

AVIVA INVESTOR

March, 2016

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
(Equity and Fixed Income Outlook)

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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

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As on March 31,2016	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%	8.1%	7.6%	8.3%	7.7%	12.2%
Benchmark Return Since Inception	7.0%	7.1%	7.9%	7.7%	7.0%	9.9%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50

As on March 31,2016	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	13.5%	13.7%	7.7%	10.2%	6.1%	-0.5%
Benchmark Return Since Inception	10.6%	11.6%	5.1%	10.0%	5.7%	-5.0%
Benchmark	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Liquid Fund Index and NIFTY	BSE 100 Index

As on March 31,2016	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	3.4%	-0.7%	-1.2%	-0.5%	8.1%	7.3%
Benchmark Return Since Inception	2.8%	-7.2%	-5.7%	-7.2%	8.1%	8.2%
Benchmark	CRISIL Liquid Fund Index and NIFTY 50	BSE PSU Index	BSE 100 Index	BSE PSU Index	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50

As on March 31,2016	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	8.7%	7.8%	7.8%	8.6%	7.7%
Benchmark Return Since Inception	8.2%	8.1%	8.0%	8.0%	7.3%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Liquid Fund Index and NIFTY

As on March 31,2016	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II
Portfolio Return Since Inception	7.3%	9.2%	6.2%
Benchmark Return Since Inception	7.1%	6.4%	6.4%
Benchmark	CRISIL Composite Bond Fund Index and NIFTY 50	NIFTY 50	CRISIL Liquid Fund Index and NIFTY 50

As on March 31,2016	Life Unit Linked Wealth Builder Fund
Highest NAV locked in is	7.1%



Dear Customer,

Welcome to the latest edition of the Aviva Investor.

We, at Aviva, are constantly looking to delight you, through an undying focus on your needs. We are truly committed to make a difference to the lives of our customers, by offering propositions that are relevant, meaningful and valuable.

In line with this, we have launched our new customer proposition, Aviva Affluence, a unit linked product for those of you, who like to be pampered and offered a host of door-step services. Aviva Affluence will help you build corpus that can be used for various needs like child's education, investment, retirement or wealth building for wife and/or children.

Last quarter, we also held the finale event for our Early Starters Initiative with our brand ambassador Sachin Tendulkar in Mumbai. 23 children were felicitated by the Master Blaster, and attended a cricket master class with Sachin. These children also got an opportunity to interact with an icon from their chosen profession and spend a day with them. Congratulations to all the wonderful children. We wish them all the best for their future.

Going forward, expect several other innovative initiatives from us.

I look forward to your feedback.

Regards,

Trevor Bull

MD & CEO, Aviva India

Indian equity markets declined by 8.9% during the financial year ended March 2016. During the quarter ended March 2016, S&P BSE Sensex and Nifty 50 slipped 2.97% and 2.62% to close at 25,342 and 7,738 points, respectively. S&P BSE Mid-Cap and S&P BSE Small-Cap dropped 4.70% and 10.94%, respectively for the quarter.

The quarter witnessed volatility with equity markets correcting sharply in January and February 2016 only to stage a rebound in March. Most developed and emerging markets corrected by 5-15% during Jan-Feb 2016 and partly recovered in March leading to an overall fall of 1-5% for quarter. Key issues dominating the market moves were global such as growth concerns in China and uncertainty over rate hike in the US. Chinese stock markets fell after depreciation of the Chinese currency weighed on the bourses. The fall in China's bourses were further accentuated by new circuit filters and restrictions on sale of securities by large investors, resulting in trading halts for 2 days after circuit limits were breached. China's Caixin PMI for Dec 2015 and Jan 2016 continued to remain soft at 48.2 and 48.4 respectively. Moreover, a steep drop in China's services PMI increased growth concerns. While the US Federal Reserve maintained status quo on its policy rates, uncertainty over Fed's stance on interest rate hikes going forward added to the woes. Growth concerns and supply glut led to extreme volatility in crude oil prices, with Brent briefly falling below the USD 28/bbl mark. The economic sanctions imposed on Iran were lifted which further weighed on crude prices.

The fall in global markets had a sharp rub off in domestic markets as well. India's macro indicators remained a mixed bag. While GDP growth for 3Q FY16 at 7.3% came slightly above expectations, India's CPI negatively surprised, as the Dec 2015 inflation accelerated to a 15-month high of 5.6% YoY, mainly led by rural food inflation. In Jan 2016, CPI further rose to 5.7% YoY. RBI maintained its rates in its Feb 2016 policy meeting. The rail budget failed to excite the market. While the focus continued to remain on capex, fare structures remained unchanged maintaining the populist undertone.

Domestic markets recovered in March led by stability in global markets and better than expected Union Budget. The Union Budget was largely seen as pragmatic despite lacking any short term triggers as was expected. The Government managed to meet its fiscal deficit target of 3.9% for FY16. In addition, the decision to stick to the fiscal target of 3.5% for FY17 was read positively by the markets. Despite sticking to fiscal target, the focus on infra and social sectors continued. The budget also saw a sharp increase in allocations to the rural and agriculture segments. India's CPI for the month of Feb 2016 also cooled down to 5.18% YoY. On the back of these developments, domestic markets rallied during the month on increased probability of a rate cut in the RBI's policy meeting scheduled for April 2016.

Globally, markets bounced back in March 2016 as the ECB policy meeting drew closer, on expectations of a further monetary boost. Most commodity prices rallied

sharply with crude re-gaining its USD 40/bbl mark, while iron ore saw a single day gain of 20%. In its policy meeting, the ECB cut deposit rates by 10 bps and cut the refinancing rate to 0%. It also increased the quantum of TLTRO to Euro 80 bn. Eurozone's GDP for 4Q 2015 came in at 0.3%, in line with expectations. The US Federal Reserve in their policy meeting kept rates unchanged as expected. It stated that the global economic and financial developments continue to pose risks, but was more confident on its domestic economic activity. The Fed lowered 2016 real GDP forecasts by 20 bps and stated that the inflation was still running below its long term target, leading to expectations of lower rate hikes during 2016. Rupee continued to strengthen and appreciated below the 67 mark

The markets saw FII outflows to the tune of Rs 19,459 cr during the month of Jan and Feb 2016. However, March 2016 saw net FII inflows of 27,358 cr, resulting in net positive flows for the quarter.

On a sectoral basis, BSE Capital Goods, BSE Healthcare, CNX Infra, BSE Power fell the most between 8-10%. BSE Bankex fell by 5%. The fall in BSE Auto and BSE IT was lower between 2-3%.

Outlook

While the markets have rebounded sharply from the lows, in the short term, it is expected to remain volatile on account of uncertainty over global deflationary pressures, sustainability of recovery in US and extent of slowdown in China.

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

1. To alleviate rural economy distress, Government has ramped up rural spending significantly. This combined with the thrust on infrastructure spends and expectations of normal monsoons can lead to a boost in consumption spends
2. 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
3. Domestic markets have seen earnings downgrade over the last two years. Overall fundamentals have improved over the past year. Moreover, boost in consumption and public spending would create a favourable base for earnings upgrades towards the end of the fiscal, which should drive markets forward
4. The uncertainty on rate hikes in the US has alleviated with the US Federal Reserve adopting a more moderate stance on account of concerns about global growth and resultant disinflationary impact on commodities. Accordingly, markets are expecting only 1 rate hike at best during 2016.
5. Meanwhile, ECB and BoJ continue to aggressively pump in fresh liquidity via their respective asset purchase programs which is expected to revive growth.

Last month of the current quarter witnessed sharp decline in Bond yields which was under bearish pressure since the beginning of the quarter. The 10-year benchmark bond yield closed the March quarter at 7.46%, a fall of 30 bps, compared with the previous quarter's close of 7.76%. Bond yields increased during the first two months of the current quarter but the trend reversed and yields slid post the announcement of the Economic Survey and the Union Budget 2016-17.

In the first two months of the quarter, bond yields went up mainly due to weakness in the Indian rupee against the U.S. dollar and concerns on accelerating consumer inflation. The trend reversed and yields fell post the Government's yearly Economic Survey and the Union Budget as it eased concerns of an increase in fiscal deficit target for FY17. The falling trend continued in Mar after consumer inflation touched four-month low for February. Global tailwinds also supported the bullish sentiments in the Bond market. Federal Reserve of USA in March also gave positive surprise to the market by scaling down the rate hike from 4 to 2 and FED chairman sounded even more dovish, which resulted in weakening of USD and decline in US Treasury Yields. ECB in its March meeting unleashed bigger than expected stimulus for the European economy by increasing the size of Bond buyback from EUR60 billion to EUR 80billion under QE.

Domestically, liquidity conditions remained tight in the banking system during the quarter due to lower spending by the Government and lesser corporate tax payments, which also reduced demand for Government bonds. Relief was provided by RBI at regular intervals by conducting Open Market Operations (OMO) to improve liquidity in the banking system. The central bank conducted five auctions of OMO purchase for a cumulative amount of Rs. 62,000 crore and allotted Rs. 61,409 crore.

Indian economy expanded 7.3% Y-o-Y in Q3 FY16 (Oct-Dec 2015) after growing 7.7% in the prior quarter. The slowdown was because of lackluster private investments. On a positive note, rapid acceleration in the industrial sector and a pick-up in the agriculture sector are supporting higher economic activities. Headline consumer inflation after accelerating in the last six months slowed to 5.2% in Feb from 5.7% in Jan, mainly because of easing food prices. Current account deficit contracted to 1.3% of gross domestic product (GDP) in December quarter of FY15-16 from 1.5% of GDP during the corresponding period previous year and 1.7% of GDP in the previous quarter.

Outlook

Government's commitment to fiscal deficit numbers and expectation of benign inflation numbers considering forecasted better monsoon this year, we expect RBI to stick to easing monetary policy stance with infusion of liquidity in the system. Front loaded

Government borrowing calendar in the first half of the Financial Year may lead to consolidation in the yields at current level. Expected OMO by the RBI with prospects of better monsoon this year will help in softening of yields across the yield curve. According to the scheduled borrowing calendar for the first half of FY17, government will borrow Rs. 3,55,000 crore from the market and the quantum for Apr 2016 would be Rs. 60,00 crore.

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

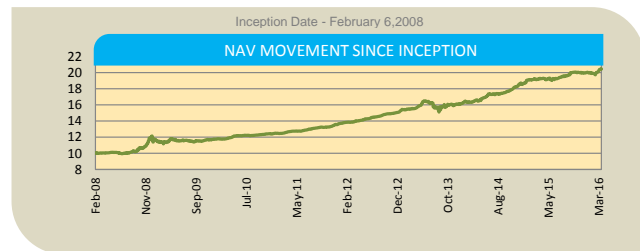
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.2%	10.0%	10.2%	9.6%	11.0%	6.3%
Benchmark**	7.0%	8.8%	9.0%	9.0%	11.4%	8.2%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
7.59% GOI 2026	14.27	Sovereign
7.88% GOI 2030	9.23	Sovereign
8.24% GOI 2033	7.26	Sovereign
7.59% GOI 2029	6.59	Sovereign
7.73% GOI 2034	5.59	Sovereign
8.32% GOI 2032	4.40	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	4.39	Sovereign
9.23% GOI 2043	4.02	Sovereign
8.15% GOI 2026	0.91	Sovereign
Total	56.66	

CORPORATE BONDS		
Tata Sons Ltd.	7.72	AAA
Power Finance Corporation Ltd.	7.43	AAA
LIC Housing Finance Ltd.	5.95	AAA
HDFC Ltd.	5.18	AAA
Mahindra & Mahindra Ltd.	4.88	AAA
Power Grid Corporation of India Ltd.	3.65	AAA
Yes Bank Ltd.	2.99	AA+
Bajaj Finance Ltd.	2.86	AA+
Total	40.66	

CASH AND MONEY MARKETS*	2.68%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked SECURE FUND

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

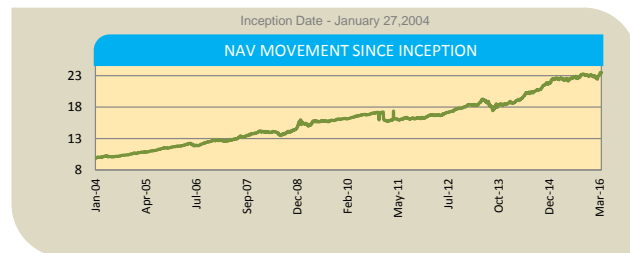
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.1%	8.2%	8.9%	8.8%	10.7%	4.5%
Benchmark**	7.1%	8.7%	9.3%	9.4%	10.9%	5.7%

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 NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
TOP 10 EQUITY STOCKS AND OTHERS		
HDFC Bank Ltd.	1.51	
Infosys Ltd.	1.46	
Reliance Industries Ltd.	0.86	
HDFC Ltd.	0.82	
ITC Ltd.	0.76	
ICICI Bank Ltd.	0.74	
Tata Consultancy Services Ltd.	0.55	
Sun Pharmaceuticals Industries Ltd.	0.49	
Axis Bank Ltd.	0.49	
Larsen & Toubro Ltd.	0.47	
Others	6.73	
Total	14.88	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	6.03	Sovereign
9.20% GOI 2030	5.99	Sovereign
8.97% GOI 2030	4.36	Sovereign
7.88% GOI 2030	2.96	Sovereign
7.59% GOI 2029	2.71	Sovereign
8.30% GOI 2040	2.68	Sovereign
9.23% GOI 2043	2.55	Sovereign
8.24% GOI 2033	2.41	Sovereign
7.73% GOI 2034	2.32	Sovereign
8.15% GOI 2026	1.17	Sovereign
8.28% GOI 2032	0.80	Sovereign
7.59% GOI 2026	0.32	Sovereign
7.83% GOI 2018	0.32	Sovereign
8.32% GOI 2032	0.20	Sovereign
Total	34.82	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	9.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.47	AAA
LIC Housing Finance Ltd.	5.99	AAA
Yes Bank Ltd.	5.17	AA+
Power Finance Corporation Ltd.	3.74	AAA
HDFC Ltd.	3.68	AAA
Food Corporation of India	2.48	AAA
Bajaj Finance Ltd.	1.18	AA+
Tata Sons Ltd.	1.08	AAA
Gail (India) Ltd.	0.99	AAA
Rural Electrification Corporation	0.70	AAA
Power Grid Corporation of India Ltd.	0.60	AAA
NTPC Ltd.	0.01	AAA
Total	42.57	

CASH AND MONEY MARKETS* 7.73%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

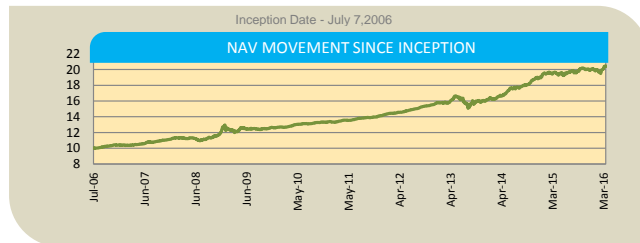
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.6%	8.6%	9.1%	9.1%	10.6%	4.7%
Benchmark**	7.9%	8.7%	9.3%	9.4%	10.9%	5.7%

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 NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES		14.65%
TOP 10 EQUITY STOCKS AND OTHERS		
HDFC Bank Ltd.	1.48	
Infosys Ltd.	1.44	
Reliance Industries Ltd.	0.85	
HDFC Ltd.	0.81	
ITC Ltd.	0.75	
ICICI Bank Ltd.	0.73	
Tata Consultancy Services Ltd.	0.54	
Sun Pharmaceuticals Industries Ltd.	0.48	
Axis Bank Ltd.	0.48	
Larsen & Toubro Ltd.	0.46	
Others	6.63	
Total	14.65	

