

# AVIVA INVESTOR

June, 2015

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.

FOREWORD

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MARKET REVIEW  
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PORTFOLIO RETURNS SINCE INCEPTION

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## 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,  
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As on June 30,2015	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	9.2%	8.2%	7.7%	8.4%	7.8%	12.8%
Benchmark Return Since Inception	6.7%	7.1%	7.9%	7.8%	7.0%	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 June 30,2015	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	14.2%	15.0%	9.3%	11.1%	7.7%	1.9%
Benchmark Return Since Inception	11.1%	12.8%	6.7%	10.9%	7.5%	-1.3%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Liquid Fund Index and NIFTY	BSE 100 Index

As on June 30,2015	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	4.7%	1.9%	1.0%	2.2%	8.4%	7.9%
Benchmark Return Since Inception	4.1%	-4.3%	-2.2%	-4.3%	8.3%	9.0%
Benchmark	CRISIL Liquid Fund Index and CNX NIFTY	BSE PSU Index	BSE 100 Index	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY

As on June 30,2015	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	8.6%	8.0%	8.6%	10.0%	10.2%
Benchmark Return Since Inception	7.9%	8.2%	8.8%	9.3%	9.9%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Liquid Fund Index and NIFTY

As on June 30,2015	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II
Portfolio Return Since Inception	8.9%	11.5%	8.5%
Benchmark Return Since Inception	8.9%	8.9%	8.9%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Liquid Fund Index and CNX NIFTY

As on June 30,2015	Life Unit Linked Wealth Builder Fund
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Dear Customer,

Financial Year 2016 started positively, riding on positive initiatives by the Central Government, better growth and gradually easing inflation.

In the insurance industry, these are some exciting times. The government's decision to hike the FDI limit has certainly set in a certain 'feel good' factor and enhanced customer confidence, and the insurance industry is showing good signs of growth. Hopefully, India's extremely low insurance penetration rate and the insurance industry's contribution to the GDP will see an upward turn.

Globally, debt crisis in Greece, possibility of an economic crisis in China and uncertainty over the timing of the interest rate hike in the U.S. have caused some volatility in the equity market. However, a strong recovery is being predicted with strong levers in place to regain momentum.

Overall, I expect some solid growth both in the life insurance industry and the economy in the next three quarters.

Regards

Trevor B Bull  
MD & CEO

Indian equity markets commenced FY16 on a strong note. However, markets corrected towards the end of the quarter. Markets continued to be enthused about gradual improvement in growth, easing inflation and policy initiatives of the Government. However the market correction and volatility was led mainly by Global factors 1) Uncertainty about timing and impact of rate hikes in the US 2) possibility of a default by Greece and its exit from the Eurozone, leading to a contagion effect 3) possibility of a sharp slowdown in growth for China

The quarter on a grim note as applicability of Minimum Alternate Tax (MAT) triggered foreign fund outflows. Selling pressure intensified amid concerns over the impact of retrospective taxation for Foreign Institutional Investors. Markets found some respite in May, as the Government proceeded to resolve issues related to retrospective implementation of MAT on Foreign Portfolio Investors (FPIs). Besides, lower wholesale and retail inflation numbers renewed hopes of a further rate cut by the Reserve Bank of India (RBI). Investor sentiments improved further after HSBC Composite Index for India in both Manufacturing and Services sectors expanded at a faster pace compared to China in April. Bourses also got support after the Chinese Central Bank cut interest rates for the third time in six months. Markets rose further on forecast of timely monsoon and the Government containing fiscal deficit at 4% of GDP for 2014-15.

The potential unfolding of debt crisis in Greece hit the bourses later. Losses were restricted as markets got support during the end of the quarter after concerns over a deficient monsoon eased and key macroeconomic indicators improved. Key benchmark indices, S&P BSE Sensex and CNX Nifty, fell 0.63% and 1.44% during the quarter to close at 27,780 and 8,368 points, respectively. The S&P BSE Mid-Cap gained 0.6% while the S&P BSE Small-Cap fell 1.64%. According to data from the Central Depository Services (India) Ltd, FPIs infused Rs. 2,608 crore in Indian equity markets during the quarter. FPIs were net buyers in April. However, in the subsequent two months they remained net sellers. Among the positive news flow, a global rating agency revised India's sovereign rating outlook from "stable" to "positive". Meanwhile, the RBI cut the repo rate by 25 bps for the third time this year at its second bi-monthly policy review. The RBI's move was in line with market expectations but an increase in inflationary pressures led by expectations of poor monsoons raised worries that the RBI may not effect any more rate cuts in the near future till inflation concerns eases.

A couple of concerns that remained throughout the quarter were the debt crisis in Greece and uncertainty over the timing of the interest rate hike in the U.S. Other factors which dampened investor sentiments included a downward revision in the RBI's projection of economic growth for 2015-16 to 7.6% from 7.8% estimated in April. Worries increased further on the back of decline in HSBC Services PMI to a 13-month low

in May, mainly due to fall in new order inflows. A set of positive economic data from the U.S. kept the possibility of a rate hike alive.

On the BSE sectoral front, S&P BSE Energy and BSE Oil & Gas were the major gainers, up 12.3% and 5.9%, respectively. S&P Bankex managed to close the quarter in green, rising by 0.6%. The banking sector continued to remain under pressure due to the asset quality of banks.

## Outlook

The Indian economy is amid a macroeconomic turnaround with all major drivers in place.

In the near term markets can be volatile and consolidate, on the back of sharp rally in 2014, given the following near term risks:

- 1) Some of the key bills such as GST bill and Land acquisition bills need consent from both houses of the Parliament. Any delay in the same could affect market sentiment negatively.
- 2) While the Eurozone has implemented quantitative easing measures, delay in recovery of growth could have a negative rub off on the markets
- 3) Markets are still in process of assessing the impact and the timing of hikes in interest rates in the US, which could create volatility
- 4) Poor monsoons could lead to a short term rise in inflation and impact rural income

However, over the coming year and beyond, there are sufficient levers in place for the cyclical recovery to gain momentum and enough scope for a further rally in the equity markets

- 1) The increasing fiscal flexibility has enabled the Government to increase productive spends in infrastructure creation. The increasing share of the State Governments in tax revenues will further create a multiplier effect on growth
- 2) The Government continues to focus on reforms and removing bureaucratic and policy bottlenecks will help to resuscitate growth. The measures taken over the past year would likely start bearing fruit in 2015 and 2016
- 3) Decline in commodity prices has multi fold benefit by keeping fiscal deficit under check, moderation in inflation and also reduces input costs for multiple industries and drive earnings growth, which are not fully captured in current valuations
- 4) With easing inflation, RBI has already cut key benchmark rates, which will further drive earnings growth

First quarter of the FY 2015-16 witnessed a volatile Bond market with yields tracking the geopolitical developments and domestic economic indicators. The quarter began with RBI's monetary policy review in which Central Bank maintained the status quo on the rates in light of lack of expected transmission of previous front loaded rate cuts. Though in June Policy RBI obliged the market and reduced the Repo rate by 25bps to 7.25%. The forward guidance presented by RBI, gave worrying outlook on inflation front- with Jan end CPI inflation forecast revised upwards from 5.8% to 6%.

Globally crude oil prices bounced back after witnessing continuous slump which impacted the CPI numbers adversely. Global bond yields witnessed pressure on account of probable default of Greek debts which added to the volatility in the markets across asset classes. Expected hike in rates by US Fed kept market cautious, though mixed economic data from US made it difficult to guess the actual timing of rate hikes. China's central bank continued to engage in monetary easing, and cut interest rates for the third time since November, last year.

On Domestic front the fiscal deficit (central government) for FY 2015 decreased to 4.0% of GDP vs. 4.4% in FY2014, lower than the target level of 4.1% of GDP. The main reason for the marginally better than expected performance was significantly lower growth in expenditure at 5.5%. Headline CPI inflation numbers remained unfavourable during the quarter and crept towards 5.40% in June from 4.87% in April. Seasonal spike in prices of key vegetables coupled with impact of rise in service tax led to an increase in overall price level. The Current Account Deficit (CAD) narrowed substantially to 0.2% of GDP in the March quarter from 1.6% in the December quarter mainly on account of lower trade deficit.

Prediction of below normal monsoon during the year made the market further jittery on inflation numbers and possible impact on RBI's projected inflation chart. IMD predicted 88% of Long term average rainfall for India.

Government Bond Yields witnessed significant easing in the Shorter End of the Yield Curve with 1 Year Gov yields closing the quarter at 7.68% from 7.88% at the beginning of the quarter. On the contrary the longer end of the Yield curve witnessed Yields moving up by 15-30 bps during the quarter. Benchmark 10Year Gov Yield moved up to 7.86% from 7.74% during the quarter. While the yield on 25Yrs and above Gov moved up by 20-30bps during the quarter.

### Outlook

Though domestic economic recovery still appears soft and has room for further easing of rates but the looming FED rate hike and sticky headline CPI will keep the markets cautious in anticipating favourable rate action from the RBI. Against this backdrop we expect

the Government Bond Yields to remain range-bound in the short term due to lack of any big drivers for rate cuts.

# Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

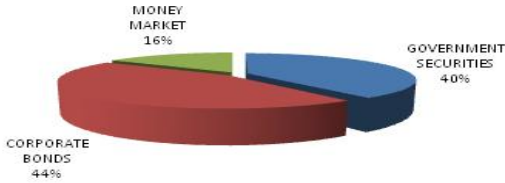
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

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

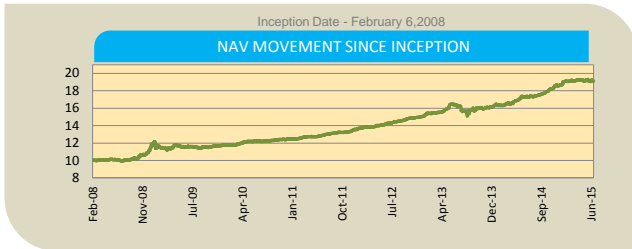
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.2%	9.4%	10.4%	10.3%	8.4%	10.7%
Benchmark**	6.7%	7.9%	8.7%	8.8%	7.8%	11.1%

Note: Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
9.23% GOI 2043	14.63	Sovereign
8.28% GOI 2027	6.28	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	4.27	Sovereign
8.32% GOI 2032	4.19	Sovereign
8.40% GOI 2024	3.53	Sovereign
8.35% GOI 2022	3.21	Sovereign
9.39% Andhra Pradesh SDL 2023	2.93	Sovereign
8.15% GOI 2026	0.87	Sovereign
<b>Total</b>	<b>39.91</b>	

<b>CORPORATE BONDS</b>		
Power Finance Corporation Ltd.	8.50	AAA
Tata Sons Ltd.	7.42	AAA
Rural Electrification Corporation	7.01	AAA
LIC Housing Finance Ltd.	5.76	AAA
Mahindra & Mahindra Ltd.	4.59	AAA
Power Grid Corporation of India Ltd.	3.50	AAA
Yes Bank Ltd.	2.89	AA+
Bajaj Finance Ltd.	2.80	AA+
HDFC Ltd.	2.05	AAA
<b>Total</b>	<b>44.52</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>15.57%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* 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

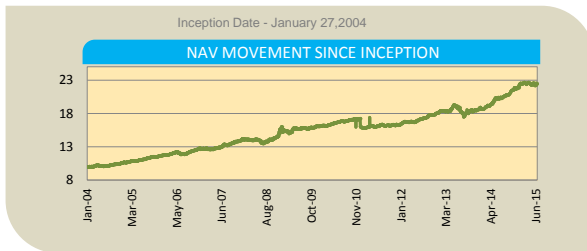
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.2%	7.9%	8.7%	9.5%	8.9%	10.8%
Benchmark**	7.1%	8.7%	9.3%	10.0%	9.6%	11.1%

Note: Past returns are not indicative of future performance.

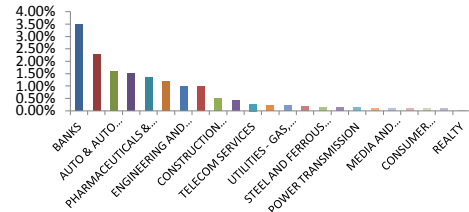
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
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### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.29
Infosys Ltd.	1.04
HDFC Ltd.	0.98
ITC Ltd.	0.91
Larsen & Toubro Ltd.	0.85
Reliance Industries Ltd.	0.83
Tata Consultancy Services Ltd.	0.77
ICICI Bank Ltd.	0.76
Sun Pharmaceuticals Industries Ltd.	0.53
Axis Bank Ltd.	0.53
Others	7.65
<b>Total</b>	<b>16.14</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.20% GOI 2030	7.21	Sovereign
8.83% GOI 2041	6.83	Sovereign
8.97% GOI 2030	6.43	Sovereign
8.30% GOI 2040	2.31	Sovereign
9.23% GOI 2043	1.94	Sovereign
8.15% GOI 2026	1.35	Sovereign
8.28% GOI 2027	1.10	Sovereign
8.28% GOI 2032	0.69	Sovereign
7.83% GOI 2018	0.27	Sovereign
8.83% GOI 2023	0.16	Sovereign
8.40% GOI 2024	0.14	Sovereign
8.27% GOI 2020	0.09	Sovereign
<b>Total</b>	<b>28.52</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	8.42	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.31	AAA
Power Finance Corporation Ltd.	5.42	AAA
LIC Housing Finance Ltd.	5.00	AAA
Yes Bank Ltd.	4.49	AA+
Rural Electrification Corporation	3.39	AAA
HDFC Ltd.	3.06	AAA
Food Corporation of India	2.16	AAA
Export-Import Bank of India Ltd.	1.77	AAA
Power Grid Corporation of India Ltd.	1.38	AAA
Bajaj Finance Ltd.	1.05	AA+
Tata Sons Ltd.	0.88	AAA
Gail (India) Ltd.	0.86	AAA
MRF Ltd.	0.69	AA+
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>45.89</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>9.45%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

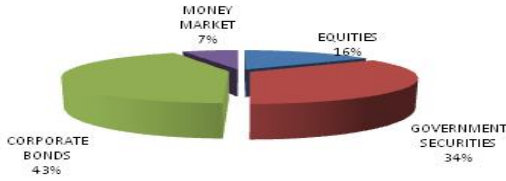
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

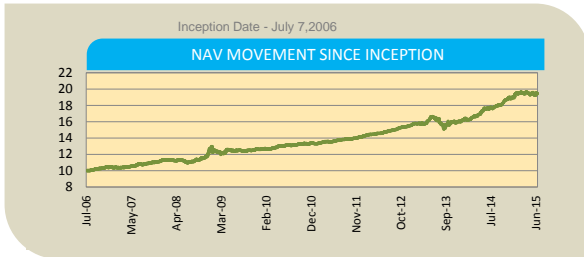
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.7%	8.2%	9.2%	9.6%	9.1%	10.5%
Benchmark**	7.9%	8.4%	9.4%	9.9%	9.6%	11.1%

Note: Past returns are not indicative of future performance.

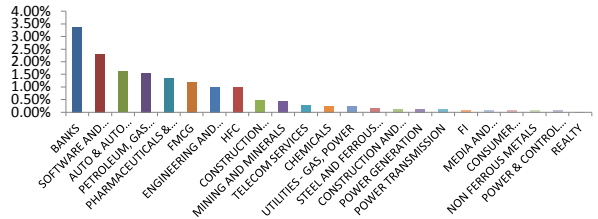
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
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### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.16
Infosys Ltd.	1.06
HDFC Ltd.	0.99
ITC Ltd.	0.92
Larsen & Toubro Ltd.	0.86
Reliance Industries Ltd.	0.84
Tata Consultancy Services Ltd.	0.78
ICICI Bank Ltd.	0.76
Sun Pharmaceuticals Industries Ltd.	0.54
Axis Bank Ltd.	0.51
Others	7.72
<b>Total</b>	<b>16.14</b>

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### GOVERNMENT SECURITIES

9.23% GOI 2043	7.43	Sovereign
8.40% GOI 2024	7.39	Sovereign
8.97% GOI 2030	6.19	Sovereign
9.20% GOI 2030	3.82	Sovereign
8.15% GOI 2026	3.14	Sovereign
9.39% Andhra Pradesh SDL 2023	2.02	Sovereign
8.83% GOI 2023	1.39	Sovereign
8.28% GOI 2027	0.96	Sovereign
8.32% GOI 2032	0.96	Sovereign
8.30% GOI 2040	0.77	Sovereign
7.59% GOI 2016	0.02	Sovereign
<b>Total</b>	<b>34.09</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	6.74	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.13	AAA
Power Finance Corporation Ltd.	6.10	AAA
Tata Sons Ltd.	4.50	AAA
Yes Bank Ltd.	3.98	AA+
Power Grid Corporation of India Ltd.	3.84	AAA
Export-Import Bank of India Ltd.	2.45	AAA
Food Corporation of India	2.02	AAA
HDFC Ltd.	1.94	AAA
LIC Housing Finance Ltd.	1.94	AAA
Rural Electrification Corporation	0.99	AAA
MRF Ltd.	0.95	AA+
NABARD	0.95	AAA
Indian Railway Finance Corporation Ltd.	0.40	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>42.94</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>6.83%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Life Unit Linked BALANCED FUND

ULIF00106/06/2002LIFBALANCE122

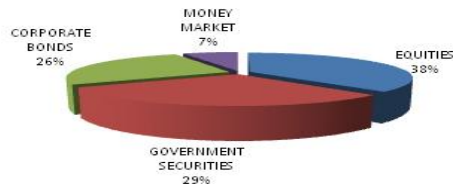
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

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

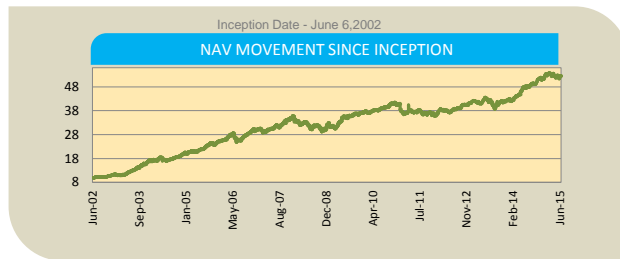
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	14.2%	7.7%	8.6%	10.7%	11.5%	9.8%
Benchmark**	11.1%	9.0%	9.7%	11.7%	12.1%	10.9%

**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



### CORPORATE BONDS

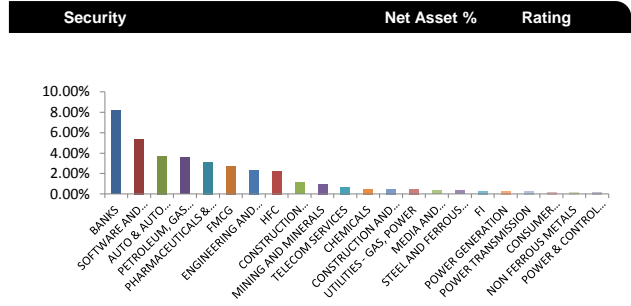
Export-Import Bank of India Ltd.	0.53	AAA
NTPC Ltd.	0.04	AAA
Indian Railway Finance Corporation Ltd.	0.03	AAA
<b>Total</b>	<b>26.07</b>	

**CASH AND MONEY MARKETS\*** 6.91%

**PORTFOLIO TOTAL** 100.00%

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

Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	3.00
Infosys Ltd.	2.45
HDFC Ltd.	2.27
ITC Ltd.	2.11
Larsen & Toubro Ltd.	2.00
Reliance Industries Ltd.	1.95
Tata Consultancy Services Ltd.	1.81
ICICI Bank Ltd.	1.78
Axis Bank Ltd.	1.24
Sun Pharmaceuticals Industries Ltd.	1.23
Others	17.80
<b>Total</b>	<b>37.64</b>

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### GOVERNMENT SECURITIES

8.97% GOI 2030	10.16	Sovereign
8.83% GOI 2041	5.73	Sovereign
9.23% GOI 2043	2.45	Sovereign
8.33% GOI 2026	2.44	Sovereign
8.24% GOI 2027	1.73	Sovereign
8.35% GOI 2022	1.37	Sovereign
8.15% GOI 2026	1.12	Sovereign
8.28% GOI 2027	1.00	Sovereign
8.12% GOI 2020	0.93	Sovereign
9.20% GOI 2030	0.79	Sovereign
8.28% GOI 2032	0.53	Sovereign
8.83% GOI 2023	0.43	Sovereign
7.16% GOI 2023	0.19	Sovereign
8.24% GOI 2018	0.15	Sovereign
8.19% GOI 2020	0.12	Sovereign
6.35% GOI 2020	0.10	Sovereign
8.40% GOI 2024	0.07	Sovereign
7.83% GOI 2018	0.06	Sovereign
8.15% GOI 2022	0.01	Sovereign
<b>Total</b>	<b>29.38</b>	

