

# AVIVA INVESTOR

September, 2015

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER.  
THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

FOREWORD

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MARKET REVIEW  
(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 September 30,2015	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund
Portfolio Return Since Inception	9.4%	8.3%	7.8%	8.5%	7.9%
Benchmark Return Since Inception	7.0%	7.2%	8.0%	7.8%	7.1%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY
As on September 30,2015	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund
Portfolio Return Since Inception	14.0%	14.5%	8.5%	10.8%	6.8%
Benchmark Return Since Inception	10.9%	12.2%	5.8%	10.5%	6.5%
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Liquid Fund Index and NIFTY
As on September 30,2015	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II
Portfolio Return Since Inception	3.9%	0.4%	-1.2%	0.6%	8.5%
Benchmark Return Since Inception	3.3%	-6.3%	-4.5%	-6.3%	8.3%
Benchmark	CRISIL Liquid Fund Index and CNX NIFTY	BSE PSU Index	BSE 100 Index	BSE PSU Index	CRISIL Composite Bond Fund Index and CNX NIFTY
As on September 30,2015	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II
Portfolio Return Since Inception	8.9%	8.1%	8.3%	9.4%	8.8%
Benchmark Return Since Inception	8.2%	8.3%	8.5%	8.7%	8.5%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Composite Bond Fund Index and CNX NIFTY	CRISIL Liquid Fund Index and NIFTY
As on September 30,2015	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II		
Portfolio Return Since Inception	8.1%	10.3%	7.2%		
Benchmark Return Since Inception	8.0%	7.5%	7.5%		
Benchmark	CRISIL Composite Bond Fund Index and CNX NIFTY	CNX NIFTY	CRISIL Liquid Fund Index and CNX NIFTY		
As on September 30,2015	Life Unit Linked Wealth Builder Fund				
Highest NAV locked in is	7.4%				



Dear Customer,

Welcome to the latest edition of the Aviva Investor.

The second quarter of 2015 saw markets impacted by concerns over global growth, largely caused by the slowdown in China, and possibility of an interest rate hike in the US. Forecasts of below-normal monsoon rainfall and failure of Parliament to pass the Goods and Services Tax (GST) Bill in the Monsoon Session added to the investors' worry.

However, amid such weaknesses, buying interest improved after the Government approved several reforms, one of which was to allow telecom companies to trade spectrum. Upbeat macroeconomic trends and RBI's decision to reduce its key rate also boosted investor sentiments towards the end of the quarter.

Going forward, investors will keenly track the trend in global markets, investment by Foreign Portfolio Investors, the movement of the rupee against the dollar and crude prices. Market participants will also follow the impact of monsoon deficiency on inflation and the stance of the U.S. Fed on normalization of policy rates, which is likely to determine the movement of bond yields. Another focus point will be whether the Government can contain its fiscal deficit within 3.9% along with improving the quality of spending.

At Aviva, we have entered a new phase and this quarter we rolled out two exciting innovations.

In September, we launched a new product – Aviva Dhan Vriddhi Plus, a traditional limited premium paying term participating plan that helps you save systematically and build a corpus. We launched this product after a detailed customer research. Aviva Dhan Vriddhi Plus is very much aligned to what many of these customers told us.

We also launched our new customer connect initiative Aviva Early Starters Initiative where we gave over 20 children an opportunity to live their dream profession for one day and be mentored by an icon from the chosen profession. The initiative was led by Master Blaster Sachin Tendulkar.

In August, we also launched our revamped website and our new mobile app which will take care of all your policy needs. Expect several other innovative initiatives from us in the coming time.

I look forward to your feedback.

Regards,  
Trevor Bull  
MD & CEO, Aviva India

Indian equity markets closed in red during the quarter ended September 2015 after witnessing a range-bound movement in the early half of the period. Concerns over global growth, particularly in China, coupled with the possibility of an interest rate hike in the U.S. towards the end of this year hit investor sentiments.

Bourses rose initially during the quarter following encouraging macro-economic data. Core sector growth rose to a six-month high in May due to a significant increase in Government spending on the infrastructure space. Besides, the Reserve Bank of India's (RBI) Governor stated that there has been a revival in the domestic economy and pick-up in investment, which further boosted market sentiments. Among other positive triggers was the introduction of composite caps for foreign direct and foreign portfolio investments, which would make the investment regime easier. The Government also proposed to infuse Rs. 25,000 crore into the reserves of public sector banks in the ongoing financial year, which supported the bourses further.

The positive impact of macro-economic data and domestic sectors was not reflected into the corporate earning numbers. Markets witnessed pressure following announcement of quarterly results of major companies though a few positive earnings reports intermittently capped losses. The announcement of a halt in trading in a number of Chinese stocks also hit the bourses, which raised concerns over the health of the Chinese financial and banking system.

As the quarter progressed, markets witnessed a sharp fall after the India Meteorological Department forecasted below-normal monsoon rainfall. Investors also became worried whether the Goods and Services Tax (GST) Bill would be passed in Parliament. Markets witnessed selling pressure later as the same bill could not be passed in the monsoon session of Parliament. Meanwhile, positive economic data, including retail inflation for July and factory output numbers for June, supported investor sentiments to some extent.

Markets lost momentum again after Moody's Investors Service scaled down its projections for India's economic growth for 2015-16 to 7% from an earlier estimate of 7.5%. Besides, a series of weak global cues prompted overseas investors to reduce exposure in developing economies like India. Concerns over Chinese economic growth outlook, coupled with an unexpected slowdown in the U.S. manufacturing sector in August weighed on investor sentiments. Worries about Greece's bailout program resurfaced after the nation's Prime Minister resigned. Faster-than-expected growth in the U.S. economy in the second quarter renewed the possibility of an interest rate hike by the U.S. Federal Reserve (Fed) towards the end of the year.

Bourses continued to witness pressure later during the quarter as weak manufacturing data from China led investors to believe that the nation's economy was slowing down at a faster-than-expected pace. Bourses fell further as Nikkei Purchasing Managers' Index data showed that factory production in India expanded at a slower pace in August compared to July. Uncertainty

over the U.S. Fed's stance on interest rate hike further weighed on the markets. The downside was restricted as the Government accepted recommendation of the AP Shah Panel stating that the Minimum Alternate Tax should not be imposed on overseas portfolio investors retrospectively.

Amid such weakness, buying interest improved after the Government approved several reforms, including allowing telecom companies to trade spectrum. Upbeat macro-economic numbers also boosted investor sentiments. Markets got support following an unexpected rise in the Index of Industrial Production data and fall in August wholesale inflation numbers, which shrank to -4.95% against -4.05% in July. Investors also welcomed the U.S. Fed's decision to keep interest rates unchanged. However, gains were restricted as a statement from the U.S. Fed renewed concerns over global economic growth, especially in China.

Bourses soon lost momentum after the Asian Development Bank lowered growth projections for India for the current fiscal to 7.4% from 7.8%, citing weak monsoon, poor external demand and inability of the Government to push economic reforms. Weak cues from Wall Street also weighed after the U.S. Fed Chief gave hints of an interest rate hike later this year.

Towards the end of the quarter, investor sentiments improved following the RBI's decision to reduce its key rate by a higher-than-expected 50 basis points. However, gains were restricted as the Central Bank lowered its real GDP forecast for FY16 by 20 basis points to 7.4% compared to an earlier forecast of 7.6%.

On the BSE sectoral front, majority of the indices closed in red. S&P BSE Metal was the major laggard, down 26.80%, followed by S&P BSE Capital Goods and S&P BSE Oil & Gas, which fell 13.74% and 11.81%, respectively. Moreover, S&P BSE Power and S&P BSE Auto fell 8.92% and 7.06%. Metal stocks dropped as commodities extended losses amid possibility of lower demand from China. S&P BSE IT turned out to be the top gainer, rising by 10.80%, followed by S&P BSE Healthcare and S&P BSE TECK, which rose 7.33% and 5.58%, respectively. Export-led IT and pharmaceutical stocks rose on expectations that weakness in the rupee would help boost revenue.

## Outlook

Investors will track the trend in global markets, investment by Foreign Portfolio Investors, the movement of the rupee against the dollar and crude prices. Market participants will closely follow the second quarter corporate earning numbers. The ensuing festive season in the country is likely to boost consumer spending in the coming months. The transmission of rate cut by the RBI is likely to be seen in different sectors, provided lenders pass on the benefit to the end users. On the global front, investors will be looking for indication about the timing of a rate hike by the U.S. Fed. Besides, the Manufacturing and Services PMI data from various nations will also remain in focus.

Bond markets remained firm during the second quarter of the financial year 2015-16 despite global headwinds. The 10-year benchmark bond yield dropped to its lowest level in almost two years to close the September quarter at 7.5% against 7.9% seen in the previous quarter.

Bond yields started falling from the beginning of the quarter due to easing consumer inflation, continued contraction in wholesale prices, decline in international crude oil prices and slower domestic economic growth. The U.S. Federal Reserve did not raise short-term rates at its policy meeting on September 17, which further boosted bond prices. All these factors increased hopes that the Reserve Bank of India (RBI) would soon resume monetary easing.

During the middle of the quarter, bond markets witnessed volatility, tracking weakness in the rupee following devaluation of the yuan, concerns over China's economic growth and a sharp fall in domestic equity markets. China's manufacturing data continued to witness contraction, as a result of which the People's Bank of China lowered its key interest rates and reserve ratio by 25 bps and 50 bps, respectively, easing concerns over global economic outlook. Bond yields also increased after the RBI kept its rate unchanged at its August policy review. Besides, the Central Bank pointed out that banks were yet to pass on the full benefits of previous rate cuts.

Substantial fall in bond yields was witnessed at the end of the quarter on the back of higher-than-expected rate cut by the RBI at its fourth bi-monthly monetary policy review. The Central Bank lowered its repo rate by 50 bps to 6.75%. The deciding factor for the RBI's rate cut was easing consumer inflation despite monsoon deficiency, weak economic activity and the U.S. Federal Reserve keeping rates unchanged at its latest policy meeting. The RBI praised the Government's efforts to contain food inflationary pressures through supply management. The RBI also announced a series of developmental and regulatory policies including higher foreign investment in Government debt and improved liquidity in the banking system. It also eased overseas corporate borrowing limit and boosted participation in currency futures market.

On the domestic front, the Central Government's meeting of 3.9% fiscal deficit target for FY16 seems to be on track after looking at the revenue expenditure data of first five months. The main reason behind this is higher non-tax revenues while expenditure remained on track. Gross Domestic Product (GDP) grew 7% during the June quarter of FY15- recorded a year ago. On Gross Value Added basis, manufacturing as well as agricultural growth slowed down (quarterly comparison). Headline consumer inflation numbers remained favourable during the quarter and fell below 4% due to sharp fall in prices of food and beverages while wholesale prices contracted for the tenth consecutive month. The Current Account Deficit narrowed to 1.2% of GDP in June quarter of 2015-16

from 1.6% a year ago mainly on account of lower trade deficit.

Government bond yields witnessed significant easing across the yield curve in the range of 28 bps to 49 bps with the far end of the curve witnessing the least fall. Corporate bond yields saw similar movement. Spread between Corporate Bond and Gilt expanded by up to 12 bps across 3 to 8-year securities. The remaining papers witnessed contraction in the range of 2 bps to 11 bps with the 10-year security witnessing maximum contraction.

16, slower than 7.5% recorded in the previous quarter but slightly faster than 6.7%

### Outlook

After larger-than-expected 50 bps rate cut, the focus of the RBI would be to work with the Government to ensure that the bulk of past rate cuts are visible in bank lending rates. Investors will also track whether the Government can contain its fiscal deficit within 3.9% along with improving the quality of spending. Market participants will also follow the impact of monsoon deficiency on inflation and the stance of the U.S. Fed on normalization of policy rates, which is likely to determine the movement of bond yields going forward.

# Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

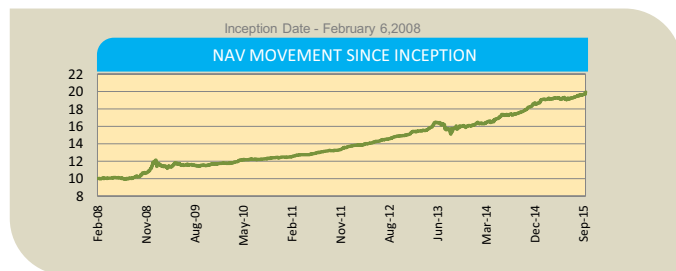
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	9.4%	10.1%	10.8%	10.5%	12.5%	12.9%
Benchmark**	7.0%	8.5%	9.2%	9.1%	12.1%	12.6%

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

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

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
9.23% GOI 2043	15.08	Sovereign
7.88% GOI 2030	11.20	Sovereign
8.28% GOI 2027	6.42	Sovereign
8.32% GOI 2032	4.32	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	4.31	Sovereign
8.40% GOI 2024	3.59	Sovereign
8.35% GOI 2022	3.26	Sovereign
9.20% GOI 2030	1.54	Sovereign
8.15% GOI 2026	0.89	Sovereign
<b>Total</b>	<b>50.61</b>	

<b>CORPORATE BONDS</b>		
Power Finance Corporation Ltd.	8.76	AAA
Tata Sons Ltd.	7.58	AAA
Rural Electrification Corporation	7.15	AAA
LIC Housing Finance Ltd.	5.86	AAA
Mahindra & Mahindra Ltd.	4.80	AAA
Power Grid Corporation of India Ltd.	3.58	AAA
Yes Bank Ltd.	2.94	AA+
Bajaj Finance Ltd.	2.80	AA+
HDFC Ltd.	2.10	AAA
<b>Total</b>	<b>45.57</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>3.82%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

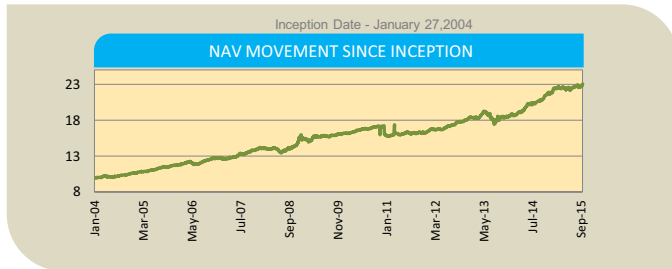
As on September 30, 2015

	CAGR Return						Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year	
Portfolio return	8.3%	8.2%	9.4%	9.2%	13.2%	11.1%	
Benchmark**	7.2%	8.7%	10.0%	9.7%	13.1%	10.7%	

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

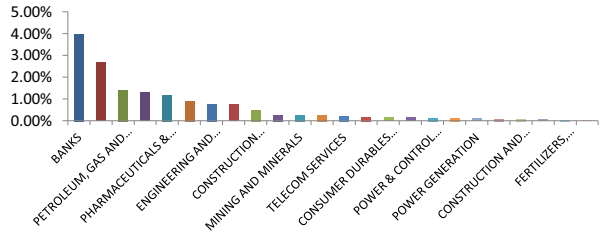
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>15.62%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.53
Infosys Ltd.	1.41
Reliance Industries Ltd.	0.78
HDFC Ltd.	0.75
Larsen & Toubro Ltd.	0.71
ITC Ltd.	0.71
Tata Consultancy Services Ltd.	0.68
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.62
Sun Pharmaceuticals Industries Ltd.	0.60
Others	7.19
<b>Total</b>	<b>15.62</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.20% GOI 2030	7.89	Sovereign
8.83% GOI 2041	7.15	Sovereign
8.97% GOI 2030	6.68	Sovereign
8.30% GOI 2040	2.41	Sovereign
9.23% GOI 2043	2.02	Sovereign
7.88% GOI 2030	1.77	Sovereign
8.28% GOI 2027	1.14	Sovereign
8.15% GOI 2026	1.04	Sovereign
8.28% GOI 2032	0.72	Sovereign
7.83% GOI 2018	0.28	Sovereign
8.32% GOI 2032	0.18	Sovereign
8.83% GOI 2023	0.16	Sovereign
8.27% GOI 2020	0.10	Sovereign
<b>Total</b>	<b>31.54</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	8.91	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.25	AAA
Power Finance Corporation Ltd.	5.57	AAA
LIC Housing Finance Ltd.	5.13	AAA
Yes Bank Ltd.	4.63	AA+
Rural Electrification Corporation	3.47	AAA
HDFC Ltd.	3.16	AAA
Food Corporation of India	2.22	AAA
Export-Import Bank of India Ltd.	1.83	AAA
Bajaj Finance Ltd.	1.06	AA+
Tata Sons Ltd.	0.97	AAA
Gail (India) Ltd.	0.88	AAA
MRF Ltd.	0.70	AA+
Power Grid Corporation of India Ltd.	0.54	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>46.33</b>	

**CASH AND MONEY MARKETS\*** 6.51%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

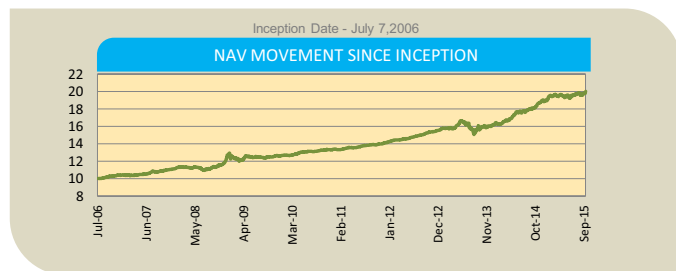
As on September 30, 2015

	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%	8.6%	9.5%	9.5%	13.2%	10.9%
Benchmark**	8.0%	8.5%	9.8%	9.7%	13.1%	10.7%

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

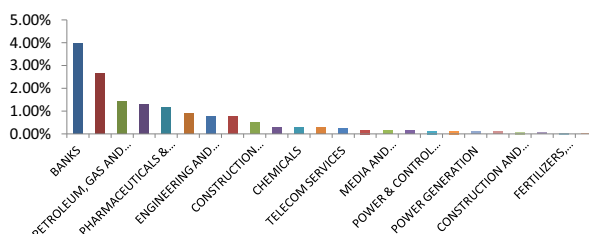
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>15.50%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.53
Infosys Ltd.	1.40
Reliance Industries Ltd.	0.78
HDFC Ltd.	0.75
Larsen & Toubro Ltd.	0.71
ITC Ltd.	0.70
Tata Consultancy Services Ltd.	0.67
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Sun Pharmaceuticals Industries Ltd.	0.59
Others	7.12
<b>Total</b>	<b>15.50</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.40% GOI 2024	9.61	Sovereign
9.23% GOI 2043	7.75	Sovereign
8.97% GOI 2030	6.42	Sovereign
9.20% GOI 2030	4.18	Sovereign
8.15% GOI 2026	3.25	Sovereign
8.32% GOI 2032	1.46	Sovereign
8.83% GOI 2023	1.43	Sovereign
7.88% GOI 2030	1.27	Sovereign
8.24% GOI 2033	1.00	Sovereign
8.28% GOI 2027	0.99	Sovereign
8.30% GOI 2040	0.81	Sovereign
7.59% GOI 2016	0.02	Sovereign
<b>Total</b>	<b>38.19</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	7.14	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.30	AAA
Power Finance Corporation Ltd.	6.25	AAA
Tata Sons Ltd.	4.62	AAA
Yes Bank Ltd.	4.09	AA+
Power Grid Corporation of India Ltd.	3.90	AAA
Export-Import Bank of India Ltd.	2.54	AAA
Food Corporation of India	2.08	AAA
HDFC Ltd.	1.98	AAA
LIC Housing Finance Ltd.	1.98	AAA
Rural Electrification Corporation	1.02	AAA
MRF Ltd.	0.96	AA+
Indian Railway Finance Corporation Ltd.	0.41	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>43.28</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>3.03%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Life Unit Linked BALANCED FUND

ULIF00106/06/2002LIFBALANCE122

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

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

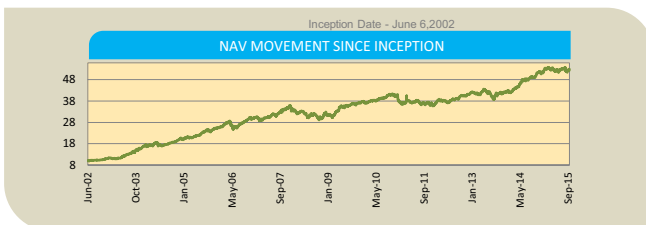
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	14.0%	7.1%	9.8%	9.5%	14.7%	7.9%
Benchmark**	10.9%	8.0%	10.8%	10.3%	14.3%	8.2%

Note: Past returns are not indicative of future performance.

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

## NAV Movement



CORPORATE BONDS			
Export-Import Bank of India Ltd.	0.56	AAA	
NTPC Ltd.	0.05	AAA	
Indian Railway Finance Corporation Ltd.	0.04	AAA	
<b>Total</b>	<b>27.31</b>		

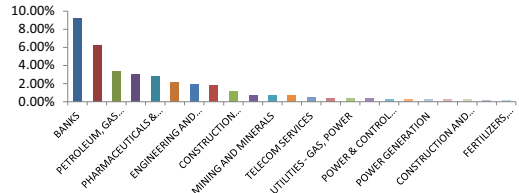
<b>CASH AND MONEY MARKETS*</b>	<b>4.44%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>36.25%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	3.51
Infosys Ltd.	3.26
Reliance Industries Ltd.	1.81
HDFC Ltd.	1.75
Larsen & Toubro Ltd.	1.70
ITC Ltd.	1.68
Tata Consultancy Services Ltd.	1.58
Axis Bank Ltd.	1.49
ICICI Bank Ltd.	1.43
Sun Pharmaceuticals Industries Ltd.	1.38
Others	16.66
<b>Total</b>	<b>36.25</b>

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### GOVERNMENT SECURITIES

8.97% GOI 2030	10.82	Sovereign
8.83% GOI 2041	6.15	Sovereign
9.23% GOI 2043	2.62	Sovereign
8.33% GOI 2026	2.58	Sovereign
7.88% GOI 2030	2.51	Sovereign
8.24% GOI 2027	1.84	Sovereign
8.35% GOI 2022	1.45	Sovereign
9.20% GOI 2030	1.16	Sovereign
8.28% GOI 2027	1.06	Sovereign
8.28% GOI 2032	0.57	Sovereign
8.83% GOI 2023	0.46	Sovereign
7.16% GOI 2023	0.20	Sovereign
8.24% GOI 2018	0.15	Sovereign
8.19% GOI 2020	0.13	Sovereign
6.35% GOI 2020	0.10	Sovereign
8.15% GOI 2026	0.09	Sovereign
7.83% GOI 2018	0.06	Sovereign
8.32% GOI 2032	0.04	Sovereign
8.15% GOI 2022	0.01	Sovereign
<b>Total</b>	<b>32.00</b>	

### CORPORATE BONDS

LIC Housing Finance Ltd.	4.05	AAA
Rural Electrification Corporation	3.39	AAA
Tata Sons Ltd.	3.10	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.66	AAA
HDFC Ltd.	2.28	AAA
Power Finance Corporation Ltd.	2.07	AAA
Power Grid Corporation of India Ltd.	2.00	AAA
Tata Motors Ltd.	1.94	AA
Bajaj Finance Ltd.	1.40	AA+
Mahindra & Mahindra Ltd.	1.04	AAA
Yes Bank Ltd.	0.98	AA+
MRF Ltd.	0.92	AA+
National Capital Regional Planning Board	0.83	AAA

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

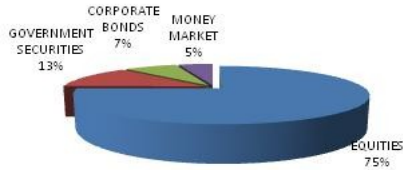
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

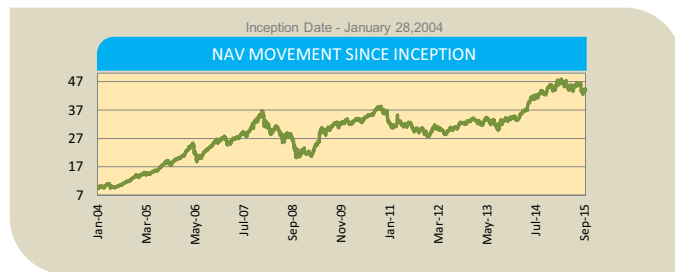
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	14.4%	5.6%	10.7%	11.0%	18.0%	3.4%
Benchmark**	12.2%	6.7%	12.0%	11.3%	16.5%	3.1%

Note: Past returns are not indicative of future performance.