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GOVERNMENT SECURITIES

9.23% GOI 2043	8.31	Sovereign
7.88% GOI 2030	5.88	Sovereign
9.20% GOI 2030	5.55	Sovereign
8.97% GOI 2030	4.07	Sovereign
8.15% GOI 2026	3.54	Sovereign
7.59% GOI 2029	2.80	Sovereign
7.59% GOI 2026	2.21	Sovereign
8.24% GOI 2033	1.61	Sovereign
8.32% GOI 2032	1.58	Sovereign
8.40% GOI 2024	1.56	Sovereign
8.28% GOI 2027	1.08	Sovereign
8.30% GOI 2040	0.87	Sovereign
7.73% GOI 2034	0.62	Sovereign
7.59% GOI 2016	0.02	Sovereign
Total	39.70	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	7.69	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.81	AAA
Tata Sons Ltd.	5.01	AAA
Yes Bank Ltd.	4.42	AA+
Power Grid Corporation of India Ltd.	4.19	AAA
Power Finance Corporation Ltd.	3.26	AAA
Food Corporation of India	2.25	AAA
LIC Housing Finance Ltd.	2.13	AAA
HDFC Ltd.	1.28	AAA
Rural Electrification Corporation	1.10	AAA
Indian Railway Finance Corporation Ltd.	0.45	AAA
NTPC Ltd.	0.01	AAA
Total	38.60	

CASH AND MONEY MARKETS* 7.05%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BALANCED FUND

ULIF00106/06/2002LIFBALANCE122

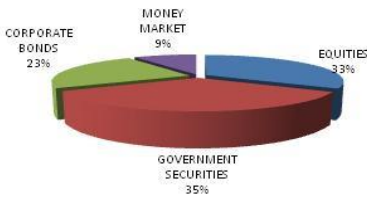
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

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

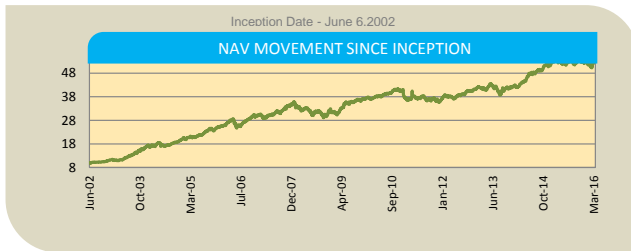
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	13.5%	7.4%	8.8%	9.2%	10.0%	1.3%
Benchmark**	10.6%	8.2%	9.6%	9.9%	10.2%	2.2%

Note: Past returns are not indicative of future performance.

***Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX*

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	33.12%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	3.26	
HDFC Bank Ltd.	3.22	
Reliance Industries Ltd.	2.01	
HDFC Ltd.	1.82	
ITC Ltd.	1.68	
ICICI Bank Ltd.	1.65	
Tata Consultancy Services Ltd.	1.21	
Sun Pharmaceuticals Industries Ltd.	1.09	
Axis Bank Ltd.	1.08	
Larsen & Toubro Ltd.	1.04	
Others	15.06	
Total	33.12	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	6.31	Sovereign
8.83% GOI 2041	5.58	Sovereign
7.88% GOI 2030	4.51	Sovereign
7.59% GOI 2029	3.69	Sovereign
8.33% GOI 2026	2.85	Sovereign
9.23% GOI 2043	2.83	Sovereign
7.73% GOI 2034	2.68	Sovereign
8.24% GOI 2033	2.46	Sovereign
8.24% GOI 2027	0.82	Sovereign
9.20% GOI 2030	0.82	Sovereign
8.28% GOI 2032	0.62	Sovereign
7.59% GOI 2026	0.35	Sovereign
8.24% GOI 2018	0.17	Sovereign
8.19% GOI 2020	0.14	Sovereign
8.28% GOI 2027	0.13	Sovereign
8.15% GOI 2026	0.10	Sovereign
7.83% GOI 2018	0.07	Sovereign
6.35% GOI 2020	0.06	Sovereign
8.35% GOI 2022	0.06	Sovereign
8.32% GOI 2032	0.04	Sovereign
8.15% GOI 2022	0.01	Sovereign
Total	34.30	

CORPORATE BONDS

LIC Housing Finance Ltd.	4.62	AAA
Tata Sons Ltd.	3.39	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.91	AAA
HDFC Ltd.	2.52	AAA
Tata Motors Ltd.	2.12	AA
Bajaj Finance Ltd.	1.52	AA+
Power Grid Corporation of India Ltd.	1.40	AAA
Mahindra & Mahindra Ltd.	1.30	AAA
Yes Bank Ltd.	1.06	AA+
National Capital Regional Planning Board	0.97	AAA
Power Finance Corporation Ltd.	0.91	AAA
Rural Electrification Corporation	0.47	AAA
NTPC Ltd.	0.05	AAA
Indian Railway Finance Corporation Ltd.	0.04	AAA
Total	23.28	

CASH AND MONEY MARKETS* 9.30%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

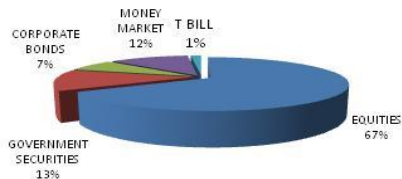
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

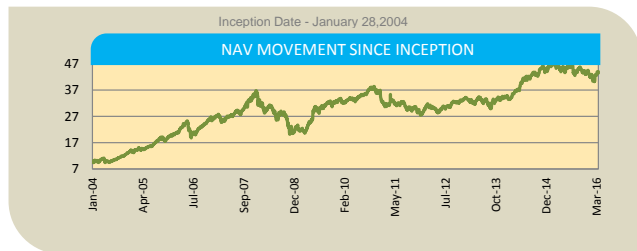
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	13.7%	6.4%	9.6%	11.0%	9.6%	-4.3%
Benchmark**	11.6%	6.9%	10.0%	10.6%	8.6%	-4.6%

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 NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	68.43%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	6.74	
HDFC Bank Ltd.	5.86	
Reliance Industries Ltd.	4.08	
HDFC Ltd.	3.79	
ITC Ltd.	3.52	
ICICI Bank Ltd.	3.43	
Tata Consultancy Services Ltd.	2.53	
Sun Pharmaceuticals Industries Ltd.	2.27	
Axis Bank Ltd.	2.25	
Larsen & Toubro Ltd.	2.16	
Others	31.80	
Total	68.43	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.30% GOI 2042	2.39	Sovereign
8.97% GOI 2030	1.37	Sovereign
8.83% GOI 2041	1.35	Sovereign
7.88% GOI 2030	1.11	Sovereign
9.20% GOI 2030	1.10	Sovereign
7.73% GOI 2034	1.04	Sovereign
8.32% GOI 2032	0.79	Sovereign
8.24% GOI 2033	0.77	Sovereign
7.59% GOI 2029	0.63	Sovereign
8.33% GOI 2026	0.59	Sovereign
9.23% GOI 2043	0.48	Sovereign
8.28% GOI 2032	0.41	Sovereign
8.15% GOI 2022	0.39	Sovereign
8.83% GOI 2023	0.23	Sovereign
7.16% GOI 2023	0.10	Sovereign
8.28% GOI 2027	0.06	Sovereign
8.16% Tamil Nadu State Development Ltd. 2020	0.01	Sovereign
Total	12.82	

CORPORATE BONDS

Tata Sons Ltd.	2.08	AAA
Tata Motors Ltd.	1.95	AA
Reliance Gas Transportation Infrastructure Ltd.	1.30	AAA
Bajaj Finance Ltd.	0.46	AA+
HDFC Ltd.	0.38	AAA
Mahindra & Mahindra Ltd.	0.37	AAA
NTPC Ltd.	0.28	AAA
Food Corporation of India	0.10	AAA
LIC Housing Finance Ltd.	0.08	AAA
Neyveli Lignite Corporation Ltd.	0.04	AAA
Total	7.04	

CASH AND MONEY MARKETS* 11.71%

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

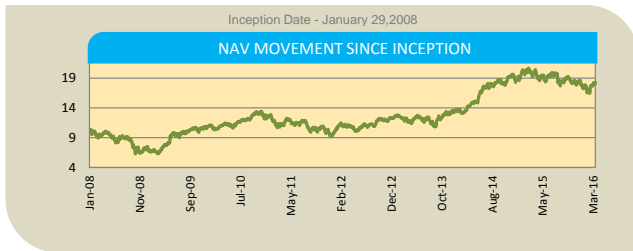
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.7%	8.8%	13.4%	16.0%	11.3%	-6.9%
Benchmark**	5.1%	5.8%	9.9%	10.8%	7.4%	-8.9%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	89.69%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.19	
Reliance Industries Ltd.	5.49	
ICICI Bank Ltd.	4.90	
ITC Ltd.	4.81	
HDFC Ltd.	4.75	
HDFC Bank Ltd.	4.36	
Tata Consultancy Services Ltd.	3.61	
Sun Pharmaceuticals Industries Ltd.	3.25	
Axis Bank Ltd.	3.11	
Larsen & Toubro Ltd.	2.98	
Others	43.24	
Total	89.69	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 10.31%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

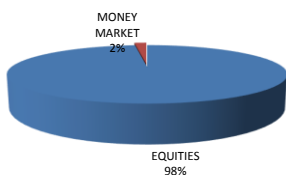
The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations.

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 March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	3.4%	6.1%	10.2%	11.1%	8.1%	-7.9%
Benchmark**	2.8%	5.8%	9.9%	10.8%	7.4%	-8.9%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is NIFTY 50 INDEX

Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	98.23%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.35	
ITC Ltd.	7.09	
Reliance Industries Ltd.	6.63	
HDFC Bank Ltd.	6.27	
HDFC Ltd.	5.18	
Tata Consultancy Services Ltd.	5.15	
ICICI Bank Ltd.	4.08	
Larsen & Toubro Ltd.	3.83	
Sun Pharmaceuticals Industries Ltd.	3.42	
Tata Motors Ltd.	2.87	
Others	44.36	
Total	98.23	

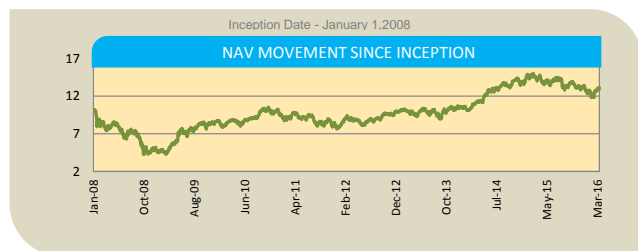
[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 1.77%

PORTFOLIO TOTAL 100.00%

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

NAV Movement



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

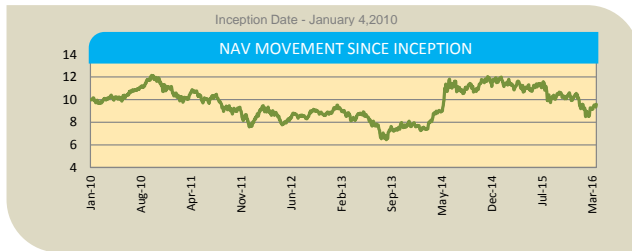
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	-0.7%	-2.1%	1.9%	4.8%	4.3%	-13.6%
Benchmark**	-7.2%	-7.4%	-4.4%	-2.0%	-2.0%	-19.7%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	95.12%	
TOP 10 EQUITY STOCKS AND OTHERS		
State Bank of India	9.43	
Oil and Natural Gas Corporation Ltd.	9.11	
Coal India Ltd.	8.67	
Indraprastha Gas Ltd.	8.61	
NTPC Ltd.	7.20	
Bank of Baroda	6.05	
Indian Oil Corporation Ltd.	5.83	
Gail (India) Ltd.	5.32	
Engineers India Ltd.	4.96	
Hindustan Petroleum Corporation Ltd.	4.83	
Others	25.11	
Total	95.12	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 4.88%

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

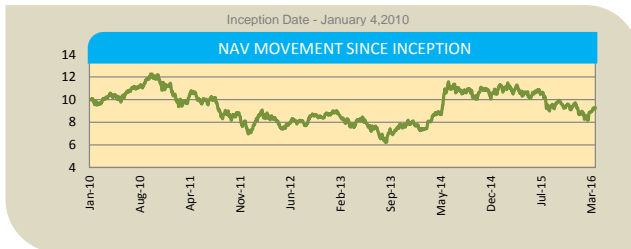
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	-1.2%	-2.3%	2.5%	6.5%	4.1%	-13.2%
Benchmark**	-5.7%	-3.7%	0.4%	4.9%	-1.3%	-21.6%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is Nifty Infrastructure

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	91.59%	
TOP 10 EQUITY STOCKS AND OTHERS		
Bharti Airtel Ltd.	7.86	
Larsen & Toubro Ltd.	7.51	
Power Grid Corporation of India Ltd.	5.92	
NTPC Ltd.	5.05	
Coal India Ltd.	4.82	
Kotak Mahindra Bank Ltd.	4.54	
Tata Power Co. Ltd.	4.44	
Ultratech Cement Ltd.	3.87	
HDFC Ltd.	3.59	
Oil and Natural Gas Corporation Ltd.	3.55	
Others	40.44	
Total	91.59	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 8.41%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

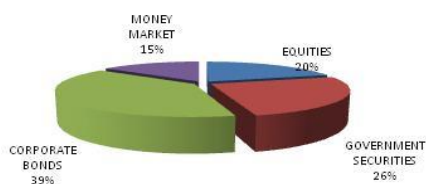
This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

Asset Allocation Pattern

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

Asset Mix



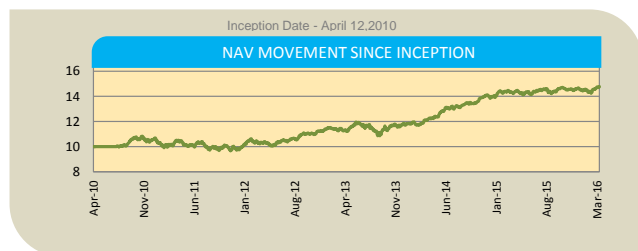
Portfolio Return

As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.1%	7.2%	9.4%	9.4%	9.8%	3.2%

Note: Past returns are not indicative of future performance.

