Sterlite Ltd.	0.94	
Coal India Ltd.	0.73	
National Mineral Development Corporation Ltd.	0.28	
MOIL Ltd.	0.06	
NON FERROUS METALS	0.81	
Hindalco Industries Ltd.	0.81	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	10.53	
Reliance Industries Ltd.	6.20	
Oil and Natural Gas Corporation Ltd.	1.51	
Bharat Petroleum Corporation Ltd.	1.33	
Hindustan Petroleum Corporation Ltd.	0.46	
Indian Oil Corporation Ltd.	0.42	
Cairn India Ltd.	0.35	
Gail (India) Ltd.	0.26	
PHARMACEUTICALS & BIOTECHNOLOGY	6.97	
Sun Pharmaceuticals Industries Ltd.	2.57	
Lupin Ltd.	1.54	
Dr Reddys Laboratories Ltd.	0.92	
Cipla Ltd.	0.83	
Cadila Healthcare Ltd.	0.73	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Glenmark Pharmaceuticals Ltd.	0.38	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.54	
Bharat Heavy Electricals Ltd.	0.48	
BGR Energy Systems Ltd.	0.06	
POWER GENERATION	1.05	
NTPC Ltd.	1.05	
POWER TRANSMISSION	0.15	
Power Grid Corporation of India Ltd.	0.15	
REALTY	0.24	
Oberoi Realty Ltd	0.24	
SOFTWARE AND CONSULTANCY SERVICES	16.07	
Infosys Ltd.	7.16	
Tata Consultancy Services Ltd.	5.02	
HCL Technologies Ltd.	2.37	
Tech Mahindra Ltd.	1.52	
STEEL AND FERROUS METAL	2.12	
Tata Steel Ltd.	1.34	
Jindal Steel and Power Ltd.	0.75	
Steel Authority of India Ltd.	0.03	
TELECOM SERVICES	1.84	
Bharti Airtel Ltd.	1.84	
UTILITIES - GAS, POWER	1.64	
Tata Power Co. Ltd.	1.02	
Gujarat Gas Co. Ltd.	0.45	
Indraprastha Gas Ltd.	0.17	
Total	98.71	

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	10.46	
Tata Motors Ltd.	3.46	
Mahindra & Mahindra Ltd.	3.37	
Bajaj Auto Ltd.	1.29	
Hero MotoCorp Ltd.	1.18	
Maruti Suzuki India Ltd.	1.16	
BANKS	19.25	
HDFC Bank Ltd.	6.22	
ICICI Bank Ltd.	5.37	
State Bank of India	3.02	
Axis Bank Ltd.	1.57	
Kotak Mahindra Bank Ltd.	0.90	
IndusInd Bank Ltd.	0.79	
Bank of Baroda	0.77	
Punjab National Bank	0.61	
CHEMICALS	1.14	
Asian Paints Ltd.	1.14	
CONSTRUCTION MATERIALS	3.91	
Ambuja Cements Ltd.	1.19	
Ultratech Cement Ltd.	1.04	
Grasim Industries Ltd.	0.89	
ACC Ltd.	0.79	
ENGINEERING AND CAPITAL GOODS	4.43	
Larsen & Toubro Ltd.	4.43	
FI	0.40	
IDFC Ltd.	0.40	
FMCG	8.25	
ITC Ltd.	6.64	
Hindustan Unilever Ltd.	1.61	
HFC	5.09	
HDFC Ltd.	5.09	
MINING AND MINERALS	2.52	
Sesa Sterlite Ltd.	1.19	
Coal India Ltd.	0.88	
National Mineral Development Corporation Ltd.	0.45	
NON FERROUS METALS	0.76	
Hindalco Industries Ltd.	0.76	
PETROLEUM, GAS AND PETROCHEMICAL PRODUC	10.34	
Reliance Industries Ltd.	5.94	
Oil and Natural Gas Corporation Ltd.	2.35	
Gail (India) Ltd.	0.75	
Cairn India Ltd.	0.67	
Bharat Petroleum Corporation Ltd.	0.63	
PHARMACEUTICALS & BIOTECHNOLOGY	6.67	
Sun Pharmaceuticals Industries Ltd.	2.75	
Dr Reddys Laboratories Ltd.	1.52	
Cipla Ltd.	1.22	
Lupin Ltd.	1.18	
POWER & CONTROL EQUIPMENT MANUFACTURE	0.97	
Bharat Heavy Electricals Ltd.	0.97	
POWER GENERATION	1.03	
NTPC Ltd.	1.03	
POWER TRANSMISSION	0.58	
Power Grid Corporation of India Ltd.	0.58	
REALTY	0.22	
DLF Ltd.	0.22	
SOFTWARE AND CONSULTANCY SERVICES	17.95	
Infosys Ltd.	6.92	
Tata Consultancy Services Ltd.	5.07	
HCL Technologies Ltd.	2.56	
Wipro Ltd.	2.03	
Tech Mahindra Ltd.	1.37	
STEEL AND FERROUS METAL	2.15	
Tata Steel Ltd.	1.79	
Jindal Steel and Power Ltd.	0.36	

Security	Net Asset %	Rating
TELECOM SERVICES	1.91	
Bharti Airtel Ltd.	1.91	
UTILITIES - GAS, POWER	0.98	
Tata Power Co. Ltd.	0.98	
Total	99.01	

Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSEURE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.62	
Maruti Suzuki India Ltd.	0.46	
Tata Motors Ltd.	0.44	
Mahindra & Mahindra Ltd.	0.40	
Hero MotoCorp Ltd.	0.17	
Bajaj Auto Ltd.	0.15	
BANKS	2.92	
HDFC Bank Ltd.	1.00	
ICICI Bank Ltd.	0.96	
State Bank of India	0.42	
Axis Bank Ltd.	0.32	
Oriental Bank of Commerce Ltd.	0.07	
Bank of Baroda	0.06	
Punjab National Bank	0.05	
Indiabank	0.04	
CONSTRUCTION AND INFRASTRUCTURE	0.42	
Supreme Infrastructure India Ltd.	0.17	
Unity Infraprojects Ltd.	0.09	
GMR Infrastructure Ltd.	0.07	
JaiPrakash Associates Ltd.	0.06	
NCC Ltd.	0.03	
CONSTRUCTION MATERIALS	0.44	
Ultratech Cement Ltd.	0.18	
ACC Ltd.	0.14	
Ambuja Cements Ltd.	0.12	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RAT	0.02	
Credit Analysis & Research Ltd	0.02	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.05	
Bharat Electronics Ltd.	0.05	
ENGINEERING AND CAPITAL GOODS	0.67	
Larsen & Toubro Ltd.	0.61	
Engineers India Ltd.	0.06	
FI	0.34	
IDFC Ltd.	0.15	
Power Finance Corporation Ltd.	0.13	
Rural Electrification Corporation	0.06	
FMCG	1.15	
ITC Ltd.	0.87	
Hindustan Unilever Ltd.	0.28	
HFC	1.07	
HDFC Ltd.	0.97	
LIC Housing Finance Ltd.	0.10	
MEDIA AND ENTERTAINMENT	0.28	
Zee Entertainment Enterprises Ltd.	0.16	
Jagran Prakashan Ltd.	0.12	
MINING AND MINERALS	0.36	
Sesa Sterlite Ltd.	0.15	
National Mineral Development Corporation Ltd.	0.11	
Coal India Ltd.	0.10	
NON FERROUS METALS	0.05	
Hindalco Industries Ltd.	0.05	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	1.64	
Reliance Industries Ltd.	0.95	
Oil and Natural Gas Corporation Ltd.	0.31	
Cairn India Ltd.	0.09	
Gail (India) Ltd.	0.09	
Bharat Petroleum Corporation Ltd.	0.07	
Indian Oil Corporation Ltd.	0.06	
Sintex Industries Ltd.	0.04	
Oil India Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	1.18	
Sun Pharmaceuticals Industries Ltd.	0.40	
Dr Reddys Laboratories Ltd.	0.23	
Lupin Ltd.	0.20	
Cipla Ltd.	0.15	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Cadila Healthcare Ltd.	0.13	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER GENERATION	0.16	
NTPC Ltd.	0.16	
POWER TRANSMISSION	0.20	
Power Grid Corporation of India Ltd.	0.20	
REALTY	0.06	
Oberoi Realty Ltd	0.06	
SOFTWARE AND CONSULTANCY SERVICES	2.27	
Infosys Ltd.	1.10	
Tata Consultancy Services Ltd.	0.82	
HCL Technologies Ltd.	0.27	
Tech Mahindra Ltd.	0.08	
STEEL AND FERROUS METAL	0.13	
Tata Steel Ltd.	0.09	
Jindal Steel and Power Ltd.	0.04	
TELECOM SERVICES	0.26	
Bharti Airtel Ltd.	0.22	
Idea Cellular Ltd.	0.04	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIK	0.09	
Container Corporation Of India Ltd.	0.09	
UTILITIES - GAS, POWER	0.30	
Indraprastha Gas Ltd.	0.19	
Tata Power Co. Ltd.	0.11	
Total	15.68	

Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.51	
Tata Motors Ltd.	0.54	
Mahindra & Mahindra Ltd.	0.37	
Bajaj Auto Ltd.	0.27	
Hero MotoCorp Ltd.	0.18	
Maruti Suzuki India Ltd.	0.15	
BANKS	3.22	
HDFC Bank Ltd.	1.15	
ICICI Bank Ltd.	0.89	
State Bank of India	0.47	
Axis Bank Ltd.	0.33	
Punjab National Bank	0.12	
Federal Bank Ltd.	0.11	
Oriental Bank of Commerce Ltd.	0.08	
Bank of Baroda	0.07	
CONSTRUCTION AND INFRASTRUCTURE	0.50	
Supreme Infrastructure India Ltd.	0.25	
GMR Infrastructure Ltd.	0.09	
JaiPrakash Associates Ltd.	0.07	
J Kumar Infraprojects Ltd.	0.06	
NCC Ltd.	0.03	
CONSTRUCTION MATERIALS	0.46	
Ultratech Cement Ltd.	0.17	
Ambuja Cements Ltd.	0.13	
ACC Ltd.	0.12	
Grasim Industries Ltd.	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.05	
Bharat Electronics Ltd.	0.05	
ENGINEERING AND CAPITAL GOODS	0.87	
Larsen & Toubro Ltd.	0.74	
Engineers India Ltd.	0.13	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.08	
UPL Ltd.	0.08	
FI	0.30	
Power Finance Corporation Ltd.	0.17	
IDFC Ltd.	0.08	
Rural Electrification Corporation	0.05	
FMCG	1.13	
ITC Ltd.	0.94	
Hindustan Unilever Ltd.	0.19	
HFC	0.91	
HDFC Ltd.	0.89	
LIC Housing Finance Ltd.	0.02	
MEDIA AND ENTERTAINMENT	0.14	
Jagran Prakashan Ltd.	0.08	
Zee Entertainment Enterprises Ltd.	0.06	
MINING AND MINERALS	0.36	
Sesa Sterlite Ltd.	0.17	
Coal India Ltd.	0.12	
National Mineral Development Corporation Ltd.	0.04	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.09	
Hindalco Industries Ltd.	0.09	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	1.71	
Reliance Industries Ltd.	1.00	
Oil and Natural Gas Corporation Ltd.	0.25	
Bharat Petroleum Corporation Ltd.	0.13	
Indian Oil Corporation Ltd.	0.10	
Hindustan Petroleum Corporation Ltd.	0.09	
Cairn India Ltd.	0.08	
Gail (India) Ltd.	0.05	
Oil India Ltd.	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	1.19	
Sun Pharmaceuticals Industries Ltd.	0.38	
Lupin Ltd.	0.30	