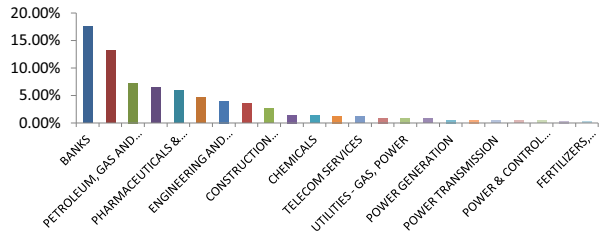
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>75.13%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	7.06
Infosys Ltd.	6.91
Reliance Industries Ltd.	3.86
ITC Ltd.	3.69
Larsen & Toubro Ltd.	3.66
HDFC Ltd.	3.55
Tata Consultancy Services Ltd.	3.39
Axis Bank Ltd.	3.09
Sun Pharmaceuticals Industries Ltd.	2.93
ICICI Bank Ltd.	2.82
Others	34.17
<b>Total</b>	<b>75.13</b>

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### GOVERNMENT SECURITIES

8.30% GOI 2042	2.54	Sovereign
8.83% GOI 2041	1.70	Sovereign
8.97% GOI 2030	1.63	Sovereign
9.23% GOI 2043	0.85	Sovereign
7.88% GOI 2030	0.81	Sovereign
8.32% GOI 2032	0.75	Sovereign
8.83% GOI 2023	0.73	Sovereign
7.16% GOI 2023	0.72	Sovereign
8.33% GOI 2026	0.55	Sovereign
9.20% GOI 2030	0.52	Sovereign
8.28% GOI 2032	0.40	Sovereign
8.24% GOI 2033	0.38	Sovereign
8.15% GOI 2022	0.37	Sovereign
8.24% GOI 2027	0.26	Sovereign
8.28% GOI 2027	0.17	Sovereign
7.80% GOI 2020	0.16	Sovereign
8.40% GOI 2024	0.15	Sovereign
8.12% GOI 2020	0.07	Sovereign
8.27% GOI 2020	0.03	Sovereign
8.16% Tamil Nadu State Development Ltd. 2020	0.01	Sovereign
<b>Total</b>	<b>12.80</b>	

### CORPORATE BONDS

Tata Sons Ltd.	1.99	AAA
Tata Motors Ltd.	1.87	AA
Reliance Gas Transportation Infrastructure Ltd.	1.23	AAA
Bajaj Finance Ltd.	0.73	AA+
HDFC Ltd.	0.37	AAA
Power Finance Corporation Ltd.	0.33	AAA
NTPC Ltd.	0.27	AAA
Mahindra & Mahindra Ltd.	0.22	AAA
Indian Railway Finance Corporation Ltd.	0.17	AAA
Food Corporation of India	0.09	AAA
Neyveli Lignite Corporation Ltd.	0.04	AAA
<b>Total</b>	<b>7.31</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>4.76%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



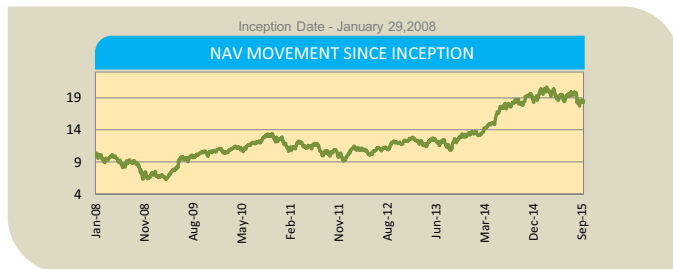
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.5%	7.5%	15.6%	15.5%	24.4%	1.9%
Benchmark**	5.8%	5.7%	12.6%	11.7%	17.7%	-0.2%

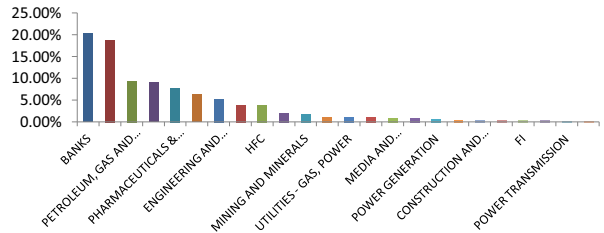
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark for this fund is CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>97.65%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	9.92
HDFC Bank Ltd.	7.50
Reliance Industries Ltd.	5.11
ITC Ltd.	5.03
Tata Consultancy Services Ltd.	4.66
Larsen & Toubro Ltd.	4.61
Sun Pharmaceuticals Industries Ltd.	3.98
Axis Bank Ltd.	3.88
HDFC Ltd.	3.87
ICICI Bank Ltd.	2.97
Others	46.12
<b>Total</b>	<b>97.65</b>

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>2.35%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

\* 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



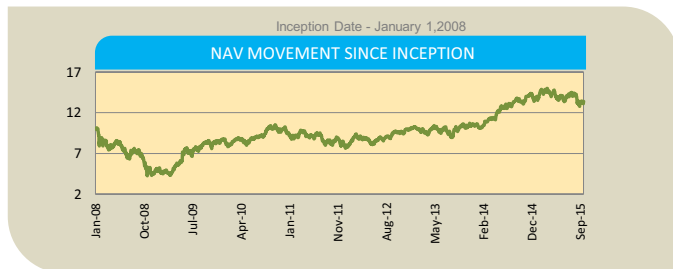
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	3.9%	5.8%	12.7%	11.6%	17.6%	-0.4%
Benchmark**	3.3%	5.7%	12.6%	11.7%	17.7%	-0.2%

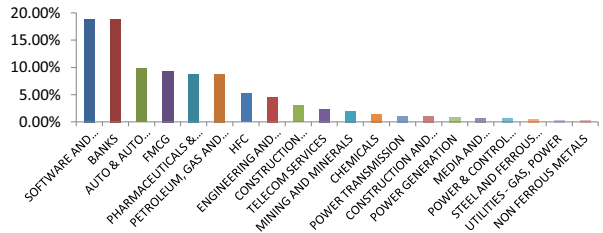
**Note:** Past returns are not indicative of future performance.  
**\*\*Benchmark for this fund is CNX NIFTY INDEX**

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>99.19%</b>	



TOP 10 EQUITY STOCKS AND OTHERS	
Infosys Ltd.	8.92
ITC Ltd.	7.09
HDFC Bank Ltd.	5.76
Reliance Industries Ltd.	5.47
HDFC Ltd.	5.23
Tata Consultancy Services Ltd.	5.09
Larsen & Toubro Ltd.	4.62
ICICI Bank Ltd.	4.29
Sun Pharmaceuticals Industries Ltd.	3.64
Maruti Suzuki India Ltd.	2.38
Others	46.70

**Total 99.19**

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>0.81%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

## Asset Allocation Pattern

- Money Market & Other Cash Instruments 0%-40%
- Equity 60%-100%
- Debt 0%-40%

## Asset Mix



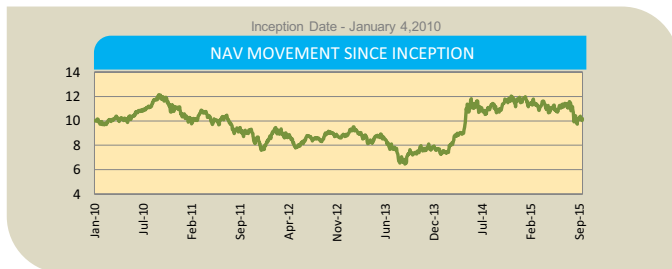
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	0.4%	-2.7%	3.0%	4.3%	19.0%	-6.0%
Benchmark**	-6.3%	-8.2%	-2.5%	-3.4%	10.9%	-14.0%

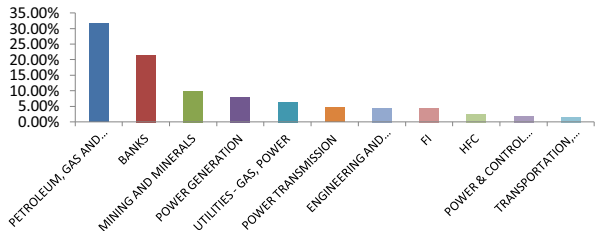
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark for this fund is BSE PSU Index

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>96.92%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

State Bank of India	8.70
Coal India Ltd.	8.07
Oil and Natural Gas Corporation Ltd.	7.47
Bank of Baroda	7.19
NTPC Ltd.	7.02
Indraprastha Gas Ltd.	6.48
Gail (India) Ltd.	5.54
Hindustan Petroleum Corporation Ltd.	5.32
Indian Oil Corporation Ltd.	4.80
Power Grid Corporation of India Ltd.	4.62
Others	31.71

**Total 96.92**

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**CASH AND MONEY MARKETS\* 3.08%**

**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

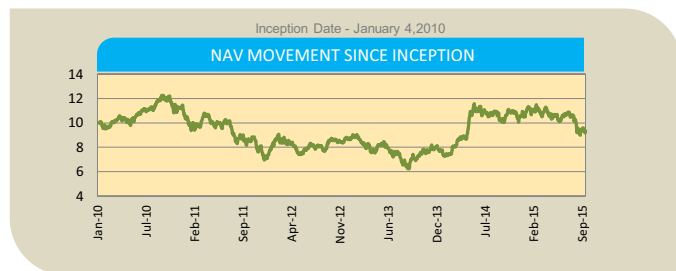
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	-1.2%	-4.6%	2.3%	3.0%	16.5%	-8.3%
Benchmark**	-4.5%	-5.3%	2.2%	3.8%	15.0%	-6.5%

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

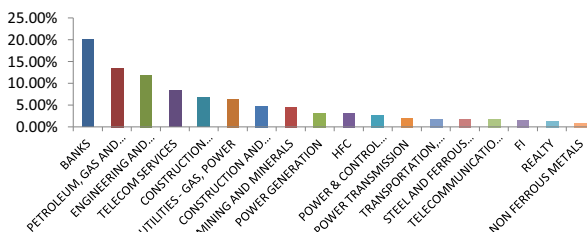
\*\*Benchmark for this fund is CNX INFRASTRUCTURE

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>96.71%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.75
Bharti Airtel Ltd.	7.81
Reliance Industries Ltd.	5.03
Axis Bank Ltd.	4.38
HDFC Bank Ltd.	4.26
Tata Power Co. Ltd.	4.11
Kotak Mahindra Bank Ltd.	4.02
Coal India Ltd.	3.67
Yes Bank Ltd.	3.32
Ultratech Cement Ltd.	3.24
Others	48.12

**Total** **96.71**

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**CASH AND MONEY MARKETS\*** **3.29%**

**PORTFOLIO TOTAL** **100.00%**

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

# Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

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

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



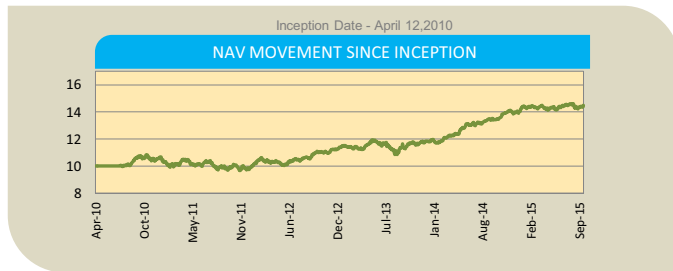
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.4%	6.4%	10.2%	9.6%	13.4%	7.9%