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	20.39%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	1.81	
HDFC Bank Ltd.	1.57	
ITC Ltd.	1.37	
HDFC Ltd.	1.30	
Reliance Industries Ltd.	1.28	
ICICI Bank Ltd.	1.02	
Tata Consultancy Services Ltd.	0.96	
Larsen & Toubro Ltd.	0.74	
Sun Pharmaceuticals Industries Ltd.	0.66	
Tata Motors Ltd.	0.55	
Others	9.13	
Total	20.39	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	16.10	Sovereign
8.12% GOI 2020	4.91	Sovereign
8.19% GOI 2020	2.86	Sovereign
8.16% Tamil Nadu State Development Ltd. 2020	1.75	Sovereign
Total	25.62	

CORPORATE BONDS

Power Grid Corporation of India Ltd.	9.18	AAA
Power Finance Corporation Ltd.	9.07	AAA
Indian Railway Finance Corporation Ltd.	8.82	AAA
NTPC Ltd.	5.76	AAA
Rural Electrification Corporation	4.06	AAA
LIC Housing Finance Ltd.	2.44	AAA
Total	39.33	

CASH AND MONEY MARKETS* 14.66%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

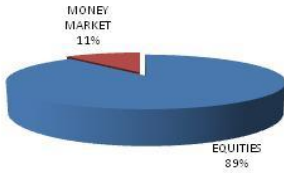
To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market 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 as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES		
88.84%		
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.00	
Reliance Industries Ltd.	5.40	
ICICI Bank Ltd.	4.89	
ITC Ltd.	4.77	
HDFC Ltd.	4.74	
HDFC Bank Ltd.	4.32	
Tata Consultancy Services Ltd.	3.61	
Sun Pharmaceuticals Industries Ltd.	3.25	
Axis Bank Ltd.	3.10	
Larsen & Toubro Ltd.	2.97	
Others	42.79	
Total	88.84	

[View Detailed Portfolio >>](#)

Portfolio Return

As on March 31, 2016

	CAGR Return				
	Since inception	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.7%	11.0%	13.0%	9.8%	-6.2%
Benchmark	7.8%	9.9%	10.8%	7.7%	-7.2%

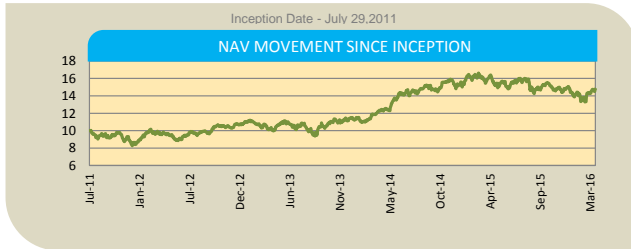
Note: Past returns are not indicative of future performance.

***Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX and LIQUID INDEX*

CASH AND MONEY MARKETS*	11.16%
PORTFOLIO TOTAL	100.00%

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

NAV Movement



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

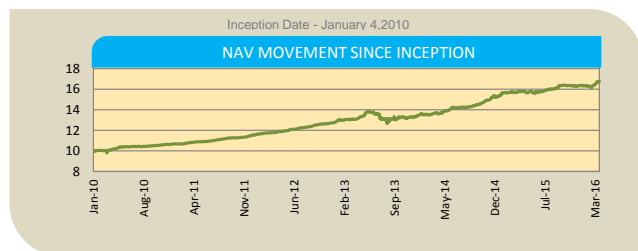
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.7%	9.1%	9.2%	8.6%	10.5%	6.3%
Benchmark**	8.2%	8.8%	9.0%	9.0%	11.4%	8.2%

Note: Past returns are not indicative of future performance.

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

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
7.59% GOI 2029	12.13	Sovereign
7.88% GOI 2030	9.52	Sovereign
8.24% GOI 2033	7.17	Sovereign
7.73% GOI 2034	4.98	Sovereign
9.23% GOI 2043	4.62	Sovereign
8.30% GOI 2040	3.97	Sovereign
7.59% GOI 2026	3.50	Sovereign
9.20% GOI 2030	2.11	Sovereign
8.60% GOI 2028	1.91	Sovereign
8.32% GOI 2032	0.63	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	0.50	Sovereign
Total	51.04	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	8.47	AAA
HDFC Ltd.	7.70	AAA
Tata Sons Ltd.	7.63	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.40	AAA
LIC Housing Finance Ltd.	2.61	AAA
Bajaj Finance Ltd.	1.96	AA+
Power Grid Corporation of India Ltd.	1.50	AAA
Indian Railway Finance Corporation Ltd.	0.22	AAA
ICICI Bank Ltd.	0.11	AAA
Total	37.60	

CASH AND MONEY MARKETS* 11.36%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

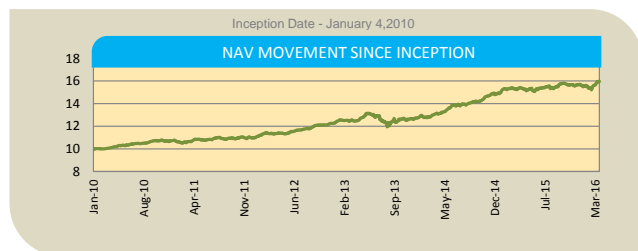
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.8%	8.2%	9.0%	8.6%	10.2%	4.3%
Benchmark**	8.1%	8.5%	9.3%	9.4%	10.9%	5.7%

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 NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES		
14.94%		
TOP 10 EQUITY STOCKS AND OTHERS		
HDFC Bank Ltd.	1.51	
Infosys Ltd.	1.47	
Reliance Industries Ltd.	0.86	
HDFC Ltd.	0.82	
ITC Ltd.	0.76	
ICICI Bank Ltd.	0.74	
Tata Consultancy Services Ltd.	0.55	
Sun Pharmaceuticals Industries Ltd.	0.49	
Axis Bank Ltd.	0.49	
Larsen & Toubro Ltd.	0.47	
Others	6.78	
Total	14.94	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.23% GOI 2043	16.14	Sovereign
8.28% GOI 2027	6.88	Sovereign
8.30% GOI 2040	3.69	Sovereign
7.88% GOI 2030	3.03	Sovereign
7.16% GOI 2023	2.84	Sovereign
8.97% GOI 2030	2.02	Sovereign
8.32% GOI 2032	1.38	Sovereign
9.20% GOI 2030	1.38	Sovereign
8.15% GOI 2026	0.89	Sovereign
7.59% GOI 2029	0.88	Sovereign
7.59% GOI 2026	0.54	Sovereign
8.27% GOI 2020	0.46	Sovereign
7.73% GOI 2034	0.44	Sovereign
8.79% Gujarat SDL 2022	0.42	Sovereign
8.60% GOI 2028	0.19	Sovereign
8.20% GOI 2025	0.18	Sovereign
Total	41.36	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	9.39	AAA
Tata Sons Ltd.	9.23	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.74	AAA
LIC Housing Finance Ltd.	4.14	AAA
Power Finance Corporation Ltd.	2.04	AAA
HDFC Ltd.	1.88	AAA
Bajaj Finance Ltd.	1.79	AA+
Rural Electrification Corporation	0.56	AAA
Indian Railway Finance Corporation Ltd.	0.35	AAA
Power Grid Corporation of India Ltd.	0.23	AAA
NTPC Ltd.	0.01	AAA
Total	36.36	

CASH AND MONEY MARKETS* 7.34%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked BALANCED FUND-II

ULIF01508/01/2010LIBALAN-II122

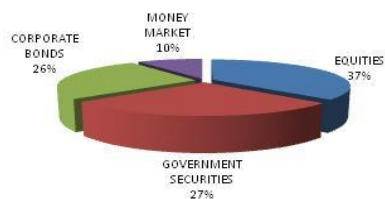
To generate a balance of capital growth and steady returns.

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

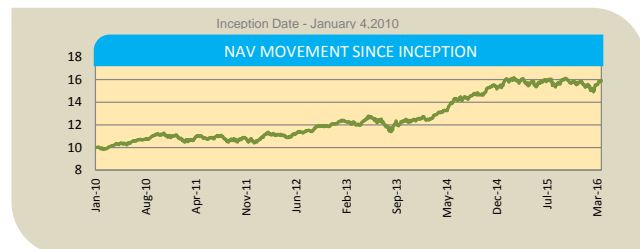
As on March 31, 2016

	CAGR Return						Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year	
Portfolio return	7.8%	7.8%	9.4%	9.8%	10.2%	0.7%	
Benchmark**	8.0%	8.1%	9.7%	10.0%	10.1%	1.4%	

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 NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	36.91%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	3.63	
HDFC Bank Ltd.	3.50	
Reliance Industries Ltd.	2.19	
HDFC Ltd.	2.04	
ITC Ltd.	1.89	
ICICI Bank Ltd.	1.85	
Tata Consultancy Services Ltd.	1.36	
Sun Pharmaceuticals Industries Ltd.	1.22	
Axis Bank Ltd.	1.21	
Larsen & Toubro Ltd.	1.16	
Others	16.86	
Total	36.91	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	5.07	Sovereign
7.88% GOI 2030	3.43	Sovereign
8.30% GOI 2042	2.96	Sovereign
9.20% GOI 2030	2.46	Sovereign
7.59% GOI 2029	1.81	Sovereign
8.33% GOI 2026	1.62	Sovereign
7.73% GOI 2034	1.29	Sovereign
9.23% GOI 2043	1.25	Sovereign
8.15% GOI 2026	1.22	Sovereign
8.24% GOI 2033	1.19	Sovereign
8.97% GOI 2030	0.94	Sovereign
7.16% GOI 2023	0.67	Sovereign
8.32% GOI 2032	0.60	Sovereign
8.79% Gujarat SDL 2022	0.60	Sovereign
7.80% GOI 2020	0.58	Sovereign
7.59% GOI 2026	0.50	Sovereign
8.20% GOI 2025	0.46	Sovereign
8.40% GOI 2024	0.30	Sovereign
Total	26.95	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	6.32	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.16	AAA
Tata Sons Ltd.	4.15	AAA
Tata Motors Ltd.	3.02	AA
LIC Housing Finance Ltd.	2.75	AAA
Bajaj Finance Ltd.	2.34	AA+
HDFC Ltd.	1.12	AAA
Rural Electrification Corporation	0.61	AAA
Power Finance Corporation Ltd.	0.60	AAA
Power Grid Corporation of India Ltd.	0.29	AAA
Export-Import Bank of India Ltd.	0.12	AAA
NTPC Ltd.	0.03	AAA
Total	26.51	

CASH AND MONEY MARKETS*	9.63%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked 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

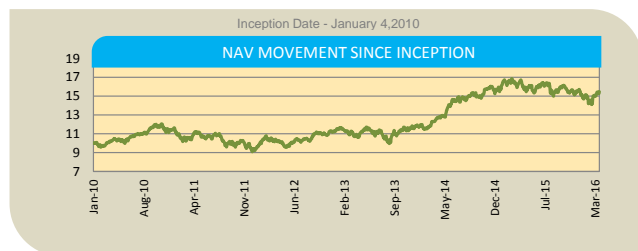
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.2%	7.0%	10.6%	12.7%	10.5%	-4.4%
Benchmark**	7.1%	6.8%	10.0%	10.6%	8.6%	-4.6%

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 NIFTY 50 INDEX*

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	69.40%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	6.83	
HDFC Bank Ltd.	6.65	
Reliance Industries Ltd.	4.12	
HDFC Ltd.	3.84	
ITC Ltd.	3.55	
ICICI Bank Ltd.	3.48	
Tata Consultancy Services Ltd.	2.56	
Sun Pharmaceuticals Industries Ltd.	2.30	
Axis Bank Ltd.	2.28	
Larsen & Toubro Ltd.	2.19	
Others	31.60	
Total	69.40	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

7.59% GOI 2029	1.28	Sovereign
8.32% GOI 2032	1.10	Sovereign
7.73% GOI 2034	0.95	Sovereign
7.88% GOI 2030	0.45	Sovereign
9.23% GOI 2043	0.33	Sovereign
8.15% GOI 2026	0.06	Sovereign
Total	4.17	

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	7.00	AAA
Mahindra & Mahindra Ltd.	6.89	AAA
Tata Motors Ltd.	1.55	AA
NTPC Ltd.	0.05	AAA
Total	15.49	

CASH AND MONEY MARKETS*	10.94%
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

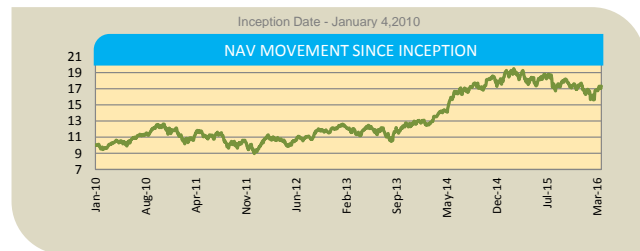
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.2%	8.5%	12.5%	14.8%	11.2%	-6.3%
Benchmark**	6.4%	5.8%	9.9%	10.8%	7.4%	-8.9%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	89.07%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.13	
Reliance Industries Ltd.	5.46	
ICICI Bank Ltd.	4.91	
ITC Ltd.	4.78	
HDFC Ltd.	4.75	
HDFC Bank Ltd.	4.32	
Tata Consultancy Services Ltd.	3.62	
Sun Pharmaceuticals Industries Ltd.	3.26	
Axis Bank Ltd.	3.10	
Larsen & Toubro Ltd.	2.98	
Others	42.76	
Total	89.07	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	10.93%
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PORTFOLIO TOTAL	100.00%
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* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

To generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES		
98.87%		
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.41	
ITC Ltd.	7.14	
Reliance Industries Ltd.	6.68	
HDFC Bank Ltd.	6.29	
HDFC Ltd.	5.20	
Tata Consultancy Services Ltd.	5.18	
ICICI Bank Ltd.	4.10	
Larsen & Toubro Ltd.	3.86	
Sun Pharmaceuticals Industries Ltd.	3.43	
Tata Motors Ltd.	2.89	
Others	44.69	
Total	98.87	

[View Detailed Portfolio >>](#)

Portfolio Return

As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	6.2%	5.4%	9.5%	10.3%	7.3%	-8.5%
Benchmark**	6.4%	5.8%	9.9%	10.8%	7.4%	-8.9%

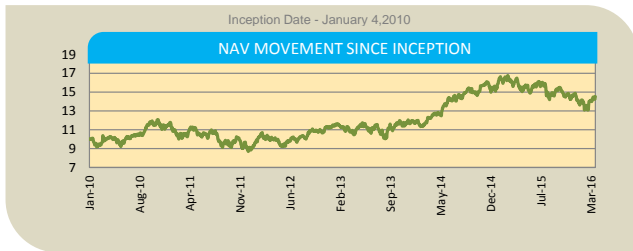
Note: Past returns are not indicative of future performance.

***Benchmark for this fund is NIFTY 50 INDEX*

CASH AND MONEY MARKETS*	1.13%
PORTFOLIO TOTAL	100.00%

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

NAV Movement



Life Unit Linked DISCONTINUED POLICY FUND

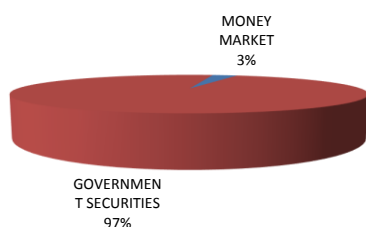
ULIF03127/01/2011LIDISPLCY122

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%



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
GOVERNMENT SECURITIES		
364 Days Treasury Bill 2017	6.97	Sovereign
364 Days Treasury Bill 2016	7.30	Sovereign
364 Days Treasury Bill 2016	7.40	Sovereign
364 Days Treasury Bill 2016	1.59	Sovereign
364 Days Treasury Bill 2016	2.90	Sovereign
364 Days Treasury Bill 2017	1.40	Sovereign
364 Days Treasury Bill 2016	4.32	Sovereign
364 Days Treasury Bill 2016	10.16	Sovereign
364 Days Treasury Bill 2016	8.63	Sovereign
364 Days Treasury Bill 2016	7.32	Sovereign
364 Days Treasury Bill 2016	7.14	Sovereign
364 Days Treasury Bill 2017	4.21	Sovereign
364 Days Treasury Bill 2016	16.96	Sovereign
364 Days Treasury Bill 2017	1.39	Sovereign
364 Days Treasury Bill 2016	7.08	Sovereign
364 Days Treasury Bill 2017	1.95	Sovereign
364 Days Treasury Bill 2016	0.22	Sovereign
10.71% GOI 2016	0.05	Sovereign

Portfolio Return

As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.9%	7.7%	7.9%	7.6%	7.6%	7.3%

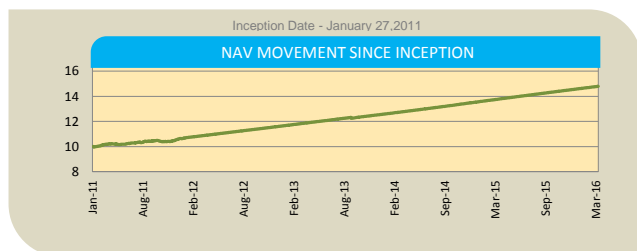
Note: Past returns are not indicative of future performance.