Security	Net Asset %	Rating
Cipla Ltd.	0.19	
Dr Reddys Laboratories Ltd.	0.18	
Cadila Healthcare Ltd.	0.14	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.04	
Bharat Heavy Electricals Ltd.	0.04	
POWER GENERATION	0.25	
NTPC Ltd.	0.22	
NHPC	0.03	
POWER TRANSMISSION	0.08	
Power Grid Corporation of India Ltd.	0.08	
SOFTWARE AND CONSULTANCY SERVICES	2.58	
Infosys Ltd.	1.13	
Tata Consultancy Services Ltd.	0.82	
HCL Technologies Ltd.	0.40	
Tech Mahindra Ltd.	0.23	
STEEL AND FERROUS METAL	0.29	
Tata Steel Ltd.	0.18	
Jindal Steel and Power Ltd.	0.11	
TELECOM SERVICES	0.37	
Bharti Airtel Ltd.	0.31	
Idea Cellular Ltd.	0.06	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIC	0.03	
Container Corporation Of India Ltd.	0.03	
UTILITIES - GAS, POWER	0.26	
Tata Power Co. Ltd.	0.14	
Indraprastha Gas Ltd.	0.12	
Total	16.42	

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.38	
Tata Motors Ltd.	1.20	
Mahindra & Mahindra Ltd.	0.84	
Bajaj Auto Ltd.	0.58	
Hero MotoCorp Ltd.	0.42	
Maruti Suzuki India Ltd.	0.34	
BANKS	7.14	
HDFC Bank Ltd.	2.41	
ICI Bank Ltd.	2.05	
State Bank of India	1.08	
Axis Bank Ltd.	0.77	
Punjab National Bank	0.27	
Federal Bank Ltd.	0.24	
Oriental Bank of Commerce Ltd.	0.17	
Bank of Baroda	0.15	
CONSTRUCTION AND INFRASTRUCTURE	0.53	
GMR Infrastructure Ltd.	0.19	
JaiPrakash Associates Ltd.	0.17	
J Kumar Infraprojects Ltd.	0.11	
NCC Ltd.	0.06	
CONSTRUCTION MATERIALS	1.04	
Ultratech Cement Ltd.	0.39	
Ambuja Cements Ltd.	0.29	
ACC Ltd.	0.27	
Grasim Industries Ltd.	0.09	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.10	
Bharat Electronics Ltd.	0.10	
ENGINEERING AND CAPITAL GOODS	1.99	
Larsen & Toubro Ltd.	1.69	
Engineers India Ltd.	0.30	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.17	
UPL Ltd.	0.17	
FI	0.68	
Power Finance Corporation Ltd.	0.39	
IDFC Ltd.	0.17	
Rural Electrification Corporation	0.12	
FMCG	2.60	
ITC Ltd.	2.16	
Hindustan Unilever Ltd.	0.44	
HFC	2.09	
HDFC Ltd.	2.04	
LIC Housing Finance Ltd.	0.05	
MEDIA AND ENTERTAINMENT	0.29	
Jagran Prakashan Ltd.	0.15	
Zee Entertainment Enterprises Ltd.	0.14	
MINING AND MINERALS	0.81	
Sesa Sterlite Ltd.	0.37	
Coal India Ltd.	0.27	
National Mineral Development Corporation Ltd.	0.10	
MOIL Ltd.	0.07	
NON FERROUS METALS	0.21	
Hindalco Industries Ltd.	0.21	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	3.79	
Reliance Industries Ltd.	2.13	
Oil and Natural Gas Corporation Ltd.	0.61	
Bharat Petroleum Corporation Ltd.	0.29	
Indian Oil Corporation Ltd.	0.23	
Hindustan Petroleum Corporation Ltd.	0.21	
Cairn India Ltd.	0.18	
Gail (India) Ltd.	0.12	
Oil India Ltd.	0.02	
PHARMACEUTICALS & BIOTECHNOLOGY	2.76	
Sun Pharmaceuticals Industries Ltd.	0.87	
Lupin Ltd.	0.69	
Cipla Ltd.	0.44	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.41	
Cadila Healthcare Ltd.	0.31	
Glenmark Pharmaceuticals Ltd.	0.04	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.10	
Bharat Heavy Electricals Ltd.	0.10	
POWER GENERATION	0.50	
NTPC Ltd.	0.47	
NHPC	0.03	
POWER TRANSMISSION	0.17	
Power Grid Corporation of India Ltd.	0.17	
SOFTWARE AND CONSULTANCY SERVICES	5.81	
Infosys Ltd.	2.55	
Tata Consultancy Services Ltd.	1.86	
HCL Technologies Ltd.	0.89	
Tech Mahindra Ltd.	0.51	
STEEL AND FERROUS METAL	0.68	
Tata Steel Ltd.	0.42	
Jindal Steel and Power Ltd.	0.26	
TELECOM SERVICES	0.84	
Bharti Airtel Ltd.	0.69	
Idea Cellular Ltd.	0.15	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.08	
Container Corporation Of India Ltd.	0.08	
UTILITIES - GAS, POWER	0.59	
Tata Power Co. Ltd.	0.31	
Indraprastha Gas Ltd.	0.28	
Total	36.35	

Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	5.27	
Tata Motors Ltd.	1.88	
Mahindra & Mahindra Ltd.	1.32	
Bajaj Auto Ltd.	0.89	
Hero MotoCorp Ltd.	0.66	
Maruti Suzuki India Ltd.	0.52	
BANKS	10.32	
ICICI Bank Ltd.	3.16	
HDFC Bank Ltd.	2.94	
State Bank of India	1.69	
Axis Bank Ltd.	1.21	
Punjab National Bank	0.42	
Federal Bank Ltd.	0.38	
Oriental Bank of Commerce Ltd.	0.28	
Bank of Baroda	0.24	
CONSTRUCTION AND INFRASTRUCTURE	1.86	
Supreme Infrastructure India Ltd.	0.76	
GMR Infrastructure Ltd.	0.30	
JaiPrakash Associates Ltd.	0.27	
IVRCL Ltd.	0.22	
Unity Infraprojects Ltd.	0.21	
NCC Ltd.	0.10	
CONSTRUCTION MATERIALS	1.63	
Ultratech Cement Ltd.	0.63	
Ambuja Cements Ltd.	0.44	
ACC Ltd.	0.41	
Grasim Industries Ltd.	0.15	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.06	
Bharat Electronics Ltd.	0.06	
ENGINEERING AND CAPITAL GOODS	3.10	
Larsen & Toubro Ltd.	2.66	
Engineers India Ltd.	0.44	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.28	
UPL Ltd.	0.28	
FI	1.00	
Power Finance Corporation Ltd.	0.54	
IDFC Ltd.	0.28	
Rural Electrification Corporation	0.18	
FMCG	4.07	
ITC Ltd.	3.39	
Hindustan Unilever Ltd.	0.68	
HFC	3.30	
HDFC Ltd.	3.21	
LIC Housing Finance Ltd.	0.09	
MINING AND MINERALS	1.30	
Sesa Sterlite Ltd.	0.60	
Coal India Ltd.	0.44	
National Mineral Development Corporation Ltd.	0.16	
MOIL Ltd.	0.10	
NON FERROUS METALS	0.34	
Hindalco Industries Ltd.	0.34	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	5.95	
Reliance Industries Ltd.	3.34	
Oil and Natural Gas Corporation Ltd.	0.97	
Bharat Petroleum Corporation Ltd.	0.45	
Indian Oil Corporation Ltd.	0.36	
Hindustan Petroleum Corporation Ltd.	0.34	
Cairn India Ltd.	0.29	
Gail (India) Ltd.	0.20	
PHARMACEUTICALS & BIOTECHNOLOGY	4.28	
Sun Pharmaceuticals Industries Ltd.	1.37	
Lupin Ltd.	1.08	
Cipla Ltd.	0.68	
Dr Reddys Laboratories Ltd.	0.66	
Cadila Healthcare Ltd.	0.49	

Security	Net Asset %	Rating
POWER & CONTROL EQUIPMENT MANUFACTURI	0.13	
Bharat Heavy Electricals Ltd.	0.13	
POWER GENERATION	0.69	
NTPC Ltd.	0.69	
POWER TRANSMISSION	0.27	
Power Grid Corporation of India Ltd.	0.27	
SOFTWARE AND CONSULTANCY SERVICES	9.26	
Infosys Ltd.	4.05	
Tata Consultancy Services Ltd.	2.97	
HCL Technologies Ltd.	1.43	
Tech Mahindra Ltd.	0.81	
STEEL AND FERROUS METAL	1.06	
Tata Steel Ltd.	0.65	
Jindal Steel and Power Ltd.	0.41	
TELECOM SERVICES	1.33	
Bharti Airtel Ltd.	1.10	
Idea Cellular Ltd.	0.23	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIK	0.12	
Container Corporation Of India Ltd.	0.12	
UTILITIES - GAS, POWER	0.58	
Tata Power Co. Ltd.	0.49	
Indraprastha Gas Ltd.	0.09	
Total	56.20	

Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	10.24	
Tata Motors Ltd.	3.63	
Mahindra & Mahindra Ltd.	2.77	
Bajaj Auto Ltd.	1.35	
Maruti Suzuki India Ltd.	1.25	
Hero MotoCorp Ltd.	1.24	
BANKS	19.20	
HDFC Bank Ltd.	5.88	
ICICI Bank Ltd.	5.33	
State Bank of India	3.43	
Axis Bank Ltd.	1.88	
IndusInd Bank Ltd.	0.79	
Punjab National Bank	0.76	
Kotak Mahindra Bank Ltd.	0.65	
Bank of Baroda	0.48	
CHEMICALS	1.21	
Asian Paints Ltd.	1.21	
CONSTRUCTION MATERIALS	4.04	
Ambuja Cements Ltd.	1.10	
Ultratech Cement Ltd.	1.04	
Grasim Industries Ltd.	0.96	
ACC Ltd.	0.94	
ENGINEERING AND CAPITAL GOODS	4.30	
Larsen & Toubro Ltd.	4.30	
FI	0.40	
IDFC Ltd.	0.40	
FMCG	8.15	
ITC Ltd.	6.54	
Hindustan Unilever Ltd.	1.61	
HFC	5.03	
HDFC Ltd.	5.03	
MINING AND MINERALS	2.57	
Sesa Sterlite Ltd.	1.19	
Coal India Ltd.	0.89	
National Mineral Development Corporation Ltd.	0.49	
NON FERROUS METALS	0.93	
Hindalco Industries Ltd.	0.93	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	10.76	
Reliance Industries Ltd.	6.36	
Oil and Natural Gas Corporation Ltd.	2.23	
Gail (India) Ltd.	0.80	
Cairn India Ltd.	0.71	
Bharat Petroleum Corporation Ltd.	0.66	
PHARMACEUTICALS & BIOTECHNOLOGY	6.52	
Sun Pharmaceuticals Industries Ltd.	2.55	
Dr Reddys Laboratories Ltd.	1.52	
Lupin Ltd.	1.26	
Cipla Ltd.	1.19	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.91	
Bharat Heavy Electricals Ltd.	0.91	
POWER GENERATION	1.00	
NTPC Ltd.	1.00	
POWER TRANSMISSION	0.59	
Power Grid Corporation of India Ltd.	0.59	
REALTY	0.24	
DLF Ltd.	0.24	
SOFTWARE AND CONSULTANCY SERVICES	18.16	
Infosys Ltd.	6.81	
Tata Consultancy Services Ltd.	5.29	
Wipro Ltd.	2.42	
HCL Technologies Ltd.	2.33	
Tech Mahindra Ltd.	1.31	
STEEL AND FERROUS METAL	2.19	
Tata Steel Ltd.	1.83	
Jindal Steel and Power Ltd.	0.36	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
TELECOM SERVICES	1.88	
Bharti Airtel Ltd.	1.88	
UTILITIES - GAS, POWER	0.99	
Tata Power Co. Ltd.	0.99	
Total	99.31	