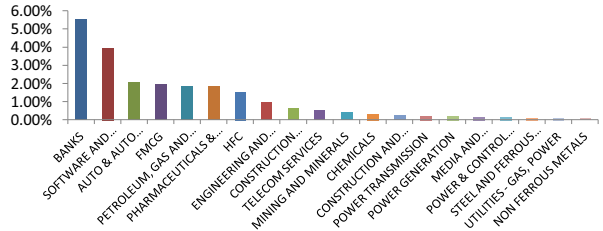
Note: Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>22.72%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.86
HDFC Bank Ltd.	1.69
HDFC Ltd.	1.53
ITC Ltd.	1.48
ICICI Bank Ltd.	1.26
Reliance Industries Ltd.	1.14
Tata Consultancy Services Ltd.	1.06
Larsen & Toubro Ltd.	0.96
Sun Pharmaceuticals Industries Ltd.	0.76
Axis Bank Ltd.	0.67
Others	10.31
<b>Total</b>	<b>22.72</b>

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### GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	15.20	Sovereign
8.19% GOI 2020	2.69	Sovereign
8.16% Tamil Nadu State Development Ltd. 2020	1.66	Sovereign
<b>Total</b>	<b>19.55</b>	

### CORPORATE BONDS

Indian Railway Finance Corporation Ltd.	9.79	AAA
Power Grid Corporation of India Ltd.	9.61	AAA
Power Finance Corporation Ltd.	9.31	AAA
Steel Authority of India Ltd.	6.90	AAA
NTPC Ltd.	5.44	AAA
Rural Electrification Corporation	3.82	AAA
<b>Total</b>	<b>44.87</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>12.86%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked 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 Return

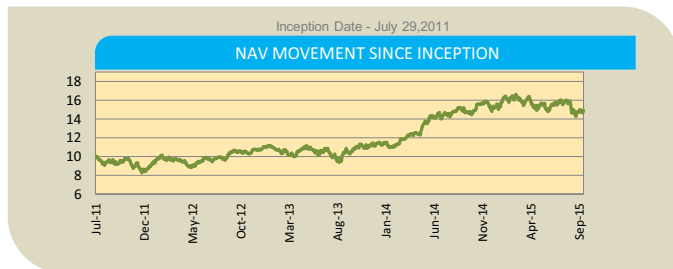
As on September 30, 2015

	CAGR Return				Absolute Return
	Since inception	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	10.1%	12.5%	12.3%	20.6%	1.0%
Benchmark	9.3%	12.4%	11.5%	16.9%	0.8%

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

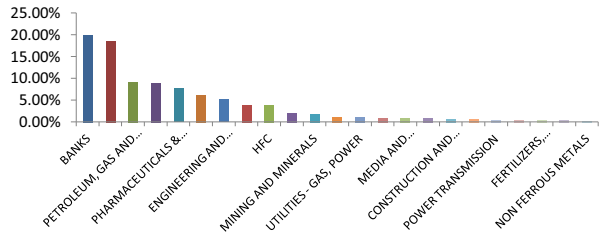
\*\*Benchmark return has been computed by applying benchmark weightages on CNX NIFTY INDEX and LIQUID INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>96.16%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	9.92
HDFC Bank Ltd.	7.43
Reliance Industries Ltd.	5.04
ITC Ltd.	4.90
Tata Consultancy Services Ltd.	4.54
Larsen & Toubro Ltd.	4.49
HDFC Ltd.	3.87
Sun Pharmaceuticals Industries Ltd.	3.86
Axis Bank Ltd.	3.82
ICICI Bank Ltd.	2.97
Others	45.32

**Total** **96.16**

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** **3.84%**

**PORTFOLIO TOTAL** **100.00%**

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



# Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

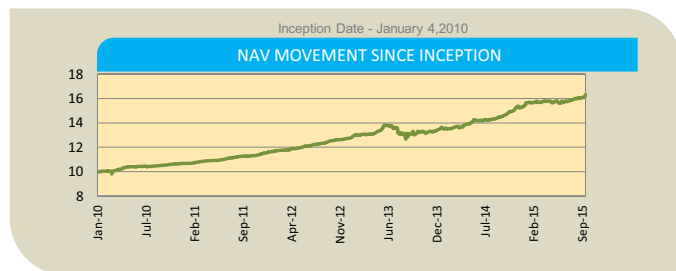
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.9%	9.2%	9.7%	9.3%	11.8%	12.8%
Benchmark**	8.2%	8.5%	9.2%	9.1%	12.1%	12.6%

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

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

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
9.20% GOI 2030	13.28	Sovereign
7.88% GOI 2030	7.12	Sovereign
9.23% GOI 2043	4.72	Sovereign
8.30% GOI 2040	4.04	Sovereign
8.40% GOI 2024	3.83	Sovereign
8.24% GOI 2033	2.55	Sovereign
8.28% GOI 2027	2.25	Sovereign
8.60% GOI 2028	1.94	Sovereign
8.83% GOI 2023	1.25	Sovereign
8.35% GOI 2022	0.69	Sovereign
8.97% GOI 2030	0.65	Sovereign
8.32% GOI 2032	0.64	Sovereign
8.85% Tamil Nadu State Development Ltd. 2022	0.51	Sovereign
<b>Total</b>	<b>43.47</b>	

<b>CORPORATE BONDS</b>		
Mahindra & Mahindra Ltd.	8.61	AAA
HDFC Ltd.	7.83	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.80	AAA
Tata Sons Ltd.	7.75	AAA
LIC Housing Finance Ltd.	5.96	AAA
Power Finance Corporation Ltd.	5.04	AAA
Power Grid Corporation of India Ltd.	2.44	AAA
National Capital Regional Planning Board	2.13	AAA
Bajaj Finance Ltd.	1.99	AA+
Rural Electrification Corporation	1.48	AAA
Indian Railway Finance Corporation Ltd.	0.22	AAA
ICICI Bank Ltd.	0.11	AAA
<b>Total</b>	<b>51.36</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>5.17%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

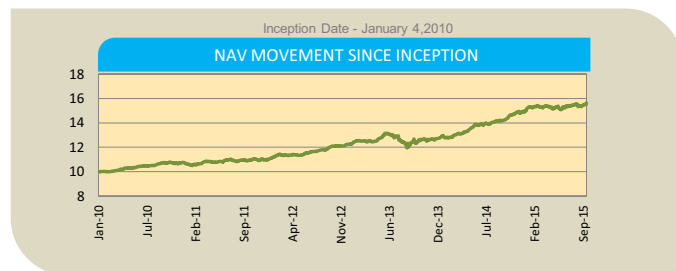
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.1%	7.9%	9.4%	9.1%	12.7%	10.4%
Benchmark**	8.3%	8.3%	9.9%	9.7%	13.1%	10.7%

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

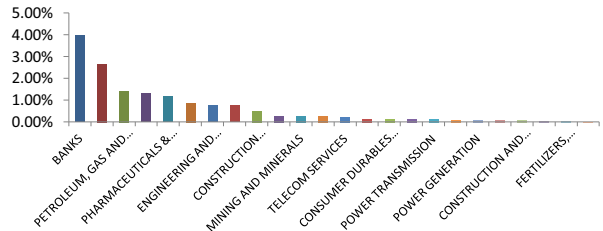
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>15.53%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.53
Infosys Ltd.	1.42
Reliance Industries Ltd.	0.79
HDFC Ltd.	0.75
Larsen & Toubro Ltd.	0.69
ITC Ltd.	0.69
Tata Consultancy Services Ltd.	0.67
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Sun Pharmaceuticals Industries Ltd.	0.60
Others	7.14

**Total 15.53**

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	13.61	Sovereign
8.40% GOI 2024	7.69	Sovereign
8.28% GOI 2027	5.71	Sovereign
8.97% GOI 2030	3.31	Sovereign
8.83% GOI 2023	3.14	Sovereign
8.30% GOI 2040	3.10	Sovereign
7.16% GOI 2023	2.35	Sovereign
8.32% GOI 2032	1.16	Sovereign
8.15% GOI 2026	0.59	Sovereign
8.35% GOI 2022	0.59	Sovereign
8.27% GOI 2020	0.38	Sovereign
8.79% Gujarat SDL 2022	0.36	Sovereign
7.88% GOI 2030	0.30	Sovereign
8.60% GOI 2028	0.16	Sovereign
9.20% GOI 2030	0.16	Sovereign
8.20% GOI 2025	0.15	Sovereign

**Total 42.76**

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	7.88	AAA
Tata Sons Ltd.	7.69	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.64	AAA
Power Finance Corporation Ltd.	4.02	AAA
LIC Housing Finance Ltd.	3.46	AAA
HDFC Ltd.	1.99	AAA
Bajaj Finance Ltd.	1.95	AA+
Rural Electrification Corporation	0.47	AAA
Export-Import Bank of India Ltd.	0.30	AAA
NTPC Ltd.	0.01	AAA

**Total 33.41**

**CASH AND MONEY MARKETS\* 8.30%**

**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

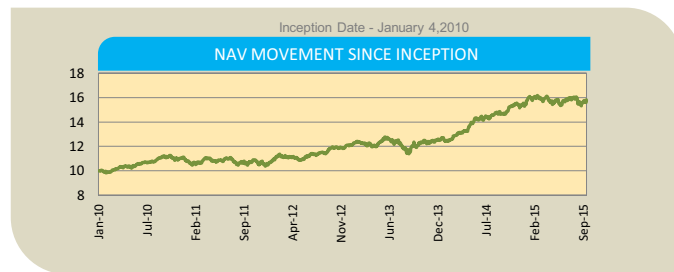
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.3%	7.4%	10.4%	10.1%	15.3%	7.8%
Benchmark**	8.5%	7.9%	10.8%	10.5%	14.5%	7.6%

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

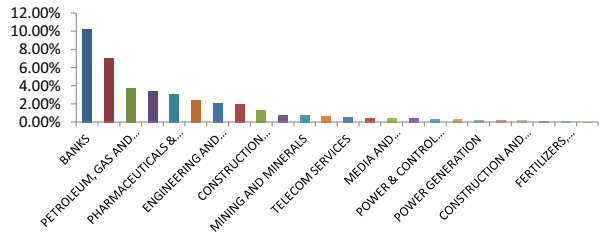
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>41.08%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	3.85
Infosys Ltd.	3.73
Reliance Industries Ltd.	2.07
HDFC Ltd.	1.99
ITC Ltd.	1.93
Larsen & Toubro Ltd.	1.91
Tata Consultancy Services Ltd.	1.81
Axis Bank Ltd.	1.69
ICICI Bank Ltd.	1.62
Sun Pharmaceuticals Industries Ltd.	1.58
Others	18.90
<b>Total</b>	<b>41.08</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.83% GOI 2041	5.28	Sovereign
8.30% GOI 2042	3.20	Sovereign
8.83% GOI 2023	2.45	Sovereign
7.80% GOI 2020	2.15	Sovereign
8.97% GOI 2030	2.15	Sovereign
9.20% GOI 2030	1.79	Sovereign
8.33% GOI 2026	1.57	Sovereign
7.88% GOI 2030	1.54	Sovereign
9.23% GOI 2043	1.23	Sovereign
8.15% GOI 2026	1.18	Sovereign
8.40% GOI 2024	1.17	Sovereign
8.27% GOI 2020	0.81	Sovereign
7.16% GOI 2023	0.65	Sovereign
8.32% GOI 2032	0.59	Sovereign
8.79% Gujarat SDL 2022	0.59	Sovereign
8.24% GOI 2033	0.58	Sovereign
8.20% GOI 2025	0.44	Sovereign
8.24% GOI 2027	0.43	Sovereign
<b>Total</b>	<b>27.80</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	6.19	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.03	AAA
Tata Sons Ltd.	4.07	AAA
Tata Motors Ltd.	2.95	AA
LIC Housing Finance Ltd.	2.71	AAA
Bajaj Finance Ltd.	2.28	AA+
HDFC Ltd.	1.64	AAA
Power Finance Corporation Ltd.	1.48	AAA
Rural Electrification Corporation	1.18	AAA
Power Grid Corporation of India Ltd.	0.29	AAA
Export-Import Bank of India Ltd.	0.12	AAA
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>27.97</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>3.15%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