### CORPORATE BONDS

LIC Housing Finance Ltd.	3.86	AAA
Rural Electrification Corporation	3.22	AAA
Tata Sons Ltd.	2.96	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.49	AAA
HDFC Ltd.	2.33	AAA
Power Finance Corporation Ltd.	1.97	AAA
Power Grid Corporation of India Ltd.	1.89	AAA
Tata Motors Ltd.	1.83	AA
Bajaj Finance Ltd.	1.35	AA+
Mahindra & Mahindra Ltd.	0.96	AAA
Yes Bank Ltd.	0.92	AA+
MRF Ltd.	0.89	AA+
National Capital Regional Planning Board	0.80	AAA

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

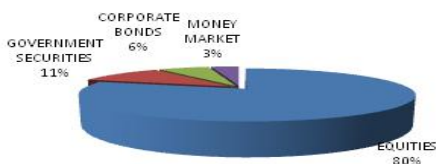
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

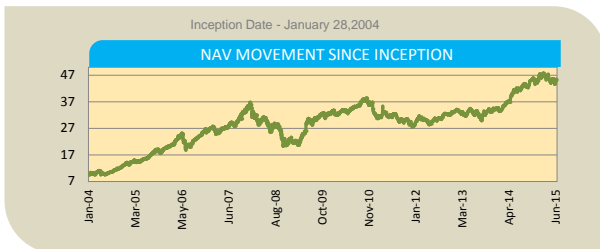
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	15.0%	7.6%	9.2%	14.1%	17.4%	9.6%
Benchmark**	12.8%	9.5%	10.2%	14.8%	16.8%	10.4%

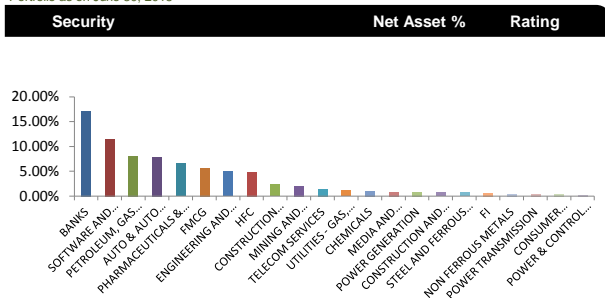
**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	6.34
Infosys Ltd.	5.31
HDFC Ltd.	4.78
ITC Ltd.	4.29
Reliance Industries Ltd.	4.22
Larsen & Toubro Ltd.	4.19
Tata Consultancy Services Ltd.	3.90
ICICI Bank Ltd.	3.81
Axis Bank Ltd.	2.53
Sun Pharmaceuticals Industries Ltd.	2.45
Others	38.00
<b>Total</b>	<b>79.82</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.30% GOI 2042	2.32	Sovereign
8.83% GOI 2041	1.55	Sovereign
8.97% GOI 2030	1.49	Sovereign
9.23% GOI 2043	0.78	Sovereign
7.16% GOI 2023	0.66	Sovereign
8.83% GOI 2023	0.61	Sovereign
8.12% GOI 2020	0.53	Sovereign
8.33% GOI 2026	0.51	Sovereign
8.40% GOI 2024	0.49	Sovereign
8.28% GOI 2032	0.36	Sovereign
8.15% GOI 2022	0.34	Sovereign
8.32% GOI 2032	0.28	Sovereign
8.24% GOI 2027	0.24	Sovereign
8.28% GOI 2027	0.15	Sovereign
7.80% GOI 2020	0.08	Sovereign
8.15% GOI 2026	0.08	Sovereign
7.72% GOI 2025	0.05	Sovereign
8.27% GOI 2020	0.03	Sovereign
8.16% Tamil Nadu State Development Ltd. 2020	0.01	Sovereign
<b>Total</b>	<b>10.56</b>	

### CORPORATE BONDS

Tata Sons Ltd.	1.83	AAA
Tata Motors Ltd.	1.72	AA
Reliance Gas Transportation Infrastructure Ltd.	1.15	AAA
Bajaj Finance Ltd.	0.69	AA+
Power Finance Corporation Ltd.	0.30	AAA
NTPC Ltd.	0.25	AAA
Mahindra & Mahindra Ltd.	0.17	AAA
Food Corporation of India	0.09	AAA
Neyveli Lignite Corporation Ltd.	0.03	AAA
<b>Total</b>	<b>6.23</b>	

### CASH AND MONEY MARKETS\*

3.39%

### 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



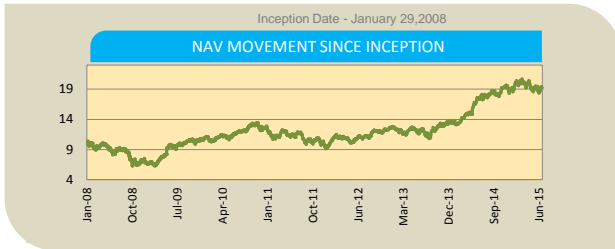
## Portfolio Return

As on June 30, 2015

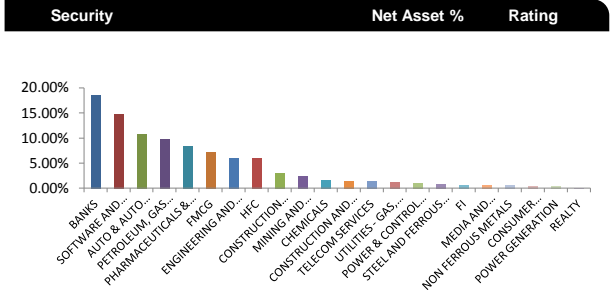
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.3%	10.5%	13.2%	20.0%	26.2%	8.9%
Benchmark**	6.7%	9.5%	10.3%	16.6%	19.7%	9.9%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.93
HDFC Ltd.	5.91
ITC Ltd.	5.83
HDFC Bank Ltd.	5.72
Larsen & Toubro Ltd.	5.28
Tata Consultancy Services Ltd.	4.99
Reliance Industries Ltd.	4.96
ICICI Bank Ltd.	4.66
Sun Pharmaceuticals Industries Ltd.	3.42
Axis Bank Ltd.	3.31
Others	46.50
<b>Total</b>	<b>97.51</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 2.49%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

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



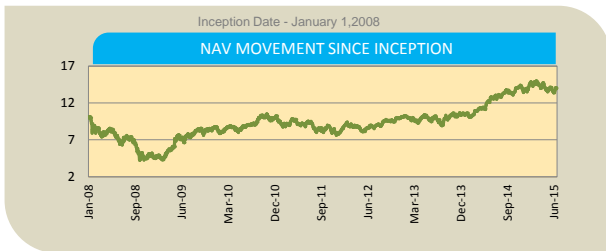
## Portfolio Return

As on June 30, 2015

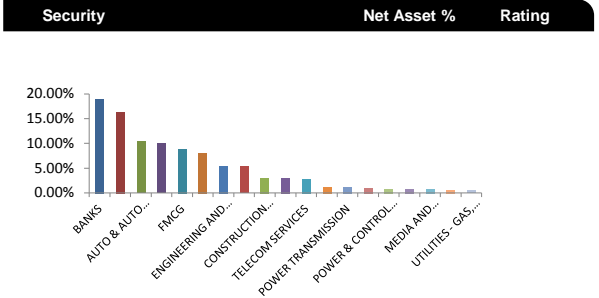
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	4.7%	9.7%	10.4%	16.4%	19.1%	10.1%
Benchmark**	4.1%	9.5%	10.3%	16.6%	19.7%	9.9%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.24
ITC Ltd.	6.50
Reliance Industries Ltd.	6.07
HDFC Bank Ltd.	5.49
Larsen & Toubro Ltd.	5.37
HDFC Ltd.	5.35
Tata Consultancy Services Ltd.	4.80
ICICI Bank Ltd.	4.68
Sun Pharmaceuticals Industries Ltd.	3.51
Tata Motors Ltd.	3.03
Others	47.08
<b>Total</b>	<b>99.12</b>

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>0.88%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

# Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

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



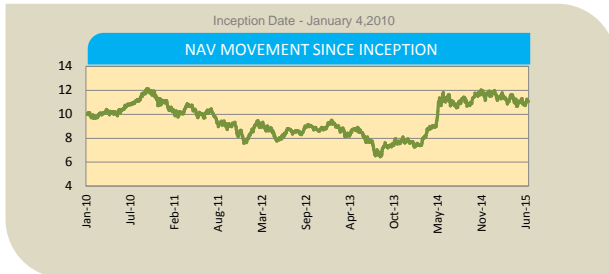
## Portfolio Return

As on June 30, 2015

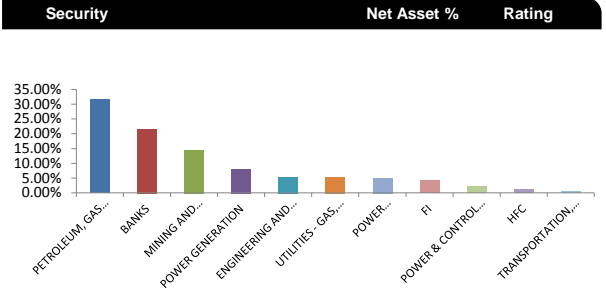
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	1.9%	0.6%	2.4%	8.6%	17.9%	-3.3%
Benchmark**	-4.3%	-4.3%	-2.8%	1.7%	11.3%	-11.5%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.50
Oil and Natural Gas Corporation Ltd.	8.86
State Bank of India	8.81
Gail (India) Ltd.	6.90
NTPC Ltd.	6.84
Bank of Baroda	6.14
Engineers India Ltd.	5.34
Indraprastha Gas Ltd.	5.27
Power Grid Corporation of India Ltd.	4.92
Hindustan Petroleum Corporation Ltd.	4.35
Others	32.22
<b>Total</b>	<b>99.15</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\* 0.85%**

**PORTFOLIO TOTAL 100.00%**

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

# Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

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



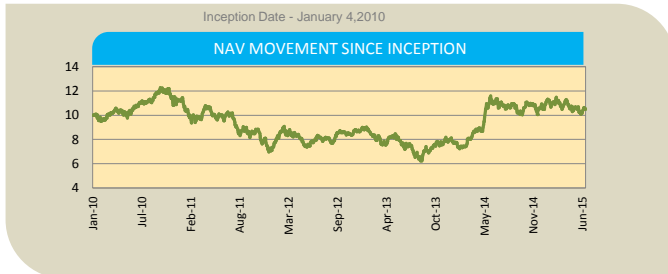
## Portfolio Return

As on June 30, 2015

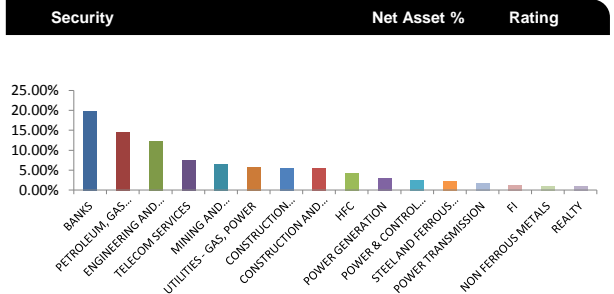
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	1.0%	-0.5%	1.2%	9.0%	18.4%	-5.7%
Benchmark**	-2.2%	-0.9%	1.1%	10.4%	20.1%	-3.5%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	9.45
HDFC Bank Ltd.	7.74
Bharti Airtel Ltd.	6.77
Reliance Industries Ltd.	4.92
ICICI Bank Ltd.	4.65
HDFC Ltd.	4.22
Coal India Ltd.	3.99
Tata Power Co. Ltd.	3.96
Axis Bank Ltd.	3.42
Oil and Natural Gas Corporation Ltd.	3.21
Others	42.20
<b>Total</b>	<b>94.53</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 5.47%

**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



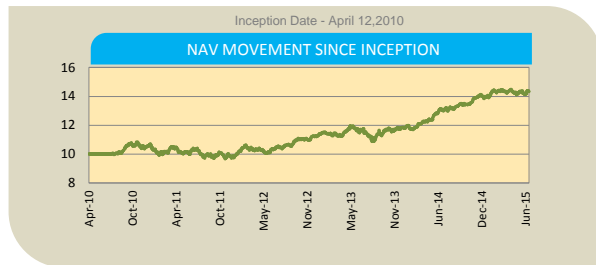
## Portfolio Return

As on June 30, 2015

	CAGR Return				Absolute Return
	Since inception	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.6%	8.7%	11.1%	10.9%	9.8%

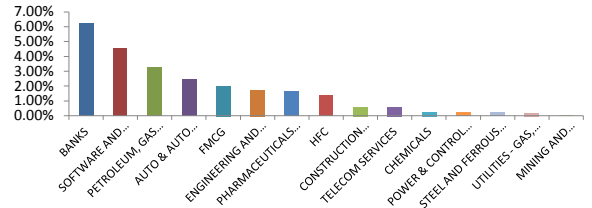
Note: Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
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### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.70
Reliance Industries Ltd.	2.22
HDFC Bank Ltd.	2.16
ITC Ltd.	1.96
ICICI Bank Ltd.	1.76
Larsen & Toubro Ltd.	1.74
Tata Consultancy Services Ltd.	1.43
HDFC Ltd.	1.38
Sun Pharmaceuticals Industries Ltd.	0.85
Axis Bank Ltd.	0.80
Others	8.26
<b>Total</b>	<b>25.26</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	13.86	Sovereign
8.19% GOI 2020	2.45	Sovereign
8.16% Tamil Nadu State Development Ltd. 2020	1.51	Sovereign
<b>Total</b>	<b>17.82</b>	

### CORPORATE BONDS

Power Grid Corporation of India Ltd.	9.63	AAA
Power Finance Corporation Ltd.	9.19	AAA
Indian Railway Finance Corporation Ltd.	8.89	AAA
Steel Authority of India Ltd.	6.29	AAA
NTPC Ltd.	4.94	AAA
Rural Electrification Corporation	3.48	AAA
<b>Total</b>	<b>42.42</b>	

**CASH AND MONEY MARKETS\*** 14.50%

**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

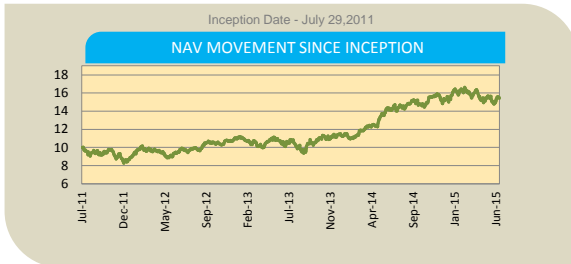
As on June 30, 2015

	CAGR Return			Absolute Return
	Since inception	Last 3 years	Last 2 years	Last 1 year
Portfolio return	11.9%	16.6%	21.2%	7.9%
Benchmark	11.1%	15.9%	18.7%	9.9%

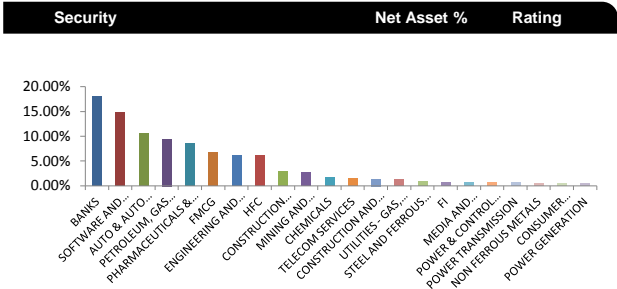
**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.65
HDFC Ltd.	6.13
HDFC Bank Ltd.	5.73
ITC Ltd.	5.51
Larsen & Toubro Ltd.	5.37
Tata Consultancy Services Ltd.	5.10
Reliance Industries Ltd.	4.98
ICICI Bank Ltd.	4.64
Sun Pharmaceuticals Industries Ltd.	3.46
Axis Bank Ltd.	3.30
Others	46.21
<b>Total</b>	<b>97.08</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 2.92%

**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

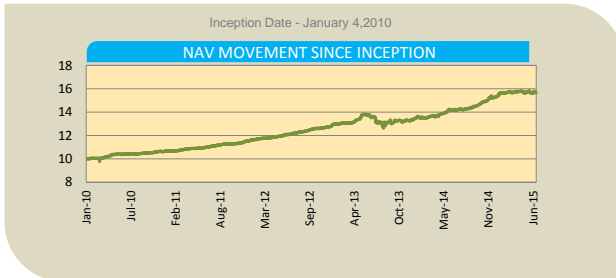
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.6%	8.5%	9.3%	9.0%	7.3%	10.7%
Benchmark**	7.9%	7.9%	8.7%	8.8%	7.8%	11.1%

Note: Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
9.20% GOI 2030	11.81	Sovereign
8.15% GOI 2026	5.79	Sovereign
8.60% GOI 2028	5.35	Sovereign
9.23% GOI 2043	4.43	Sovereign
8.30% GOI 2040	3.79	Sovereign
9.39% Andhra Pradesh SDL 2023	2.16	Sovereign
8.28% GOI 2027	2.13	Sovereign
8.83% GOI 2023	1.19	Sovereign
8.35% GOI 2022	0.72	Sovereign
8.12% GOI 2020	0.68	Sovereign
8.97% GOI 2030	0.62	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	0.49	Sovereign
<b>Total</b>	<b>39.16</b>	

<b>CORPORATE BONDS</b>		
HDFC Ltd.	9.03	AAA
Reliance Gas Transportation Infrastructure Ltd.	8.02	AAA
Mahindra & Mahindra Ltd.	7.97	AAA
Tata Sons Ltd.	7.34	AAA
LIC Housing Finance Ltd.	5.70	AAA
Power Finance Corporation Ltd.	4.73	AAA
Power Grid Corporation of India Ltd.	2.32	AAA
National Capital Regional Planning Board	2.05	AAA
Bajaj Finance Ltd.	1.93	AA+
Rural Electrification Corporation	1.41	AAA
NABARD	0.61	AAA
Indian Railway Finance Corporation Ltd.	0.21	AAA
ICICI Bank Ltd.	0.11	AAA
<b>Total</b>	<b>51.43</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>9.41%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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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

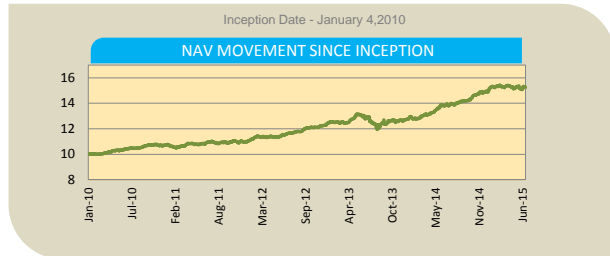
As on June 30, 2015

	CAGR Return					Absolute Return Last 1 year
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.0%	7.9%	8.7%	9.6%	8.7%	10.2%
Benchmark**	8.2%	8.3%	9.2%	10.0%	9.6%	11.1%

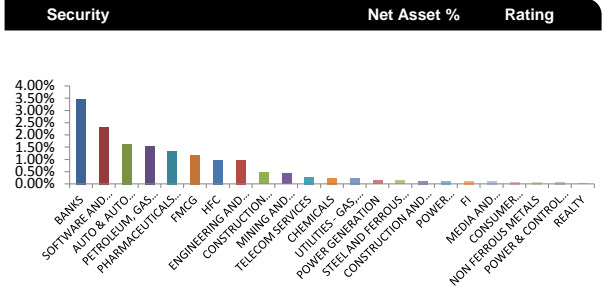
**Note:** Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.29
Infosys Ltd.	1.06
HDFC Ltd.	0.98
ITC Ltd.	0.90
Reliance Industries Ltd.	0.84
Larsen & Toubro Ltd.	0.83
Tata Consultancy Services Ltd.	0.79
ICICI Bank Ltd.	0.76
Sun Pharmaceuticals Industries Ltd.	0.54
Axis Bank Ltd.	0.53
Others	7.54
<b>Total</b>	<b>16.06</b>

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### GOVERNMENT SECURITIES

9.23% GOI 2043	13.01	Sovereign
8.40% GOI 2024	7.46	Sovereign
8.28% GOI 2027	5.29	Sovereign
8.97% GOI 2030	3.19	Sovereign
8.83% GOI 2023	3.04	Sovereign
8.30% GOI 2040	2.96	Sovereign
7.16% GOI 2023	2.27	Sovereign
8.15% GOI 2026	1.15	Sovereign
8.32% GOI 2032	1.11	Sovereign
8.35% GOI 2022	0.57	Sovereign
8.27% GOI 2020	0.37	Sovereign
8.79% Gujarat SDL 2022	0.35	Sovereign
8.20% GOI 2025	0.15	Sovereign
8.60% GOI 2028	0.15	Sovereign
<b>Total</b>	<b>41.07</b>	

### CORPORATE BONDS

Tata Sons Ltd.	7.55	AAA
Mahindra & Mahindra Ltd.	7.43	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.49	AAA
Power Finance Corporation Ltd.	3.76	AAA
LIC Housing Finance Ltd.	2.82	AAA
Bajaj Finance Ltd.	1.93	AA+
HDFC Ltd.	1.92	AAA
Rural Electrification Corporation	0.45	AAA
Export-Import Bank of India Ltd.	0.29	AAA
NABARD	0.29	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>31.94</b>	

**CASH AND MONEY MARKETS\*** 10.93%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked BALANCED FUND-II

ULIF01508/01/2010LIBALAN-II122

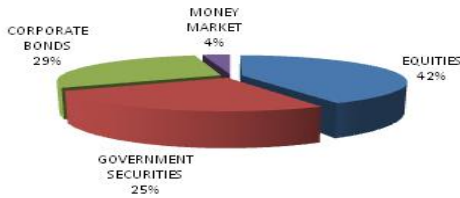
To generate a balance of capital growth and steady returns.