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNININFRAF122

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
EQUITIES		
BANKS 15.73		
HDFC Bank Ltd.	5.44	
ICICI Bank Ltd.	3.84	
State Bank of India	2.67	
Axis Bank Ltd.	2.21	
Oriental Bank of Commerce Ltd.	0.49	
Punjab National Bank	0.49	
Bank of Baroda	0.39	
Federal Bank Ltd.	0.20	
CONSTRUCTION AND INFRASTRUCTURE 10.76		
Supreme Infrastructure India Ltd.	4.27	
Unity Infraprojects Ltd.	1.96	
JaiPrakash Associates Ltd.	1.51	
J Kumar Infraprojects Ltd.	1.47	
GMR Infrastructure Ltd.	1.14	
NCC Ltd.	0.40	
IVRCL Ltd.	0.01	
CONSTRUCTION MATERIALS 5.30		
Ambuja Cements Ltd.	2.01	
ACC Ltd.	1.72	
Ultratech Cement Ltd.	1.57	
ENGINEERING AND CAPITAL GOODS 11.27		
Larsen & Toubro Ltd.	8.54	
Engineers India Ltd.	2.73	
FI 5.09		
Power Finance Corporation Ltd.	3.31	
Rural Electrification Corporation	1.24	
IDFC Ltd.	0.54	
HFC 5.38		
HDFC Ltd.	5.11	
LIC Housing Finance Ltd.	0.27	
MINING AND MINERALS 4.46		
Coal India Ltd.	1.49	
Sesa Sterlite Ltd.	1.46	
MOIL Ltd.	1.01	
National Mineral Development Corporation Ltd.	0.50	
NON FERROUS METALS 1.73		
Hindalco Industries Ltd.	1.73	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS 10.80		
Reliance Industries Ltd.	3.24	
Gail (India) Ltd.	2.24	
Oil and Natural Gas Corporation Ltd.	1.52	
Indian Oil Corporation Ltd.	1.49	
Hindustan Petroleum Corporation Ltd.	1.02	
Cairn India Ltd.	0.75	
Bharat Petroleum Corporation Ltd.	0.51	
Sintex Industries Ltd.	0.03	
POWER & CONTROL EQUIPMENT MANUFACTURING 2.00		
Bharat Heavy Electricals Ltd.	1.87	
BGR Energy Systems Ltd.	0.13	
POWER GENERATION 5.36		
NTPC Ltd.	5.31	
NHPC	0.05	
POWER TRANSMISSION 0.63		
Power Grid Corporation of India Ltd.	0.63	
STEEL AND FERROUS METAL 3.94		
Tata Steel Ltd.	1.80	
Jindal Steel and Power Ltd.	1.71	
Steel Authority of India Ltd.	0.43	
TELECOM SERVICES 8.63		
Bharti Airtel Ltd.	6.11	
Idea Cellular Ltd.	2.52	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS 0.30		
Container Corporation Of India Ltd.	0.30	
UTILITIES - GAS, POWER 5.20		

Security	Net Asset %	Rating
Tata Power Co. Ltd.	3.11	
Indraprastha Gas Ltd.	1.20	
Gujarat Gas Co. Ltd.	0.89	
Total	96.58	

Pension Unit Linked PSU FUND

Portfolio as on September 30, 2014

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
EQUITIES		
BANKS	16.53	
State Bank of India	8.58	
Punjab National Bank	3.35	
Bank of Baroda	2.39	
Oriental Bank of Commerce Ltd.	2.21	
ENGINEERING AND CAPITAL GOODS	3.93	
Engineers India Ltd.	3.93	
FI	8.35	
Power Finance Corporation Ltd.	5.84	
Rural Electrification Corporation	2.51	
HFC	2.58	
LIC Housing Finance Ltd.	2.58	
MINING AND MINERALS	14.16	
Coal India Ltd.	7.85	
MOIL Ltd.	3.34	
National Mineral Development Corporation Ltd.	2.97	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	25.08	
Oil and Natural Gas Corporation Ltd.	6.52	
Bharat Petroleum Corporation Ltd.	4.23	
Hindustan Petroleum Corporation Ltd.	3.85	
Oil India Ltd.	3.67	
Indian Oil Corporation Ltd.	3.44	
Gail (India) Ltd.	3.37	
POWER & CONTROL EQUIPMENT MANUFACTURI	3.37	
Bharat Heavy Electricals Ltd.	3.37	
POWER GENERATION	10.09	
NTPC Ltd.	8.96	
NHPC	1.13	
POWER TRANSMISSION	4.71	
Power Grid Corporation of India Ltd.	4.71	
STEEL AND FERROUS METAL	1.52	
Steel Authority of India Ltd.	1.52	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTIK	2.45	
Container Corporation Of India Ltd.	2.45	
UTILITIES - GAS, POWER	3.26	
Indraprastha Gas Ltd.	3.26	
Total	96.03	