CASH AND MONEY MARKETS* 3.01%

PORTFOLIO TOTAL 100.00%

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

NAV Movement



Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

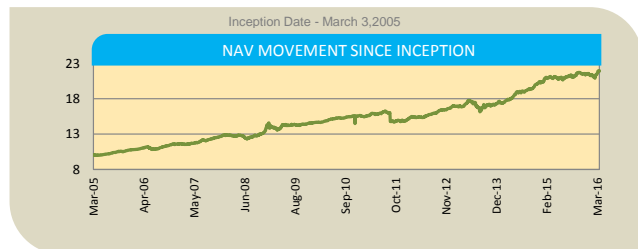
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.3%	8.7%	9.3%	9.1%	10.7%	4.6%
Benchmark**	7.7%	8.7%	9.3%	9.4%	10.9%	5.7%

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 NIFTY 50 INDEX*

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES 14.84%		
TOP 10 EQUITY STOCKS AND OTHERS		
HDFC Bank Ltd.	1.48	
Infosys Ltd.	1.46	
Reliance Industries Ltd.	0.86	
HDFC Ltd.	0.82	
ITC Ltd.	0.75	
ICICI Bank Ltd.	0.74	
Tata Consultancy Services Ltd.	0.54	
Sun Pharmaceuticals Industries Ltd.	0.49	
Axis Bank Ltd.	0.49	
Larsen & Toubro Ltd.	0.46	
Others	6.75	
Total	14.84	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.23% GOI 2043	11.98	Sovereign
8.30% GOI 2042	10.95	Sovereign
7.88% GOI 2030	4.66	Sovereign
8.97% GOI 2030	3.42	Sovereign
7.59% GOI 2026	3.19	Sovereign
9.20% GOI 2030	1.17	Sovereign
8.24% GOI 2033	1.08	Sovereign
8.32% GOI 2032	0.66	Sovereign
7.59% GOI 2029	0.42	Sovereign
Total	37.53	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	9.21	AAA
National Capital Regional Planning Board	7.65	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.42	AAA
Food Corporation of India	5.90	AAA
Power Finance Corporation Ltd.	5.22	AAA
Tata Sons Ltd.	3.10	AAA
Power Grid Corporation of India Ltd.	2.17	AAA
LIC Housing Finance Ltd.	1.28	AAA
HDFC Ltd.	0.88	AAA
NTPC Ltd.	0.01	AAA
Total	41.84	

CASH AND MONEY MARKETS*	5.79%
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

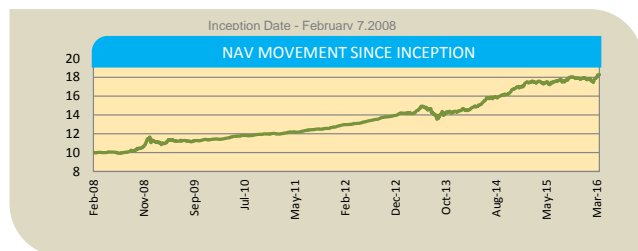
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.7%	8.5%	8.9%	8.9%	10.6%	4.7%
Benchmark**	7.0%	8.7%	9.3%	9.4%	10.9%	5.7%

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 NIFTY 50 INDEX*

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	14.75%	
TOP 10 EQUITY STOCKS AND OTHERS		
HDFC Bank Ltd.	1.50	
Infosys Ltd.	1.45	
Reliance Industries Ltd.	0.86	
HDFC Ltd.	0.81	
ITC Ltd.	0.75	
ICICI Bank Ltd.	0.74	
Tata Consultancy Services Ltd.	0.54	
Sun Pharmaceuticals Industries Ltd.	0.49	
Axis Bank Ltd.	0.48	
Larsen & Toubro Ltd.	0.46	
Others	6.67	
Total	14.75	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.97% GOI 2030	16.53	Sovereign
7.88% GOI 2030	8.39	Sovereign
9.23% GOI 2043	6.55	Sovereign
8.15% GOI 2026	5.91	Sovereign
8.83% GOI 2041	3.78	Sovereign
8.28% GOI 2027	2.98	Sovereign
7.59% GOI 2026	1.89	Sovereign
9.20% GOI 2030	1.59	Sovereign
7.59% GOI 2029	1.29	Sovereign
7.73% GOI 2034	0.85	Sovereign
7.59% GOI 2016	0.33	Sovereign
10.71% GOI 2016	0.12	Sovereign
Total	50.21	

CORPORATE BONDS

HDFC Ltd.	6.83	AAA
Tata Sons Ltd.	6.06	AAA
Mahindra & Mahindra Ltd.	4.97	AAA
Bajaj Finance Ltd.	3.49	AA+
Power Finance Corporation Ltd.	3.00	AAA
Indian Railway Finance Corporation Ltd.	1.53	AAA
Rural Electrification Corporation	1.52	AAA
Yes Bank Ltd.	0.91	AA+
Power Grid Corporation of India Ltd.	0.37	AAA
NTPC Ltd.	0.01	AAA
Total	28.69	

CASH AND MONEY MARKETS* 6.35%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

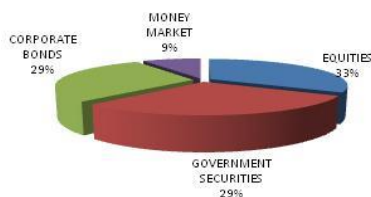
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

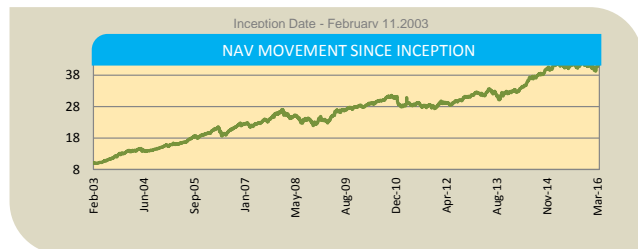
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	12.2%	7.8%	9.4%	9.8%	10.2%	1.4%
Benchmark**	9.9%	8.2%	9.6%	9.9%	10.2%	2.2%

Note: Past returns are not indicative of future performance.

***Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX*

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	33.06%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	3.25	
HDFC Bank Ltd.	3.25	
Reliance Industries Ltd.	1.93	
HDFC Ltd.	1.83	
ITC Ltd.	1.69	
ICICI Bank Ltd.	1.65	
Tata Consultancy Services Ltd.	1.22	
Sun Pharmaceuticals Industries Ltd.	1.09	
Axis Bank Ltd.	1.09	
Larsen & Toubro Ltd.	1.04	
Others	15.02	
Total	33.06	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.83% GOI 2041	6.37	Sovereign
9.23% GOI 2043	5.79	Sovereign
8.28% GOI 2032	3.60	Sovereign
8.97% GOI 2030	2.92	Sovereign
9.20% GOI 2030	2.74	Sovereign
7.88% GOI 2030	2.48	Sovereign
8.28% GOI 2027	1.96	Sovereign
8.24% GOI 2033	1.87	Sovereign
7.59% GOI 2026	0.44	Sovereign
7.59% GOI 2029	0.43	Sovereign
7.73% GOI 2034	0.29	Sovereign
Total	28.89	

CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	6.33	AAA
Mahindra & Mahindra Ltd.	4.85	AAA
Food Corporation of India	3.13	AAA
Tata Sons Ltd.	3.06	AAA
Power Finance Corporation Ltd.	3.01	AAA
Bajaj Finance Ltd.	2.64	AA+
HDFC Ltd.	2.54	AAA
Power Grid Corporation of India Ltd.	1.86	AAA
LIC Housing Finance Ltd.	1.53	AAA
Rural Electrification Corporation	0.46	AAA
NTPC Ltd.	0.03	AAA
Total	29.44	

CASH AND MONEY MARKETS* 8.61%

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

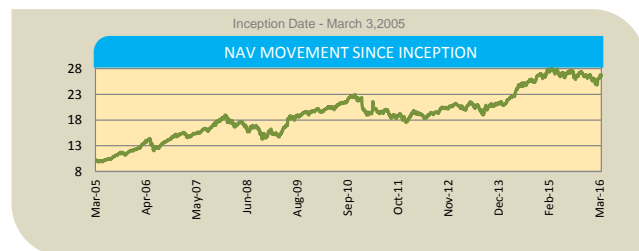
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	10.2%	6.3%	8.6%	9.9%	9.3%	-1.8%
Benchmark**	10.0%	7.6%	9.8%	10.3%	9.5%	-1.2%

Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	50.74%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	4.99	
HDFC Bank Ltd.	4.79	
Reliance Industries Ltd.	3.04	
HDFC Ltd.	2.81	
ITC Ltd.	2.60	
ICICI Bank Ltd.	2.54	
Tata Consultancy Services Ltd.	1.87	
Sun Pharmaceuticals Industries Ltd.	1.68	
Axis Bank Ltd.	1.67	
Larsen & Toubro Ltd.	1.60	
Others	23.15	
Total	50.74	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.23% GOI 2043	6.93	Sovereign
8.83% GOI 2041	5.72	Sovereign
8.30% GOI 2042	2.60	Sovereign
8.24% GOI 2033	2.10	Sovereign
8.97% GOI 2030	2.02	Sovereign
8.32% GOI 2032	1.70	Sovereign
7.88% GOI 2030	1.37	Sovereign
9.20% GOI 2030	1.21	Sovereign
7.73% GOI 2034	0.90	Sovereign
8.30% GOI 2040	0.85	Sovereign
7.59% GOI 2026	0.37	Sovereign
8.40% GOI 2024	0.19	Sovereign
Total	25.96	

CORPORATE BONDS

Tata Sons Ltd.	4.78	AAA
National Capital Regional Planning Board	3.12	AAA
Tata Motors Ltd.	2.47	AA
HDFC Ltd.	1.82	AAA
Power Grid Corporation of India Ltd.	1.49	AAA
LIC Housing Finance Ltd.	0.93	AAA
NTPC Ltd.	0.04	AAA
Total	14.65	

CASH AND MONEY MARKETS* 8.65%

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 - NIFTY 50.

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

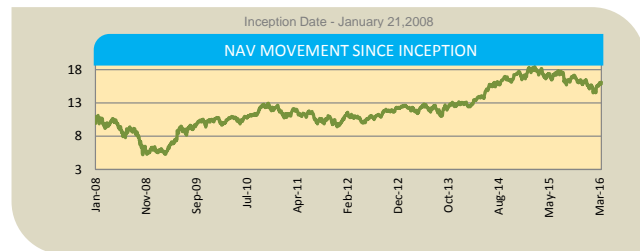
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	6.1%	6.1%	10.2%	11.1%	8.1%	-7.9%
Benchmark**	5.7%	5.8%	9.9%	10.8%	7.4%	-8.9%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	98.72%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.40	
ITC Ltd.	7.13	
Reliance Industries Ltd.	6.67	
HDFC Bank Ltd.	6.28	
HDFC Ltd.	5.20	
Tata Consultancy Services Ltd.	5.18	
ICICI Bank Ltd.	4.09	
Larsen & Toubro Ltd.	3.85	
Sun Pharmaceuticals Industries Ltd.	3.43	
Tata Motors Ltd.	2.89	
Others	44.60	
Total	98.72	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS*	1.28%
PORTFOLIO TOTAL	100.00%

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

Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

The risk profile for this fund is High

Asset Allocation Pattern

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

Asset Mix



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES 91.58%		
TOP 10 EQUITY STOCKS AND OTHERS		
Bharti Airtel Ltd.	7.93	
Larsen & Toubro Ltd.	7.46	
Power Grid Corporation of India Ltd.	5.88	
NTPC Ltd.	5.11	
Coal India Ltd.	4.78	
Kotak Mahindra Bank Ltd.	4.51	
Tata Power Co. Ltd.	4.46	
Ultratech Cement Ltd.	3.90	
HDFC Ltd.	3.60	
Oil and Natural Gas Corporation Ltd.	3.55	
Others	40.40	
Total	91.58	

[View Detailed Portfolio >>](#)

Portfolio Return

As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	-0.5%	-2.2%	2.2%	6.2%	3.3%	-13.9%
Benchmark**	-5.0%	-3.7%	0.4%	4.9%	-1.3%	-21.6%

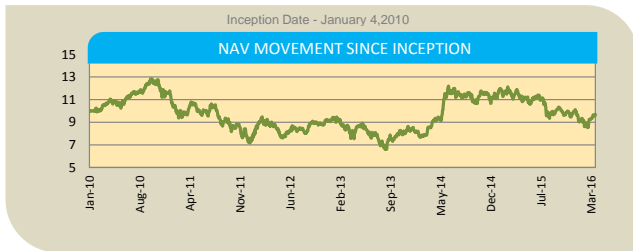
Note: Past returns are not indicative of future performance.

***Benchmark for this fund is Nifty Infrastructure*

CASH AND MONEY MARKETS*	8.42%
PORTFOLIO TOTAL	100.00%

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

NAV Movement



Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSU FUND122

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

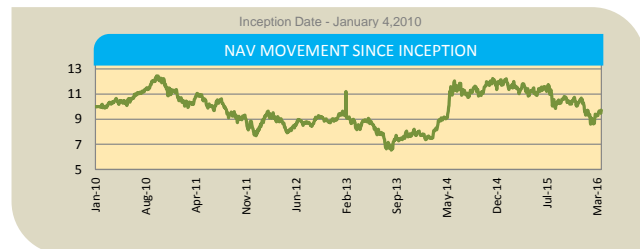
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	-0.5%	-2.2%	1.7%	4.7%	4.3%	-13.7%
Benchmark**	-7.2%	-7.4%	-4.4%	-2.0%	-2.0%	-19.7%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is BSE PSU Index

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	95.63%	
TOP 10 EQUITY STOCKS AND OTHERS		
State Bank of India	9.49	
Oil and Natural Gas Corporation Ltd.	9.16	
Indraprastha Gas Ltd.	8.69	
Coal India Ltd.	8.57	
NTPC Ltd.	7.23	
Bank of Baroda	6.09	
Indian Oil Corporation Ltd.	5.83	
Gail (India) Ltd.	5.32	
Engineers India Ltd.	5.01	
Hindustan Petroleum Corporation Ltd.	4.87	
Others	25.37	
Total	95.63	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 4.37%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

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

The risk profile for this fund is Low

Asset Allocation Pattern

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

Asset Mix



Portfolio Return

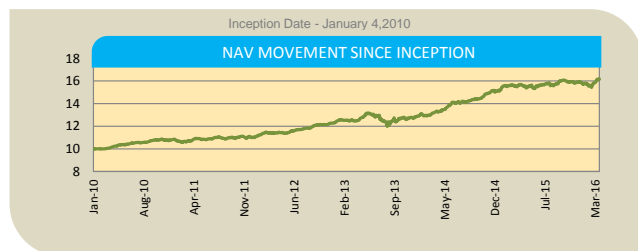
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.1%	8.3%	9.2%	9.1%	10.2%	3.9%
Benchmark**	8.1%	8.5%	9.3%	9.4%	10.9%	5.7%