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

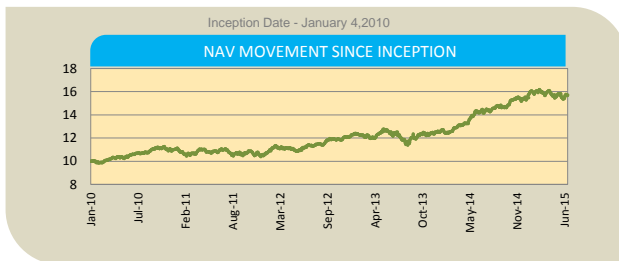
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.6%	8.2%	9.3%	11.5%	12.5%	9.8%
Benchmark**	8.8%	9.0%	9.9%	12.0%	12.6%	10.9%

Note: Past returns are not indicative of future performance.

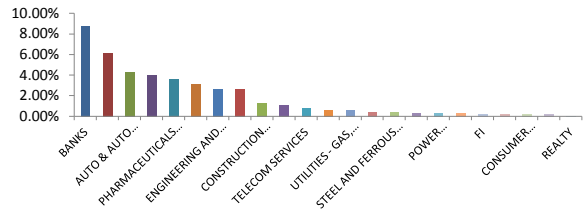
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
----------	-------------	--------



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	2.88
Infosys Ltd.	2.84
HDFC Ltd.	2.62
ITC Ltd.	2.41
Reliance Industries Ltd.	2.26
Larsen & Toubro Ltd.	2.25
Tata Consultancy Services Ltd.	2.09
ICICI Bank Ltd.	2.04
Sun Pharmaceuticals Industries Ltd.	1.42
Axis Bank Ltd.	1.41
Others	20.17
<b>Total</b>	<b>42.39</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.83% GOI 2041	4.94	Sovereign
8.30% GOI 2042	3.00	Sovereign
8.83% GOI 2023	2.32	Sovereign
7.80% GOI 2020	2.04	Sovereign
8.97% GOI 2030	2.03	Sovereign
9.20% GOI 2030	1.54	Sovereign
8.33% GOI 2026	1.48	Sovereign
9.23% GOI 2043	1.15	Sovereign
8.15% GOI 2026	1.11	Sovereign
8.40% GOI 2024	1.11	Sovereign
8.12% GOI 2020	1.08	Sovereign
8.27% GOI 2020	0.77	Sovereign
7.16% GOI 2023	0.62	Sovereign
8.79% Gujarat SDL 2022	0.56	Sovereign
7.72% GOI 2025	0.48	Sovereign
8.20% GOI 2025	0.42	Sovereign
8.24% GOI 2027	0.41	Sovereign
<b>Total</b>	<b>25.06</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	5.72	AAA
HDFC Ltd.	5.37	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.79	AAA
Tata Sons Ltd.	3.88	AAA
Tata Motors Ltd.	2.78	AA
Bajaj Finance Ltd.	2.21	AA+
Power Finance Corporation Ltd.	1.40	AAA
LIC Housing Finance Ltd.	1.23	AAA
Rural Electrification Corporation	1.12	AAA
Power Grid Corporation of India Ltd.	0.27	AAA
NABARD	0.22	AAA
Export-Import Bank of India Ltd.	0.11	AA
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>29.13</b>	

CASH AND MONEY MARKETS\* 3.42%

**PORTFOLIO TOTAL 100.00%**

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

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

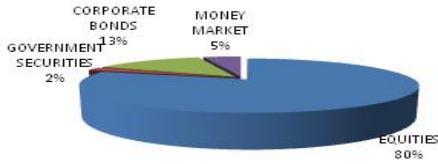
To generate long term capital appreciation with high equity exposure.

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

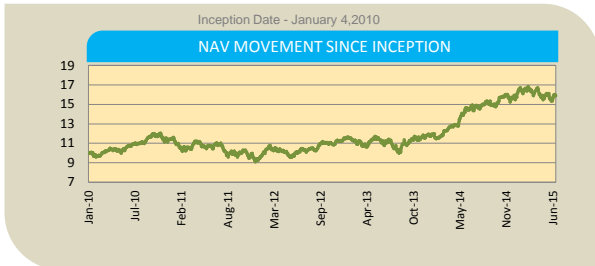
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.9%	8.2%	9.9%	15.5%	19.6%	8.9%
Benchmark**	8.9%	9.4%	10.2%	14.8%	16.8%	10.4%

Note: Past returns are not indicative of future performance.

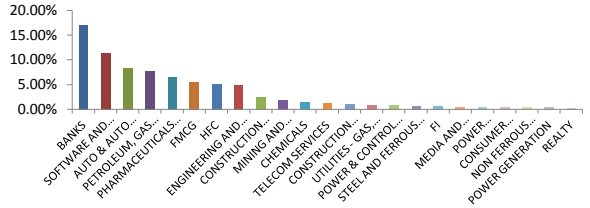
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
----------	-------------	--------



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	6.34
Infosys Ltd.	5.20
HDFC Ltd.	4.83
ITC Ltd.	4.35
Larsen & Toubro Ltd.	4.25
Tata Consultancy Services Ltd.	3.93
Reliance Industries Ltd.	3.82
ICICI Bank Ltd.	3.82
Axis Bank Ltd.	2.63
Sun Pharmaceuticals Industries Ltd.	2.61
Others	38.44
<b>Total</b>	<b>80.22</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.97% GOI 2030	0.71	Sovereign
9.23% GOI 2043	0.56	Sovereign
8.32% GOI 2032	0.37	Sovereign
9.20% GOI 2030	0.21	Sovereign
8.15% GOI 2026	0.05	Sovereign
8.40% GOI 2024	0.03	Sovereign
<b>Total</b>	<b>1.93</b>	

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	5.97	AAA
Mahindra & Mahindra Ltd.	5.72	AAA
Tata Motors Ltd.	1.59	AA
NTPC Ltd.	0.04	AAA
<b>Total</b>	<b>13.32</b>	

**CASH AND MONEY MARKETS\* 4.53%**

**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



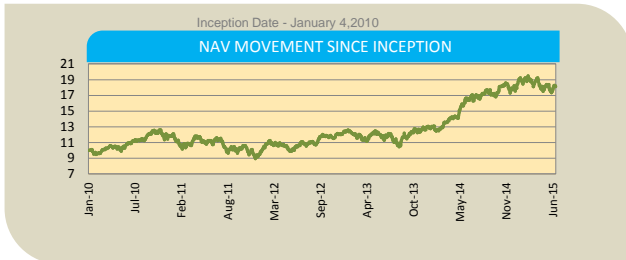
## Portfolio Return

As on June 30, 2015

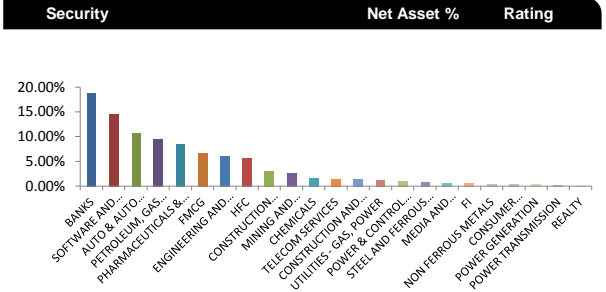
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	11.5%	10.6%	12.3%	18.4%	24.1%	8.9%
Benchmark**	8.9%	9.5%	10.3%	16.6%	19.7%	9.9%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	6.66
HDFC Bank Ltd.	5.68
HDFC Ltd.	5.67
ITC Ltd.	5.44
Larsen & Toubro Ltd.	5.28
Tata Consultancy Services Ltd.	5.03
Reliance Industries Ltd.	4.96
ICICI Bank Ltd.	4.65
Sun Pharmaceuticals Industries Ltd.	3.45
Axis Bank Ltd.	3.30
Others	46.69
<b>Total</b>	<b>96.81</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 3.19%

**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



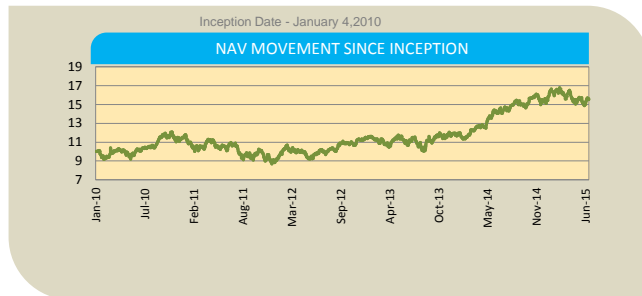
## Portfolio Return

As on June 30, 2015

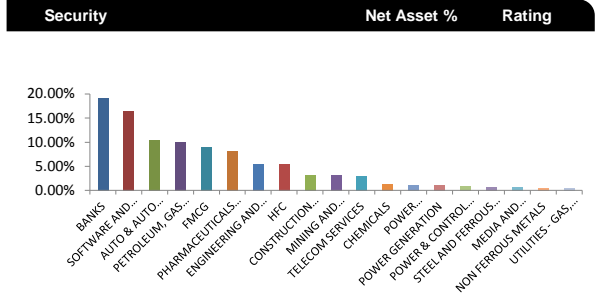
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.5%	8.9%	9.6%	15.6%	18.4%	9.3%
Benchmark**	8.9%	9.5%	10.3%	16.6%	19.7%	9.9%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.23
ITC Ltd.	6.49
Reliance Industries Ltd.	6.06
HDFC Bank Ltd.	5.49
Larsen & Toubro Ltd.	5.37
HDFC Ltd.	5.35
Tata Consultancy Services Ltd.	4.80
ICICI Bank Ltd.	4.68
Sun Pharmaceuticals Industries Ltd.	3.51
Tata Motors Ltd.	3.03
Others	47.05
<b>Total</b>	<b>99.06</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 0.94%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked DISCONTINUED POLICY FUND

ULIF03127/01/2011LIDISCPLOY122

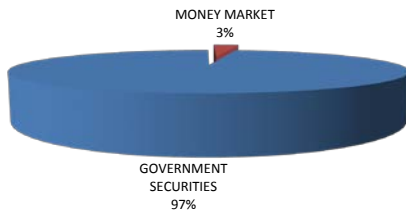
The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDA from time to time.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



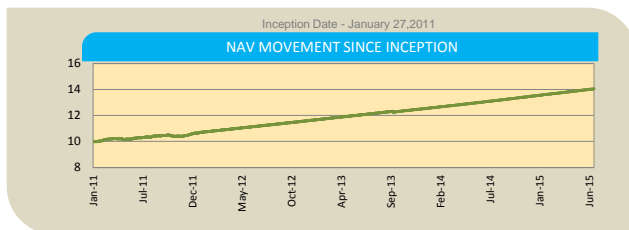
## Portfolio Return

As on June 30, 2015

	CAGR Return			Absolute Return
	Since inception	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.0%	8.0%	7.7%	7.9%

Note: Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
364 Treasury Bil 2015	16.81	Sovereign
364 Treasury Bil 2016	12.97	Sovereign
364 Treasury Bil 2015	8.34	Sovereign
364 Treasury Bil 2016	7.84	Sovereign
364 Treasury Bil 2015	5.91	Sovereign
364 Treasury Bil 2015	5.91	Sovereign
364 Treasury Bil 2015	5.84	Sovereign
364 Treasury Bil 2016	5.70	Sovereign
364 Treasury Bil 2016	5.65	Sovereign
364 Treasury Bil 2016	5.63	Sovereign
364 Treasury Bil 2016	5.08	Sovereign
364 Treasury Bil 2016	4.65	Sovereign
364 Treasury Bil 2016	3.47	Sovereign
364 Treasury Bil 2016	2.30	Sovereign
364 Treasury Bil 2015	0.87	Sovereign
10.71% GOI 2016	0.04	Sovereign
9.85% GOI 2015	0.01	Sovereign
<b>Total</b>	<b>97.02</b>	
<b>CASH AND MONEY MARKETS*</b>		<b>2.98%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

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

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSEURE122

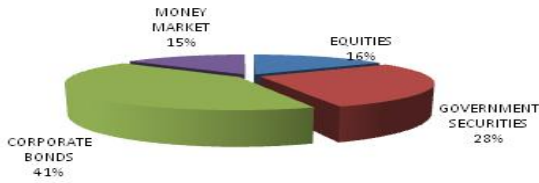
The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

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

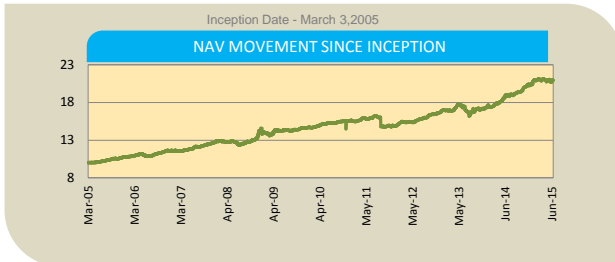
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.4%	8.5%	9.3%	10.0%	9.4%	10.6%
Benchmark**	7.8%	8.7%	9.3%	10.0%	9.6%	11.1%

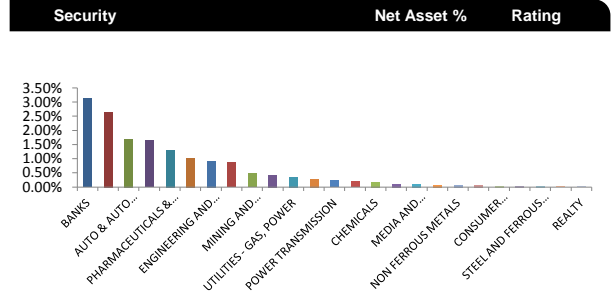
Note: Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.31
Infosys Ltd.	1.27
Reliance Industries Ltd.	1.01
HDFC Ltd.	0.98
Tata Consultancy Services Ltd.	0.88
Larsen & Toubro Ltd.	0.82
ICICI Bank Ltd.	0.76
ITC Ltd.	0.71
Maruti Suzuki India Ltd.	0.55
Sun Pharmaceuticals Industries Ltd.	0.53
Others	7.22
<b>Total</b>	<b>16.04</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.30% GOI 2042	11.47	Sovereign
9.23% GOI 2043	10.49	Sovereign
8.97% GOI 2030	5.01	Sovereign
8.83% GOI 2023	1.18	Sovereign
<b>Total</b>	<b>28.15</b>	

### CORPORATE BONDS

National Capital Regional Planning Board	9.46	AAA
Mahindra & Mahindra Ltd.	7.92	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.47	AAA
Food Corporation of India	5.20	AAA
Power Finance Corporation Ltd.	4.63	AAA
Tata Sons Ltd.	2.75	AAA
Power Grid Corporation of India Ltd.	1.90	AAA
Rural Electrification Corporation	1.90	AAA
LIC Housing Finance Ltd.	1.14	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>41.38</b>	

**CASH AND MONEY MARKETS\*** 14.43%

**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

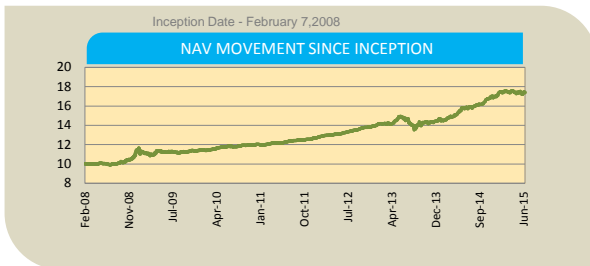
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.8%	8.1%	9.0%	9.4%	9.0%	10.3%
Benchmark**	7.0%	8.4%	9.4%	9.9%	9.6%	11.1%

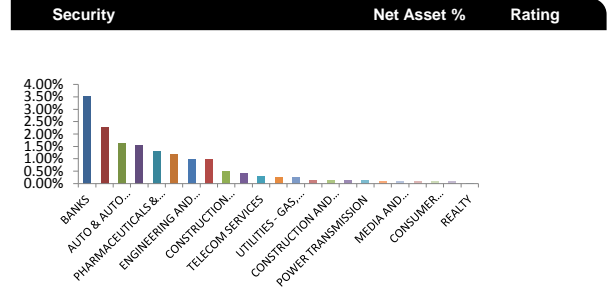
Note: Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.30
Infosys Ltd.	1.05
HDFC Ltd.	0.97
ITC Ltd.	0.90
Larsen & Toubro Ltd.	0.85
Reliance Industries Ltd.	0.83
Tata Consultancy Services Ltd.	0.77
ICICI Bank Ltd.	0.76
Axis Bank Ltd.	0.53
Sun Pharmaceuticals Industries Ltd.	0.52
Others	7.65
<b>Total</b>	<b>16.13</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.97% GOI 2030	20.02	Sovereign
9.23% GOI 2043	5.74	Sovereign
8.15% GOI 2026	5.15	Sovereign
8.83% GOI 2041	3.30	Sovereign
8.28% GOI 2027	2.60	Sovereign
7.59% GOI 2016	0.29	Sovereign
10.71% GOI 2016	0.11	Sovereign
<b>Total</b>	<b>37.21</b>	

### CORPORATE BONDS

HDFC Ltd.	7.87	AAA
Tata Sons Ltd.	5.37	AAA
Mahindra & Mahindra Ltd.	4.27	AAA
Power Finance Corporation Ltd.	3.98	AAA
Rural Electrification Corporation	3.45	AAA
Bajaj Finance Ltd.	3.13	AA+
MRF Ltd.	2.58	AA+
NABARD	2.58	AAA
Indian Railway Finance Corporation Ltd.	1.35	AAA
Export-Import Bank of India Ltd.	1.28	AAA
Yes Bank Ltd.	0.81	AA+
Power Grid Corporation of India Ltd.	0.32	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>37.00</b>	

CASH AND MONEY MARKETS\* 9.66%

PORTFOLIO TOTAL 100.00%

\* 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

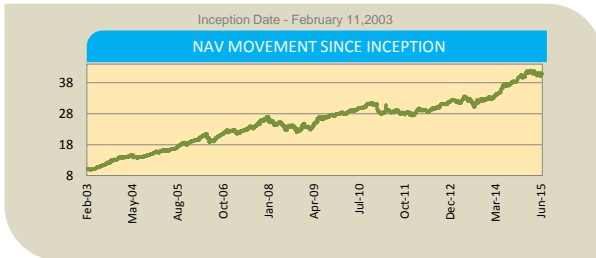
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	12.8%	8.2%	9.2%	11.3%	12.0%	10.1%
Benchmark**	10.3%	9.0%	9.7%	11.7%	12.1%	10.9%

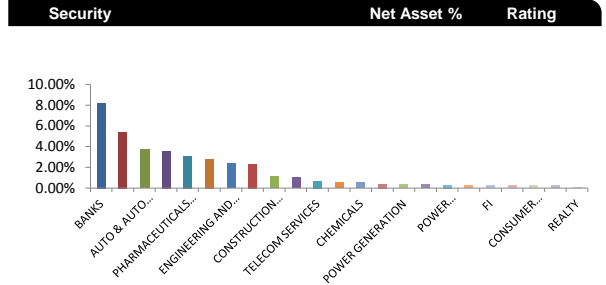
*Note: Past returns are not indicative of future performance.*

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	3.01
Infosys Ltd.	2.46
HDFC Ltd.	2.28
ITC Ltd.	2.13
Larsen & Toubro Ltd.	2.01
Reliance Industries Ltd.	1.96
Tata Consultancy Services Ltd.	1.82
ICICI Bank Ltd.	1.79
Axis Bank Ltd.	1.24
Sun Pharmaceuticals Industries Ltd.	1.23
Others	17.85
<b>Total</b>	<b>37.78</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.83% GOI 2041	5.89	Sovereign
9.23% GOI 2043	5.38	Sovereign
8.28% GOI 2032	3.34	Sovereign
8.28% GOI 2027	3.20	Sovereign
8.97% GOI 2030	2.72	Sovereign
9.20% GOI 2030	2.25	Sovereign
8.15% GOI 2026	1.66	Sovereign
<b>Total</b>	<b>24.44</b>	

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	5.93	AAA
Mahindra & Mahindra Ltd.	4.43	AAA
Power Finance Corporation Ltd.	3.55	AAA
Food Corporation of India	2.94	AAA
Tata Sons Ltd.	2.88	AAA
Bajaj Finance Ltd.	2.52	AA+
Rural Electrification Corporation	2.52	AAA
HDFC Ltd.	2.09	AAA
MRF Ltd.	2.07	AA+
Power Grid Corporation of India Ltd.	1.74	AAA
LIC Housing Finance Ltd.	1.42	AAA
NTPC Ltd.	0.02	AAA
<b>Total</b>	<b>32.11</b>	