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	1.44	
Tata Motors Ltd.	0.53	
Mahindra & Mahindra Ltd.	0.36	
Bajaj Auto Ltd.	0.23	
Hero MotoCorp Ltd.	0.19	
Maruti Suzuki India Ltd.	0.13	
BANKS	2.99	
HDFC Bank Ltd.	0.95	
ICICI Bank Ltd.	0.83	
State Bank of India	0.46	
Axis Bank Ltd.	0.32	
Oriental Bank of Commerce Ltd.	0.18	
Punjab National Bank	0.17	
Bank of Baroda	0.04	
Federal Bank Ltd.	0.04	
CONSTRUCTION AND INFRASTRUCTURE	0.36	
GMR Infrastructure Ltd.	0.10	
Supreme Infrastructure India Ltd.	0.10	
JaiPrakash Associates Ltd.	0.09	
J Kumar Infraprojects Ltd.	0.05	
Unity Infraprojects Ltd.	0.02	
CONSTRUCTION MATERIALS	0.49	
Ultratech Cement Ltd.	0.17	
Ambuja Cements Ltd.	0.15	
ACC Ltd.	0.13	
Grasim Industries Ltd.	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.08	
Bharat Electronics Ltd.	0.08	
ENGINEERING AND CAPITAL GOODS	0.84	
Larsen & Toubro Ltd.	0.73	
Engineers India Ltd.	0.11	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.13	
UPL Ltd.	0.13	
FI	0.53	
Power Finance Corporation Ltd.	0.20	
IDFC Ltd.	0.18	
Rural Electrification Corporation	0.15	
FMCG	0.85	
ITC Ltd.	0.73	
Hindustan Unilever Ltd.	0.12	
HFC	0.81	
HDFC Ltd.	0.80	
LIC Housing Finance Ltd.	0.01	
MEDIA AND ENTERTAINMENT	0.12	
Jagran Prakashan Ltd.	0.08	
Zee Entertainment Enterprises Ltd.	0.04	
MINING AND MINERALS	0.31	
Sesa Sterlite Ltd.	0.14	
Coal India Ltd.	0.11	
National Mineral Development Corporation Ltd.	0.05	
MOIL Ltd.	0.01	
NON FERROUS METALS	0.11	
Hindalco Industries Ltd.	0.11	
PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS	1.71	
Reliance Industries Ltd.	0.94	
Bharat Petroleum Corporation Ltd.	0.24	
Oil and Natural Gas Corporation Ltd.	0.23	
Hindustan Petroleum Corporation Ltd.	0.11	
Cairn India Ltd.	0.06	
Indian Oil Corporation Ltd.	0.06	
Gail (India) Ltd.	0.04	
Oil India Ltd.	0.03	
PHARMACEUTICALS & BIOTECHNOLOGY	1.39	
Sun Pharmaceuticals Industries Ltd.	0.67	
Lupin Ltd.	0.25	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.16	
Cipla Ltd.	0.13	
Cadila Healthcare Ltd.	0.11	
Glenmark Pharmaceuticals Ltd.	0.07	
POWER & CONTROL EQUIPMENT MANUFACTURING	0.10	
Bharat Heavy Electricals Ltd.	0.07	
BGR Energy Systems Ltd.	0.03	
POWER GENERATION	0.20	
NTPC Ltd.	0.20	
POWER TRANSMISSION	0.02	
Power Grid Corporation of India Ltd.	0.02	
REALTY	0.08	
Oberoi Realty Ltd	0.08	
SOFTWARE AND CONSULTANCY SERVICES	2.44	
Infosys Ltd.	1.12	
Tata Consultancy Services Ltd.	0.74	
HCL Technologies Ltd.	0.35	
Tech Mahindra Ltd.	0.23	
STEEL AND FERROUS METAL	0.36	
Tata Steel Ltd.	0.25	
Jindal Steel and Power Ltd.	0.11	
TELECOM SERVICES	0.28	
Bharti Airtel Ltd.	0.28	
UTILITIES - GAS, POWER	0.26	
Tata Power Co. Ltd.	0.15	
Gujarat Gas Co. Ltd.	0.07	
Indraprastha Gas Ltd.	0.04	
Total	15.90	

Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	3.35	
Tata Motors Ltd.	1.03	
Mahindra & Mahindra Ltd.	0.91	
Maruti Suzuki India Ltd.	0.66	
Hero MotoCorp Ltd.	0.39	
Bajaj Auto Ltd.	0.36	
BANKS	6.81	
HDFC Bank Ltd.	2.29	
ICICI Bank Ltd.	2.27	
State Bank of India	0.99	
Axis Bank Ltd.	0.74	
Oriental Bank of Commerce Ltd.	0.16	
Bank of Baroda	0.15	
Punjab National Bank	0.12	
Indian Bank	0.09	
CONSTRUCTION AND INFRASTRUCTURE	1.03	
Supreme Infrastructure India Ltd.	0.26	
Unity Infraprojects Ltd.	0.25	
GMR Infrastructure Ltd.	0.16	
IVRCL Ltd.	0.16	
JaiPrakash Associates Ltd.	0.13	
NCC Ltd.	0.07	
CONSTRUCTION MATERIALS	1.03	
Ultratech Cement Ltd.	0.41	
ACC Ltd.	0.34	
Ambuja Cements Ltd.	0.28	
CUSTODIAL, DEPOSITORY, EXCHANGES AND RAT	0.04	
Credit Analysis & Research Ltd	0.04	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.12	
Bharat Electronics Ltd.	0.12	
ENGINEERING AND CAPITAL GOODS	1.56	
Larsen & Toubro Ltd.	1.43	
Engineers India Ltd.	0.13	
FI	0.77	
IDFC Ltd.	0.35	
Power Finance Corporation Ltd.	0.29	
Rural Electrification Corporation	0.13	
FMCG	2.68	
ITC Ltd.	2.03	
Hindustan Unilever Ltd.	0.65	
HFC	2.48	
HDFC Ltd.	2.24	
LIC Housing Finance Ltd.	0.24	
MEDIA AND ENTERTAINMENT	0.63	
Zee Entertainment Enterprises Ltd.	0.36	
Jagran Prakashan Ltd.	0.27	
MINING AND MINERALS	0.83	
Sesa Sterlite Ltd.	0.35	
National Mineral Development Corporation Ltd.	0.25	
Coal India Ltd.	0.23	
NON FERROUS METALS	0.12	
Hindalco Industries Ltd.	0.12	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	3.76	
Reliance Industries Ltd.	2.20	
Oil and Natural Gas Corporation Ltd.	0.71	
Cairn India Ltd.	0.21	
Gail (India) Ltd.	0.20	
Bharat Petroleum Corporation Ltd.	0.15	
Indian Oil Corporation Ltd.	0.13	
Sintex Industries Ltd.	0.09	
Oil India Ltd.	0.07	
PHARMACEUTICALS & BIOTECHNOLOGY	2.71	
Sun Pharmaceuticals Industries Ltd.	0.93	
Dr Reddys Laboratories Ltd.	0.51	
Lupin Ltd.	0.46	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Cipla Ltd.	0.34	
Cadila Healthcare Ltd.	0.30	
Glenmark Pharmaceuticals Ltd.	0.17	
POWER GENERATION	0.37	
NTPC Ltd.	0.37	
POWER TRANSMISSION	0.45	
Power Grid Corporation of India Ltd.	0.45	
REALTY	0.13	
Oberoi Realty Ltd	0.13	
SOFTWARE AND CONSULTANCY SERVICES	5.27	
Infosys Ltd.	2.60	
Tata Consultancy Services Ltd.	1.89	
HCL Technologies Ltd.	0.61	
Tech Mahindra Ltd.	0.17	
STEEL AND FERROUS METAL	0.31	
Tata Steel Ltd.	0.21	
Jindal Steel and Power Ltd.	0.10	
TELECOM SERVICES	0.61	
Bharti Airtel Ltd.	0.51	
Idea Cellular Ltd.	0.10	
TRANSPORTATION, SUPPLY CHAIN AND LOGISTI	0.21	
Container Corporation Of India Ltd.	0.21	
UTILITIES - GAS, POWER	0.72	
Indraprastha Gas Ltd.	0.46	
Tata Power Co. Ltd.	0.26	
Total	35.99	

Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II22

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	5.31	
Tata Motors Ltd.	1.91	
Mahindra & Mahindra Ltd.	1.33	
Bajaj Auto Ltd.	0.88	
Hero MotoCorp Ltd.	0.69	
Maruti Suzuki India Ltd.	0.50	
BANKS	10.82	
HDFC Bank Ltd.	3.56	
ICIICI Bank Ltd.	3.12	
State Bank of India	1.69	
Axis Bank Ltd.	1.18	
Punjab National Bank	0.62	
Oriental Bank of Commerce Ltd.	0.36	
Bank of Baroda	0.16	
Federal Bank Ltd.	0.13	
CONSTRUCTION AND INFRASTRUCTURE	1.56	
Supreme Infrastructure India Ltd.	0.50	
GMR Infrastructure Ltd.	0.37	
JaiPrakash Associates Ltd.	0.34	
J Kumar Infraprojects Ltd.	0.19	
Unity Infraprojects Ltd.	0.13	
NCC Ltd.	0.03	
CONSTRUCTION MATERIALS	1.81	
Ultratech Cement Ltd.	0.62	
Ambuja Cements Ltd.	0.57	
ACC Ltd.	0.48	
Grasim Industries Ltd.	0.14	
ELECTRONICS & ELECTRICAL EQUIPMENTS	0.05	
Bharat Electronics Ltd.	0.05	
ENGINEERING AND CAPITAL GOODS	3.14	
Larsen & Toubro Ltd.	2.72	
Engineers India Ltd.	0.42	
FERTILIZERS, PESTICIDES & AGROCHEMICALS	0.49	
UPL Ltd.	0.49	
FI	1.67	
Power Finance Corporation Ltd.	0.72	
IDFC Ltd.	0.70	
Rural Electrification Corporation	0.25	
FMCG	3.15	
ITC Ltd.	2.72	
Hindustan Unilever Ltd.	0.43	
HFC	2.94	
HDFC Ltd.	2.94	
MEDIA AND ENTERTAINMENT	0.44	
Jagran Prakashan Ltd.	0.29	
Zee Entertainment Enterprises Ltd.	0.15	
MINING AND MINERALS	1.13	
Sesa Sterlite Ltd.	0.52	
Coal India Ltd.	0.41	
National Mineral Development Corporation Ltd.	0.17	
MOIL Ltd.	0.03	
NON FERROUS METALS	0.39	
Hindalco Industries Ltd.	0.39	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	6.27	
Reliance Industries Ltd.	3.46	
Bharat Petroleum Corporation Ltd.	0.87	
Oil and Natural Gas Corporation Ltd.	0.83	
Hindustan Petroleum Corporation Ltd.	0.39	
Cairn India Ltd.	0.24	
Indian Oil Corporation Ltd.	0.23	
Gail (India) Ltd.	0.14	
Oil India Ltd.	0.11	
PHARMACEUTICALS & BIOTECHNOLOGY	4.04	
Sun Pharmaceuticals Industries Ltd.	1.37	
Lupin Ltd.	0.94	