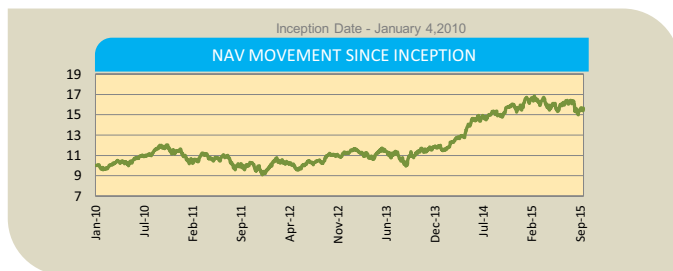
As on September 30, 2015

	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%	6.1%	12.1%	12.3%	20.6%	4.4%
Benchmark**	8.0%	6.6%	12.0%	11.3%	16.5%	3.1%

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

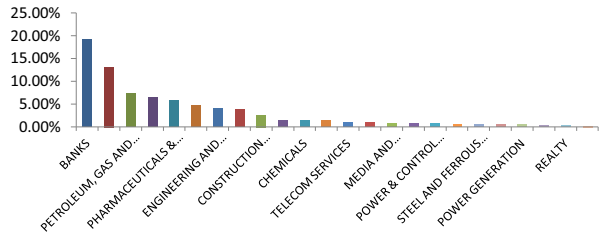
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>77.66%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	7.23
Infosys Ltd.	6.90
Reliance Industries Ltd.	3.84
HDFC Ltd.	3.76
Larsen & Toubro Ltd.	3.72
ITC Ltd.	3.69
Tata Consultancy Services Ltd.	3.40
Axis Bank Ltd.	3.18
ICICI Bank Ltd.	3.07
Sun Pharmaceuticals Industries Ltd.	2.93
Others	35.94
<b>Total</b>	<b>77.66</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.32% GOI 2032	1.02	Sovereign
8.97% GOI 2030	0.78	Sovereign
9.20% GOI 2030	0.63	Sovereign
9.23% GOI 2043	0.61	Sovereign
7.88% GOI 2030	0.60	Sovereign
8.15% GOI 2026	0.06	Sovereign
<b>Total</b>	<b>3.70</b>	

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	6.46	AAA
Mahindra & Mahindra Ltd.	6.38	AAA
Tata Motors Ltd.	1.74	AA
NTPC Ltd.	0.04	AAA
<b>Total</b>	<b>14.62</b>	

### CASH AND MONEY MARKETS\*

4.02%

### PORTFOLIO TOTAL

100.00%

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

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

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

The risk profile for this fund is High

## Asset Allocation Pattern

- Money Market & Other Cash Instruments 0%-40%
- Equity 60%-100%
- Debt 0%-40%

## Asset Mix



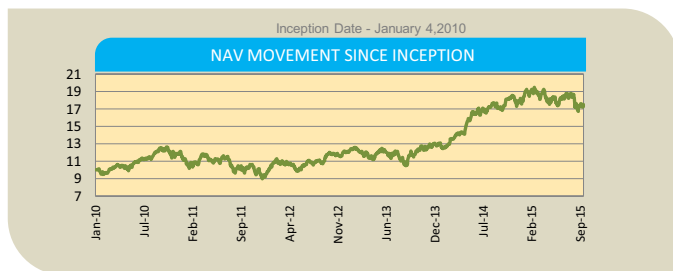
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	10.3%	7.7%	14.8%	13.9%	23.5%	1.9%
Benchmark**	7.5%	5.7%	12.6%	11.7%	17.7%	-0.2%

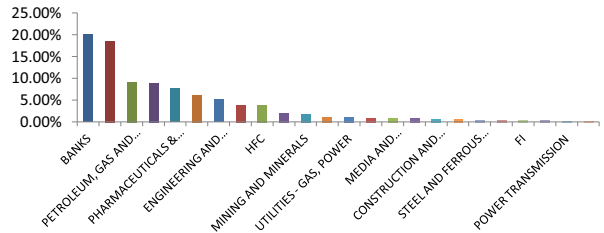
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark for this fund is CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>96.03%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	9.92
HDFC Bank Ltd.	7.41
Reliance Industries Ltd.	5.05
ITC Ltd.	4.89
Tata Consultancy Services Ltd.	4.53
Larsen & Toubro Ltd.	4.47
Sun Pharmaceuticals Industries Ltd.	3.86
HDFC Ltd.	3.86
Axis Bank Ltd.	3.82
ICICI Bank Ltd.	2.98
Others	45.24

**Total** **96.03**

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** **3.97%**

**PORTFOLIO TOTAL** **100.00%**

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

# Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II122

To generate returns in line with the stock market index - 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



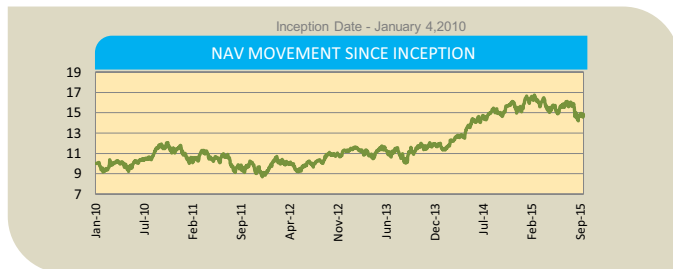
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.2%	5.1%	11.9%	10.8%	16.9%	-1.1%
Benchmark**	7.5%	5.7%	12.6%	11.7%	17.7%	-0.2%

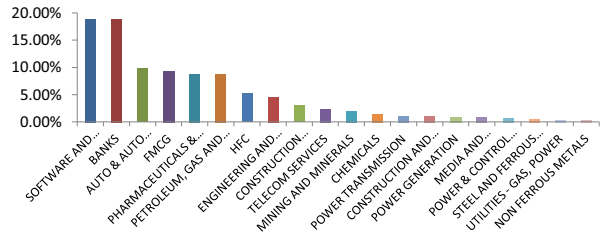
**Note:** Past returns are not indicative of future performance.  
**\*\*Benchmark for this fund is CNX NIFTY INDEX**

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>99.21%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.92
ITC Ltd.	7.09
HDFC Bank Ltd.	5.76
Reliance Industries Ltd.	5.47
HDFC Ltd.	5.23
Tata Consultancy Services Ltd.	5.10
Larsen & Toubro Ltd.	4.62
ICICI Bank Ltd.	4.29
Sun Pharmaceuticals Industries Ltd.	3.64
Maruti Suzuki India Ltd.	2.38
Others	46.71

**Total 99.21**

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**CASH AND MONEY MARKETS\* 0.79%**

**PORTFOLIO TOTAL 100.00%**

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

# Life Unit Linked DISCONTINUED POLICY FUND

ULIF03127/01/2011LIDISPCPLY122

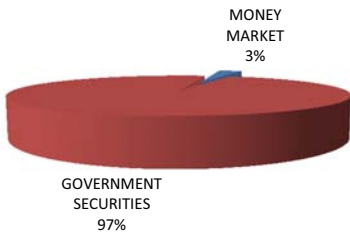
The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDA from time to time.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix

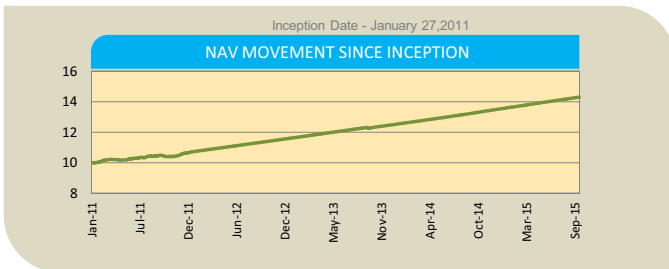


As on September 30, 2015

	CAGR Return				Absolute Return
	Since inception	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.0%	8.1%	7.9%	7.9%	7.8%

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

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
364 Treasury Bill 2015	5.73	Sovereign
364 Treasury Bill 2016	5.52	Sovereign
364 Treasury Bill 2016	5.59	Sovereign
364 Treasury Bill 2016	1.20	Sovereign
364 Treasury Bill 2016	4.98	Sovereign
364 Treasury Bill 2016	2.25	Sovereign
364 Treasury Bill 2016	2.19	Sovereign
364 Treasury Bill 2015	16.49	Sovereign
364 Treasury Bill 2016	3.41	Sovereign
364 Treasury Bill 2016	7.69	Sovereign
364 Treasury Bill 2016	5.54	Sovereign
364 Treasury Bill 2016	12.72	Sovereign
364 Treasury Bill 2015	5.79	Sovereign
364 Treasury Bill 2016	4.56	Sovereign
364 Treasury Bill 2016	12.83	Sovereign
10.71% GOI 2016	0.04	Sovereign
9.85% GOI 2015	0.01	Sovereign
<b>Total</b>	<b>96.54</b>	

**CASH AND MONEY MARKETS\*** 3.46%

**PORTFOLIO TOTAL** 100.00%

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

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

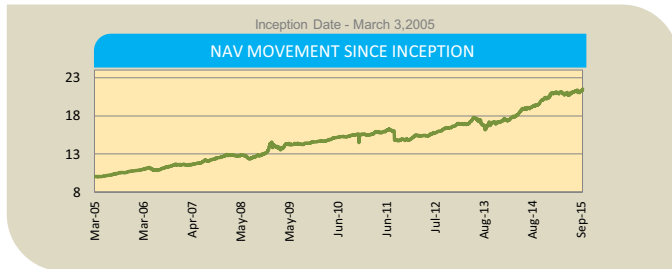
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.5%	8.8%	10.1%	9.7%	13.4%	11.1%
Benchmark**	7.8%	8.7%	10.0%	9.7%	13.1%	10.7%

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

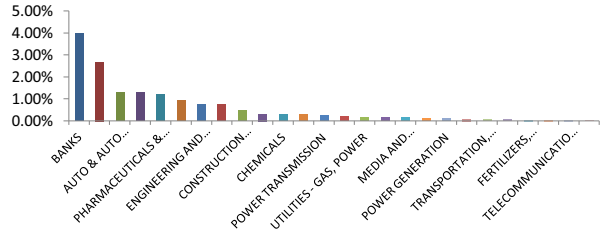
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>15.51%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.52
Infosys Ltd.	1.41
Reliance Industries Ltd.	0.78
HDFC Ltd.	0.75
ITC Ltd.	0.71
Larsen & Toubro Ltd.	0.69
Tata Consultancy Services Ltd.	0.68
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Sun Pharmaceuticals Industries Ltd.	0.60
Others	7.12
<b>Total</b>	<b>15.51</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.30% GOI 2042	12.12	Sovereign
9.23% GOI 2043	11.08	Sovereign
8.97% GOI 2030	5.27	Sovereign
7.88% GOI 2030	2.74	Sovereign
8.83% GOI 2023	1.23	Sovereign
9.20% GOI 2030	1.07	Sovereign
8.32% GOI 2032	0.60	Sovereign
<b>Total</b>	<b>34.11</b>	

### CORPORATE BONDS

National Capital Regional Planning Board	9.73	AAA
Mahindra & Mahindra Ltd.	8.48	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.72	AAA
Food Corporation of India	5.42	AAA
Power Finance Corporation Ltd.	4.77	AAA
Tata Sons Ltd.	2.83	AAA
Power Grid Corporation of India Ltd.	1.99	AAA
Rural Electrification Corporation	1.99	AAA
Indian Railway Finance Corporation Ltd.	1.17	AAA
LIC Housing Finance Ltd.	1.17	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>44.28</b>	

### CASH AND MONEY MARKETS\*

6.10%

### PORTFOLIO TOTAL

100.00%

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



# Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

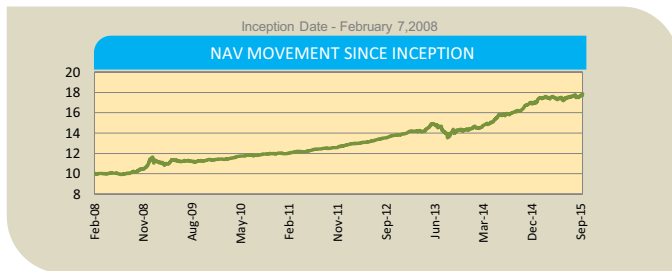
As on September 30, 2015

	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%	8.4%	9.4%	9.3%	13.1%	10.7%
Benchmark**	7.1%	8.5%	9.8%	9.7%	13.1%	10.7%