**CASH AND MONEY MARKETS\*** 5.67%

**PORTFOLIO TOTAL** 100.00%

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

# Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

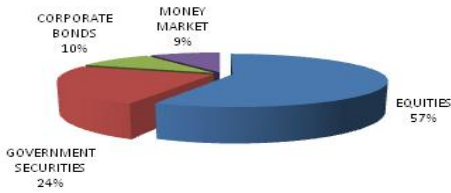
The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

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

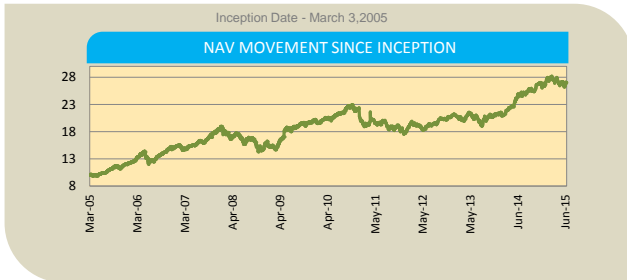
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	11.1%	7.1%	8.2%	11.8%	14.0%	8.6%
Benchmark**	10.9%	9.3%	10.1%	13.3%	14.5%	10.7%

**Note:** Past returns are not indicative of future performance.

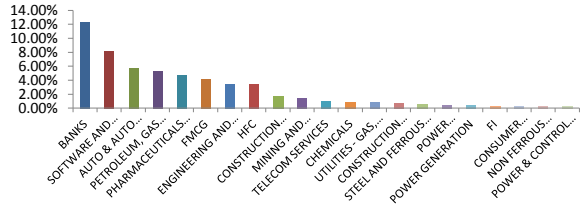
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
----------	-------------	--------



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	4.57
Infosys Ltd.	3.76
HDFC Ltd.	3.52
ITC Ltd.	3.21
Larsen & Toubro Ltd.	3.02
Reliance Industries Ltd.	3.01
ICICI Bank Ltd.	2.79
Tata Consultancy Services Ltd.	2.77
Sun Pharmaceuticals Industries Ltd.	1.90
Axis Bank Ltd.	1.81
Others	26.56
<b>Total</b>	<b>56.92</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	6.51	Sovereign
8.83% GOI 2041	5.34	Sovereign
8.30% GOI 2042	2.88	Sovereign
8.27% GOI 2020	1.98	Sovereign
8.97% GOI 2030	1.90	Sovereign
8.40% GOI 2024	1.07	Sovereign
8.15% GOI 2026	0.87	Sovereign
8.30% GOI 2040	0.80	Sovereign
8.83% GOI 2023	0.73	Sovereign
8.32% GOI 2032	0.71	Sovereign
7.72% GOI 2025	0.52	Sovereign
8.35% GOI 2022	0.44	Sovereign
<b>Total</b>	<b>23.75</b>	

### CORPORATE BONDS

Tata Sons Ltd.	4.54	AAA
Tata Motors Ltd.	1.87	AA
Power Grid Corporation of India Ltd.	1.42	AAA
HDFC Ltd.	1.29	AAA
LIC Housing Finance Ltd.	0.89	AAA
NTPC Ltd.	0.04	AAA
<b>Total</b>	<b>10.05</b>	

**CASH AND MONEY MARKETS\*** 9.28%

**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



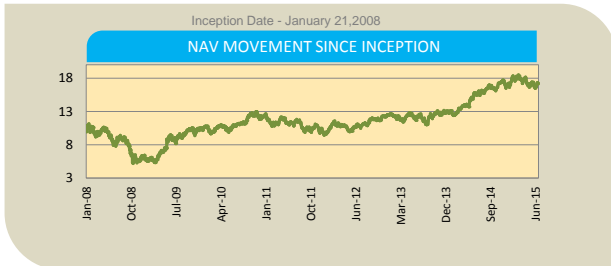
## Portfolio Return

As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.7%	9.6%	10.4%	16.3%	19.1%	10.0%
Benchmark**	7.5%	9.5%	10.3%	16.6%	19.7%	9.9%

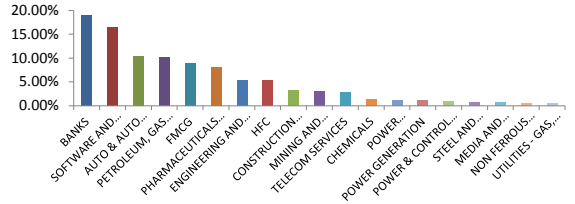
**Note:** Past returns are not indicative of future performance.  
**\*\*Benchmark for this fund is CNX NIFTY INDEX**

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
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### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.24
ITC Ltd.	6.51
Reliance Industries Ltd.	6.08
HDFC Bank Ltd.	5.49
Larsen & Toubro Ltd.	5.38
HDFC Ltd.	5.35
Tata Consultancy Services Ltd.	4.81
ICICI Bank Ltd.	4.68
Sun Pharmaceuticals Industries Ltd.	3.51
Tata Motors Ltd.	3.03
Others	47.11
<b>Total</b>	<b>99.19</b>

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>0.81%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
------------------------	----------------

\* 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



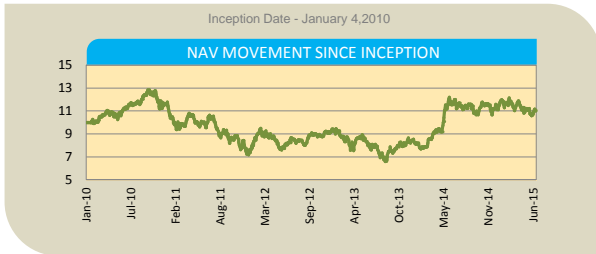
## Portfolio Return

As on June 30, 2015

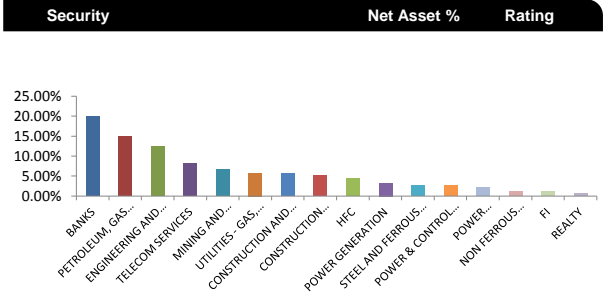
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	1.9%	-0.5%	1.5%	9.3%	17.9%	-6.3%
Benchmark**	-1.3%	-0.9%	1.1%	10.4%	20.1%	-3.5%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	9.45
Bharti Airtel Ltd.	7.53
HDFC Bank Ltd.	7.49
Reliance Industries Ltd.	5.13
ICICI Bank Ltd.	4.68
HDFC Ltd.	4.45
Coal India Ltd.	4.09
Tata Power Co. Ltd.	4.05
Axis Bank Ltd.	3.44
Oil and Natural Gas Corporation Ltd.	3.30
Others	43.35
<b>Total</b>	<b>96.96</b>

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 3.04%

**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



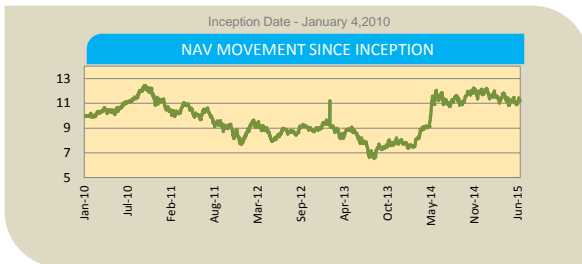
## Portfolio Return

As on June 30, 2015

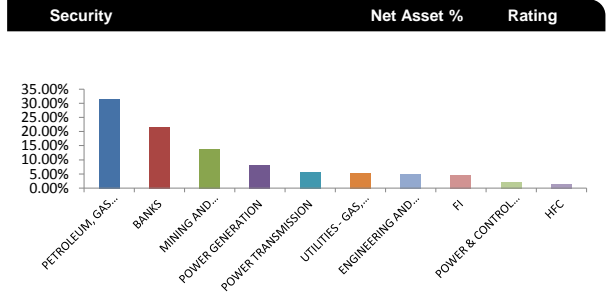
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	2.2%	0.4%	2.3%	8.5%	18.0%	-3.8%
Benchmark**	-4.3%	-4.3%	-2.8%	1.7%	11.3%	-11.5%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.47
State Bank of India	8.96
Oil and Natural Gas Corporation Ltd.	8.94
NTPC Ltd.	7.00
Gail (India) Ltd.	6.81
Bank of Baroda	6.22
Power Grid Corporation of India Ltd.	5.59
Indraprastha Gas Ltd.	5.25
Engineers India Ltd.	5.03
Indian Oil Corporation Ltd.	4.15
Others	31.62
<b>Total</b>	<b>99.04</b>

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>0.96%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

\* 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

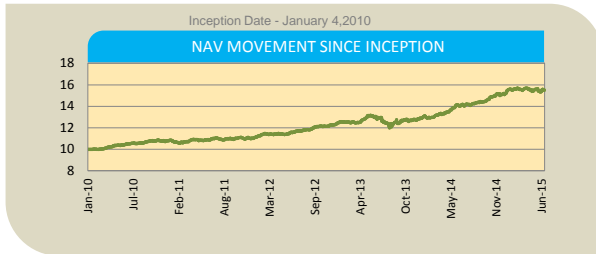
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.4%	8.1%	9.0%	10.0%	9.5%	10.2%
Benchmark**	8.3%	8.3%	9.2%	10.0%	9.6%	11.1%

Note: Past returns are not indicative of future performance.

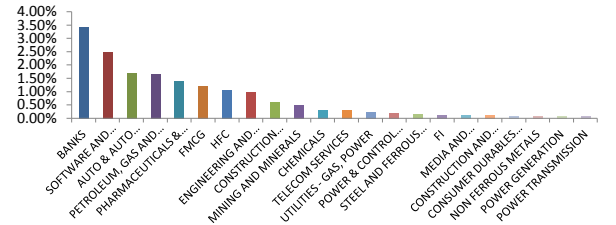
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
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### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.30
Infosys Ltd.	1.18
HDFC Ltd.	1.02
ITC Ltd.	0.92
Reliance Industries Ltd.	0.87
Larsen & Toubro Ltd.	0.87
Tata Consultancy Services Ltd.	0.82
ICICI Bank Ltd.	0.74
Sun Pharmaceuticals Industries Ltd.	0.55
Tata Motors Ltd.	0.53
Others	8.23
<b>Total</b>	<b>17.03</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	16.98	Sovereign
9.20% GOI 2030	5.91	Sovereign
8.83% GOI 2023	5.66	Sovereign
8.40% GOI 2024	1.78	Sovereign
8.79% Gujarat SDL 2022	1.40	Sovereign
8.15% GOI 2026	0.53	Sovereign
8.20% GOI 2025	0.22	Sovereign
<b>Total</b>	<b>32.48</b>	

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	9.34	AAA
Tata Sons Ltd.	8.44	AAA
LIC Housing Finance Ltd.	7.81	AAA
Power Finance Corporation Ltd.	6.70	AAA
Mahindra & Mahindra Ltd.	6.62	AAA
Bajaj Finance Ltd.	2.76	AA+
NABARD	2.18	AAA
Rural Electrification Corporation	0.56	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>44.42</b>	

CASH AND MONEY MARKETS\* 6.07%

**PORTFOLIO TOTAL 100.00%**

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

# Pension Unit Linked BALANCED 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

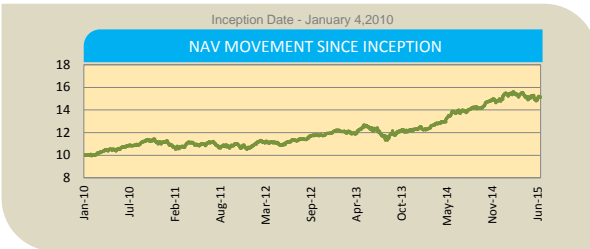
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.9%	7.1%	8.0%	10.3%	10.8%	9.5%
Benchmark**	9.0%	8.8%	9.6%	11.7%	12.1%	10.9%

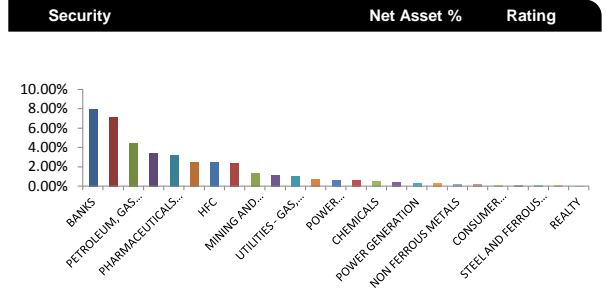
Note: Past returns are not indicative of future performance.

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.43
HDFC Bank Ltd.	3.39
Reliance Industries Ltd.	2.72
Tata Consultancy Services Ltd.	2.40
HDFC Ltd.	2.37
Larsen & Toubro Ltd.	2.31
ITC Ltd.	1.90
ICICI Bank Ltd.	1.83
Sun Pharmaceuticals Industries Ltd.	1.28
Axis Bank Ltd.	1.25
Others	18.65
<b>Total</b>	<b>41.53</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.30% GOI 2042	4.93	Sovereign
8.28% GOI 2027	4.74	Sovereign
8.83% GOI 2041	4.01	Sovereign
8.33% GOI 2026	3.32	Sovereign
7.80% GOI 2020	3.09	Sovereign
9.20% GOI 2030	2.38	Sovereign
9.23% GOI 2043	1.22	Sovereign
8.79% Gujarat SDL 2022	0.80	Sovereign
8.15% GOI 2026	0.46	Sovereign
<b>Total</b>	<b>24.95</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	9.01	AAA
Tata Sons Ltd.	6.36	AAA
Power Finance Corporation Ltd.	4.19	AAA
Bajaj Finance Ltd.	3.49	AA+
LIC Housing Finance Ltd.	3.19	AAA
Food Corporation of India	1.00	AAA
Rural Electrification Corporation	0.63	AAA
HDFC Ltd.	0.62	AAA
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>28.52</b>	

CASH AND MONEY MARKETS\* 5.00%

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

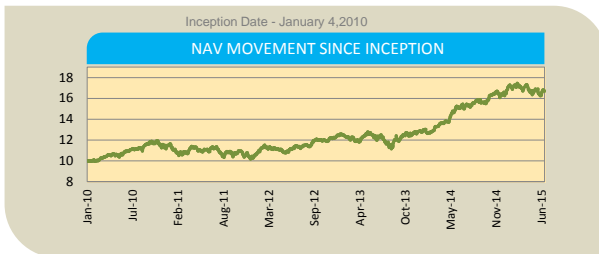
As on June 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	10.0%	8.8%	10.4%	13.7%	16.6%	10.0%
Benchmark**	9.3%	9.1%	10.0%	13.3%	14.5%	10.7%

Note: Past returns are not indicative of future performance.

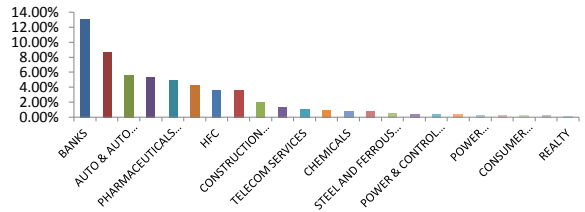
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on June 30, 2015

Security	Net Asset %	Rating
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### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	4.78
Infosys Ltd.	3.78
HDFC Ltd.	3.60
ITC Ltd.	3.37
Tata Consultancy Services Ltd.	3.18
Larsen & Toubro Ltd.	3.18
ICICI Bank Ltd.	2.81
Reliance Industries Ltd.	2.80
Sun Pharmaceuticals Industries Ltd.	1.98
Axis Bank Ltd.	1.93
Others	28.03
<b>Total</b>	<b>59.44</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	4.11	Sovereign
8.28% GOI 2032	3.52	Sovereign
8.83% GOI 2041	2.45	Sovereign
8.97% GOI 2030	1.31	Sovereign
8.83% GOI 2023	1.28	Sovereign
8.20% GOI 2025	1.19	Sovereign
8.28% GOI 2027	0.62	Sovereign
8.15% GOI 2026	0.04	Sovereign
<b>Total</b>	<b>14.52</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	6.80	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.60	AAA
LIC Housing Finance Ltd.	3.75	AAA
Power Finance Corporation Ltd.	2.54	AAA
Tata Sons Ltd.	2.10	AAA
HDFC Ltd.	1.22	AAA
NTPC Ltd.	0.04	AAA
<b>Total</b>	<b>23.05</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>2.99%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

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



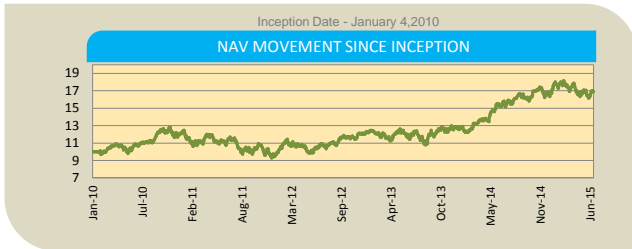
## Portfolio Return

As on June 30, 2015

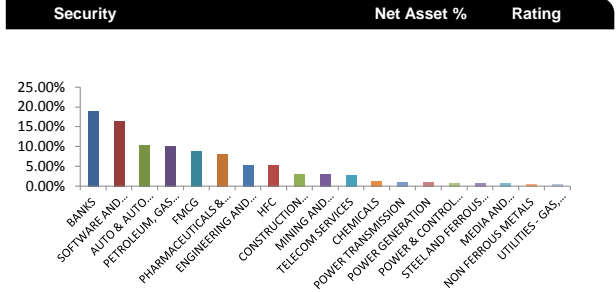
	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	10.2%	9.4%	10.1%	16.2%	19.1%	9.9%
Benchmark**	9.9%	9.5%	10.3%	16.6%	19.7%	9.9%

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

## NAV Movement



Portfolio as on June 30, 2015



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.26
ITC Ltd.	6.52
Reliance Industries Ltd.	6.09
HDFC Bank Ltd.	5.50
Larsen & Toubro Ltd.	5.39
HDFC Ltd.	5.36
Tata Consultancy Services Ltd.	4.82
ICICI Bank Ltd.	4.69
Sun Pharmaceuticals Industries Ltd.	3.52
Tata Motors Ltd.	3.04
Others	47.20
<b>Total</b>	<b>99.39</b>

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	0.61%
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.60</b>
Tata Motors Ltd.	0.43
Mahindra & Mahindra Ltd.	0.34
Hero MotoCorp Ltd.	0.30
Maruti Suzuki India Ltd.	0.28
Bajaj Auto Ltd.	0.18
Ceat Ltd.	0.07
<b>BANKS</b>	<b>3.50</b>
HDFC Bank Ltd.	1.29
ICICI Bank Ltd.	0.76
Axis Bank Ltd.	0.53
State Bank of India	0.42
Federal Bank Ltd.	0.14
Yes Bank Ltd.	0.14
Bank of Baroda	0.11
Oriental Bank of Commerce Ltd.	0.06
Punjab National Bank	0.05
<b>CHEMICALS</b>	<b>0.23</b>
Asian Paints Ltd.	0.23
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.16</b>
GMR Infrastructure Ltd.	0.09
IRB Infrastructure Developers Ltd.	0.05
Unity Infraprojects Ltd.	0.02
<b>CONSTRUCTION MATERIALS</b>	<b>0.48</b>
Ultratech Cement Ltd.	0.35
ACC Ltd.	0.06
Ambuja Cements Ltd.	0.06
Grasim Industries Ltd.	0.01
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.09</b>
Titan Company Ltd.	0.09
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>1.00</b>
Larsen & Toubro Ltd.	0.85
Engineers India Ltd.	0.15
<b>FI</b>	<b>0.11</b>
IDFC Ltd.	0.10
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>1.19</b>
ITC Ltd.	0.91
Hindustan Unilever Ltd.	0.28
<b>HFC</b>	<b>0.98</b>
HDFC Ltd.	0.98
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.11</b>
Jagran Prakashan Ltd.	0.11
<b>MINING AND MINERALS</b>	<b>0.43</b>
Coal India Ltd.	0.24
Vedanta Ltd.	0.10
National Mineral Development Corporation Ltd.	0.07
MOIL Ltd.	0.02
<b>NON FERROUS METALS</b>	<b>0.09</b>
Hindalco Industries Ltd.	0.09
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.52</b>
Reliance Industries Ltd.	0.83
Oil and Natural Gas Corporation Ltd.	0.29
Gail (India) Ltd.	0.16
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Indian Oil Corporation Ltd.	0.03
Bharat Petroleum Corporation Ltd.	0.01
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.33</b>
Sun Pharmaceuticals Industries Ltd.	0.53
Lupin Ltd.	0.28
Dr Reddys Laboratories Ltd.	0.18
Cipla Ltd.	0.14
IPCA Laboratories Ltd.	0.14