Portfolio as on September 30, 2014

Security	Net Asset %	Rating
Dr Reddys Laboratories Ltd.	0.60	
Cipla Ltd.	0.47	
Cadila Healthcare Ltd.	0.40	
Glenmark Pharmaceuticals Ltd.	0.26	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.36	
Bharat Heavy Electricals Ltd.	0.25	
BGR Energy Systems Ltd.	0.11	
POWER GENERATION	0.64	
NTPC Ltd.	0.64	
POWER TRANSMISSION	0.08	
Power Grid Corporation of India Ltd.	0.08	
REALTY	0.33	
Oberoi Realty Ltd	0.33	
SOFTWARE AND CONSULTANCY SERVICES	9.01	
Infosys Ltd.	4.00	
Tata Consultancy Services Ltd.	2.82	
HCL Technologies Ltd.	1.32	
Tech Mahindra Ltd.	0.87	
STEEL AND FERROUS METAL	1.06	
Tata Steel Ltd.	0.63	
Jindal Steel and Power Ltd.	0.41	
Steel Authority of India Ltd.	0.02	
TELECOM SERVICES	1.05	
Bharti Airtel Ltd.	1.05	
UTILITIES - GAS, POWER	0.99	
Tata Power Co. Ltd.	0.56	
Gujarat Gas Co. Ltd.	0.27	
Indraprastha Gas Ltd.	0.16	
Total	56.73	

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNIINDEX-II122

Security	Net Asset %	Rating
EQUITIES		
AUTO & AUTO ANCILLARIES	10.08	
Tata Motors Ltd.	3.48	
Mahindra & Mahindra Ltd.	3.09	
Bajaj Auto Ltd.	1.29	
Maruti Suzuki India Ltd.	1.15	
Hero MotoCorp Ltd.	1.07	
BANKS	19.07	
HDFC Bank Ltd.	5.71	
ICICI Bank Ltd.	5.32	
State Bank of India	3.11	
Axis Bank Ltd.	1.87	
Punjab National Bank	1.00	
IndusInd Bank Ltd.	0.75	
Kotak Mahindra Bank Ltd.	0.71	
Bank of Baroda	0.60	
CHEMICALS	1.31	
Asian Paints Ltd.	1.31	
CONSTRUCTION MATERIALS	4.00	
Ambuja Cements Ltd.	1.29	
Ultratech Cement Ltd.	1.05	
Grasim Industries Ltd.	0.85	
ACC Ltd.	0.81	
ENGINEERING AND CAPITAL GOODS	4.43	
Larsen & Toubro Ltd.	4.43	
FI	0.40	
IDFC Ltd.	0.40	
FMCG	8.20	
ITC Ltd.	6.59	
Hindustan Unilever Ltd.	1.61	
HFC	5.24	
HDFC Ltd.	5.24	
MINING AND MINERALS	2.56	
Sesa Sterlite Ltd.	1.19	
Coal India Ltd.	0.88	
National Mineral Development Corporation Ltd.	0.49	
NON FERROUS METALS	0.76	
Hindalco Industries Ltd.	0.76	
PETROLEUM, GAS AND PETROCHEMICAL PRODU	10.29	
Reliance Industries Ltd.	5.83	
Oil and Natural Gas Corporation Ltd.	2.40	
Gail (India) Ltd.	0.75	
Cairn India Ltd.	0.68	
Bharat Petroleum Corporation Ltd.	0.63	
PHARMACEUTICALS & BIOTECHNOLOGY	6.68	
Sun Pharmaceuticals Industries Ltd.	2.76	
Dr Reddys Laboratories Ltd.	1.52	
Cipla Ltd.	1.22	
Lupin Ltd.	1.18	
POWER & CONTROL EQUIPMENT MANUFACTURI	0.89	
Bharat Heavy Electricals Ltd.	0.89	
POWER GENERATION	1.23	
NTPC Ltd.	1.23	
POWER TRANSMISSION	1.09	
Power Grid Corporation of India Ltd.	1.09	
REALTY	0.22	
DLF Ltd.	0.22	
SOFTWARE AND CONSULTANCY SERVICES	17.89	
Infosys Ltd.	6.92	
Tata Consultancy Services Ltd.	5.10	
HCL Technologies Ltd.	2.55	
Wipro Ltd.	2.01	
Tech Mahindra Ltd.	1.31	
STEEL AND FERROUS METAL	2.11	
Tata Steel Ltd.	1.75	
Jindal Steel and Power Ltd.	0.36	

Portfolio as on September 30, 2014









Security	Net Asset %	Rating
TELECOM SERVICES	1.90	
Bharti Airtel Ltd.	1.90	
UTILITIES - GAS, POWER	0.88	
Tata Power Co. Ltd.	0.88	
Total	99.23	

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.

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Aviva Life Insurance Company India Limited

2nd floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi-11001

CIN: U66010DL2000PLC107880

Tel: +91 124 2709000

Fax: +91 124 2571210

E-mail: customerservices@avivaindia.com