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 NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES 14.75%		
TOP 10 EQUITY STOCKS AND OTHERS		
HDFC Bank Ltd.	1.44	
Infosys Ltd.	1.43	
Reliance Industries Ltd.	0.85	
HDFC Ltd.	0.81	
ITC Ltd.	0.75	
ICICI Bank Ltd.	0.74	
Tata Consultancy Services Ltd.	0.53	
Sun Pharmaceuticals Industries Ltd.	0.49	
Axis Bank Ltd.	0.48	
Larsen & Toubro Ltd.	0.46	
Others	6.77	
Total	14.75	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.23% GOI 2043	20.39	Sovereign
7.59% GOI 2026	5.69	Sovereign
9.20% GOI 2030	4.16	Sovereign
8.24% GOI 2033	3.86	Sovereign
7.88% GOI 2030	2.83	Sovereign
8.79% Gujarat SDL 2022	2.42	Sovereign
7.59% GOI 2029	0.93	Sovereign
8.20% GOI 2025	0.39	Sovereign
Total	40.67	

CORPORATE BONDS

Tata Sons Ltd.	7.90	AAA
Mahindra & Mahindra Ltd.	7.56	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.15	AAA
LIC Housing Finance Ltd.	6.68	AAA
Bajaj Finance Ltd.	4.74	AA+
Power Finance Corporation Ltd.	3.93	AAA
HDFC Ltd.	1.96	AAA
NTPC Ltd.	0.02	AAA
Total	39.94	

CASH AND MONEY MARKETS* 4.64%

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

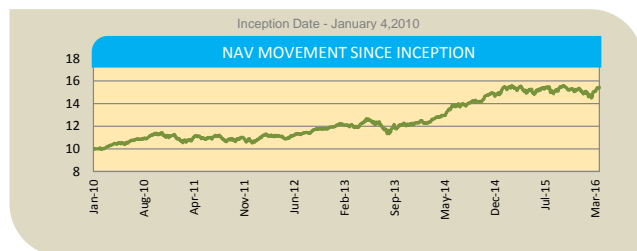
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.3%	7.0%	8.5%	9.0%	9.8%	0.9%
Benchmark**	8.2%	8.0%	9.6%	9.9%	10.2%	2.2%

Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	33.57%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	3.30	
HDFC Bank Ltd.	3.12	
Reliance Industries Ltd.	1.95	
HDFC Ltd.	1.85	
ITC Ltd.	1.71	
ICICI Bank Ltd.	1.67	
Tata Consultancy Services Ltd.	1.23	
Sun Pharmaceuticals Industries Ltd.	1.11	
Axis Bank Ltd.	1.10	
Larsen & Toubro Ltd.	1.05	
Others	15.48	
Total	33.57	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

8.30% GOI 2042	5.47	Sovereign
8.83% GOI 2041	5.31	Sovereign
8.33% GOI 2026	4.41	Sovereign
7.59% GOI 2026	3.27	Sovereign
8.28% GOI 2027	3.15	Sovereign
9.20% GOI 2030	2.46	Sovereign
9.23% GOI 2043	1.61	Sovereign
8.79% Gujarat SDL 2022	1.04	Sovereign
7.88% GOI 2030	0.61	Sovereign
Total	27.33	

CORPORATE BONDS

Tata Sons Ltd.	8.34	AAA
Mahindra & Mahindra Ltd.	7.92	AAA
Bajaj Finance Ltd.	4.50	AA+
LIC Housing Finance Ltd.	4.11	AAA
Power Finance Corporation Ltd.	3.40	AAA
Food Corporation of India	1.31	AAA
HDFC Ltd.	0.81	AAA
NTPC Ltd.	0.04	AAA
Total	30.43	

CASH AND MONEY MARKETS* 8.67%

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

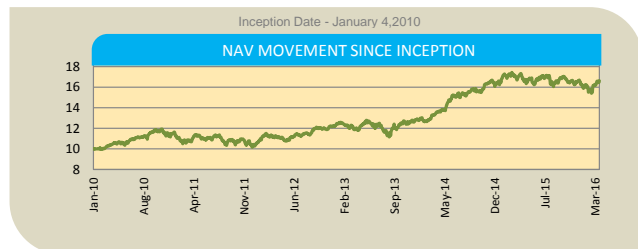
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.6%	8.2%	10.3%	11.6%	10.6%	-1.8%
Benchmark**	8.0%	7.5%	9.8%	10.3%	9.5%	-1.2%

Note: Past returns are not indicative of future performance.

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES		50.29%
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	4.95	
HDFC Bank Ltd.	4.70	
Reliance Industries Ltd.	3.01	
HDFC Ltd.	2.78	
ITC Ltd.	2.57	
ICICI Bank Ltd.	2.52	
Tata Consultancy Services Ltd.	1.85	
Sun Pharmaceuticals Industries Ltd.	1.67	
Axis Bank Ltd.	1.65	
Larsen & Toubro Ltd.	1.58	
Others	23.01	
Total	50.29	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES

9.23% GOI 2043	5.32	Sovereign
8.28% GOI 2032	4.55	Sovereign
8.83% GOI 2041	3.18	Sovereign
7.59% GOI 2026	2.10	Sovereign
8.97% GOI 2030	1.69	Sovereign
8.20% GOI 2025	1.55	Sovereign
Total	18.39	

CORPORATE BONDS

Mahindra & Mahindra Ltd.	7.17	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.78	AAA
Tata Sons Ltd.	2.66	AAA
LIC Housing Finance Ltd.	2.65	AAA
HDFC Ltd.	1.56	AAA
NTPC Ltd.	0.05	AAA
Total	20.87	

CASH AND MONEY MARKETS* 10.45%

PORTFOLIO TOTAL 100.00%

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

Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

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

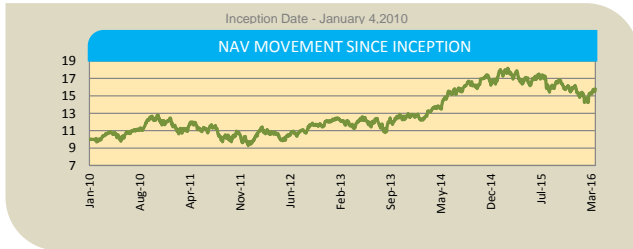
As on March 31, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	7.7%	5.9%	10.0%	10.8%	7.8%	-8.3%
Benchmark**	7.3%	5.8%	9.9%	10.8%	7.4%	-8.9%

Note: Past returns are not indicative of future performance.

**Benchmark for this fund is NIFTY 50 INDEX

NAV Movement



Portfolio as on March 31, 2016

Security	Net Asset %	Rating
EQUITIES	98.83%	
TOP 10 EQUITY STOCKS AND OTHERS		
Infosys Ltd.	9.41	
ITC Ltd.	7.14	
Reliance Industries Ltd.	6.68	
HDFC Bank Ltd.	6.28	
HDFC Ltd.	5.19	
Tata Consultancy Services Ltd.	5.18	
ICICI Bank Ltd.	4.09	
Larsen & Toubro Ltd.	3.86	
Sun Pharmaceuticals Industries Ltd.	3.43	
Tata Motors Ltd.	2.89	
Others	44.68	
Total	98.83	

[View Detailed Portfolio >>](#)

CASH AND MONEY MARKETS* 1.17%

PORTFOLIO TOTAL 100.00%

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

Life Unit Linked SECURE FUND

Portfolio as on March 31, 2016

ULIF00627/01/2004LIFESECURE122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	1.51
Infosys Ltd.	1.46
Reliance Industries Ltd.	0.86
HDFC Ltd.	0.82
ITC Ltd.	0.76
ICICI Bank Ltd.	0.74
Tata Consultancy Services Ltd.	0.55
Axis Bank Ltd.	0.49
Sun Pharmaceuticals Industries Ltd.	0.49
Larsen & Toubro Ltd.	0.47
State Bank of India	0.44
Tata Motors Ltd.	0.4
Kotak Mahindra Bank Ltd.	0.36
Mahindra & Mahindra Ltd.	0.33
Ultratech Cement Ltd.	0.33
Coal India Ltd.	0.3
Maruti Suzuki India Ltd.	0.29
HCL Technologies Ltd.	0.29
Oil and Natural Gas Corporation Ltd.	0.26
Hero MotoCorp Ltd.	0.25
Bajaj Auto Ltd.	0.24
Asian Paints Ltd.	0.23
Bharti Airtel Ltd.	0.19
Tech Mahindra Ltd.	0.19
Titan Company Ltd.	0.17
Indraprastha Gas Ltd.	0.17
Power Grid Corporation of India Ltd.	0.17
Ambuja Cements Ltd.	0.16
Hindustan Unilever Ltd.	0.16
Lupin Ltd.	0.16
Hindustan Petroleum Corporation Ltd.	0.14
P I Industries Ltd.	0.14
Jagran Prakashan Ltd.	0.14
Yes Bank Ltd.	0.12
NTPC Ltd.	0.11
IRB Infrastructure Developers Ltd.	0.11
Dr Reddys Laboratories Ltd.	0.1
Gail (India) Ltd.	0.1
Indian Oil Corporation Ltd.	0.09
Sadbhav Engineering Ltd.	0.09
Cipla Ltd.	0.08
Zee Entertainment Enterprises Ltd.	0.07
Engineers India Ltd.	0.06
Adani Ports and Special Economic Zone Ltd.	0.06
Tata Power Co. Ltd.	0.05
Bharti Infratel Ltd	0.04
Gujarat State Petronet Ltd.	0.04
NCC Ltd.	0.04
ACC Ltd.	0.03
Container Corporation Of India Ltd.	0.03
Total	14.88

Life Unit Linked PROTECTOR FUND

Portfolio as on March 31, 2016

ULIF00911/07/2006LIFPROTECT122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	1.48
Infosys Ltd.	1.44
Reliance Industries Ltd.	0.85
HDFC Ltd.	0.81
ITC Ltd.	0.75
ICICI Bank Ltd.	0.73
Tata Consultancy Services Ltd.	0.54
Axis Bank Ltd.	0.48
Sun Pharmaceuticals Industries Ltd.	0.48
Larsen & Toubro Ltd.	0.46
State Bank of India	0.44
Tata Motors Ltd.	0.4
Kotak Mahindra Bank Ltd.	0.36
Mahindra & Mahindra Ltd.	0.33
Ultratech Cement Ltd.	0.32
Maruti Suzuki India Ltd.	0.29
HCL Technologies Ltd.	0.28
Oil and Natural Gas Corporation Ltd.	0.26
Coal India Ltd.	0.26
Hero MotoCorp Ltd.	0.25
Bajaj Auto Ltd.	0.24
Asian Paints Ltd.	0.23
Bharti Airtel Ltd.	0.19
Tech Mahindra Ltd.	0.19
Indraprastha Gas Ltd.	0.17
Power Grid Corporation of India Ltd.	0.17
Ambuja Cements Ltd.	0.16
Hindustan Unilever Ltd.	0.16
Lupin Ltd.	0.16
Titan Company Ltd.	0.16
P I Industries Ltd.	0.14
Hindustan Petroleum Corporation Ltd.	0.13
Jagran Prakashan Ltd.	0.13
Yes Bank Ltd.	0.12
NTPC Ltd.	0.11
IRB Infrastructure Developers Ltd.	0.11
Dr Reddys Laboratories Ltd.	0.1
Gail (India) Ltd.	0.1
Indian Oil Corporation Ltd.	0.09
Sadbhav Engineering Ltd.	0.09
Cipla Ltd.	0.08
Zee Entertainment Enterprises Ltd.	0.07
Engineers India Ltd.	0.06
Adani Ports and Special Economic Zone Ltd.	0.06
Tata Power Co. Ltd.	0.05
Bharti Infratel Ltd.	0.04
Gujarat State Petronet Ltd.	0.04
NCC Ltd.	0.04
ACC Ltd.	0.03
Container Corporation Of India Ltd.	0.02
Total	14.65

Life Unit Linked BALANCE FUND

Portfolio as on March 31, 2016

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	3.26
HDFC Bank Ltd.	3.22
Reliance Industries Ltd.	2.01
HDFC Ltd.	1.82
ITC Ltd.	1.68
ICICI Bank Ltd.	1.65
Tata Consultancy Services Ltd.	1.21
Sun Pharmaceuticals Industries Ltd.	1.09
Axis Bank Ltd.	1.08
Larsen & Toubro Ltd.	1.04
State Bank of India	0.97
Tata Motors Ltd.	0.91
Kotak Mahindra Bank Ltd.	0.8
Mahindra & Mahindra Ltd.	0.74
Ultratech Cement Ltd.	0.72
Coal India Ltd.	0.66
Maruti Suzuki India Ltd.	0.64
HCL Technologies Ltd.	0.64
Oil and Natural Gas Corporation Ltd.	0.59
Hero MotoCorp Ltd.	0.56
Bajaj Auto Ltd.	0.54
Asian Paints Ltd.	0.51
Bharti Airtel Ltd.	0.43
Tech Mahindra Ltd.	0.42
Power Grid Corporation of India Ltd.	0.39
Titan Company Ltd.	0.38
Indraprastha Gas Ltd.	0.38
Ambuja Cements Ltd.	0.37
Hindustan Unilever Ltd.	0.36
Lupin Ltd.	0.35
P I Industries Ltd.	0.32
Hindustan Petroleum Corporation Ltd.	0.31
Jagran Prakashan Ltd.	0.3
Yes Bank Ltd.	0.26
NTPC Ltd.	0.26
IRB Infrastructure Developers Ltd.	0.24
Gail (India) Ltd.	0.23
Dr Reddys Laboratories Ltd.	0.22
Indian Oil Corporation Ltd.	0.2
Sadbhav Engineering Ltd.	0.2
Cipla Ltd.	0.18
Zee Entertainment Enterprises Ltd.	0.16
Engineers India Ltd.	0.15
Adani Ports and Special Economic Zone Ltd.	0.13
Tata Power Co. Ltd.	0.12
Bharti Infratel Ltd	0.1
Gujarat State Petronet Ltd.	0.1
NCC Ltd.	0.09
ACC Ltd.	0.07
Container Corporation Of India Ltd.	0.06
Total	33.12

Life Unit Linked GROWTH FUND

Portfolio as on March 31, 2016

ULIF00527/01/2004LIFEGROWTH122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	6.74
HDFC Bank Ltd.	5.86
Reliance Industries Ltd.	4.08
HDFC Ltd.	3.79
ITC Ltd.	3.52
ICICI Bank Ltd.	3.43
Tata Consultancy Services Ltd.	2.53
Sun Pharmaceuticals Industries Ltd.	2.27
Axis Bank Ltd.	2.25
Larsen & Toubro Ltd.	2.16
State Bank of India	1.99
Tata Motors Ltd.	1.97
Mahindra & Mahindra Ltd.	1.7
Kotak Mahindra Bank Ltd.	1.67
Ultratech Cement Ltd.	1.51
Coal India Ltd.	1.46
Maruti Suzuki India Ltd.	1.42
HCL Technologies Ltd.	1.32
Hero MotoCorp Ltd.	1.25
Oil and Natural Gas Corporation Ltd.	1.21
Bajaj Auto Ltd.	1.18
Asian Paints Ltd.	1.13
Bharti Airtel Ltd.	0.93
Tech Mahindra Ltd.	0.87
Power Grid Corporation of India Ltd.	0.81
Hindustan Unilever Ltd.	0.8
Ambuja Cements Ltd.	0.78
Indraprastha Gas Ltd.	0.78
Titan Company Ltd.	0.77
Lupin Ltd.	0.73
P I Industries Ltd.	0.63
Jagran Prakashan Ltd.	0.62
Hindustan Petroleum Corporation Ltd.	0.59
Yes Bank Ltd.	0.55
NTPC Ltd.	0.54
Gail (India) Ltd.	0.51
IRB Infrastructure Developers Ltd.	0.47
Dr Reddys Laboratories Ltd.	0.45
Indian Oil Corporation Ltd.	0.41
Cipla Ltd.	0.37
Sadbhav Engineering Ltd.	0.36
Engineers India Ltd.	0.31
Tata Power Co. Ltd.	0.31
Zee Entertainment Enterprises Ltd.	0.3
Adani Ports and Special Economic Zone Ltd.	0.28
Bharti Infratel Ltd	0.2
Gujarat State Petronet Ltd.	0.19
NCC Ltd.	0.18
ACC Ltd.	0.14
Container Corporation Of India Ltd.	0.11
Total	68.43