Security	Net Asset %
Cadila Healthcare Ltd.	0.03
Glenmark Pharmaceuticals Ltd.	0.03
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.10</b>
Crompton Greaves Ltd.	0.06
Bharat Heavy Electricals Ltd.	0.04
<b>POWER GENERATION</b>	<b>0.14</b>
NTPC Ltd.	0.11
NHPC	0.03
<b>POWER TRANSMISSION</b>	<b>0.12</b>
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.28</b>
Infosys Ltd.	1.04
Tata Consultancy Services Ltd.	0.77
HCL Technologies Ltd.	0.26
Tech Mahindra Ltd.	0.21
<b>STEEL AND FERROUS METAL</b>	<b>0.15</b>
Tata Steel Ltd.	0.15
<b>TELECOM SERVICES</b>	<b>0.28</b>
Bharti Airtel Ltd.	0.26
Idea Cellular Ltd.	0.02
<b>UTILITIES - GAS, POWER</b>	<b>0.23</b>
Tata Power Co. Ltd.	0.12
Indraprastha Gas Ltd.	0.11
<b>Total</b>	<b>16.14</b>

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.61</b>
Tata Motors Ltd.	0.44
Mahindra & Mahindra Ltd.	0.34
Hero MotoCorp Ltd.	0.30
Maruti Suzuki India Ltd.	0.28
Bajaj Auto Ltd.	0.18
Ceat Ltd.	0.07
<b>BANKS</b>	<b>3.37</b>
HDFC Bank Ltd.	1.16
ICICI Bank Ltd.	0.76
Axis Bank Ltd.	0.51
State Bank of India	0.43
Federal Bank Ltd.	0.14
Yes Bank Ltd.	0.14
Bank of Baroda	0.12
Oriental Bank of Commerce Ltd.	0.06
Punjab National Bank	0.05
<b>CHEMICALS</b>	<b>0.24</b>
Asian Paints Ltd.	0.24
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.14</b>
GMR Infrastructure Ltd.	0.09
IRB Infrastructure Developers Ltd.	0.05
<b>CONSTRUCTION MATERIALS</b>	<b>0.50</b>
Ultratech Cement Ltd.	0.36
ACC Ltd.	0.07
Ambuja Cements Ltd.	0.06
Grasim Industries Ltd.	0.01
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.09</b>
Titan Company Ltd.	0.09
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>1.01</b>
Larsen & Toubro Ltd.	0.86
Engineers India Ltd.	0.15
<b>FI</b>	<b>0.11</b>
IDFC Ltd.	0.10
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>1.20</b>
ITC Ltd.	0.92
Hindustan Unilever Ltd.	0.28
<b>HFC</b>	<b>0.99</b>
HDFC Ltd.	0.99
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.11</b>
Jagran Prakashan Ltd.	0.11
<b>MINING AND MINERALS</b>	<b>0.43</b>
Coal India Ltd.	0.24
Vedanta Ltd.	0.10
National Mineral Development Corporation Ltd.	0.07
MOIL Ltd.	0.02
<b>NON FERROUS METALS</b>	<b>0.09</b>
Hindalco Industries Ltd.	0.09
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.55</b>
Reliance Industries Ltd.	0.84
Oil and Natural Gas Corporation Ltd.	0.30
Gail (India) Ltd.	0.16
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Indian Oil Corporation Ltd.	0.04
Bharat Petroleum Corporation Ltd.	0.01
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.34</b>
Sun Pharmaceuticals Industries Ltd.	0.54
Lupin Ltd.	0.28
Dr Reddys Laboratories Ltd.	0.18
Cipla Ltd.	0.14
IPCA Laboratories Ltd.	0.14
Cadilla Healthcare Ltd.	0.03

Security	Net Asset %
Glenmark Pharmaceuticals Ltd.	0.03
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.09</b>
Crompton Greaves Ltd.	0.05
Bharat Heavy Electricals Ltd.	0.04
<b>POWER GENERATION</b>	<b>0.14</b>
NTPC Ltd.	0.11
NHPC	0.03
<b>POWER TRANSMISSION</b>	<b>0.12</b>
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.32</b>
Infosys Ltd.	1.06
Tata Consultancy Services Ltd.	0.78
HCL Technologies Ltd.	0.27
Tech Mahindra Ltd.	0.21
<b>STEEL AND FERROUS METAL</b>	<b>0.15</b>
Tata Steel Ltd.	0.15
<b>TELECOM SERVICES</b>	<b>0.29</b>
Bharti Airtel Ltd.	0.27
Idea Cellular Ltd.	0.02
<b>UTILITIES - GAS, POWER</b>	<b>0.23</b>
Tata Power Co. Ltd.	0.12
Indraprastha Gas Ltd.	0.11
<b>Total</b>	<b>16.14</b>

# Life Unit Linked BALANCED FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	3.73
Tata Motors Ltd.	1.03
Mahindra & Mahindra Ltd.	0.78
Hero MotoCorp Ltd.	0.70
Maruti Suzuki India Ltd.	0.64
Bajaj Auto Ltd.	0.42
Ceat Ltd.	0.16
<b>BANKS</b>	8.17
HDFC Bank Ltd.	3.00
ICICI Bank Ltd.	1.78
Axis Bank Ltd.	1.24
State Bank of India	0.98
Yes Bank Ltd.	0.33
Federal Bank Ltd.	0.32
Bank of Baroda	0.27
Oriental Bank of Commerce Ltd.	0.13
Punjab National Bank	0.12
<b>CHEMICALS</b>	0.54
Asian Paints Ltd.	0.54
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.51
GMR Infrastructure Ltd.	0.23
IVRCL Ltd.	0.14
IRB Infrastructure Developers Ltd.	0.12
Unity Infraprojects Ltd.	0.02
<b>CONSTRUCTION MATERIALS</b>	1.12
Ultratech Cement Ltd.	0.82
ACC Ltd.	0.15
Ambuja Cements Ltd.	0.13
Grasim Industries Ltd.	0.02
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.21
Titan Company Ltd.	0.21
<b>ENGINEERING AND CAPITAL GOODS</b>	2.34
Larsen & Toubro Ltd.	2.00
Engineers India Ltd.	0.34
<b>FI</b>	0.26
IDFC Ltd.	0.23
Power Finance Corporation Ltd.	0.03
<b>FMCG</b>	2.76
ITC Ltd.	2.11
Hindustan Unilever Ltd.	0.65
<b>HFC</b>	2.28
HDFC Ltd.	2.27
LIC Housing Finance Ltd.	0.01
<b>MEDIA AND ENTERTAINMENT</b>	0.34
Jagran Prakashan Ltd.	0.34
<b>MINING AND MINERALS</b>	0.95
Coal India Ltd.	0.56
Vedanta Ltd.	0.23
National Mineral Development Corporation Ltd.	0.16
<b>NON FERROUS METALS</b>	0.21
Hindalco Industries Ltd.	0.21
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	3.57
Reliance Industries Ltd.	1.95
Oil and Natural Gas Corporation Ltd.	0.68
Gail (India) Ltd.	0.37
Hindustan Petroleum Corporation Ltd.	0.20
Oil India Ltd.	0.14
Cairn India Ltd.	0.12
Indian Oil Corporation Ltd.	0.08
Bharat Petroleum Corporation Ltd.	0.03
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	3.09
Sun Pharmaceuticals Industries Ltd.	1.23
Lupin Ltd.	0.65
Dr Reddys Laboratories Ltd.	0.42
Cipla Ltd.	0.32

Security	Net Asset %
IPCA Laboratories Ltd.	0.32
Glenmark Pharmaceuticals Ltd.	0.08
Cadila Healthcare Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.18
Crompton Greaves Ltd.	0.12
Bharat Heavy Electricals Ltd.	0.06
<b>POWER GENERATION</b>	0.26
NTPC Ltd.	0.25
NHPC	0.01
<b>POWER TRANSMISSION</b>	0.26
Power Grid Corporation of India Ltd.	0.26
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	5.35
Infosys Ltd.	2.45
Tata Consultancy Services Ltd.	1.81
HCL Technologies Ltd.	0.61
Tech Mahindra Ltd.	0.48
<b>STEEL AND FERROUS METAL</b>	0.34
Tata Steel Ltd.	0.34
<b>TELECOM SERVICES</b>	0.66
Bharti Airtel Ltd.	0.62
Idea Cellular Ltd.	0.04
<b>UTILITIES - GAS, POWER</b>	0.51
Tata Power Co. Ltd.	0.27
Indraprastha Gas Ltd.	0.24
<b>Total</b>	<b>37.64</b>

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>7.90</b>
Tata Motors Ltd.	2.18
Mahindra & Mahindra Ltd.	1.66
Hero MotoCorp Ltd.	1.48
Maruti Suzuki India Ltd.	1.34
Bajaj Auto Ltd.	0.90
Ceat Ltd.	0.34
<b>BANKS</b>	<b>17.20</b>
HDFC Bank Ltd.	6.34
ICICI Bank Ltd.	3.81
Axis Bank Ltd.	2.53
State Bank of India	2.13
Federal Bank Ltd.	0.67
Yes Bank Ltd.	0.61
Bank of Baroda	0.57
Oriental Bank of Commerce Ltd.	0.28
Punjab National Bank	0.26
<b>CHEMICALS</b>	<b>1.06</b>
Asian Paints Ltd.	1.06
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.74</b>
GMR Infrastructure Ltd.	0.37
IRB Infrastructure Developers Ltd.	0.26
IVRCL Ltd.	0.10
J Kumar Infraprojects Ltd.	0.01
<b>CONSTRUCTION MATERIALS</b>	<b>2.37</b>
Ultratech Cement Ltd.	1.74
ACC Ltd.	0.32
Ambuja Cements Ltd.	0.28
Grasim Industries Ltd.	0.03
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.43</b>
Titan Company Ltd.	0.43
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.91</b>
Larsen & Toubro Ltd.	4.19
Engineers India Ltd.	0.72
<b>FI</b>	<b>0.58</b>
IDFC Ltd.	0.49
Power Finance Corporation Ltd.	0.09
<b>FMCG</b>	<b>5.65</b>
ITC Ltd.	4.29
Hindustan Unilever Ltd.	1.36
<b>HFC</b>	<b>4.83</b>
HDFC Ltd.	4.78
LIC Housing Finance Ltd.	0.05
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.81</b>
Jagran Prakashan Ltd.	0.81
<b>MINING AND MINERALS</b>	<b>2.07</b>
Coal India Ltd.	1.20
Vedanta Ltd.	0.50
National Mineral Development Corporation Ltd.	0.34
MOIL Ltd.	0.03
<b>NON FERROUS METALS</b>	<b>0.47</b>
Hindalco Industries Ltd.	0.47
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>8.07</b>
Reliance Industries Ltd.	4.22
Oil and Natural Gas Corporation Ltd.	1.51
Gail (India) Ltd.	0.79
Hindustan Petroleum Corporation Ltd.	0.42
Oil India Ltd.	0.32
Gulf Oil Lubricants India Ltd.	0.30
Cairn India Ltd.	0.26
Indian Oil Corporation Ltd.	0.17
Bharat Petroleum Corporation Ltd.	0.08
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.51</b>
Sun Pharmaceuticals Industries Ltd.	2.45
Lupin Ltd.	1.40

Security	Net Asset %
Dr Reddys Laboratories Ltd.	0.90
IPCA Laboratories Ltd.	0.75
Cipla Ltd.	0.69
Cadila Healthcare Ltd.	0.16
Glenmark Pharmaceuticals Ltd.	0.16
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.20</b>
Bharat Heavy Electricals Ltd.	0.12
Crompton Greaves Ltd.	0.08
<b>POWER GENERATION</b>	<b>0.81</b>
NTPC Ltd.	0.54
NHPC	0.27
<b>POWER TRANSMISSION</b>	<b>0.45</b>
Power Grid Corporation of India Ltd.	0.45
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>11.53</b>
Infosys Ltd.	5.31
Tata Consultancy Services Ltd.	3.90
HCL Technologies Ltd.	1.29
Tech Mahindra Ltd.	1.03
<b>STEEL AND FERROUS METAL</b>	<b>0.73</b>
Tata Steel Ltd.	0.73
<b>TELECOM SERVICES</b>	<b>1.39</b>
Bharti Airtel Ltd.	1.31
Idea Cellular Ltd.	0.08
<b>UTILITIES - GAS, POWER</b>	<b>1.11</b>
Tata Power Co. Ltd.	0.61
Indraprastha Gas Ltd.	0.50
<b>Total</b>	<b>79.82</b>

# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>10.83</b>
Tata Motors Ltd.	3.05
Mahindra & Mahindra Ltd.	2.17
Maruti Suzuki India Ltd.	2.08
Hero MotoCorp Ltd.	1.96
Bajaj Auto Ltd.	1.20
Ceat Ltd.	0.37
<b>BANKS</b>	<b>18.63</b>
HDFC Bank Ltd.	5.72
ICICI Bank Ltd.	4.66
Axis Bank Ltd.	3.31
State Bank of India	2.12
Yes Bank Ltd.	0.94
Bank of Baroda	0.76
Federal Bank Ltd.	0.43
Oriental Bank of Commerce Ltd.	0.39
Punjab National Bank	0.30
<b>CHEMICALS</b>	<b>1.73</b>
Asian Paints Ltd.	1.73
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>1.33</b>
GMR Infrastructure Ltd.	0.75
IRB Infrastructure Developers Ltd.	0.50
Unity Infraprojects Ltd.	0.07
J Kumar Infraprojects Ltd.	0.01
<b>CONSTRUCTION MATERIALS</b>	<b>3.04</b>
Ultratech Cement Ltd.	2.32
ACC Ltd.	0.38
Ambuja Cements Ltd.	0.34
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.51</b>
Titan Company Ltd.	0.51
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>6.07</b>
Larsen & Toubro Ltd.	5.28
Engineers India Ltd.	0.79
<b>FI</b>	<b>0.69</b>
IDFC Ltd.	0.69
<b>FMCG</b>	<b>7.13</b>
ITC Ltd.	5.83
Hindustan Unilever Ltd.	1.30
<b>HFC</b>	<b>5.91</b>
HDFC Ltd.	5.91
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.62</b>
Jagran Prakashan Ltd.	0.62
<b>MINING AND MINERALS</b>	<b>2.50</b>
Coal India Ltd.	1.49
Vedanta Ltd.	0.72
National Mineral Development Corporation Ltd.	0.29
<b>NON FERROUS METALS</b>	<b>0.53</b>
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>9.79</b>
Reliance Industries Ltd.	4.96
Oil and Natural Gas Corporation Ltd.	1.80
Hindustan Petroleum Corporation Ltd.	0.88
Gail (India) Ltd.	0.82
Gulf Oil Lubricants India Ltd.	0.81
Oil India Ltd.	0.51
Cairn India Ltd.	0.01
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.33</b>
Sun Pharmaceuticals Industries Ltd.	3.42
Lupin Ltd.	1.75
Dr Reddys Laboratories Ltd.	1.11
Cipla Ltd.	0.91
IPCA Laboratories Ltd.	0.71
Glenmark Pharmaceuticals Ltd.	0.22
Cadila Healthcare Ltd.	0.21
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.94</b>

Security	Net Asset %
Crompton Greaves Ltd.	0.63
Bharat Heavy Electricals Ltd.	0.29
BGR Energy Systems Ltd.	0.02
<b>POWER GENERATION</b>	<b>0.49</b>
NTPC Ltd.	0.49
<b>REALTY</b>	<b>0.13</b>
Oberoi Realty Ltd	0.13
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>14.89</b>
Infosys Ltd.	6.93
Tata Consultancy Services Ltd.	4.99
HCL Technologies Ltd.	1.59
Tech Mahindra Ltd.	1.38
<b>STEEL AND FERROUS METAL</b>	<b>0.89</b>
Tata Steel Ltd.	0.89
<b>TELECOM SERVICES</b>	<b>1.32</b>
Bharti Airtel Ltd.	1.22
Idea Cellular Ltd.	0.10
<b>UTILITIES - GAS, POWER</b>	<b>1.21</b>
Indraprastha Gas Ltd.	0.77
Tata Power Co. Ltd.	0.44
<b>Total</b>	<b>97.51</b>

# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	10.39
Tata Motors Ltd.	3.03
Mahindra & Mahindra Ltd.	2.18
Maruti Suzuki India Ltd.	1.96
Bajaj Auto Ltd.	1.28
Hero MotoCorp Ltd.	1.21
Bosch Ltd.	0.73
<b>BANKS</b>	19.02
HDFC Bank Ltd.	5.49
ICICI Bank Ltd.	4.68
Axis Bank Ltd.	2.50
State Bank of India	2.16
Kotak Mahindra Bank Ltd.	1.86
IndusInd Bank Ltd.	0.99
Yes Bank Ltd.	0.72
Bank of Baroda	0.35
Punjab National Bank	0.27
<b>CHEMICALS</b>	1.26
Asian Paints Ltd.	1.26
<b>CONSTRUCTION MATERIALS</b>	3.09
Ultratech Cement Ltd.	1.13
Grasim Industries Ltd.	0.81
Ambuja Cements Ltd.	0.65
ACC Ltd.	0.50
<b>ENGINEERING AND CAPITAL GOODS</b>	5.37
Larsen & Toubro Ltd.	5.37
<b>FMCG</b>	8.89
ITC Ltd.	6.50
Hindustan Unilever Ltd.	2.39
<b>HFC</b>	5.35
HDFC Ltd.	5.35
<b>MEDIA AND ENTERTAINMENT</b>	0.74
Zee Entertainment Enterprises Ltd.	0.74
<b>MINING AND MINERALS</b>	3.05
Coal India Ltd.	1.99
Vedanta Ltd.	0.71
National Mineral Development Corporation Ltd.	0.35
<b>NON FERROUS METALS</b>	0.53
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	10.01
Reliance Industries Ltd.	6.07
Oil and Natural Gas Corporation Ltd.	2.05
Bharat Petroleum Corporation Ltd.	0.84
Gail (India) Ltd.	0.67
Cairn India Ltd.	0.38
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	7.99
Sun Pharmaceuticals Industries Ltd.	3.51
Lupin Ltd.	1.67
Dr Reddys Laboratories Ltd.	1.66
Cipla Ltd.	1.15
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.83
Bharat Heavy Electricals Ltd.	0.83
<b>POWER GENERATION</b>	1.05
NTPC Ltd.	1.05
<b>POWER TRANSMISSION</b>	1.13
Power Grid Corporation of India Ltd.	1.13
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	16.31
Infosys Ltd.	7.24
Tata Consultancy Services Ltd.	4.80
HCL Technologies Ltd.	1.88
Wipro Ltd.	1.32
Tech Mahindra Ltd.	1.07
<b>STEEL AND FERROUS METAL</b>	0.75
Tata Steel Ltd.	0.75
<b>TELECOM SERVICES</b>	2.87

Portfolio as on June 30, 2015

Security	Net Asset %
Bharti Airtel Ltd.	2.14
Idea Cellular Ltd.	0.73
<b>UTILITIES - GAS, POWER</b>	0.49
Tata Power Co. Ltd.	0.49
<b>Total</b>	<b>99.12</b>



# Life Unit Linked PSU FUND

Portfolio as on June 30, 2015

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	21.50
State Bank of India	8.81
Bank of Baroda	6.14
Punjab National Bank	3.59
Oriental Bank of Commerce Ltd.	2.96
<b>ENGINEERING AND CAPITAL GOODS</b>	5.34
Engineers India Ltd.	5.34
<b>FI</b>	4.18
Power Finance Corporation Ltd.	3.68
Rural Electrification Corporation	0.50
<b>HFC</b>	1.16
LIC Housing Finance Ltd.	1.16
<b>MINING AND MINERALS</b>	14.50
Coal India Ltd.	9.50
National Mineral Development Corporation Ltd.	3.54
MOIL Ltd.	1.46
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	31.59
Oil and Natural Gas Corporation Ltd.	8.86
Gail (India) Ltd.	6.90
Hindustan Petroleum Corporation Ltd.	4.35
Indian Oil Corporation Ltd.	4.10
Oil India Ltd.	4.04
Bharat Petroleum Corporation Ltd.	3.34
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	2.18
Bharat Heavy Electricals Ltd.	2.18
<b>POWER GENERATION</b>	8.01
NTPC Ltd.	6.84
NHPC	1.17
<b>POWER TRANSMISSION</b>	4.92
Power Grid Corporation of India Ltd.	4.92
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	0.50
Container Corporation Of India Ltd.	0.50
<b>UTILITIES - GAS, POWER</b>	5.27
Indraprastha Gas Ltd.	5.27
<b>Total</b>	<b>99.15</b>