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

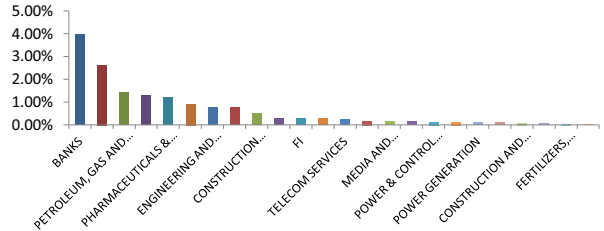
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>15.51%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.52
Infosys Ltd.	1.39
Reliance Industries Ltd.	0.77
HDFC Ltd.	0.75
ITC Ltd.	0.72
Larsen & Toubro Ltd.	0.71
Tata Consultancy Services Ltd.	0.67
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Sun Pharmaceuticals Industries Ltd.	0.60
Others	7.13
<b>Total</b>	<b>15.51</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.97% GOI 2030	20.92	Sovereign
9.23% GOI 2043	6.03	Sovereign
8.15% GOI 2026	5.37	Sovereign
8.83% GOI 2041	3.47	Sovereign
8.28% GOI 2027	2.71	Sovereign
7.88% GOI 2030	2.39	Sovereign
8.40% GOI 2024	0.82	Sovereign
9.20% GOI 2030	0.58	Sovereign
7.59% GOI 2016	0.30	Sovereign
10.71% GOI 2016	0.11	Sovereign
<b>Total</b>	<b>42.70</b>	

### CORPORATE BONDS

HDFC Ltd.	8.13	AAA
Tata Sons Ltd.	5.50	AAA
Mahindra & Mahindra Ltd.	4.55	AAA
Power Finance Corporation Ltd.	4.12	AAA
Rural Electrification Corporation	3.58	AAA
Bajaj Finance Ltd.	3.19	AA+
Indian Railway Finance Corporation Ltd.	2.73	AAA
MRF Ltd.	2.62	AA+
Export-Import Bank of India Ltd.	1.33	AAA
Yes Bank Ltd.	0.84	AA+
Power Grid Corporation of India Ltd.	0.33	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>36.93</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>4.86%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

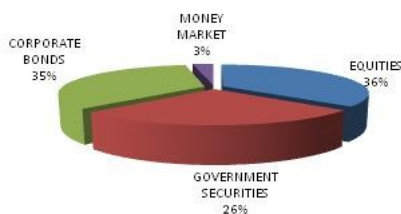
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

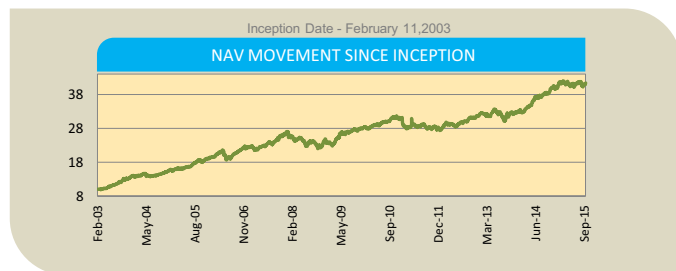
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	12.6%	7.6%	10.4%	10.1%	14.9%	8.2%
Benchmark**	10.2%	8.0%	10.8%	10.3%	14.3%	8.2%

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

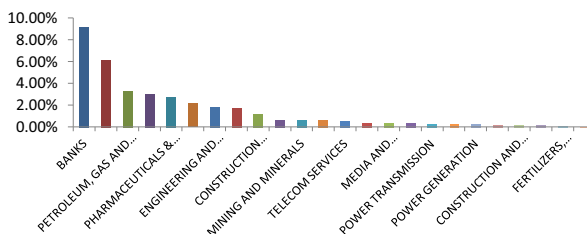
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>36.25%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	3.50
Infosys Ltd.	3.24
Reliance Industries Ltd.	1.80
HDFC Ltd.	1.75
Larsen & Toubro Ltd.	1.70
ITC Ltd.	1.70
Tata Consultancy Services Ltd.	1.57
Axis Bank Ltd.	1.49
ICICI Bank Ltd.	1.43
Sun Pharmaceuticals Industries Ltd.	1.38
Others	16.69

**Total 36.25**

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.83% GOI 2041	6.30	Sovereign
9.23% GOI 2043	5.75	Sovereign
8.28% GOI 2032	3.55	Sovereign
8.28% GOI 2027	3.39	Sovereign
8.97% GOI 2030	2.89	Sovereign
9.20% GOI 2030	2.70	Sovereign
7.88% GOI 2030	1.81	Sovereign

**Total 26.39**

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	6.22	AAA
Mahindra & Mahindra Ltd.	4.79	AAA
Power Finance Corporation Ltd.	3.72	AAA
Food Corporation of India	3.09	AAA
Tata Sons Ltd.	2.99	AAA
Rural Electrification Corporation	2.66	AAA
Bajaj Finance Ltd.	2.61	AA+
HDFC Ltd.	2.20	AAA
MRF Ltd.	2.14	AA+
Power Grid Corporation of India Ltd.	1.83	AAA
LIC Housing Finance Ltd.	1.50	AAA
Indian Railway Finance Corporation Ltd.	0.72	AAA
NTPC Ltd.	0.03	AAA

**Total 34.50**

**CASH AND MONEY MARKETS\* 2.86%**

**PORTFOLIO TOTAL 100.00%**

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

# Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

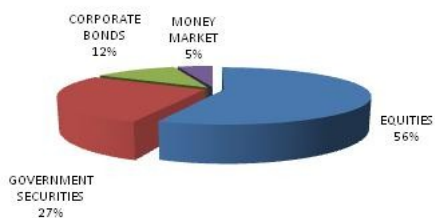
The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

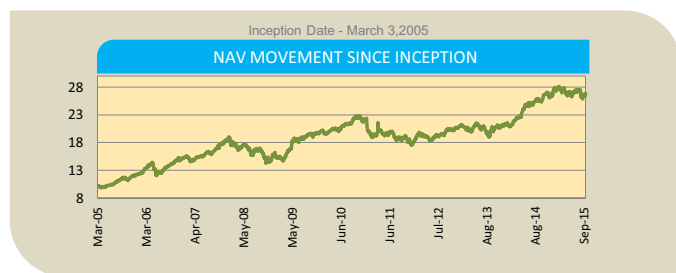
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	10.8%	5.6%	9.7%	9.6%	16.1%	5.1%
Benchmark**	10.5%	7.4%	11.5%	10.8%	15.5%	5.7%

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

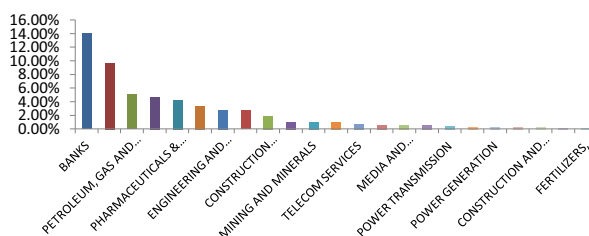
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>56.13%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	5.29
Infosys Ltd.	5.10
Reliance Industries Ltd.	2.83
HDFC Ltd.	2.71
ITC Ltd.	2.67
Larsen & Toubro Ltd.	2.58
Tata Consultancy Services Ltd.	2.47
Axis Bank Ltd.	2.31
ICICI Bank Ltd.	2.22
Sun Pharmaceuticals Industries Ltd.	2.17
Others	25.78

**Total 56.13**

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	6.98	Sovereign
8.83% GOI 2041	5.74	Sovereign
8.30% GOI 2042	3.09	Sovereign
8.27% GOI 2020	2.08	Sovereign
8.97% GOI 2030	2.03	Sovereign
7.88% GOI 2030	1.84	Sovereign
8.32% GOI 2032	1.70	Sovereign
8.24% GOI 2033	1.41	Sovereign
8.30% GOI 2040	0.85	Sovereign
8.83% GOI 2023	0.77	Sovereign
8.35% GOI 2022	0.47	Sovereign
9.20% GOI 2030	0.30	Sovereign
8.40% GOI 2024	0.19	Sovereign

**Total 27.45**

### CORPORATE BONDS

Tata Sons Ltd.	4.75	AAA
Tata Motors Ltd.	1.99	AA
Power Grid Corporation of India Ltd.	1.49	AAA
HDFC Ltd.	1.38	AAA
LIC Housing Finance Ltd.	0.93	AAA
Indian Railway Finance Corporation Ltd.	0.92	AAA
NTPC Ltd.	0.04	AAA

**Total 11.50**

**CASH AND MONEY MARKETS\* 4.92%**

**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



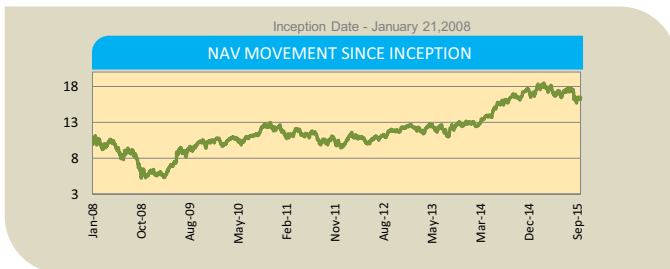
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	6.8%	5.8%	12.6%	11.5%	17.5%	-0.5%
Benchmark**	6.5%	5.7%	12.6%	11.7%	17.7%	-0.2%

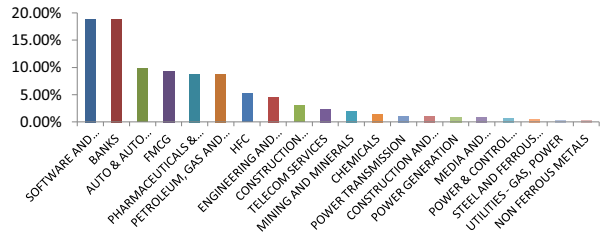
**Note:** Past returns are not indicative of future performance.  
**\*\*Benchmark for this fund is CNX NIFTY INDEX**

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>99.42%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.94
ITC Ltd.	7.11
HDFC Bank Ltd.	5.76
Reliance Industries Ltd.	5.48
HDFC Ltd.	5.23
Tata Consultancy Services Ltd.	5.11
Larsen & Toubro Ltd.	4.63
ICICI Bank Ltd.	4.29
Sun Pharmaceuticals Industries Ltd.	3.65
Maruti Suzuki India Ltd.	2.39
Others	46.83

**Total 99.42**

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>0.58%</b>
--------------------------------	--------------

<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
------------------------	----------------

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

# Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



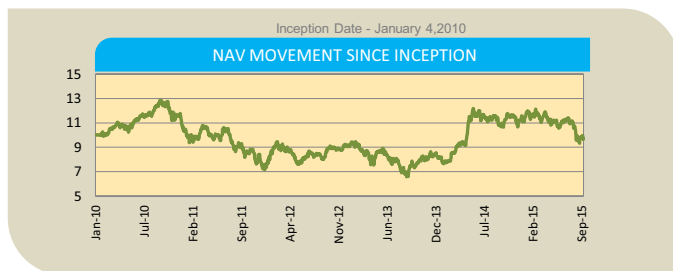
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	-0.5%	-4.7%	2.4%	2.9%	15.4%	-10.3%
Benchmark**	-3.7%	-5.3%	2.2%	3.8%	15.0%	-6.5%

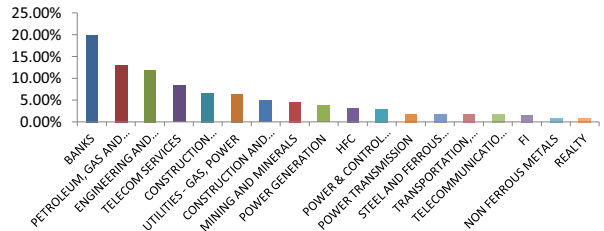
**Note:** Past returns are not indicative of future performance.  
\*\*Benchmark for this fund is CNX INFRASTRUCTURE

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>96.62%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Larsen & Toubro Ltd.	8.79
Bharti Airtel Ltd.	7.85
Reliance Industries Ltd.	5.00
Axis Bank Ltd.	4.36
HDFC Bank Ltd.	4.24
Tata Power Co. Ltd.	4.10
Kotak Mahindra Bank Ltd.	4.00
NTPC Ltd.	3.79
Coal India Ltd.	3.65
Ultratech Cement Ltd.	3.33
Others	47.51