Life Unit Linked ENHANCER FUND

Portfolio as on March 31, 2016

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9.19
Reliance Industries Ltd.	5.49
ICICI Bank Ltd.	4.9
ITC Ltd.	4.81
HDFC Ltd.	4.75
HDFC Bank Ltd.	4.36
Tata Consultancy Services Ltd.	3.61
Sun Pharmaceuticals Industries Ltd.	3.25
Axis Bank Ltd.	3.11
Larsen & Toubro Ltd.	2.98
State Bank of India	2.56
Tata Motors Ltd.	2.56
Mahindra & Mahindra Ltd.	2.25
Ultratech Cement Ltd.	2.13
Kotak Mahindra Bank Ltd.	2
Coal India Ltd.	1.95
Hero MotoCorp Ltd.	1.88
Maruti Suzuki India Ltd.	1.8
HCL Technologies Ltd.	1.73
Asian Paints Ltd.	1.54
Bajaj Auto Ltd.	1.5
Oil and Natural Gas Corporation Ltd.	1.46
Tech Mahindra Ltd.	1.25
Bharti Airtel Ltd.	1.21
Ambuja Cements Ltd.	1.19
Titan Company Ltd.	1.14
Power Grid Corporation of India Ltd.	1.12
Lupin Ltd.	1.04
Indraprastha Gas Ltd.	1.04
Hindustan Unilever Ltd.	1.03
P I Industries Ltd.	0.81
Jagran Prakashan Ltd.	0.8
Yes Bank Ltd.	0.76
Hindustan Petroleum Corporation Ltd.	0.74
J Kumar Infraprojects Ltd.	0.73
NTPC Ltd.	0.68
Gail (India) Ltd.	0.66
IRB Infrastructure Developers Ltd.	0.65
Dr Reddys Laboratories Ltd.	0.6
Engineers India Ltd.	0.59
Indian Oil Corporation Ltd.	0.58
Cipla Ltd.	0.56
Sadbhav Engineering Ltd.	0.48
Tata Power Co. Ltd.	0.41
Adani Ports and Special Economic Zone Ltd.	0.38
Zee Entertainment Enterprises Ltd.	0.37
Bharti Infratel Ltd	0.26
Gujarat State Petronet Ltd.	0.25
NCC Ltd.	0.23
ACC Ltd.	0.18
Container Corporation Of India Ltd.	0.14
Total	89.69

Life Unit Linked INDEX FUND

Portfolio as on March 31, 2016

ULIF01002/01/2008LIFEINDEXF122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9.35
ITC Ltd.	7.09
Reliance Industries Ltd.	6.63
HDFC Bank Ltd.	6.27
HDFC Ltd.	5.18
Tata Consultancy Services Ltd.	5.15
ICICI Bank Ltd.	4.08
Larsen & Toubro Ltd.	3.83
Sun Pharmaceuticals Industries Ltd.	3.42
Tata Motors Ltd.	2.87
Hindustan Unilever Ltd.	2.38
Axis Bank Ltd.	2.20
Mahindra & Mahindra Ltd.	2.14
Kotak Mahindra Bank Ltd.	2.07
Maruti Suzuki India Ltd.	1.90
Bharti Airtel Ltd.	1.84
State Bank of India	1.79
HCL Technologies Ltd.	1.76
Asian Paints Ltd.	1.51
Dr Reddys Laboratories Ltd.	1.48
Oil and Natural Gas Corporation Ltd.	1.48
IndusInd Bank Ltd.	1.44
Hero MotoCorp Ltd.	1.42
Coal India Ltd.	1.42
Wipro Ltd.	1.39
Lupin Ltd.	1.36
Bajaj Auto Ltd.	1.28
Ultratech Cement Ltd.	1.26
Power Grid Corporation of India Ltd.	1.18
Tech Mahindra Ltd.	1.13
NTPC Ltd.	1.02
Cipla Ltd.	1.00
Grasim Industries Ltd.	0.95
Bharat Petroleum Corporation Ltd.	0.90
Adani Ports and Special Economic Zone Ltd.	0.87
Yes Bank Ltd.	0.84
Tata Steel Ltd.	0.82
Zee Entertainment Enterprises Ltd.	0.81
Bosch Ltd.	0.73
Ambuja Cements Ltd.	0.69
Gail (India) Ltd.	0.64
ACC Ltd.	0.50
Idea Cellular Ltd.	0.47
Tata Power Co. Ltd.	0.45
Hindalco Industries Ltd.	0.43
Bank of Baroda	0.41
Bharat Heavy Electricals Ltd.	0.40
Total	98.23

Life Unit Linked PSU FUND

Portfolio as on March 31, 2016

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %
EQUITIES	
State Bank of India	9.43
Oil and Natural Gas Corporation Ltd.	9.11
Coal India Ltd.	8.67
Indraprastha Gas Ltd.	8.61
NTPC Ltd.	7.2
Bank of Baroda	6.05
Indian Oil Corporation Ltd.	5.83
Gail (India) Ltd.	5.32
Engineers India Ltd.	4.96
Hindustan Petroleum Corporation Ltd.	4.83
Oil India Ltd.	4.64
Bharat Petroleum Corporation Ltd.	3.81
Indian Bank	2.54
Gujarat State Petronet Ltd.	2.43
Container Corporation Of India Ltd.	2.28
Rural Electrification Corporation	1.95
Power Grid Corporation of India Ltd.	1.94
LIC Housing Finance Ltd.	1.9
National Buildings Construction Corporation Ltd.	1.82
Bharat Heavy Electricals Ltd.	1.03
Oriental Bank of Commerce Ltd.	0.77
Total	95.12

Life Unit Linked INFRASTRUCTURE FUND

Portfolio as on March 31, 2016

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %
EQUITIES	
Bharti Airtel Ltd.	7.86
Larsen & Toubro Ltd.	7.51
Power Grid Corporation of India Ltd.	5.92
NTPC Ltd.	5.05
Coal India Ltd.	4.82
Kotak Mahindra Bank Ltd.	4.54
Tata Power Co. Ltd.	4.44
Ultratech Cement Ltd.	3.87
HDFC Ltd.	3.59
Oil and Natural Gas Corporation Ltd.	3.55
Engineers India Ltd.	3.33
IRB Infrastructure Developers Ltd.	3.23
Sadbhav Engineering Ltd.	3.14
Ambuja Cements Ltd.	3.13
Axis Bank Ltd.	3.02
J Kumar Infraprojects Ltd.	2.92
ICICI Bank Ltd.	2.86
Indraprastha Gas Ltd.	2.61
Bharti Infratel Ltd	2.49
NCC Ltd.	2.41
Container Corporation Of India Ltd.	1.94
Adani Ports and Special Economic Zone Ltd.	1.92
HDFC Bank Ltd.	1.86
Reliance Industries Ltd.	1.01
Cairn India Ltd.	0.95
Indian Oil Corporation Ltd.	0.82
Gail (India) Ltd.	0.68
Hindustan Petroleum Corporation Ltd.	0.65
ACC Ltd.	0.53
Yes Bank Ltd.	0.51
Idea Cellular Ltd.	0.43
Total	91.59

Life Unit Linked WEALTHBUILDER FUND

Portfolio as on March 31, 2016

ULIF03020/07/2010.LIFEWEALTH122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	1.81
HDFC Bank Ltd.	1.57
ITC Ltd.	1.37
HDFC Ltd.	1.30
Reliance Industries Ltd.	1.28
ICICI Bank Ltd.	1.02
Tata Consultancy Services Ltd.	0.96
Larsen & Toubro Ltd.	0.74
Sun Pharmaceuticals Industries Ltd.	0.66
Axis Bank Ltd.	0.55
Tata Motors Ltd.	0.55
Kotak Mahindra Bank Ltd.	0.52
Hindustan Unilever Ltd.	0.46
State Bank of India	0.45
Mahindra & Mahindra Ltd.	0.42
IndusInd Bank Ltd.	0.41
Maruti Suzuki India Ltd.	0.37
Bharti Airtel Ltd.	0.36
HCL Technologies Ltd.	0.34
Asian Paints Ltd.	0.29
Dr Reddys Laboratories Ltd.	0.29
Oil and Natural Gas Corporation Ltd.	0.29
Coal India Ltd.	0.28
Hero MotoCorp Ltd.	0.27
Wipro Ltd.	0.27
Lupin Ltd.	0.26
Ultratech Cement Ltd.	0.25
Bajaj Auto Ltd.	0.24
Power Grid Corporation of India Ltd.	0.23
Tech Mahindra Ltd.	0.22
Yes Bank Ltd.	0.21
NTPC Ltd.	0.20
Cipla Ltd.	0.19
Grasim Industries Ltd.	0.18
Bharat Petroleum Corporation Ltd.	0.17
Adani Ports and Special Economic Zone Ltd.	0.17
Tata Steel Ltd.	0.16
Zee Entertainment Enterprises Ltd.	0.16
Ambuja Cements Ltd.	0.13
Bosch Ltd.	0.13
Gail (India) Ltd.	0.12
Bank of Baroda	0.10
ACC Ltd.	0.10
Idea Cellular Ltd.	0.09
Tata Power Co. Ltd.	0.09
Bharat Heavy Electricals Ltd.	0.08
Hindalco Industries Ltd.	0.08
Total	20.39

Life Unit Linked DYNAMIC PE FUND

Portfolio as on March 31, 2016

ULIF03201/08/2011.LIFDYNAMIC122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9
Reliance Industries Ltd.	5.4
ICICI Bank Ltd.	4.89
ITC Ltd.	4.77
HDFC Ltd.	4.74
HDFC Bank Ltd.	4.32
Tata Consultancy Services Ltd.	3.61
Sun Pharmaceuticals Industries Ltd.	3.25
Axis Bank Ltd.	3.1
Larsen & Toubro Ltd.	2.97
State Bank of India	2.54
Tata Motors Ltd.	2.51
Mahindra & Mahindra Ltd.	2.2
Ultratech Cement Ltd.	2.12
Kotak Mahindra Bank Ltd.	2
Coal India Ltd.	1.93
Hero MotoCorp Ltd.	1.86
Maruti Suzuki India Ltd.	1.79
HCL Technologies Ltd.	1.72
Asian Paints Ltd.	1.53
Bajaj Auto Ltd.	1.49
Oil and Natural Gas Corporation Ltd.	1.46
Tech Mahindra Ltd.	1.25
Bharti Airtel Ltd.	1.2
Ambuja Cements Ltd.	1.18
Titan Company Ltd.	1.13
Power Grid Corporation of India Ltd.	1.12
Lupin Ltd.	1.04
Indraprastha Gas Ltd.	1.04
Hindustan Unilever Ltd.	1.01
P I Industries Ltd.	0.8
Jagran Prakashan Ltd.	0.8
Yes Bank Ltd.	0.75
Hindustan Petroleum Corporation Ltd.	0.74
J Kumar Infraprojects Ltd.	0.72
NTPC Ltd.	0.67
Gail (India) Ltd.	0.65
IRB Infrastructure Developers Ltd.	0.63
Dr Reddys Laboratories Ltd.	0.59
Indian Oil Corporation Ltd.	0.58
Engineers India Ltd.	0.57
Cipla Ltd.	0.54
Sadbhav Engineering Ltd.	0.48
Adani Ports and Special Economic Zone Ltd.	0.37
Tata Power Co. Ltd.	0.37
Zee Entertainment Enterprises Ltd.	0.37
Bharti Infratel Ltd	0.26
Gujarat State Petronet Ltd.	0.24
NCC Ltd.	0.22
ACC Ltd.	0.18
Container Corporation Of India Ltd.	0.14
Total	88.84

Life Unit Linked PROTECTOR FUND-II

Portfolio as on March 31, 2016

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	1.51
Infosys Ltd.	1.47
Reliance Industries Ltd.	0.86
HDFC Ltd.	0.82
ITC Ltd.	0.76
ICICI Bank Ltd.	0.74
Tata Consultancy Services Ltd.	0.55
Axis Bank Ltd.	0.49
Sun Pharmaceuticals Industries Ltd.	0.49
Larsen & Toubro Ltd.	0.47
State Bank of India	0.45
Tata Motors Ltd.	0.4
Kotak Mahindra Bank Ltd.	0.36
Ultratech Cement Ltd.	0.33
Mahindra & Mahindra Ltd.	0.32
Coal India Ltd.	0.3
Maruti Suzuki India Ltd.	0.29
HCL Technologies Ltd.	0.29
Oil and Natural Gas Corporation Ltd.	0.26
Hero MotoCorp Ltd.	0.25
Bajaj Auto Ltd.	0.24
Asian Paints Ltd.	0.22
Bharti Airtel Ltd.	0.19
Tech Mahindra Ltd.	0.19
Titan Company Ltd.	0.18
Indraprastha Gas Ltd.	0.18
Power Grid Corporation of India Ltd.	0.18
Ambuja Cements Ltd.	0.16
Hindustan Unilever Ltd.	0.16
Lupin Ltd.	0.16
P I Industries Ltd.	0.15
Hindustan Petroleum Corporation Ltd.	0.14
Jagran Prakashan Ltd.	0.14
Yes Bank Ltd.	0.12
NTPC Ltd.	0.11
IRB Infrastructure Developers Ltd.	0.11
Dr Reddys Laboratories Ltd.	0.1
Gail (India) Ltd.	0.1
Indian Oil Corporation Ltd.	0.09
Sadbhav Engineering Ltd.	0.09
Cipla Ltd.	0.08
Engineers India Ltd.	0.07
Zee Entertainment Enterprises Ltd.	0.07
Adani Ports and Special Economic Zone Ltd.	0.06
Gujarat State Petronet Ltd.	0.05
Tata Power Co. Ltd.	0.05
Bharti Infratel Ltd	0.04
NCC Ltd.	0.04
ACC Ltd.	0.03
Container Corporation Of India Ltd.	0.03
Total	14.94

Life Unit Linked

Portfolio as on March 31, 2016

BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	3.63
HDFC Bank Ltd.	3.5
Reliance Industries Ltd.	2.19
HDFC Ltd.	2.04
ITC Ltd.	1.89
ICICI Bank Ltd.	1.85
Tata Consultancy Services Ltd.	1.36
Sun Pharmaceuticals Industries Ltd.	1.22
Axis Bank Ltd.	1.21
Larsen & Toubro Ltd.	1.16
State Bank of India	1.07
Tata Motors Ltd.	1.05
Kotak Mahindra Bank Ltd.	0.9
Mahindra & Mahindra Ltd.	0.85
Ultratech Cement Ltd.	0.81
Coal India Ltd.	0.77
Maruti Suzuki India Ltd.	0.74
HCL Technologies Ltd.	0.71
Hero MotoCorp Ltd.	0.65
Oil and Natural Gas Corporation Ltd.	0.65
Bajaj Auto Ltd.	0.62
Asian Paints Ltd.	0.59
Bharti Airtel Ltd.	0.49
Tech Mahindra Ltd.	0.47
Power Grid Corporation of India Ltd.	0.43
Ambuja Cements Ltd.	0.42
Indraprastha Gas Ltd.	0.42
Titan Company Ltd.	0.41
Hindustan Unilever Ltd.	0.4
Lupin Ltd.	0.39
P I Industries Ltd.	0.34
Jagran Prakashan Ltd.	0.34
Hindustan Petroleum Corporation Ltd.	0.32
Yes Bank Ltd.	0.29
NTPC Ltd.	0.28
Gail (India) Ltd.	0.27
IRB Infrastructure Developers Ltd.	0.25
Dr Reddys Laboratories Ltd.	0.24
Indian Oil Corporation Ltd.	0.22
Sadbhav Engineering Ltd.	0.21
Cipla Ltd.	0.2
Engineers India Ltd.	0.16
Zee Entertainment Enterprises Ltd.	0.16
Adani Ports and Special Economic Zone Ltd.	0.15
Tata Power Co. Ltd.	0.14
Bharti Infratel Ltd	0.11
Gujarat State Petronet Ltd.	0.1
NCC Ltd.	0.1
ACC Ltd.	0.08
Container Corporation Of India Ltd.	0.06
Total	36.91