# Life Unit Linked INFRASTRUCTURE FUND

Portfolio as on June 30, 2015

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	19.80
HDFC Bank Ltd.	7.74
ICICI Bank Ltd.	4.65
Axis Bank Ltd.	3.42
State Bank of India	2.68
Bank of Baroda	0.74
Punjab National Bank	0.36
Federal Bank Ltd.	0.21
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	5.39
GMR Infrastructure Ltd.	1.50
IRB Infrastructure Developers Ltd.	1.32
Unity Infraprojects Ltd.	1.23
J Kumar Infraprojects Ltd.	0.68
IVRCL Ltd.	0.66
<b>CONSTRUCTION MATERIALS</b>	5.54
Ultratech Cement Ltd.	2.87
Ambuja Cements Ltd.	1.69
ACC Ltd.	0.98
<b>ENGINEERING AND CAPITAL GOODS</b>	12.35
Larsen & Toubro Ltd.	9.45
Engineers India Ltd.	2.90
<b>FI</b>	1.14
IDFC Ltd.	0.93
Rural Electrification Corporation	0.11
Power Finance Corporation Ltd.	0.10
<b>HFC</b>	4.22
HDFC Ltd.	4.22
<b>MINING AND MINERALS</b>	6.48
Coal India Ltd.	3.99
Vedanta Ltd.	1.35
National Mineral Development Corporation Ltd.	1.14
<b>NON FERROUS METALS</b>	1.12
Hindalco Industries Ltd.	1.12
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	14.56
Reliance Industries Ltd.	4.92
Oil and Natural Gas Corporation Ltd.	3.21
Gail (India) Ltd.	2.76
Hindustan Petroleum Corporation Ltd.	1.30
Cairn India Ltd.	0.76
Gulf Oil Lubricants India Ltd.	0.54
Oil India Ltd.	0.53
Bharat Petroleum Corporation Ltd.	0.31
Indian Oil Corporation Ltd.	0.23
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	2.50
Crompton Greaves Ltd.	1.85
BGR Energy Systems Ltd.	0.42
Bharat Heavy Electricals Ltd.	0.23
<b>POWER GENERATION</b>	3.05
NTPC Ltd.	3.01
NHPC	0.04
<b>POWER TRANSMISSION</b>	1.85
Power Grid Corporation of India Ltd.	1.85
<b>REALTY</b>	1.07
Oberoi Realty Ltd	1.07
<b>STEEL AND FERROUS METAL</b>	2.32
Tata Steel Ltd.	2.32
<b>TELECOM SERVICES</b>	7.45
Bharti Airtel Ltd.	6.77
Idea Cellular Ltd.	0.68
<b>UTILITIES - GAS, POWER</b>	5.69
Tata Power Co. Ltd.	3.96
Indraprastha Gas Ltd.	1.73
<b>Total</b>	<b>94.53</b>

# Life Unit Linked WEALTHBUILDER FUND

Portfolio as on June 30, 2015

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	2.42
Tata Motors Ltd.	0.75
Maruti Suzuki India Ltd.	0.71
Mahindra & Mahindra Ltd.	0.58
Hero MotoCorp Ltd.	0.20
Bajaj Auto Ltd.	0.18
<b>BANKS</b>	6.22
HDFC Bank Ltd.	2.16
ICICI Bank Ltd.	1.76
Axis Bank Ltd.	0.80
State Bank of India	0.74
Kotak Mahindra Bank Ltd.	0.47
Bank of Baroda	0.16
Punjab National Bank	0.12
IndusInd Bank Ltd.	0.01
<b>CHEMICALS</b>	0.25
Asian Paints Ltd.	0.25
<b>CONSTRUCTION MATERIALS</b>	0.59
ACC Ltd.	0.19
Ambuja Cements Ltd.	0.16
Ultratech Cement Ltd.	0.16
Grasim Industries Ltd.	0.08
<b>ENGINEERING AND CAPITAL GOODS</b>	1.74
Larsen & Toubro Ltd.	1.74
<b>FMCG</b>	2.00
ITC Ltd.	1.96
Hindustan Unilever Ltd.	0.04
<b>HFC</b>	1.38
HDFC Ltd.	1.38
<b>MINING AND MINERALS</b>	0.03
National Mineral Development Corporation Ltd.	0.02
Vedanta Ltd.	0.01
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	3.26
Reliance Industries Ltd.	2.22
Oil and Natural Gas Corporation Ltd.	0.54
Bharat Petroleum Corporation Ltd.	0.24
Gail (India) Ltd.	0.22
Cairn India Ltd.	0.04
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	1.65
Sun Pharmaceuticals Industries Ltd.	0.85
Cipla Ltd.	0.40
Dr Reddys Laboratories Ltd.	0.40
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.22
Bharat Heavy Electricals Ltd.	0.22
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	4.53
Infosys Ltd.	2.70
Tata Consultancy Services Ltd.	1.43
HCL Technologies Ltd.	0.40
<b>STEEL AND FERROUS METAL</b>	0.20
Tata Steel Ltd.	0.20
<b>TELECOM SERVICES</b>	0.59
Bharti Airtel Ltd.	0.59
<b>UTILITIES - GAS, POWER</b>	0.18
Tata Power Co. Ltd.	0.18
<b>Total</b>	<b>25.26</b>

# Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	10.62
Tata Motors Ltd.	3.07
Mahindra & Mahindra Ltd.	2.06
Hero MotoCorp Ltd.	1.98
Maruti Suzuki India Ltd.	1.86
Bajaj Auto Ltd.	1.20
Ceat Ltd.	0.45
<b>BANKS</b>	18.15
HDFC Bank Ltd.	5.73
ICICI Bank Ltd.	4.64
Axis Bank Ltd.	3.30
State Bank of India	2.26
Bank of Baroda	0.70
Federal Bank Ltd.	0.52
Oriental Bank of Commerce Ltd.	0.37
Yes Bank Ltd.	0.33
Punjab National Bank	0.30
<b>CHEMICALS</b>	1.73
Asian Paints Ltd.	1.73
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	1.37
GMR Infrastructure Ltd.	0.65
IRB Infrastructure Developers Ltd.	0.59
Unity Infraprojects Ltd.	0.12
J Kumar Infraprojects Ltd.	0.01
<b>CONSTRUCTION MATERIALS</b>	2.96
Ultratech Cement Ltd.	2.31
ACC Ltd.	0.42
Ambuja Cements Ltd.	0.23
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.51
Titan Company Ltd.	0.51
<b>ENGINEERING AND CAPITAL GOODS</b>	6.15
Larsen & Toubro Ltd.	5.37
Engineers India Ltd.	0.78
<b>FI</b>	0.67
IDFC Ltd.	0.67
<b>FMCG</b>	6.82
ITC Ltd.	5.51
Hindustan Unilever Ltd.	1.31
<b>HFC</b>	6.13
HDFC Ltd.	6.13
<b>MEDIA AND ENTERTAINMENT</b>	0.66
Jagran Prakashan Ltd.	0.66
<b>MINING AND MINERALS</b>	2.60
Coal India Ltd.	1.46
Vedanta Ltd.	0.72
National Mineral Development Corporation Ltd.	0.42
<b>NON FERROUS METALS</b>	0.53
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	9.49
Reliance Industries Ltd.	4.98
Oil and Natural Gas Corporation Ltd.	1.74
Gail (India) Ltd.	0.94
Hindustan Petroleum Corporation Ltd.	0.86
Oil India Ltd.	0.46
Gulf Oil Lubricants India Ltd.	0.40
Cairn India Ltd.	0.11
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	8.54
Sun Pharmaceuticals Industries Ltd.	3.46
Lupin Ltd.	1.75
Dr Reddys Laboratories Ltd.	1.11
Cipla Ltd.	0.92
IPCA Laboratories Ltd.	0.88
Cadila Healthcare Ltd.	0.21
Glenmark Pharmaceuticals Ltd.	0.21
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.66

Security	Net Asset %
Crompton Greaves Ltd.	0.64
BGR Energy Systems Ltd.	0.02
<b>POWER GENERATION</b>	0.50
NTPC Ltd.	0.47
NHPC	0.03
<b>POWER TRANSMISSION</b>	0.59
Power Grid Corporation of India Ltd.	0.59
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	14.78
Infosys Ltd.	6.65
Tata Consultancy Services Ltd.	5.10
HCL Technologies Ltd.	1.65
Tech Mahindra Ltd.	1.38
<b>STEEL AND FERROUS METAL</b>	0.86
Tata Steel Ltd.	0.86
<b>TELECOM SERVICES</b>	1.51
Bharti Airtel Ltd.	1.41
Idea Cellular Ltd.	0.10
<b>UTILITIES - GAS, POWER</b>	1.25
Indraprastha Gas Ltd.	0.74
Tata Power Co. Ltd.	0.51
<b>Total</b>	<b>97.08</b>

# Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	1.61
Tata Motors Ltd.	0.44
Mahindra & Mahindra Ltd.	0.33
Hero MotoCorp Ltd.	0.31
Maruti Suzuki India Ltd.	0.28
Bajaj Auto Ltd.	0.18
Ceat Ltd.	0.07
<b>BANKS</b>	3.47
HDFC Bank Ltd.	1.29
ICICI Bank Ltd.	0.76
Axis Bank Ltd.	0.53
State Bank of India	0.41
Yes Bank Ltd.	0.14
Federal Bank Ltd.	0.13
Bank of Baroda	0.11
Oriental Bank of Commerce Ltd.	0.05
Punjab National Bank	0.05
<b>CHEMICALS</b>	0.23
Asian Paints Ltd.	0.23
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.13
GMR Infrastructure Ltd.	0.08
IRB Infrastructure Developers Ltd.	0.05
<b>CONSTRUCTION MATERIALS</b>	0.46
Ultratech Cement Ltd.	0.34
ACC Ltd.	0.06
Ambuja Cements Ltd.	0.05
Grasim Industries Ltd.	0.01
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.09
Titan Company Ltd.	0.09
<b>ENGINEERING AND CAPITAL GOODS</b>	0.97
Larsen & Toubro Ltd.	0.83
Engineers India Ltd.	0.14
<b>FI</b>	0.11
IDFC Ltd.	0.10
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	1.18
ITC Ltd.	0.90
Hindustan Unilever Ltd.	0.28
<b>HFC</b>	0.98
HDFC Ltd.	0.98
<b>MEDIA AND ENTERTAINMENT</b>	0.11
Jagran Prakashan Ltd.	0.11
<b>MINING AND MINERALS</b>	0.42
Coal India Ltd.	0.24
Vedanta Ltd.	0.10
National Mineral Development Corporation Ltd.	0.07
MOIL Ltd.	0.01
<b>NON FERROUS METALS</b>	0.09
Hindalco Industries Ltd.	0.09
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	1.53
Reliance Industries Ltd.	0.84
Oil and Natural Gas Corporation Ltd.	0.29
Gail (India) Ltd.	0.16
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Indian Oil Corporation Ltd.	0.03
Bharat Petroleum Corporation Ltd.	0.01
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	1.34
Sun Pharmaceuticals Industries Ltd.	0.54
Lupin Ltd.	0.28
Dr Reddys Laboratories Ltd.	0.18
Cipla Ltd.	0.14
IPCA Laboratories Ltd.	0.14
Cadilla Healthcare Ltd.	0.03

Security	Net Asset %
Glenmark Pharmaceuticals Ltd.	0.03
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.09
Crompton Greaves Ltd.	0.05
Bharat Heavy Electricals Ltd.	0.04
<b>POWER GENERATION</b>	0.14
NTPC Ltd.	0.11
NHPC	0.03
<b>POWER TRANSMISSION</b>	0.12
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	0.02
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	2.32
Infosys Ltd.	1.06
Tata Consultancy Services Ltd.	0.79
HCL Technologies Ltd.	0.26
Tech Mahindra Ltd.	0.21
<b>STEEL AND FERROUS METAL</b>	0.14
Tata Steel Ltd.	0.14
<b>TELECOM SERVICES</b>	0.28
Bharti Airtel Ltd.	0.26
Idea Cellular Ltd.	0.02
<b>UTILITIES - GAS, POWER</b>	0.23
Indraprastha Gas Ltd.	0.12
Tata Power Co. Ltd.	0.11
<b>Total</b>	<b>16.06</b>

# Life Unit Linked BALANCED FUND-II

ULIF01508/01/2010LIBALAN-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	4.28
Tata Motors Ltd.	1.18
Mahindra & Mahindra Ltd.	0.89
Hero MotoCorp Ltd.	0.80
Maruti Suzuki India Ltd.	0.75
Bajaj Auto Ltd.	0.48
Ceat Ltd.	0.18
<b>BANKS</b>	8.78
HDFC Bank Ltd.	2.88
ICICI Bank Ltd.	2.04
Axis Bank Ltd.	1.41
State Bank of India	1.11
Yes Bank Ltd.	0.38
Federal Bank Ltd.	0.36
Bank of Baroda	0.31
Oriental Bank of Commerce Ltd.	0.15
Punjab National Bank	0.14
<b>CHEMICALS</b>	0.62
Asian Paints Ltd.	0.62
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.43
GMR Infrastructure Ltd.	0.22
IRB Infrastructure Developers Ltd.	0.14
Unity Infraprojects Ltd.	0.05
IVRCL Ltd.	0.02
<b>CONSTRUCTION MATERIALS</b>	1.28
Ultratech Cement Ltd.	0.94
ACC Ltd.	0.17
Ambuja Cements Ltd.	0.15
Grasim Industries Ltd.	0.02
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.24
Titan Company Ltd.	0.24
<b>ENGINEERING AND CAPITAL GOODS</b>	2.63
Larsen & Toubro Ltd.	2.25
Engineers India Ltd.	0.38
<b>FI</b>	0.26
IDFC Ltd.	0.26
<b>FMCG</b>	3.15
ITC Ltd.	2.41
Hindustan Unilever Ltd.	0.74
<b>HFC</b>	2.62
HDFC Ltd.	2.62
<b>MEDIA AND ENTERTAINMENT</b>	0.30
Jagran Prakashan Ltd.	0.30
<b>MINING AND MINERALS</b>	1.11
Coal India Ltd.	0.64
Vedanta Ltd.	0.26
National Mineral Development Corporation Ltd.	0.18
MOIL Ltd.	0.03
<b>NON FERROUS METALS</b>	0.23
Hindalco Industries Ltd.	0.23
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	4.02
Reliance Industries Ltd.	2.26
Oil and Natural Gas Corporation Ltd.	0.77
Gail (India) Ltd.	0.43
Hindustan Petroleum Corporation Ltd.	0.23
Oil India Ltd.	0.16
Cairn India Ltd.	0.14
Bharat Petroleum Corporation Ltd.	0.03
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	3.57
Sun Pharmaceuticals Industries Ltd.	1.42
Lupin Ltd.	0.75
Dr Reddys Laboratories Ltd.	0.48
Cipla Ltd.	0.37
IPCA Laboratories Ltd.	0.37
Cadila Healthcare Ltd.	0.09

Security	Net Asset %
Glenmark Pharmaceuticals Ltd.	0.09
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.26
Crompton Greaves Ltd.	0.15
Bharat Heavy Electricals Ltd.	0.11
<b>POWER GENERATION</b>	0.36
NTPC Ltd.	0.29
NHPC	0.07
<b>POWER TRANSMISSION</b>	0.32
Power Grid Corporation of India Ltd.	0.32
<b>REALTY</b>	0.01
Oberoi Realty Ltd	0.01
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	6.18
Infosys Ltd.	2.84
Tata Consultancy Services Ltd.	2.09
HCL Technologies Ltd.	0.70
Tech Mahindra Ltd.	0.55
<b>STEEL AND FERROUS METAL</b>	0.38
Tata Steel Ltd.	0.38
<b>TELECOM SERVICES</b>	0.74
Bharti Airtel Ltd.	0.70
Idea Cellular Ltd.	0.04
<b>UTILITIES - GAS, POWER</b>	0.62
Indraprastha Gas Ltd.	0.31
Tata Power Co. Ltd.	0.31
<b>Total</b>	<b>42.39</b>

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	8.28
Tata Motors Ltd.	2.48
Mahindra & Mahindra Ltd.	1.63
Hero MotoCorp Ltd.	1.49
Maruti Suzuki India Ltd.	1.44
Bajaj Auto Ltd.	0.90
Ceat Ltd.	0.34
<b>BANKS</b>	17.02
HDFC Bank Ltd.	6.34
ICICI Bank Ltd.	3.82
Axis Bank Ltd.	2.63
State Bank of India	1.81
Yes Bank Ltd.	0.71
Federal Bank Ltd.	0.68
Bank of Baroda	0.57
Oriental Bank of Commerce Ltd.	0.46
<b>CHEMICALS</b>	1.40
Asian Paints Ltd.	1.40
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	1.08
GMR Infrastructure Ltd.	0.53
IRB Infrastructure Developers Ltd.	0.45
Unity Infraprojects Ltd.	0.09
J Kumar Infraprojects Ltd.	0.01
<b>CONSTRUCTION MATERIALS</b>	2.43
Ultratech Cement Ltd.	1.85
ACC Ltd.	0.33
Ambuja Cements Ltd.	0.25
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.40
Titan Company Ltd.	0.40
<b>ENGINEERING AND CAPITAL GOODS</b>	4.85
Larsen & Toubro Ltd.	4.25
Engineers India Ltd.	0.60
<b>FI</b>	0.59
IDFC Ltd.	0.52
Power Finance Corporation Ltd.	0.07
<b>FMCG</b>	5.60
ITC Ltd.	4.35
Hindustan Unilever Ltd.	1.25
<b>HFC</b>	5.08
HDFC Ltd.	4.83
LIC Housing Finance Ltd.	0.25
<b>MEDIA AND ENTERTAINMENT</b>	0.57
Jagran Prakashan Ltd.	0.57
<b>MINING AND MINERALS</b>	1.82
Coal India Ltd.	1.11
Vedanta Ltd.	0.37
National Mineral Development Corporation Ltd.	0.32
MOIL Ltd.	0.02
<b>NON FERROUS METALS</b>	0.40
Hindalco Industries Ltd.	0.40
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	7.74
Reliance Industries Ltd.	3.82
Oil and Natural Gas Corporation Ltd.	1.44
Gail (India) Ltd.	0.73
Hindustan Petroleum Corporation Ltd.	0.66
Gulf Oil Lubricants India Ltd.	0.63
Oil India Ltd.	0.37
Cairn India Ltd.	0.09
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	6.62
Sun Pharmaceuticals Industries Ltd.	2.61
Lupin Ltd.	1.40
Dr Reddys Laboratories Ltd.	0.90
Cipla Ltd.	0.70
IPCA Laboratories Ltd.	0.69
Cadilla Healthcare Ltd.	0.16

Security	Net Asset %
Glenmark Pharmaceuticals Ltd.	0.16
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.89
Crompton Greaves Ltd.	0.51
Bharat Heavy Electricals Ltd.	0.22
BGR Energy Systems Ltd.	0.16
<b>POWER GENERATION</b>	0.40
NTPC Ltd.	0.36
NHPC	0.04
<b>POWER TRANSMISSION</b>	0.45
Power Grid Corporation of India Ltd.	0.45
<b>REALTY</b>	0.23
Oberoi Realty Ltd	0.23
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	11.48
Infosys Ltd.	5.20
Tata Consultancy Services Ltd.	3.93
HCL Technologies Ltd.	1.32
Tech Mahindra Ltd.	1.03
<b>STEEL AND FERROUS METAL</b>	0.71
Tata Steel Ltd.	0.71
<b>TELECOM SERVICES</b>	1.23
Bharti Airtel Ltd.	1.15
Idea Cellular Ltd.	0.08
<b>UTILITIES - GAS, POWER</b>	0.95
Indraprastha Gas Ltd.	0.57
Tata Power Co. Ltd.	0.38
<b>Total</b>	<b>80.22</b>