**Total 96.62**

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\* 3.38%**

**PORTFOLIO TOTAL 100.00%**

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

# 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



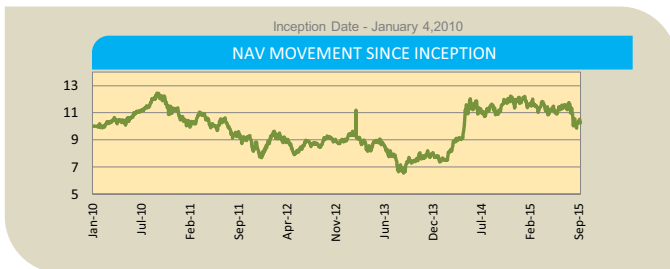
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	0.6%	-3.0%	2.9%	4.2%	19.1%	-6.4%
Benchmark**	-6.3%	-8.2%	-2.5%	-3.4%	10.9%	-14.0%

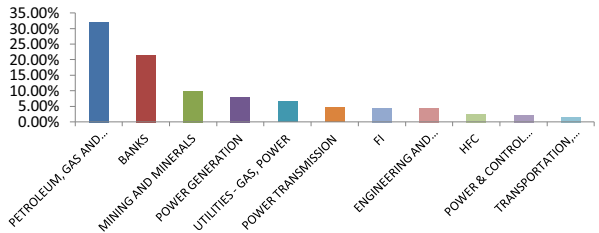
**Note:** Past returns are not indicative of future performance.  
**\*\*Benchmark** for this fund is BSE PSU Index

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>98.01%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

State Bank of India	8.70
Coal India Ltd.	8.16
Oil and Natural Gas Corporation Ltd.	7.95
Bank of Baroda	7.28
NTPC Ltd.	7.09
Indraprastha Gas Ltd.	6.56
Gail (India) Ltd.	5.55
Hindustan Petroleum Corporation Ltd.	5.18
Indian Oil Corporation Ltd.	4.85
Power Grid Corporation of India Ltd.	4.63
Others	32.06

**Total** **98.01**

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** **1.99%**

**PORTFOLIO TOTAL** **100.00%**

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

# Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

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

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

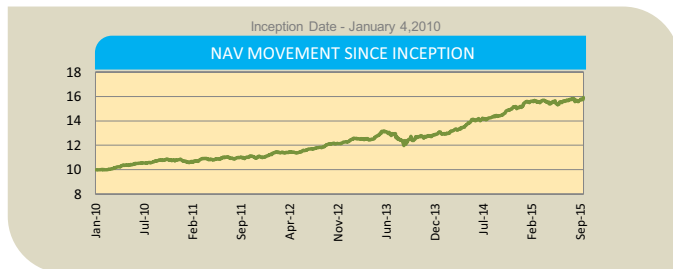
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.5%	8.2%	9.7%	9.6%	13.4%	10.6%
Benchmark**	8.3%	8.3%	9.9%	9.7%	13.1%	10.7%

Note: Past returns are not indicative of future performance.

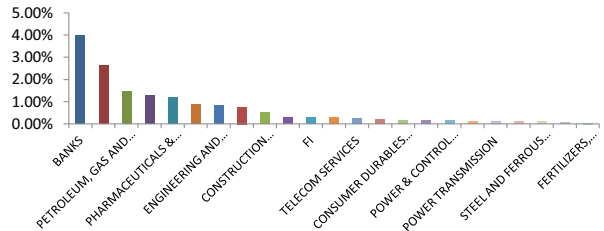
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>15.67%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	1.51
Infosys Ltd.	1.40
Reliance Industries Ltd.	0.78
HDFC Ltd.	0.76
Larsen & Toubro Ltd.	0.74
ITC Ltd.	0.68
Tata Consultancy Services Ltd.	0.66
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.62
Sun Pharmaceuticals Industries Ltd.	0.60
Others	7.28

**Total 15.67**

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	21.42	Sovereign
9.20% GOI 2030	7.40	Sovereign
8.40% GOI 2024	2.21	Sovereign
8.79% Gujarat SDL 2022	1.73	Sovereign
7.88% GOI 2030	1.35	Sovereign
8.83% GOI 2023	1.06	Sovereign
8.15% GOI 2026	0.67	Sovereign
8.20% GOI 2025	0.27	Sovereign

**Total 36.11**

### CORPORATE BONDS

LIC Housing Finance Ltd.	9.64	AAA
Tata Sons Ltd.	9.04	AAA
Mahindra & Mahindra Ltd.	8.47	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.25	AAA
Power Finance Corporation Ltd.	4.87	AAA
Bajaj Finance Ltd.	3.37	AA+
Rural Electrification Corporation	0.70	AAA
NTPC Ltd.	0.01	AAA

**Total 43.35**

**CASH AND MONEY MARKETS\* 4.87%**

**PORTFOLIO TOTAL 100.00%**

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

# Pension Unit Linked BALANCED FUND-II

ULIF02325/01/2010PNBALAN-II122

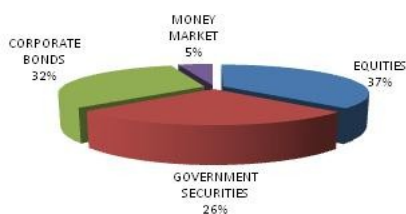
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

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

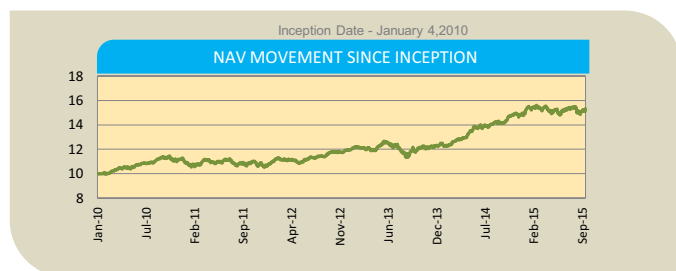
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.8%	6.4%	9.2%	9.3%	14.2%	8.2%
Benchmark**	8.7%	7.8%	10.7%	10.3%	14.3%	8.2%

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

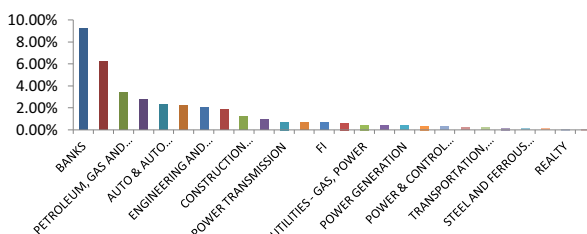
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>37.21%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	3.50
Infosys Ltd.	3.27
Reliance Industries Ltd.	1.92
Larsen & Toubro Ltd.	1.85
HDFC Ltd.	1.80
ITC Ltd.	1.73
Tata Consultancy Services Ltd.	1.60
Axis Bank Ltd.	1.53
ICICI Bank Ltd.	1.46
Sun Pharmaceuticals Industries Ltd.	1.38
Others	17.17

**Total 37.21**

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.30% GOI 2042	5.77	Sovereign
8.28% GOI 2027	5.50	Sovereign
8.83% GOI 2041	4.70	Sovereign
8.33% GOI 2026	3.85	Sovereign
9.20% GOI 2030	3.36	Sovereign
9.23% GOI 2043	1.43	Sovereign
8.79% Gujarat SDL 2022	0.92	Sovereign
7.88% GOI 2030	0.54	Sovereign

**Total 26.07**

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	9.46	AAA
Tata Sons Ltd.	7.36	AAA
Power Finance Corporation Ltd.	4.85	AAA
Bajaj Finance Ltd.	3.96	AA+
LIC Housing Finance Ltd.	3.63	AAA
Food Corporation of India	1.15	AAA
Rural Electrification Corporation	0.73	AAA
HDFC Ltd.	0.71	AAA
NTPC Ltd.	0.04	AAA

**Total 31.89**

**CASH AND MONEY MARKETS\* 4.83%**

**PORTFOLIO TOTAL 100.00%**

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



# Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

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

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

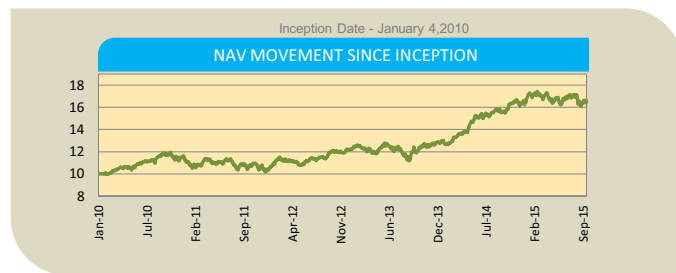
As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	9.4%	7.5%	11.9%	11.5%	18.4%	6.6%
Benchmark**	8.7%	7.3%	11.4%	10.8%	15.5%	5.7%

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

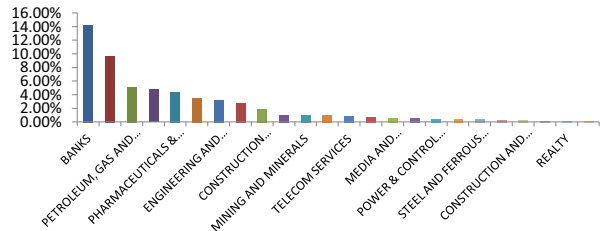
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and CNX NIFTY INDEX

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>57.96%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

HDFC Bank Ltd.	5.35
Infosys Ltd.	5.13
Larsen & Toubro Ltd.	2.95
Reliance Industries Ltd.	2.85
ITC Ltd.	2.81
HDFC Ltd.	2.81
Tata Consultancy Services Ltd.	2.52
Axis Bank Ltd.	2.31
ICICI Bank Ltd.	2.29
Sun Pharmaceuticals Industries Ltd.	2.17
Others	26.77
<b>Total</b>	<b>57.96</b>

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.23% GOI 2043	4.90	Sovereign
8.28% GOI 2032	4.17	Sovereign
8.83% GOI 2041	2.93	Sovereign
8.97% GOI 2030	1.55	Sovereign
8.20% GOI 2025	1.40	Sovereign
<b>Total</b>	<b>14.95</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	8.23	AAA
Reliance Gas Transportation Infrastructure Ltd.	7.75	AAA
Power Finance Corporation Ltd.	2.96	AAA
Tata Sons Ltd.	2.44	AAA
LIC Housing Finance Ltd.	2.43	AAA
HDFC Ltd.	1.42	AAA
NTPC Ltd.	0.04	AAA
<b>Total</b>	<b>25.27</b>	

**CASH AND MONEY MARKETS\*** 1.82%

**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



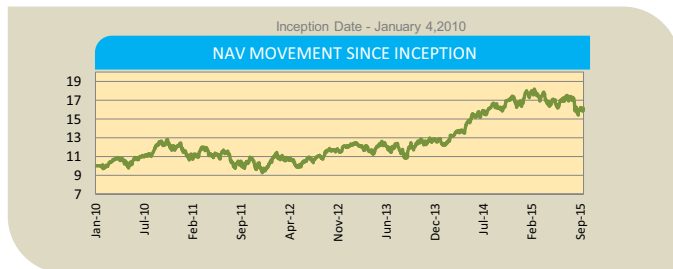
## Portfolio Return

As on September 30, 2015

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.8%	5.6%	12.5%	11.4%	17.5%	-0.6%
Benchmark**	8.5%	5.7%	12.6%	11.7%	17.7%	-0.2%

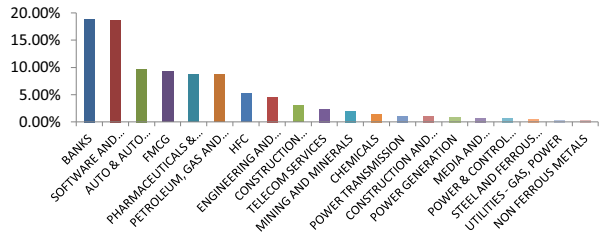
**Note:** Past returns are not indicative of future performance.  
**\*\*Benchmark for this fund is CNX NIFTY INDEX**