Life Unit Linked GROWTH FUND-II

Portfolio as on March 31, 2016

ULIF01808/01/2010LIGROWT-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	6.83
HDFC Bank Ltd.	6.65
Reliance Industries Ltd.	4.12
HDFC Ltd.	3.84
ITC Ltd.	3.55
ICICI Bank Ltd.	3.48
Tata Consultancy Services Ltd.	2.56
Sun Pharmaceuticals Industries Ltd.	2.3
Axis Bank Ltd.	2.28
Larsen & Toubro Ltd.	2.19
State Bank of India	2.01
Tata Motors Ltd.	1.97
Kotak Mahindra Bank Ltd.	1.69
Ultratech Cement Ltd.	1.52
Mahindra & Mahindra Ltd.	1.5
Coal India Ltd.	1.44
Maruti Suzuki India Ltd.	1.4
HCL Technologies Ltd.	1.34
Hero MotoCorp Ltd.	1.23
Oil and Natural Gas Corporation Ltd.	1.23
Bajaj Auto Ltd.	1.16
Asian Paints Ltd.	1.11
Bharti Airtel Ltd.	0.93
Tech Mahindra Ltd.	0.88
Power Grid Corporation of India Ltd.	0.82
Ambuja Cements Ltd.	0.79
Titan Company Ltd.	0.79
Indraprastha Gas Ltd.	0.79
Hindustan Unilever Ltd.	0.77
Lupin Ltd.	0.74
P I Industries Ltd.	0.64
Jagran Prakashan Ltd.	0.63
Hindustan Petroleum Corporation Ltd.	0.6
Yes Bank Ltd.	0.56
NTPC Ltd.	0.53
Gail (India) Ltd.	0.5
IRB Infrastructure Developers Ltd.	0.49
Dr Reddys Laboratories Ltd.	0.45
Indian Oil Corporation Ltd.	0.41
Cipla Ltd.	0.37
Sadbhav Engineering Ltd.	0.36
Engineers India Ltd.	0.32
Zee Entertainment Enterprises Ltd.	0.3
Tata Power Co. Ltd.	0.27
Adani Ports and Special Economic Zone Ltd.	0.22
Bharti Infratel Ltd	0.2
Gujarat State Petronet Ltd.	0.2
NCC Ltd.	0.18
ACC Ltd.	0.14
Container Corporation Of India Ltd.	0.12
Total	69.40

Life Unit Linked ENHANCER FUND-II

Portfolio as on March 31, 2016

ULIF01708/01/2010LIFENHN-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9.13
Reliance Industries Ltd.	5.46
ICICI Bank Ltd.	4.91
ITC Ltd.	4.78
HDFC Ltd.	4.75
HDFC Bank Ltd.	4.32
Tata Consultancy Services Ltd.	3.62
Sun Pharmaceuticals Industries Ltd.	3.26
Axis Bank Ltd.	3.1
Larsen & Toubro Ltd.	2.98
State Bank of India	2.54
Tata Motors Ltd.	2.54
Mahindra & Mahindra Ltd.	2.17
Ultratech Cement Ltd.	2.12
Kotak Mahindra Bank Ltd.	2
Coal India Ltd.	1.93
Hero MotoCorp Ltd.	1.86
Maruti Suzuki India Ltd.	1.78
HCL Technologies Ltd.	1.73
Asian Paints Ltd.	1.5
Bajaj Auto Ltd.	1.49
Oil and Natural Gas Corporation Ltd.	1.46
Tech Mahindra Ltd.	1.25
Ambuja Cements Ltd.	1.19
Bharti Airtel Ltd.	1.19
Titan Company Ltd.	1.13
Power Grid Corporation of India Ltd.	1.12
Lupin Ltd.	1.04
Indraprastha Gas Ltd.	1.04
Hindustan Unilever Ltd.	0.99
Jagran Prakashan Ltd.	0.8
P I Industries Ltd.	0.79
Yes Bank Ltd.	0.76
Hindustan Petroleum Corporation Ltd.	0.73
J Kumar Infraprojects Ltd.	0.73
NTPC Ltd.	0.67
Gail (India) Ltd.	0.65
IRB Infrastructure Developers Ltd.	0.63
Dr Reddys Laboratories Ltd.	0.59
Indian Oil Corporation Ltd.	0.58
Engineers India Ltd.	0.57
Cipla Ltd.	0.56
Sadbhav Engineering Ltd.	0.47
Tata Power Co. Ltd.	0.38
Adani Ports and Special Economic Zone Ltd.	0.37
Zee Entertainment Enterprises Ltd.	0.37
Bharti Infratel Ltd	0.26
Gujarat State Petronet Ltd.	0.24
NCC Ltd.	0.22
ACC Ltd.	0.18
Container Corporation Of India Ltd.	0.14
Total	89.07

Life Unit Linked INDEX FUND-II

Portfolio as on March 31, 2016

ULIF02008/01/2010.LIFINDX-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9.41
ITC Ltd.	7.14
Reliance Industries Ltd.	6.68
HDFC Bank Ltd.	6.29
HDFC Ltd.	5.20
Tata Consultancy Services Ltd.	5.18
ICICI Bank Ltd.	4.10
Larsen & Toubro Ltd.	3.86
Sun Pharmaceuticals Industries Ltd.	3.43
Tata Motors Ltd.	2.89
Hindustan Unilever Ltd.	2.40
Axis Bank Ltd.	2.20
Mahindra & Mahindra Ltd.	2.15
Kotak Mahindra Bank Ltd.	2.08
Maruti Suzuki India Ltd.	1.91
Bharti Airtel Ltd.	1.84
State Bank of India	1.80
HCL Technologies Ltd.	1.78
IndusInd Bank Ltd.	1.51
Asian Paints Ltd.	1.51
Oil and Natural Gas Corporation Ltd.	1.49
Dr Reddys Laboratories Ltd.	1.48
Hero MotoCorp Ltd.	1.43
Coal India Ltd.	1.43
Wipro Ltd.	1.40
Lupin Ltd.	1.37
Bajaj Auto Ltd.	1.29
Ultratech Cement Ltd.	1.27
Power Grid Corporation of India Ltd.	1.18
Tech Mahindra Ltd.	1.14
NTPC Ltd.	1.04
Cipla Ltd.	1.00
Grasim Industries Ltd.	0.96
Bharat Petroleum Corporation Ltd.	0.91
Adani Ports and Special Economic Zone Ltd.	0.87
Yes Bank Ltd.	0.84
Tata Steel Ltd.	0.83
Zee Entertainment Enterprises Ltd.	0.82
Bosch Ltd.	0.73
Ambuja Cements Ltd.	0.70
Gail (India) Ltd.	0.65
ACC Ltd.	0.50
Idea Cellular Ltd.	0.48
Tata Power Co. Ltd.	0.45
Hindalco Industries Ltd.	0.44
Bank of Baroda	0.41
Bharat Heavy Electricals Ltd.	0.40
Total	98.87

Pension Unit Linked SECURE FUND

Portfolio as on March 31, 2016

ULIF00803/03/2005PNSNSECURE122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	1.48
Infosys Ltd.	1.46
Reliance Industries Ltd.	0.86
HDFC Ltd.	0.82
ITC Ltd.	0.75
ICICI Bank Ltd.	0.74
Tata Consultancy Services Ltd.	0.54
Axis Bank Ltd.	0.49
Sun Pharmaceuticals Industries Ltd.	0.49
Larsen & Toubro Ltd.	0.46
State Bank of India	0.44
Tata Motors Ltd.	0.41
Kotak Mahindra Bank Ltd.	0.36
Mahindra & Mahindra Ltd.	0.33
Ultratech Cement Ltd.	0.33
Coal India Ltd.	0.3
Maruti Suzuki India Ltd.	0.29
HCL Technologies Ltd.	0.29
Oil and Natural Gas Corporation Ltd.	0.26
Hero MotoCorp Ltd.	0.25
Bajaj Auto Ltd.	0.24
Asian Paints Ltd.	0.23
Bharti Airtel Ltd.	0.19
Tech Mahindra Ltd.	0.19
Titan Company Ltd.	0.17
Indraprastha Gas Ltd.	0.17
Power Grid Corporation of India Ltd.	0.17
Ambuja Cements Ltd.	0.16
Hindustan Unilever Ltd.	0.16
Lupin Ltd.	0.16
P I Industries Ltd.	0.14
Jagran Prakashan Ltd.	0.14
Hindustan Petroleum Corporation Ltd.	0.13
Yes Bank Ltd.	0.12
NTPC Ltd.	0.11
Dr Reddys Laboratories Ltd.	0.1
Gail (India) Ltd.	0.1
IRB Infrastructure Developers Ltd.	0.1
Indian Oil Corporation Ltd.	0.09
Sadbhav Engineering Ltd.	0.09
Cipla Ltd.	0.08
Zee Entertainment Enterprises Ltd.	0.07
Engineers India Ltd.	0.06
Adani Ports and Special Economic Zone Ltd.	0.06
Container Corporation Of India Ltd.	0.06
Tata Power Co. Ltd.	0.05
Bharti Infratel Ltd	0.04
Gujarat State Petronet Ltd.	0.04
NCC Ltd.	0.04
ACC Ltd.	0.03
Total	14.84

Pension Unit Linked PROTECTOR FUND

Portfolio as on March 31, 2016

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	1.5
Infosys Ltd.	1.45
Reliance Industries Ltd.	0.86
HDFC Ltd.	0.81
ITC Ltd.	0.75
ICICI Bank Ltd.	0.74
Tata Consultancy Services Ltd.	0.54
Sun Pharmaceuticals Industries Ltd.	0.49
Axis Bank Ltd.	0.48
Larsen & Toubro Ltd.	0.46
State Bank of India	0.44
Tata Motors Ltd.	0.4
Kotak Mahindra Bank Ltd.	0.36
Mahindra & Mahindra Ltd.	0.33
Ultratech Cement Ltd.	0.33
Coal India Ltd.	0.29
Maruti Suzuki India Ltd.	0.28
HCL Technologies Ltd.	0.28
Oil and Natural Gas Corporation Ltd.	0.26
Hero MotoCorp Ltd.	0.25
Bajaj Auto Ltd.	0.24
Asian Paints Ltd.	0.23
Bharti Airtel Ltd.	0.19
Tech Mahindra Ltd.	0.19
Titan Company Ltd.	0.17
Indraprastha Gas Ltd.	0.17
Power Grid Corporation of India Ltd.	0.17
Ambuja Cements Ltd.	0.16
Hindustan Unilever Ltd.	0.16
Lupin Ltd.	0.16
P I Industries Ltd.	0.14
Hindustan Petroleum Corporation Ltd.	0.13
Jagran Prakashan Ltd.	0.13
Yes Bank Ltd.	0.12
NTPC Ltd.	0.11
IRB Infrastructure Developers Ltd.	0.11
Dr Reddys Laboratories Ltd.	0.1
Gail (India) Ltd.	0.1
Indian Oil Corporation Ltd.	0.09
Sadbhav Engineering Ltd.	0.09
Cipla Ltd.	0.08
Zee Entertainment Enterprises Ltd.	0.07
Engineers India Ltd.	0.06
Adani Ports and Special Economic Zone Ltd.	0.06
Tata Power Co. Ltd.	0.05
Bharti Infratel Ltd.	0.04
Gujarat State Petronet Ltd.	0.04
NCC Ltd.	0.04
ACC Ltd.	0.03
Container Corporation Of India Ltd.	0.02
Total	14.75

Pension Unit Linked BALANCED FUND

Portfolio as on March 31, 2016

ULIF00311/02/2003PNSBALANCE122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	3.25
Infosys Ltd.	3.25
Reliance Industries Ltd.	1.93
HDFC Ltd.	1.83
ITC Ltd.	1.69
ICICI Bank Ltd.	1.65
Tata Consultancy Services Ltd.	1.22
Axis Bank Ltd.	1.09
Sun Pharmaceuticals Industries Ltd.	1.09
Larsen & Toubro Ltd.	1.04
State Bank of India	0.98
Tata Motors Ltd.	0.92
Kotak Mahindra Bank Ltd.	0.8
Mahindra & Mahindra Ltd.	0.76
Ultratech Cement Ltd.	0.73
Coal India Ltd.	0.67
Maruti Suzuki India Ltd.	0.65
HCL Technologies Ltd.	0.64
Oil and Natural Gas Corporation Ltd.	0.58
Hero MotoCorp Ltd.	0.57
Bajaj Auto Ltd.	0.55
Asian Paints Ltd.	0.52
Bharti Airtel Ltd.	0.43
Tech Mahindra Ltd.	0.42
Indraprastha Gas Ltd.	0.39
Power Grid Corporation of India Ltd.	0.39
Ambuja Cements Ltd.	0.37
Hindustan Unilever Ltd.	0.36
Titan Company Ltd.	0.36
Lupin Ltd.	0.35
P I Industries Ltd.	0.3
Jagran Prakashan Ltd.	0.3
Hindustan Petroleum Corporation Ltd.	0.29
Yes Bank Ltd.	0.26
NTPC Ltd.	0.26
Gail (India) Ltd.	0.24
IRB Infrastructure Developers Ltd.	0.23
Dr Reddys Laboratories Ltd.	0.22
Indian Oil Corporation Ltd.	0.2
Sadbhav Engineering Ltd.	0.19
Cipla Ltd.	0.18
Zee Entertainment Enterprises Ltd.	0.15
Engineers India Ltd.	0.13
Adani Ports and Special Economic Zone Ltd.	0.13
Tata Power Co. Ltd.	0.12
Bharti Infratel Ltd	0.1
NCC Ltd.	0.09
ACC Ltd.	0.07
Gujarat State Petronet Ltd.	0.07
Container Corporation Of India Ltd.	0.05
Total	33.06