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>10.66</b>
Tata Motors Ltd.	3.08
Mahindra & Mahindra Ltd.	2.03
Hero MotoCorp Ltd.	1.97
Maruti Suzuki India Ltd.	1.93
Bajaj Auto Ltd.	1.20
Ceat Ltd.	0.45
<b>BANKS</b>	<b>18.69</b>
HDFC Bank Ltd.	5.68
ICICI Bank Ltd.	4.65
Axis Bank Ltd.	3.30
State Bank of India	2.12
Yes Bank Ltd.	0.93
Bank of Baroda	0.74
Oriental Bank of Commerce Ltd.	0.53
Federal Bank Ltd.	0.44
Punjab National Bank	0.30
<b>CHEMICALS</b>	<b>1.71</b>
Asian Paints Ltd.	1.71
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>1.36</b>
GMR Infrastructure Ltd.	0.67
IRB Infrastructure Developers Ltd.	0.59
Unity Infraprojects Ltd.	0.09
J Kumar Infraprojects Ltd.	0.01
<b>CONSTRUCTION MATERIALS</b>	<b>3.02</b>
Ultratech Cement Ltd.	2.24
ACC Ltd.	0.42
Ambuja Cements Ltd.	0.32
Grasim Industries Ltd.	0.04
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.50</b>
Titan Company Ltd.	0.50
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>6.06</b>
Larsen & Toubro Ltd.	5.28
Engineers India Ltd.	0.78
<b>FI</b>	<b>0.66</b>
IDFC Ltd.	0.66
<b>FMCG</b>	<b>6.73</b>
ITC Ltd.	5.44
Hindustan Unilever Ltd.	1.29
<b>HFC</b>	<b>5.67</b>
HDFC Ltd.	5.67
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.71</b>
Jagran Prakashan Ltd.	0.71
<b>MINING AND MINERALS</b>	<b>2.66</b>
Coal India Ltd.	1.53
Vedanta Ltd.	0.73
National Mineral Development Corporation Ltd.	0.40
<b>NON FERROUS METALS</b>	<b>0.53</b>
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>9.45</b>
Reliance Industries Ltd.	4.96
Oil and Natural Gas Corporation Ltd.	1.72
Gail (India) Ltd.	0.92
Hindustan Petroleum Corporation Ltd.	0.84
Gulf Oil Lubricants India Ltd.	0.54
Oil India Ltd.	0.47
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.52</b>
Sun Pharmaceuticals Industries Ltd.	3.45
Lupin Ltd.	1.75
Dr Reddys Laboratories Ltd.	1.11
Cipla Ltd.	0.92
IPCA Laboratories Ltd.	0.87
Cadila Healthcare Ltd.	0.21
Glenmark Pharmaceuticals Ltd.	0.21
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.97</b>

Security	Net Asset %
Crompton Greaves Ltd.	0.64
Bharat Heavy Electricals Ltd.	0.30
BGR Energy Systems Ltd.	0.03
<b>POWER GENERATION</b>	<b>0.46</b>
NTPC Ltd.	0.46
<b>POWER TRANSMISSION</b>	<b>0.19</b>
Power Grid Corporation of India Ltd.	0.19
<b>REALTY</b>	<b>0.14</b>
Oberoi Realty Ltd	0.14
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>14.62</b>
Infosys Ltd.	6.66
Tata Consultancy Services Ltd.	5.03
HCL Technologies Ltd.	1.55
Tech Mahindra Ltd.	1.38
<b>STEEL AND FERROUS METAL</b>	<b>0.86</b>
Tata Steel Ltd.	0.86
<b>TELECOM SERVICES</b>	<b>1.45</b>
Bharti Airtel Ltd.	1.35
Idea Cellular Ltd.	0.10
<b>UTILITIES - GAS, POWER</b>	<b>1.19</b>
Indraprastha Gas Ltd.	0.73
Tata Power Co. Ltd.	0.46
<b>Total</b>	<b>96.81</b>



# Life Unit Linked INDEX FUND-II

ULFI02008/01/2010LIFINDEX-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	10.39
Tata Motors Ltd.	3.03
Mahindra & Mahindra Ltd.	2.18
Maruti Suzuki India Ltd.	1.96
Bajaj Auto Ltd.	1.28
Hero MotoCorp Ltd.	1.21
Bosch Ltd.	0.73
<b>BANKS</b>	19.02
HDFC Bank Ltd.	5.49
ICICI Bank Ltd.	4.68
Axis Bank Ltd.	2.50
State Bank of India	2.16
Kotak Mahindra Bank Ltd.	1.86
IndusInd Bank Ltd.	0.99
Yes Bank Ltd.	0.72
Bank of Baroda	0.35
Punjab National Bank	0.27
<b>CHEMICALS</b>	1.26
Asian Paints Ltd.	1.26
<b>CONSTRUCTION MATERIALS</b>	3.09
Ultratech Cement Ltd.	1.13
Grasim Industries Ltd.	0.81
Ambuja Cements Ltd.	0.65
ACC Ltd.	0.50
<b>ENGINEERING AND CAPITAL GOODS</b>	5.37
Larsen & Toubro Ltd.	5.37
<b>FMCG</b>	8.88
ITC Ltd.	6.49
Hindustan Unilever Ltd.	2.39
<b>HFC</b>	5.35
HDFC Ltd.	5.35
<b>MEDIA AND ENTERTAINMENT</b>	0.74
Zee Entertainment Enterprises Ltd.	0.74
<b>MINING AND MINERALS</b>	3.05
Coal India Ltd.	1.99
Vedanta Ltd.	0.71
National Mineral Development Corporation Ltd.	0.35
<b>NON FERROUS METALS</b>	0.53
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	9.99
Reliance Industries Ltd.	6.06
Oil and Natural Gas Corporation Ltd.	2.04
Bharat Petroleum Corporation Ltd.	0.84
Gail (India) Ltd.	0.67
Cairn India Ltd.	0.38
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	7.99
Sun Pharmaceuticals Industries Ltd.	3.51
Lupin Ltd.	1.67
Dr Reddys Laboratories Ltd.	1.66
Cipla Ltd.	1.15
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.82
Bharat Heavy Electricals Ltd.	0.82
<b>POWER GENERATION</b>	1.05
NTPC Ltd.	1.05
<b>POWER TRANSMISSION</b>	1.13
Power Grid Corporation of India Ltd.	1.13
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	16.29
Infosys Ltd.	7.23
Tata Consultancy Services Ltd.	4.80
HCL Technologies Ltd.	1.87
Wipro Ltd.	1.32
Tech Mahindra Ltd.	1.07
<b>STEEL AND FERROUS METAL</b>	0.75
Tata Steel Ltd.	0.75
<b>TELECOM SERVICES</b>	2.87

Security	Net Asset %
Bharti Airtel Ltd.	2.14
Idea Cellular Ltd.	0.73
<b>UTILITIES - GAS, POWER</b>	0.49
Tata Power Co. Ltd.	0.49
<b>Total</b>	<b>99.06</b>

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	1.70
Maruti Suzuki India Ltd.	0.55
Tata Motors Ltd.	0.43
Mahindra & Mahindra Ltd.	0.29
Hero MotoCorp Ltd.	0.21
Bajaj Auto Ltd.	0.15
Ceat Ltd.	0.07
<b>BANKS</b>	3.13
HDFC Bank Ltd.	1.31
ICICI Bank Ltd.	0.76
Axis Bank Ltd.	0.53
State Bank of India	0.36
Bank of Baroda	0.06
Punjab National Bank	0.05
Oriental Bank of Commerce Ltd.	0.03
Yes Bank Ltd.	0.03
<b>CHEMICALS</b>	0.18
Asian Paints Ltd.	0.18
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.08
GMR Infrastructure Ltd.	0.04
Unity Infraprojects Ltd.	0.04
<b>CONSTRUCTION MATERIALS</b>	0.42
Ultratech Cement Ltd.	0.23
ACC Ltd.	0.10
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.05
Titan Company Ltd.	0.05
<b>ENGINEERING AND CAPITAL GOODS</b>	0.92
Larsen & Toubro Ltd.	0.82
Engineers India Ltd.	0.10
<b>FI</b>	0.20
IDFC Ltd.	0.11
Power Finance Corporation Ltd.	0.06
Rural Electrification Corporation	0.03
<b>FMCG</b>	0.87
ITC Ltd.	0.71
Hindustan Unilever Ltd.	0.16
<b>HFC</b>	1.03
HDFC Ltd.	0.98
LIC Housing Finance Ltd.	0.05
<b>MEDIA AND ENTERTAINMENT</b>	0.11
Jagran Prakashan Ltd.	0.11
<b>MINING AND MINERALS</b>	0.48
Coal India Ltd.	0.30
Vedanta Ltd.	0.13
National Mineral Development Corporation Ltd.	0.05
<b>NON FERROUS METALS</b>	0.08
Hindalco Industries Ltd.	0.08
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	1.64
Reliance Industries Ltd.	1.01
Oil and Natural Gas Corporation Ltd.	0.27
Gail (India) Ltd.	0.09
Bharat Petroleum Corporation Ltd.	0.07
Gulf Oil Lubricants India Ltd.	0.07
Cairn India Ltd.	0.06
Oil India Ltd.	0.05
Indian Oil Corporation Ltd.	0.02
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	1.30
Sun Pharmaceuticals Industries Ltd.	0.53
Lupin Ltd.	0.28
Dr Reddys Laboratories Ltd.	0.18
Cipla Ltd.	0.14
IPCA Laboratories Ltd.	0.11
Cadila Healthcare Ltd.	0.03
Glenmark Pharmaceuticals Ltd.	0.03
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.05

Portfolio as on June 30, 2015

Security	Net Asset %
Crompton Greaves Ltd.	0.05
<b>POWER GENERATION</b>	0.12
NTPC Ltd.	0.12
<b>POWER TRANSMISSION</b>	0.23
Power Grid Corporation of India Ltd.	0.23
<b>REALTY</b>	0.02
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	2.66
Infosys Ltd.	1.27
Tata Consultancy Services Ltd.	0.88
HCL Technologies Ltd.	0.30
Tech Mahindra Ltd.	0.21
<b>STEEL AND FERROUS METAL</b>	0.04
Tata Steel Ltd.	0.04
<b>TELECOM SERVICES</b>	0.27
Bharti Airtel Ltd.	0.25
Idea Cellular Ltd.	0.02
<b>TELECOMMUNICATIONS EQUIPMENT MANUFACTURER</b>	0.03
Bharti Infratel Ltd	0.03
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	0.07
Container Corporation Of India Ltd.	0.07
<b>UTILITIES - GAS, POWER</b>	0.36
Indraprastha Gas Ltd.	0.23
Tata Power Co. Ltd.	0.13
<b>Total</b>	<b>16.04</b>

# Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	1.60
Tata Motors Ltd.	0.44
Mahindra & Mahindra Ltd.	0.33
Hero MotoCorp Ltd.	0.30
Maruti Suzuki India Ltd.	0.28
Bajaj Auto Ltd.	0.18
Ceat Ltd.	0.07
<b>BANKS</b>	3.52
HDFC Bank Ltd.	1.30
ICICI Bank Ltd.	0.76
Axis Bank Ltd.	0.53
State Bank of India	0.43
Federal Bank Ltd.	0.14
Yes Bank Ltd.	0.14
Bank of Baroda	0.11
Oriental Bank of Commerce Ltd.	0.06
Punjab National Bank	0.05
<b>CHEMICALS</b>	0.23
Asian Paints Ltd.	0.23
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.14
GMR Infrastructure Ltd.	0.09
IRB Infrastructure Developers Ltd.	0.05
<b>CONSTRUCTION MATERIALS</b>	0.49
Ultratech Cement Ltd.	0.35
ACC Ltd.	0.07
Ambuja Cements Ltd.	0.06
Grasim Industries Ltd.	0.01
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.09
Titan Company Ltd.	0.09
<b>ENGINEERING AND CAPITAL GOODS</b>	0.99
Larsen & Toubro Ltd.	0.85
Engineers India Ltd.	0.14
<b>FI</b>	0.11
IDFC Ltd.	0.10
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	1.18
ITC Ltd.	0.90
Hindustan Unilever Ltd.	0.28
<b>HFC</b>	0.97
HDFC Ltd.	0.97
<b>MEDIA AND ENTERTAINMENT</b>	0.11
Jagran Prakashan Ltd.	0.11
<b>MINING AND MINERALS</b>	0.43
Coal India Ltd.	0.24
Vedanta Ltd.	0.10
National Mineral Development Corporation Ltd.	0.07
MOIL Ltd.	0.02
<b>NON FERROUS METALS</b>	0.09
Hindalco Industries Ltd.	0.09
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	1.53
Reliance Industries Ltd.	0.83
Oil and Natural Gas Corporation Ltd.	0.30
Gail (India) Ltd.	0.16
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Indian Oil Corporation Ltd.	0.03
Bharat Petroleum Corporation Ltd.	0.01
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	1.32
Sun Pharmaceuticals Industries Ltd.	0.52
Lupin Ltd.	0.28
Dr Reddys Laboratories Ltd.	0.18
Cipla Ltd.	0.14
IPCA Laboratories Ltd.	0.14
Cadilla Healthcare Ltd.	0.03

Security	Net Asset %
Glenmark Pharmaceuticals Ltd.	0.03
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.10
Crompton Greaves Ltd.	0.06
Bharat Heavy Electricals Ltd.	0.04
<b>POWER GENERATION</b>	0.14
NTPC Ltd.	0.11
NHPC	0.03
<b>POWER TRANSMISSION</b>	0.12
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	0.02
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	2.29
Infosys Ltd.	1.05
Tata Consultancy Services Ltd.	0.77
HCL Technologies Ltd.	0.26
Tech Mahindra Ltd.	0.21
<b>STEEL AND FERROUS METAL</b>	0.15
Tata Steel Ltd.	0.15
<b>TELECOM SERVICES</b>	0.28
Bharti Airtel Ltd.	0.26
Idea Cellular Ltd.	0.02
<b>UTILITIES - GAS, POWER</b>	0.23
Tata Power Co. Ltd.	0.12
Indraprastha Gas Ltd.	0.11
<b>Total</b>	<b>16.13</b>

# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	3.73
Tata Motors Ltd.	1.03
Mahindra & Mahindra Ltd.	0.77
Hero MotoCorp Ltd.	0.70
Maruti Suzuki India Ltd.	0.65
Bajaj Auto Ltd.	0.42
Ceat Ltd.	0.16
<b>BANKS</b>	8.20
HDFC Bank Ltd.	3.01
ICICI Bank Ltd.	1.79
Axis Bank Ltd.	1.24
State Bank of India	0.99
Yes Bank Ltd.	0.33
Federal Bank Ltd.	0.32
Bank of Baroda	0.27
Oriental Bank of Commerce Ltd.	0.13
Punjab National Bank	0.12
<b>CHEMICALS</b>	0.53
Asian Paints Ltd.	0.53
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.38
GMR Infrastructure Ltd.	0.22
IRB Infrastructure Developers Ltd.	0.12
IVRCL Ltd.	0.04
<b>CONSTRUCTION MATERIALS</b>	1.11
Ultratech Cement Ltd.	0.81
ACC Ltd.	0.15
Ambuja Cements Ltd.	0.13
Grasim Industries Ltd.	0.02
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.21
Titan Company Ltd.	0.21
<b>ENGINEERING AND CAPITAL GOODS</b>	2.35
Larsen & Toubro Ltd.	2.01
Engineers India Ltd.	0.34
<b>FI</b>	0.23
IDFC Ltd.	0.23
<b>FMCG</b>	2.79
ITC Ltd.	2.13
Hindustan Unilever Ltd.	0.66
<b>HFC</b>	2.28
HDFC Ltd.	2.28
<b>MEDIA AND ENTERTAINMENT</b>	0.26
Jagran Prakashan Ltd.	0.26
<b>MINING AND MINERALS</b>	0.99
Coal India Ltd.	0.56
Vedanta Ltd.	0.23
National Mineral Development Corporation Ltd.	0.16
MOIL Ltd.	0.04
<b>NON FERROUS METALS</b>	0.21
Hindalco Industries Ltd.	0.21
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	3.59
Reliance Industries Ltd.	1.96
Oil and Natural Gas Corporation Ltd.	0.69
Gail (India) Ltd.	0.37
Hindustan Petroleum Corporation Ltd.	0.20
Oil India Ltd.	0.14
Cairn India Ltd.	0.12
Indian Oil Corporation Ltd.	0.08
Bharat Petroleum Corporation Ltd.	0.03
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	3.10
Sun Pharmaceuticals Industries Ltd.	1.23
Lupin Ltd.	0.65
Dr Reddys Laboratories Ltd.	0.42
IPCA Laboratories Ltd.	0.33
Cipla Ltd.	0.32
Glenmark Pharmaceuticals Ltd.	0.08

Security	Net Asset %
Cadila Healthcare Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.22
Crompton Greaves Ltd.	0.12
Bharat Heavy Electricals Ltd.	0.10
<b>POWER GENERATION</b>	0.35
NTPC Ltd.	0.25
NHPC	0.10
<b>POWER TRANSMISSION</b>	0.28
Power Grid Corporation of India Ltd.	0.28
<b>REALTY</b>	0.04
Oberoi Realty Ltd	0.04
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	5.38
Infosys Ltd.	2.46
Tata Consultancy Services Ltd.	1.82
HCL Technologies Ltd.	0.62
Tech Mahindra Ltd.	0.48
<b>STEEL AND FERROUS METAL</b>	0.35
Tata Steel Ltd.	0.35
<b>TELECOM SERVICES</b>	0.66
Bharti Airtel Ltd.	0.62
Idea Cellular Ltd.	0.04
<b>UTILITIES - GAS, POWER</b>	0.54
Indraprastha Gas Ltd.	0.27
Tata Power Co. Ltd.	0.27
<b>Total</b>	<b>37.78</b>

# Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	5.74
Tata Motors Ltd.	1.57
Mahindra & Mahindra Ltd.	1.20
Hero MotoCorp Ltd.	1.08
Maruti Suzuki India Ltd.	0.98
Bajaj Auto Ltd.	0.66
Ceat Ltd.	0.25
<b>BANKS</b>	12.35
HDFC Bank Ltd.	4.57
ICICI Bank Ltd.	2.79
Axis Bank Ltd.	1.81
State Bank of India	1.52
Federal Bank Ltd.	0.49
Yes Bank Ltd.	0.44
Bank of Baroda	0.40
Punjab National Bank	0.19
Oriental Bank of Commerce Ltd.	0.14
<b>CHEMICALS</b>	0.83
Asian Paints Ltd.	0.83
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.77
GMR Infrastructure Ltd.	0.34
IVRCL Ltd.	0.24
IRB Infrastructure Developers Ltd.	0.18
J Kumar Infraprojects Ltd.	0.01
<b>CONSTRUCTION MATERIALS</b>	1.70
Ultratech Cement Ltd.	1.25
ACC Ltd.	0.23
Ambuja Cements Ltd.	0.19
Grasim Industries Ltd.	0.03
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.32
Titan Company Ltd.	0.32
<b>ENGINEERING AND CAPITAL GOODS</b>	3.54
Larsen & Toubro Ltd.	3.02
Engineers India Ltd.	0.52
<b>FI</b>	0.35
IDFC Ltd.	0.35
<b>FMCG</b>	4.20
ITC Ltd.	3.21
Hindustan Unilever Ltd.	0.99
<b>HFC</b>	3.52
HDFC Ltd.	3.52
<b>MINING AND MINERALS</b>	1.45
Coal India Ltd.	0.85
Vedanta Ltd.	0.35
National Mineral Development Corporation Ltd.	0.24
MOIL Ltd.	0.01
<b>NON FERROUS METALS</b>	0.32
Hindalco Industries Ltd.	0.32
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	5.36
Reliance Industries Ltd.	3.01
Oil and Natural Gas Corporation Ltd.	1.06
Gail (India) Ltd.	0.56
Hindustan Petroleum Corporation Ltd.	0.31
Cairn India Ltd.	0.19
Oil India Ltd.	0.18
Bharat Petroleum Corporation Ltd.	0.05
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	4.81
Sun Pharmaceuticals Industries Ltd.	1.90
Lupin Ltd.	1.03
Dr Reddys Laboratories Ltd.	0.65
Cipla Ltd.	0.50
IPCA Laboratories Ltd.	0.49
Cadila Healthcare Ltd.	0.12
Glenmark Pharmaceuticals Ltd.	0.12
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.27

Security	Net Asset %
Bharat Heavy Electricals Ltd.	0.15
Crompton Greaves Ltd.	0.12
<b>POWER GENERATION</b>	0.40
NTPC Ltd.	0.39
NHPC	0.01
<b>POWER TRANSMISSION</b>	0.43
Power Grid Corporation of India Ltd.	0.43
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	8.22
Infosys Ltd.	3.76
Tata Consultancy Services Ltd.	2.77
HCL Technologies Ltd.	0.93
Tech Mahindra Ltd.	0.76
<b>STEEL AND FERROUS METAL</b>	0.53
Tata Steel Ltd.	0.53
<b>TELECOM SERVICES</b>	1.00
Bharti Airtel Ltd.	0.94
Idea Cellular Ltd.	0.06
<b>UTILITIES - GAS, POWER</b>	0.81
Tata Power Co. Ltd.	0.41
Indraprastha Gas Ltd.	0.40
<b>Total</b>	<b>56.92</b>

# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	10.39
Tata Motors Ltd.	3.03
Mahindra & Mahindra Ltd.	2.18
Maruti Suzuki India Ltd.	1.96
Bajaj Auto Ltd.	1.28
Hero MotoCorp Ltd.	1.21
Bosch Ltd.	0.73
<b>BANKS</b>	19.01
HDFC Bank Ltd.	5.49
ICICI Bank Ltd.	4.68
Axis Bank Ltd.	2.50
State Bank of India	2.16
Kotak Mahindra Bank Ltd.	1.85
IndusInd Bank Ltd.	0.99
Yes Bank Ltd.	0.72
Bank of Baroda	0.35
Punjab National Bank	0.27
<b>CHEMICALS</b>	1.26
Asian Paints Ltd.	1.26
<b>CONSTRUCTION MATERIALS</b>	3.09
Ultratech Cement Ltd.	1.13
Grasim Industries Ltd.	0.81
Ambuja Cements Ltd.	0.65
ACC Ltd.	0.50
<b>ENGINEERING AND CAPITAL GOODS</b>	5.38
Larsen & Toubro Ltd.	5.38
<b>FMCG</b>	8.91
ITC Ltd.	6.51
Hindustan Unilever Ltd.	2.40
<b>HFC</b>	5.35
HDFC Ltd.	5.35
<b>MEDIA AND ENTERTAINMENT</b>	0.74
Zee Entertainment Enterprises Ltd.	0.74
<b>MINING AND MINERALS</b>	3.06
Coal India Ltd.	2.00
Vedanta Ltd.	0.71
National Mineral Development Corporation Ltd.	0.35
<b>NON FERROUS METALS</b>	0.53
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	10.02
Reliance Industries Ltd.	6.08
Oil and Natural Gas Corporation Ltd.	2.05
Bharat Petroleum Corporation Ltd.	0.84
Gail (India) Ltd.	0.67
Cairn India Ltd.	0.38
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	8.00
Sun Pharmaceuticals Industries Ltd.	3.51
Dr Reddys Laboratories Ltd.	1.67
Lupin Ltd.	1.67
Cipla Ltd.	1.15
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.83
Bharat Heavy Electricals Ltd.	0.83
<b>POWER GENERATION</b>	1.05
NTPC Ltd.	1.05
<b>POWER TRANSMISSION</b>	1.13
Power Grid Corporation of India Ltd.	1.13
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	16.32
Infosys Ltd.	7.24
Tata Consultancy Services Ltd.	4.81
HCL Technologies Ltd.	1.88
Wipro Ltd.	1.32
Tech Mahindra Ltd.	1.07
<b>STEEL AND FERROUS METAL</b>	0.75
Tata Steel Ltd.	0.75
<b>TELECOM SERVICES</b>	2.87

Portfolio as on June 30, 2015

Security	Net Asset %
Bharti Airtel Ltd.	2.14
Idea Cellular Ltd.	0.73
<b>UTILITIES - GAS, POWER</b>	0.50
Tata Power Co. Ltd.	0.50
<b>Total</b>	<b>99.19</b>

# Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on June 30, 2015

ULIF02525/01/2010PNSNINFRAF122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	19.93
HDFC Bank Ltd.	7.49
ICICI Bank Ltd.	4.68
Axis Bank Ltd.	3.44
State Bank of India	3.03
Bank of Baroda	0.71
Punjab National Bank	0.37
Federal Bank Ltd.	0.21
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	5.67
GMR Infrastructure Ltd.	1.52
IRB Infrastructure Developers Ltd.	1.42
Unity Infraprojects Ltd.	1.23
IVRCL Ltd.	0.80
J Kumar Infraprojects Ltd.	0.70
<b>CONSTRUCTION MATERIALS</b>	5.15
Ultratech Cement Ltd.	2.82
Ambuja Cements Ltd.	1.50
ACC Ltd.	0.83
<b>ENGINEERING AND CAPITAL GOODS</b>	12.43
Larsen & Toubro Ltd.	9.45
Engineers India Ltd.	2.98
<b>FI</b>	1.16
IDFC Ltd.	1.09
Power Finance Corporation Ltd.	0.07
<b>HFC</b>	4.45
HDFC Ltd.	4.45
<b>MINING AND MINERALS</b>	6.67
Coal India Ltd.	4.09
Vedanta Ltd.	1.39
National Mineral Development Corporation Ltd.	1.19
<b>NON FERROUS METALS</b>	1.18
Hindalco Industries Ltd.	1.18
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	14.92
Reliance Industries Ltd.	5.13
Oil and Natural Gas Corporation Ltd.	3.30
Gail (India) Ltd.	2.85
Cairn India Ltd.	1.00
Hindustan Petroleum Corporation Ltd.	0.80
Oil India Ltd.	0.64
Gulf Oil Lubricants India Ltd.	0.59
Bharat Petroleum Corporation Ltd.	0.35
Indian Oil Corporation Ltd.	0.26
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	2.56
Crompton Greaves Ltd.	2.02
BGR Energy Systems Ltd.	0.30
Bharat Heavy Electricals Ltd.	0.24
<b>POWER GENERATION</b>	3.33
NTPC Ltd.	3.26
NHPC	0.07
<b>POWER TRANSMISSION</b>	2.22
Power Grid Corporation of India Ltd.	2.22
<b>REALTY</b>	0.68
Oberoi Realty Ltd	0.68
<b>STEEL AND FERROUS METAL</b>	2.61
Tata Steel Ltd.	2.61
<b>TELECOM SERVICES</b>	8.17
Bharti Airtel Ltd.	7.53
Idea Cellular Ltd.	0.64
<b>UTILITIES - GAS, POWER</b>	5.83
Tata Power Co. Ltd.	4.05
Indraprastha Gas Ltd.	1.78

Total

96.96

# Pension Unit Linked PSU FUND

Portfolio as on June 30, 2015

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	<b>21.69</b>
State Bank of India	8.96
Bank of Baroda	6.22
Punjab National Bank	3.58
Oriental Bank of Commerce Ltd.	2.93
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>5.03</b>
Engineers India Ltd.	5.03
<b>FI</b>	<b>4.42</b>
Power Finance Corporation Ltd.	4.01
Rural Electrification Corporation	0.41
<b>HFC</b>	<b>1.29</b>
LIC Housing Finance Ltd.	1.29
<b>MINING AND MINERALS</b>	<b>13.87</b>
Coal India Ltd.	9.47
National Mineral Development Corporation Ltd.	3.53
MOIL Ltd.	0.87
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>31.53</b>
Oil and Natural Gas Corporation Ltd.	8.94
Gail (India) Ltd.	6.81
Indian Oil Corporation Ltd.	4.15
Hindustan Petroleum Corporation Ltd.	4.12
Oil India Ltd.	4.09
Bharat Petroleum Corporation Ltd.	3.42
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>2.18</b>
Bharat Heavy Electricals Ltd.	2.18
<b>POWER GENERATION</b>	<b>8.19</b>
NTPC Ltd.	7.00
NHPC	1.19
<b>POWER TRANSMISSION</b>	<b>5.59</b>
Power Grid Corporation of India Ltd.	5.59
<b>UTILITIES - GAS, POWER</b>	<b>5.25</b>
Indraprastha Gas Ltd.	5.25
<b>Total</b>	<b>99.04</b>



# Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	1.69
Tata Motors Ltd.	0.53
Maruti Suzuki India Ltd.	0.35
Mahindra & Mahindra Ltd.	0.33
Hero MotoCorp Ltd.	0.23
Bajaj Auto Ltd.	0.18
Ceat Ltd.	0.07
<b>BANKS</b>	3.44
HDFC Bank Ltd.	1.30
ICICI Bank Ltd.	0.74
Axis Bank Ltd.	0.52
State Bank of India	0.43
Federal Bank Ltd.	0.14
Yes Bank Ltd.	0.14
Bank of Baroda	0.07
Oriental Bank of Commerce Ltd.	0.05
Punjab National Bank	0.05
<b>CHEMICALS</b>	0.31
Asian Paints Ltd.	0.31
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.11
IRB Infrastructure Developers Ltd.	0.11
<b>CONSTRUCTION MATERIALS</b>	0.60
Ultratech Cement Ltd.	0.46
ACC Ltd.	0.08
Ambuja Cements Ltd.	0.06
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.10
Titan Company Ltd.	0.10
<b>ENGINEERING AND CAPITAL GOODS</b>	0.99
Larsen & Toubro Ltd.	0.87
Engineers India Ltd.	0.12
<b>FI</b>	0.14
IDFC Ltd.	0.14
<b>FMCG</b>	1.22
ITC Ltd.	0.92
Hindustan Unilever Ltd.	0.30
<b>HFC</b>	1.08
HDFC Ltd.	1.02
LIC Housing Finance Ltd.	0.06
<b>MEDIA AND ENTERTAINMENT</b>	0.13
Jagran Prakashan Ltd.	0.13
<b>MINING AND MINERALS</b>	0.51
Coal India Ltd.	0.27
Vedanta Ltd.	0.10
MOIL Ltd.	0.07
National Mineral Development Corporation Ltd.	0.07
<b>NON FERROUS METALS</b>	0.10
Hindalco Industries Ltd.	0.10
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	1.65
Reliance Industries Ltd.	0.87
Oil and Natural Gas Corporation Ltd.	0.36
Gail (India) Ltd.	0.14
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.09
Gulf Oil Lubricants India Ltd.	0.08
Cairn India Ltd.	0.02
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	1.40
Sun Pharmaceuticals Industries Ltd.	0.55
Lupin Ltd.	0.28
Dr Reddys Laboratories Ltd.	0.18
IPCA Laboratories Ltd.	0.17
Cipla Ltd.	0.15
Cadila Healthcare Ltd.	0.04
Glenmark Pharmaceuticals Ltd.	0.03
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.19
Crompton Greaves Ltd.	0.11

Portfolio as on June 30, 2015

Security	Net Asset %
Bharat Heavy Electricals Ltd.	0.08
<b>POWER GENERATION</b>	0.09
NTPC Ltd.	0.08
NHPC	0.01
<b>POWER TRANSMISSION</b>	0.09
Power Grid Corporation of India Ltd.	0.09
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	2.49
Infosys Ltd.	1.18
Tata Consultancy Services Ltd.	0.82
HCL Technologies Ltd.	0.28
Tech Mahindra Ltd.	0.21
<b>STEEL AND FERROUS METAL</b>	0.17
Tata Steel Ltd.	0.17
<b>TELECOM SERVICES</b>	0.30
Bharti Airtel Ltd.	0.30
<b>UTILITIES - GAS, POWER</b>	0.23
Indraprastha Gas Ltd.	0.13
Tata Power Co. Ltd.	0.10

<b>Total</b>	<b>17.03</b>
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## Pension Unit Linked BALANCED FUND-II

ULIF02325/01/2010PNBALAN-II122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>3.39</b>
Tata Motors Ltd.	1.15
Maruti Suzuki India Ltd.	1.05
Hero MotoCorp Ltd.	0.60
Bajaj Auto Ltd.	0.42
Ceat Ltd.	0.17
<b>BANKS</b>	<b>7.99</b>
HDFC Bank Ltd.	3.39
ICICI Bank Ltd.	1.83
Axis Bank Ltd.	1.25
State Bank of India	1.03
Bank of Baroda	0.17
Punjab National Bank	0.13
Oriental Bank of Commerce Ltd.	0.10
Yes Bank Ltd.	0.09
<b>CHEMICALS</b>	<b>0.49</b>
Asian Paints Ltd.	0.49
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.38</b>
IVRCL Ltd.	0.14
GMR Infrastructure Ltd.	0.12
Unity Infraprojects Ltd.	0.12
<b>CONSTRUCTION MATERIALS</b>	<b>1.17</b>
Ultratech Cement Ltd.	0.65
ACC Ltd.	0.28
Ambuja Cements Ltd.	0.24
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.14</b>
Titan Company Ltd.	0.14
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>2.53</b>
Larsen & Toubro Ltd.	2.31
Engineers India Ltd.	0.22
<b>FI</b>	<b>0.59</b>
IDFC Ltd.	0.32
Power Finance Corporation Ltd.	0.19
Rural Electrification Corporation	0.08
<b>FMCG</b>	<b>2.34</b>
ITC Ltd.	1.90
Hindustan Unilever Ltd.	0.44
<b>HFC</b>	<b>2.50</b>
HDFC Ltd.	2.37
LIC Housing Finance Ltd.	0.13
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.32</b>
Jagran Prakashan Ltd.	0.32
<b>MINING AND MINERALS</b>	<b>1.35</b>
Coal India Ltd.	0.82
Vedanta Ltd.	0.38
National Mineral Development Corporation Ltd.	0.15
<b>NON FERROUS METALS</b>	<b>0.21</b>
Hindalco Industries Ltd.	0.21
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>4.48</b>
Reliance Industries Ltd.	2.72
Oil and Natural Gas Corporation Ltd.	0.75
Gail (India) Ltd.	0.25
Bharat Petroleum Corporation Ltd.	0.20
Gulf Oil Lubricants India Ltd.	0.20
Cairn India Ltd.	0.17
Oil India Ltd.	0.14
Indian Oil Corporation Ltd.	0.05
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.18</b>
Sun Pharmaceuticals Industries Ltd.	1.28
Lupin Ltd.	0.65
Dr Reddys Laboratories Ltd.	0.42
Cipla Ltd.	0.37
IPCA Laboratories Ltd.	0.30
Cadila Healthcare Ltd.	0.08
Glenmark Pharmaceuticals Ltd.	0.08
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.13</b>

Portfolio as on June 30, 2015

Security	Net Asset %
Crompton Greaves Ltd.	0.13
<b>POWER GENERATION</b>	<b>0.35</b>
NTPC Ltd.	0.35
<b>POWER TRANSMISSION</b>	<b>0.64</b>
Power Grid Corporation of India Ltd.	0.64
<b>REALTY</b>	<b>0.06</b>
Oberoi Realty Ltd	0.06
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>7.16</b>
Infosys Ltd.	3.43
Tata Consultancy Services Ltd.	2.40
HCL Technologies Ltd.	0.85
Tech Mahindra Ltd.	0.48
<b>STEEL AND FERROUS METAL</b>	<b>0.13</b>
Tata Steel Ltd.	0.13
<b>TELECOM SERVICES</b>	<b>0.70</b>
Bharti Airtel Ltd.	0.66
Idea Cellular Ltd.	0.04
<b>TELECOMMUNICATIONS EQUIPMENT MANUFACTURER</b>	<b>0.08</b>
Bharti Infratel Ltd	0.08
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>0.19</b>
Container Corporation Of India Ltd.	0.19
<b>UTILITIES - GAS, POWER</b>	<b>1.03</b>
Indraprastha Gas Ltd.	0.67
Tata Power Co. Ltd.	0.36
<b>Total</b>	<b>41.53</b>

# Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	5.64
Tata Motors Ltd.	1.45
Hero MotoCorp Ltd.	1.13
Maruti Suzuki India Ltd.	1.09
Mahindra & Mahindra Ltd.	1.05
Bajaj Auto Ltd.	0.66
Ceat Ltd.	0.26
<b>BANKS</b>	13.08
HDFC Bank Ltd.	4.78
ICICI Bank Ltd.	2.81
Axis Bank Ltd.	1.93
State Bank of India	1.62
Yes Bank Ltd.	0.52
Federal Bank Ltd.	0.51
Bank of Baroda	0.44
Oriental Bank of Commerce Ltd.	0.28
Punjab National Bank	0.19
<b>CHEMICALS</b>	0.84
Asian Paints Ltd.	0.84
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	0.88
GMR Infrastructure Ltd.	0.52
IRB Infrastructure Developers Ltd.	0.29
Unity Infraprojects Ltd.	0.07
<b>CONSTRUCTION MATERIALS</b>	2.00
Ultratech Cement Ltd.	1.54
ACC Ltd.	0.26
Ambuja Cements Ltd.	0.20
<b>CONSUMER DURABLES AND ELECTRONICS</b>	0.28
Titan Company Ltd.	0.28
<b>ENGINEERING AND CAPITAL GOODS</b>	3.63
Larsen & Toubro Ltd.	3.18
Engineers India Ltd.	0.45
<b>FI</b>	0.39
IDFC Ltd.	0.39
<b>FMCG</b>	4.24
ITC Ltd.	3.37
Hindustan Unilever Ltd.	0.87
<b>HFC</b>	3.64
HDFC Ltd.	3.60
LIC Housing Finance Ltd.	0.04
<b>MEDIA AND ENTERTAINMENT</b>	0.42
Jagran Prakashan Ltd.	0.42
<b>MINING AND MINERALS</b>	1.42
Coal India Ltd.	0.81
Vedanta Ltd.	0.35
National Mineral Development Corporation Ltd.	0.26
<b>NON FERROUS METALS</b>	0.32
Hindalco Industries Ltd.	0.32
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	5.36
Reliance Industries Ltd.	2.80
Oil and Natural Gas Corporation Ltd.	1.11
Gulf Oil Lubricants India Ltd.	0.47
Gail (India) Ltd.	0.39
Hindustan Petroleum Corporation Ltd.	0.33
Oil India Ltd.	0.26
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	4.98
Sun Pharmaceuticals Industries Ltd.	1.98
Lupin Ltd.	1.03
Dr Reddys Laboratories Ltd.	0.66
IPCA Laboratories Ltd.	0.54
Cipla Ltd.	0.53
Cadila Healthcare Ltd.	0.12
Glenmark Pharmaceuticals Ltd.	0.12
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.40
Crompton Greaves Ltd.	0.22

Security	Net Asset %
Bharat Heavy Electricals Ltd.	0.18
<b>POWER GENERATION</b>	0.24
NTPC Ltd.	0.24
<b>POWER TRANSMISSION</b>	0.34
Power Grid Corporation of India Ltd.	0.34
<b>REALTY</b>	0.16
Oberoi Realty Ltd	0.16
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	8.72
Infosys Ltd.	3.78
Tata Consultancy Services Ltd.	3.18
HCL Technologies Ltd.	1.00
Tech Mahindra Ltd.	0.76
<b>STEEL AND FERROUS METAL</b>	0.57
Tata Steel Ltd.	0.57
<b>TELECOM SERVICES</b>	1.10
Bharti Airtel Ltd.	1.04
Idea Cellular Ltd.	0.06
<b>UTILITIES - GAS, POWER</b>	0.79
Indraprastha Gas Ltd.	0.46
Tata Power Co. Ltd.	0.33
<b>Total</b>	<b>59.44</b>

# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Portfolio as on June 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	10.43
Tata Motors Ltd.	3.04
Mahindra & Mahindra Ltd.	2.19
Maruti Suzuki India Ltd.	1.97
Bajaj Auto Ltd.	1.28
Hero MotoCorp Ltd.	1.22
Bosch Ltd.	0.73
<b>BANKS</b>	19.07
HDFC Bank Ltd.	5.50
ICICI Bank Ltd.	4.69
Axis Bank Ltd.	2.51
State Bank of India	2.16
Kotak Mahindra Bank Ltd.	1.86
IndusInd Bank Ltd.	1.00
Yes Bank Ltd.	0.72
Bank of Baroda	0.36
Punjab National Bank	0.27
<b>CHEMICALS</b>	1.26
Asian Paints Ltd.	1.26
<b>CONSTRUCTION MATERIALS</b>	3.09
Ultratech Cement Ltd.	1.13
Grasim Industries Ltd.	0.81
Ambuja Cements Ltd.	0.65
ACC Ltd.	0.50
<b>ENGINEERING AND CAPITAL GOODS</b>	5.39
Larsen & Toubro Ltd.	5.39
<b>FMCG</b>	8.92
ITC Ltd.	6.52
Hindustan Unilever Ltd.	2.40
<b>HFC</b>	5.36
HDFC Ltd.	5.36
<b>MEDIA AND ENTERTAINMENT</b>	0.74
Zee Entertainment Enterprises Ltd.	0.74
<b>MINING AND MINERALS</b>	3.06
Coal India Ltd.	2.00
Vedanta Ltd.	0.71
National Mineral Development Corporation Ltd.	0.35
<b>NON FERROUS METALS</b>	0.53
Hindalco Industries Ltd.	0.53
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	10.03
Reliance Industries Ltd.	6.09
Oil and Natural Gas Corporation Ltd.	2.05
Bharat Petroleum Corporation Ltd.	0.84
Gail (India) Ltd.	0.67
Cairn India Ltd.	0.38
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	8.01
Sun Pharmaceuticals Industries Ltd.	3.52
Dr Reddys Laboratories Ltd.	1.67
Lupin Ltd.	1.67
Cipla Ltd.	1.15
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	0.83
Bharat Heavy Electricals Ltd.	0.83
<b>POWER GENERATION</b>	1.05
NTPC Ltd.	1.05
<b>POWER TRANSMISSION</b>	1.13
Power Grid Corporation of India Ltd.	1.13
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	16.36
Infosys Ltd.	7.26
Tata Consultancy Services Ltd.	4.82
HCL Technologies Ltd.	1.88
Wipro Ltd.	1.33
Tech Mahindra Ltd.	1.07
<b>STEEL AND FERROUS METAL</b>	0.75
Tata Steel Ltd.	0.75
<b>TELECOM SERVICES</b>	2.88

Security	Net Asset %
Bharti Airtel Ltd.	2.15
Idea Cellular Ltd.	0.73
<b>UTILITIES - GAS, POWER</b>	0.50
Tata Power Co. Ltd.	0.50
<b>Total</b>	<b>99.39</b>

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.

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