Pension Unit Linked GROWTH FUND

Portfolio as on March 31, 2016

ULIF00703/03/2005PNSNGROWTH122

Security	Net Asset %
EQUITIES*	
Infosys Ltd.	4.99
HDFC Bank Ltd.	4.79
Reliance Industries Ltd.	3.04
HDFC Ltd.	2.81
ITC Ltd.	2.6
ICICI Bank Ltd.	2.54
Tata Consultancy Services Ltd.	1.87
Sun Pharmaceuticals Industries Ltd.	1.68
Axis Bank Ltd.	1.67
Larsen & Toubro Ltd.	1.6
State Bank of India	1.46
Tata Motors Ltd.	1.46
Kotak Mahindra Bank Ltd.	1.24
Mahindra & Mahindra Ltd.	1.2
Ultratech Cement Ltd.	1.11
Maruti Suzuki India Ltd.	1.04
HCL Technologies Ltd.	0.98
Coal India Ltd.	0.95
Hero MotoCorp Ltd.	0.91
Oil and Natural Gas Corporation Ltd.	0.9
Bajaj Auto Ltd.	0.87
Asian Paints Ltd.	0.82
Bharti Airtel Ltd.	0.68
Tech Mahindra Ltd.	0.65
Power Grid Corporation of India Ltd.	0.6
Ambuja Cements Ltd.	0.58
Indraprastha Gas Ltd.	0.57
Hindustan Unilever Ltd.	0.56
Titan Company Ltd.	0.55
Lupin Ltd.	0.54
Jagran Prakashan Ltd.	0.46
P I Industries Ltd.	0.45
Hindustan Petroleum Corporation Ltd.	0.44
Yes Bank Ltd.	0.41
NTPC Ltd.	0.39
Gail (India) Ltd.	0.37
IRB Infrastructure Developers Ltd.	0.34
Dr Reddys Laboratories Ltd.	0.33
Indian Oil Corporation Ltd.	0.3
Sadbhav Engineering Ltd.	0.28
Cipla Ltd.	0.27
Zee Entertainment Enterprises Ltd.	0.22
Engineers India Ltd.	0.21
Adani Ports and Special Economic Zone Ltd.	0.21
Tata Power Co. Ltd.	0.2
Bharti Infratel Ltd	0.15
Gujarat State Petronet Ltd.	0.14
NCC Ltd.	0.13
ACC Ltd.	0.1
Container Corporation Of India Ltd.	0.08
Total	50.74

Pension Unit Linked INDEX FUND

Portfolio as on March 31, 2016

ULIF01122/01/2008PNSNINDEXF122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9.40
ITC Ltd.	7.13
Reliance Industries Ltd.	6.67
HDFC Bank Ltd.	6.28
HDFC Ltd.	5.20
Tata Consultancy Services Ltd.	5.18
ICICI Bank Ltd.	4.09
Larsen & Toubro Ltd.	3.85
Sun Pharmaceuticals Industries Ltd.	3.43
Tata Motors Ltd.	2.89
Hindustan Unilever Ltd.	2.40
Axis Bank Ltd.	2.20
Mahindra & Mahindra Ltd.	2.15
Kotak Mahindra Bank Ltd.	2.08
Maruti Suzuki India Ltd.	1.91
Bharti Airtel Ltd.	1.84
State Bank of India	1.80
HCL Technologies Ltd.	1.77
Asian Paints Ltd.	1.51
Oil and Natural Gas Corporation Ltd.	1.49
Dr Reddys Laboratories Ltd.	1.48
IndusInd Bank Ltd.	1.47
Hero MotoCorp Ltd.	1.43
Coal India Ltd.	1.42
Wipro Ltd.	1.40
Lupin Ltd.	1.36
Bajaj Auto Ltd.	1.29
Ultratech Cement Ltd.	1.27
Power Grid Corporation of India Ltd.	1.18
Tech Mahindra Ltd.	1.14
NTPC Ltd.	1.03
Cipla Ltd.	1.00
Grasim Industries Ltd.	0.96
Bharat Petroleum Corporation Ltd.	0.91
Adani Ports and Special Economic Zone Ltd.	0.87
Yes Bank Ltd.	0.84
Tata Steel Ltd.	0.83
Zee Entertainment Enterprises Ltd.	0.82
Bosch Ltd.	0.73
Ambuja Cements Ltd.	0.70
Gail (India) Ltd.	0.65
ACC Ltd.	0.50
Idea Cellular Ltd.	0.48
Tata Power Co. Ltd.	0.45
Hindalco Industries Ltd.	0.43
Bank of Baroda	0.41
Bharat Heavy Electricals Ltd.	0.40
Total	98.72

Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on March 31, 2016

ULIF02525/01/2010PNSNINFRAF122

Security	Net Asset %
EQUITIES	
Bharti Airtel Ltd.	7.93
Larsen & Toubro Ltd.	7.46
Power Grid Corporation of India Ltd.	5.88
NTPC Ltd.	5.11
Coal India Ltd.	4.78
Kotak Mahindra Bank Ltd.	4.51
Tata Power Co. Ltd.	4.46
Ultratech Cement Ltd.	3.9
HDFC Ltd.	3.6
Oil and Natural Gas Corporation Ltd.	3.55
Engineers India Ltd.	3.35
IRB Infrastructure Developers Ltd.	3.22
Sadbhav Engineering Ltd.	3.18
Ambuja Cements Ltd.	3.08
Axis Bank Ltd.	2.99
J Kumar Infraprojects Ltd.	2.95
ICICI Bank Ltd.	2.84
Indraprastha Gas Ltd.	2.59
Bharti Infratel Ltd	2.51
NCC Ltd.	2.45
Adani Ports and Special Economic Zone Ltd.	1.92
Container Corporation Of India Ltd.	1.9
HDFC Bank Ltd.	1.86
Reliance Industries Ltd.	1
Cairn India Ltd.	0.94
Indian Oil Corporation Ltd.	0.81
Gail (India) Ltd.	0.68
Hindustan Petroleum Corporation Ltd.	0.66
ACC Ltd.	0.54
Yes Bank Ltd.	0.5
Idea Cellular Ltd.	0.43
Total	91.58

Pension Unit Linked PSU FUND

Portfolio as on March 31, 2016

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %
EQUITIES	
State Bank of India	9.49
Oil and Natural Gas Corporation Ltd.	9.16
Indraprastha Gas Ltd.	8.69
Coal India Ltd.	8.57
NTPC Ltd.	7.23
Bank of Baroda	6.09
Indian Oil Corporation Ltd.	5.83
Gail (India) Ltd.	5.32
Engineers India Ltd.	5.01
Hindustan Petroleum Corporation Ltd.	4.87
Oil India Ltd.	4.73
Bharat Petroleum Corporation Ltd.	3.85
Indian Bank	2.53
Gujarat State Petronet Ltd.	2.45
Container Corporation Of India Ltd.	2.33
Rural Electrification Corporation	1.97
Power Grid Corporation of India Ltd.	1.96
LIC Housing Finance Ltd.	1.9
National Buildings Construction Corporation Ltd.	1.84
Bharat Heavy Electricals Ltd.	1.04
Oriental Bank of Commerce Ltd.	0.77
Total	95.63

Pension Unit Linked PROTECTOR FUND-II

Portfolio as on March 31, 2016

ULIF02825/01/2010PNPROTE-II122

Security	Net Asset %
EQUITIES	
HDFC Bank Ltd.	1.44
Infosys Ltd.	1.43
Reliance Industries Ltd.	0.85
HDFC Ltd.	0.81
ITC Ltd.	0.75
ICICI Bank Ltd.	0.74
Tata Consultancy Services Ltd.	0.53
Sun Pharmaceuticals Industries Ltd.	0.49
Axis Bank Ltd.	0.48
Larsen & Toubro Ltd.	0.46
State Bank of India	0.44
Tata Motors Ltd.	0.4
Kotak Mahindra Bank Ltd.	0.36
Ultratech Cement Ltd.	0.32
Mahindra & Mahindra Ltd.	0.31
Coal India Ltd.	0.29
Maruti Suzuki India Ltd.	0.28
HCL Technologies Ltd.	0.28
Oil and Natural Gas Corporation Ltd.	0.26
Bajaj Auto Ltd.	0.24
Hero MotoCorp Ltd.	0.24
Asian Paints Ltd.	0.22
Titan Company Ltd.	0.21
Bharti Airtel Ltd.	0.19
Tech Mahindra Ltd.	0.19
Hindustan Unilever Ltd.	0.17
Indraprastha Gas Ltd.	0.17
Power Grid Corporation of India Ltd.	0.17
Ambuja Cements Ltd.	0.16
Lupin Ltd.	0.16
P I Industries Ltd.	0.16
Hindustan Petroleum Corporation Ltd.	0.14
Jagran Prakashan Ltd.	0.14
Yes Bank Ltd.	0.12
IRB Infrastructure Developers Ltd.	0.12
NTPC Ltd.	0.11
Dr Reddys Laboratories Ltd.	0.1
Gail (India) Ltd.	0.1
Engineers India Ltd.	0.09
Indian Oil Corporation Ltd.	0.09
Sadbhav Engineering Ltd.	0.09
Cipla Ltd.	0.08
Zee Entertainment Enterprises Ltd.	0.07
Adani Ports and Special Economic Zone Ltd.	0.06
Gujarat State Petronet Ltd.	0.05
Tata Power Co. Ltd.	0.05
Bharti Infratel Ltd	0.04
NCC Ltd.	0.04
ACC Ltd.	0.03
Container Corporation Of India Ltd.	0.03
Total	14.75

Pension Unit Linked BALANCE FUND-II

Portfolio as on March 31, 2016

ULIF02325/01/2010PNBALAN-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	3.3
HDFC Bank Ltd.	3.12
Reliance Industries Ltd.	1.95
HDFC Ltd.	1.85
ITC Ltd.	1.71
ICICI Bank Ltd.	1.67
Tata Consultancy Services Ltd.	1.23
Sun Pharmaceuticals Industries Ltd.	1.11
Axis Bank Ltd.	1.1
Larsen & Toubro Ltd.	1.05
State Bank of India	1.01
Tata Motors Ltd.	0.93
Kotak Mahindra Bank Ltd.	0.82
Mahindra & Mahindra Ltd.	0.77
Ultratech Cement Ltd.	0.74
Coal India Ltd.	0.67
Maruti Suzuki India Ltd.	0.65
HCL Technologies Ltd.	0.65
Oil and Natural Gas Corporation Ltd.	0.59
Hero MotoCorp Ltd.	0.58
Bajaj Auto Ltd.	0.55
Asian Paints Ltd.	0.52
Bharti Airtel Ltd.	0.44
Tech Mahindra Ltd.	0.42
Indraprastha Gas Ltd.	0.4
Titan Company Ltd.	0.39
Power Grid Corporation of India Ltd.	0.39
Ambuja Cements Ltd.	0.37
Hindustan Unilever Ltd.	0.36
Lupin Ltd.	0.36
P I Industries Ltd.	0.32
Hindustan Petroleum Corporation Ltd.	0.31
Jagran Prakashan Ltd.	0.31
Yes Bank Ltd.	0.27
NTPC Ltd.	0.26
Gail (India) Ltd.	0.24
IRB Infrastructure Developers Ltd.	0.24
Dr Reddys Laboratories Ltd.	0.22
Indian Oil Corporation Ltd.	0.2
Sadbhav Engineering Ltd.	0.2
Cipla Ltd.	0.18
Container Corporation Of India Ltd.	0.18
Engineers India Ltd.	0.16
Zee Entertainment Enterprises Ltd.	0.16
Adani Ports and Special Economic Zone Ltd.	0.13
Tata Power Co. Ltd.	0.12
Bharti Infratel Ltd	0.11
Gujarat State Petronet Ltd.	0.1
NCC Ltd.	0.09
ACC Ltd.	0.07

Total**33.57**

Pension Unit Linked GROWTH FUND-II

Portfolio as on March 31, 2016

ULIF02425/01/2010PNGROWT-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	4.95
HDFC Bank Ltd.	4.7
Reliance Industries Ltd.	3.01
HDFC Ltd.	2.78
ITC Ltd.	2.57
ICICI Bank Ltd.	2.52
Tata Consultancy Services Ltd.	1.85
Sun Pharmaceuticals Industries Ltd.	1.67
Axis Bank Ltd.	1.65
Larsen & Toubro Ltd.	1.58
State Bank of India	1.44
Tata Motors Ltd.	1.44
Kotak Mahindra Bank Ltd.	1.22
Mahindra & Mahindra Ltd.	1.14
Ultratech Cement Ltd.	1.1
Coal India Ltd.	1.04
Maruti Suzuki India Ltd.	1.01
HCL Technologies Ltd.	0.97
Hero MotoCorp Ltd.	0.89
Oil and Natural Gas Corporation Ltd.	0.89
Bajaj Auto Ltd.	0.84
Asian Paints Ltd.	0.8
Bharti Airtel Ltd.	0.67
Tech Mahindra Ltd.	0.64
Titan Company Ltd.	0.59
Power Grid Corporation of India Ltd.	0.59
Ambuja Cements Ltd.	0.57
Indraprastha Gas Ltd.	0.57
Lupin Ltd.	0.54
Hindustan Unilever Ltd.	0.53
P I Industries Ltd.	0.47
Jagran Prakashan Ltd.	0.46
Hindustan Petroleum Corporation Ltd.	0.44
Yes Bank Ltd.	0.4
NTPC Ltd.	0.38
Gail (India) Ltd.	0.36
IRB Infrastructure Developers Ltd.	0.36
Dr Reddys Laboratories Ltd.	0.32
Indian Oil Corporation Ltd.	0.3
Sadbhav Engineering Ltd.	0.28
Cipla Ltd.	0.27
Engineers India Ltd.	0.25
Zee Entertainment Enterprises Ltd.	0.22
Adani Ports and Special Economic Zone Ltd.	0.21
Tata Power Co. Ltd.	0.2
Gujarat State Petronet Ltd.	0.15
Bharti Infratel Ltd	0.14
NCC Ltd.	0.14
ACC Ltd.	0.1
Container Corporation Of India Ltd.	0.08

Total**50.29**

Pension Unit Linked INDEX FUND-II

Portfolio as on March 31, 2016

ULIF02625/01/2010PNINDEX-II122

Security	Net Asset %
EQUITIES	
Infosys Ltd.	9.41
ITC Ltd.	7.14
Reliance Industries Ltd.	6.68
HDFC Bank Ltd.	6.28
HDFC Ltd.	5.19
Tata Consultancy Services Ltd.	5.18
ICICI Bank Ltd.	4.09
Larsen & Toubro Ltd.	3.86
Sun Pharmaceuticals Industries Ltd.	3.43
Tata Motors Ltd.	2.89
Hindustan Unilever Ltd.	2.40
Axis Bank Ltd.	2.20
Mahindra & Mahindra Ltd.	2.15
Kotak Mahindra Bank Ltd.	2.08
Maruti Suzuki India Ltd.	1.91
Bharti Airtel Ltd.	1.84
State Bank of India	1.79
HCL Technologies Ltd.	1.78
IndusInd Bank Ltd.	1.52
Asian Paints Ltd.	1.51
Oil and Natural Gas Corporation Ltd.	1.49
Dr Reddys Laboratories Ltd.	1.48
Hero MotoCorp Ltd.	1.43
Coal India Ltd.	1.43
Wipro Ltd.	1.40
Lupin Ltd.	1.37
Bajaj Auto Ltd.	1.29
Ultratech Cement Ltd.	1.27
Power Grid Corporation of India Ltd.	1.18
Tech Mahindra Ltd.	1.14
NTPC Ltd.	1.03
Cipla Ltd.	1.00
Grasim Industries Ltd.	0.96
Bharat Petroleum Corporation Ltd.	0.91
Adani Ports and Special Economic Zone Ltd.	0.87
Yes Bank Ltd.	0.84
Tata Steel Ltd.	0.83
Zee Entertainment Enterprises Ltd.	0.82
Bosch Ltd.	0.73
Ambuja Cements Ltd.	0.70
Gail (India) Ltd.	0.65
ACC Ltd.	0.50
Idea Cellular Ltd.	0.48
Tata Power Co. Ltd.	0.45
Hindalco Industries Ltd.	0.44
Bank of Baroda	0.41
Bharat Heavy Electricals Ltd.	0.40
Total	98.83

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