## NAV Movement



Portfolio as on September 30, 2015

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>98.77%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	8.86
ITC Ltd.	7.04
HDFC Bank Ltd.	5.76
Reliance Industries Ltd.	5.43
HDFC Ltd.	5.23
Tata Consultancy Services Ltd.	5.06
Larsen & Toubro Ltd.	4.59
ICICI Bank Ltd.	4.29
Sun Pharmaceuticals Industries Ltd.	3.62
Maruti Suzuki India Ltd.	2.37
Others	46.52

**Total 98.77**

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\* 1.23%**

**PORTFOLIO TOTAL 100.00%**

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

# Life Unit Linked SECURE FUND

ULIF00627/01/2004/LIFESECURE122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.29</b>
Mahindra & Mahindra Ltd.	0.34
Maruti Suzuki India Ltd.	0.32
Hero MotoCorp Ltd.	0.26
Tata Motors Ltd.	0.26
Bajaj Auto Ltd.	0.11
<b>BANKS</b>	<b>3.98</b>
HDFC Bank Ltd.	1.53
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.62
Kotak Mahindra Bank Ltd.	0.42
State Bank of India	0.42
Federal Bank Ltd.	0.13
Yes Bank Ltd.	0.13
Bank of Baroda	0.09
<b>CHEMICALS</b>	<b>0.28</b>
Asian Paints Ltd.	0.28
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.08</b>
IRB Infrastructure Developers Ltd.	0.08
<b>CONSTRUCTION MATERIALS</b>	<b>0.51</b>
Ultratech Cement Ltd.	0.31
ACC Ltd.	0.11
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.15</b>
Titan Company Ltd.	0.15
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.77</b>
Larsen & Toubro Ltd.	0.71
Engineers India Ltd.	0.06
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.03</b>
UPL Ltd.	0.03
<b>FI</b>	<b>0.27</b>
IDFC Ltd.	0.26
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>0.90</b>
ITC Ltd.	0.71
Hindustan Unilever Ltd.	0.19
<b>HFC</b>	<b>0.75</b>
HDFC Ltd.	0.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.15</b>
Jagran Prakashan Ltd.	0.15
<b>MINING AND MINERALS</b>	<b>0.28</b>
Coal India Ltd.	0.22
Vedanta Ltd.	0.06
<b>NON FERROUS METALS</b>	<b>0.06</b>
Hiindalco Industries Ltd.	0.06
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.41</b>
Reliance Industries Ltd.	0.78
Oil and Natural Gas Corporation Ltd.	0.22
Gail (India) Ltd.	0.12
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Gulf Oil Lubricants India Ltd.	0.05
Indian Oil Corporation Ltd.	0.04
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.19</b>
Sun Pharmaceuticals Industries Ltd.	0.60
Lupin Ltd.	0.27
IPCA Laboratories Ltd.	0.14
Dr Reddys Laboratories Ltd.	0.11
Cipla Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.13</b>
Crompton Greaves Ltd.	0.07
Bharat Heavy Electricals Ltd.	0.06
<b>POWER GENERATION</b>	<b>0.10</b>
NTPC Ltd.	0.10
<b>POWER TRANSMISSION</b>	<b>0.12</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.67</b>
Infosys Ltd.	1.41
Tata Consultancy Services Ltd.	0.68
HCL Technologies Ltd.	0.35
Tech Mahindra Ltd.	0.23
<b>STEEL AND FERROUS METAL</b>	<b>0.09</b>
Tata Steel Ltd.	0.09
<b>TELECOM SERVICES</b>	<b>0.22</b>
Bharti Airtel Ltd.	0.22
<b>UTILITIES - GAS, POWER</b>	<b>0.17</b>
Indraprastha Gas Ltd.	0.11
Tata Power Co. Ltd.	0.06
<b>Total</b>	<b>15.62</b>

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.29</b>
Mahindra & Mahindra Ltd.	0.34
Maruti Suzuki India Ltd.	0.32
Hero MotoCorp Ltd.	0.26
Tata Motors Ltd.	0.26
Bajaj Auto Ltd.	0.11
<b>BANKS</b>	<b>3.97</b>
HDFC Bank Ltd.	1.53
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Kotak Mahindra Bank Ltd.	0.42
State Bank of India	0.42
Federal Bank Ltd.	0.13
Yes Bank Ltd.	0.13
Bank of Baroda	0.09
<b>CHEMICALS</b>	<b>0.27</b>
Asian Paints Ltd.	0.27
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.08</b>
IRB Infrastructure Developers Ltd.	0.08
<b>CONSTRUCTION MATERIALS</b>	<b>0.50</b>
Ultratech Cement Ltd.	0.31
ACC Ltd.	0.10
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.14</b>
Titan Company Ltd.	0.14
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.77</b>
Larsen & Toubro Ltd.	0.71
Engineers India Ltd.	0.06
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.03</b>
UPL Ltd.	0.03
<b>FI</b>	<b>0.27</b>
IDFC Ltd.	0.26
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>0.89</b>
ITC Ltd.	0.70
Hindustan Unilever Ltd.	0.19
<b>HFC</b>	<b>0.75</b>
HDFC Ltd.	0.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.15</b>
Jagran Prakashan Ltd.	0.15
<b>MINING AND MINERALS</b>	<b>0.28</b>
Coal India Ltd.	0.22
Vedanta Ltd.	0.06
<b>NON FERROUS METALS</b>	<b>0.06</b>
Hindalco Industries Ltd.	0.06
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.41</b>
Reliance Industries Ltd.	0.78
Oil and Natural Gas Corporation Ltd.	0.22
Gail (India) Ltd.	0.12
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Gulf Oil Lubricants India Ltd.	0.05
Indian Oil Corporation Ltd.	0.04
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.17</b>
Sun Pharmaceuticals Industries Ltd.	0.59
Lupin Ltd.	0.27
IPCA Laboratories Ltd.	0.14
Dr Reddys Laboratories Ltd.	0.10
Cipla Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.12</b>
Bharat Heavy Electricals Ltd.	0.06
Crompton Greaves Ltd.	0.06
<b>POWER GENERATION</b>	<b>0.10</b>
NTPC Ltd.	0.10
<b>POWER TRANSMISSION</b>	<b>0.12</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.64</b>
Infosys Ltd.	1.4
Tata Consultancy Services Ltd.	0.67
HCL Technologies Ltd.	0.34
Tech Mahindra Ltd.	0.23
<b>STEEL AND FERROUS METAL</b>	<b>0.09</b>
Tata Steel Ltd.	0.09
<b>TELECOM SERVICES</b>	<b>0.22</b>
Bharti Airtel Ltd.	0.22
<b>UTILITIES - GAS, POWER</b>	<b>0.16</b>
Indraprastha Gas Ltd.	0.11
Tata Power Co. Ltd.	0.05
<b>Total</b>	<b>15.5</b>

# Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>3.01</b>
Mahindra & Mahindra Ltd.	0.78
Maruti Suzuki India Ltd.	0.75
Hero MotoCorp Ltd.	0.61
Tata Motors Ltd.	0.61
Bajaj Auto Ltd.	0.26
<b>BANKS</b>	<b>9.19</b>
HDFC Bank Ltd.	3.51
Axis Bank Ltd.	1.49
ICICI Bank Ltd.	1.43
Kotak Mahindra Bank Ltd.	0.97
State Bank of India	0.96
Federal Bank Ltd.	0.31
Yes Bank Ltd.	0.31
Bank of Baroda	0.21
<b>CHEMICALS</b>	<b>0.64</b>
Asian Paints Ltd.	0.64
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.19</b>
IRB Infrastructure Developers Ltd.	0.19
<b>CONSTRUCTION MATERIALS</b>	<b>1.18</b>
Ultratech Cement Ltd.	0.73
ACC Ltd.	0.25
Ambuja Cements Ltd.	0.20
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.34</b>
Titan Company Ltd.	0.34
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>1.85</b>
Larsen & Toubro Ltd.	1.70
Engineers India Ltd.	0.15
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.08</b>
UPL Ltd.	0.08
<b>FI</b>	<b>0.63</b>
IDFC Ltd.	0.60
Power Finance Corporation Ltd.	0.03
<b>FMCG</b>	<b>2.12</b>
ITC Ltd.	1.68
Hindustan Unilever Ltd.	0.44
<b>HFC</b>	<b>1.75</b>
HDFC Ltd.	1.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.39</b>
Jagran Prakashan Ltd.	0.39
<b>MINING AND MINERALS</b>	<b>0.64</b>
Coal India Ltd.	0.50
Vedanta Ltd.	0.14
<b>NON FERROUS METALS</b>	<b>0.13</b>
Hindalco Industries Ltd.	0.13
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>3.3</b>
Reliance Industries Ltd.	1.81
Oil and Natural Gas Corporation Ltd.	0.53
Gail (India) Ltd.	0.29
Hindustan Petroleum Corporation Ltd.	0.22
Oil India Ltd.	0.14
Cairn India Ltd.	0.11
Gulf Oil Lubricants India Ltd.	0.11
Indian Oil Corporation Ltd.	0.09
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.74</b>
Sun Pharmaceuticals Industries Ltd.	1.38
Lupin Ltd.	0.62
IPCA Laboratories Ltd.	0.33
Dr Reddys Laboratories Ltd.	0.25
Cipla Ltd.	0.16
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.27</b>
Bharat Heavy Electricals Ltd.	0.14
Crompton Greaves Ltd.	0.13
<b>POWER GENERATION</b>	<b>0.24</b>
NTPC Ltd.	0.24
<b>POWER TRANSMISSION</b>	<b>0.26</b>

Portfolio as on September 30, 2015

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.26
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>6.18</b>
Infosys Ltd.	3.26
Tata Consultancy Services Ltd.	1.58
HCL Technologies Ltd.	0.80
Tech Mahindra Ltd.	0.54
<b>STEEL AND FERROUS METAL</b>	<b>0.22</b>
Tata Steel Ltd.	0.22
<b>TELECOM SERVICES</b>	<b>0.51</b>
Bharti Airtel Ltd.	0.51
<b>UTILITIES - GAS, POWER</b>	<b>0.39</b>
Indraprastha Gas Ltd.	0.26
Tata Power Co. Ltd.	0.13
<b>Total</b>	<b>36.25</b>

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>6.42</b>
Mahindra & Mahindra Ltd.	1.67
Maruti Suzuki India Ltd.	1.57
Hero MotoCorp Ltd.	1.31
Tata Motors Ltd.	1.29
Bajaj Auto Ltd.	0.58
<b>BANKS</b>	<b>17.54</b>
HDFC Bank Ltd.	7.06
Axis Bank Ltd.	3.09
ICICI Bank Ltd.	2.82
State Bank of India	1.95
Kotak Mahindra Bank Ltd.	1.55
Yes Bank Ltd.	0.63
Federal Bank Ltd.	0.44
<b>CHEMICALS</b>	<b>1.37</b>
Asian Paints Ltd.	1.37
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.4</b>
IRB Infrastructure Developers Ltd.	0.40
<b>CONSTRUCTION MATERIALS</b>	<b>2.57</b>
Ultratech Cement Ltd.	1.59
ACC Ltd.	0.55
Ambuja Cements Ltd.	0.43
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.72</b>
Titan Company Ltd.	0.72
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>3.99</b>
Larsen & Toubro Ltd.	3.66
Engineers India Ltd.	0.33
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.17</b>
UPL Ltd.	0.17
<b>FI</b>	<b>1.21</b>
IDFC Ltd.	1.14
Power Finance Corporation Ltd.	0.07
<b>FMCG</b>	<b>4.62</b>
ITC Ltd.	3.69
Hindustan Unilever Ltd.	0.93
<b>HFC</b>	<b>3.55</b>
HDFC Ltd.	3.55
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.85</b>
Jagran Prakashan Ltd.	0.85
<b>MINING AND MINERALS</b>	<b>1.38</b>
Coal India Ltd.	1.08
Vedanta Ltd.	0.30
<b>NON FERROUS METALS</b>	<b>0.31</b>
Hindalco Industries Ltd.	0.31
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>7.24</b>
Reliance Industries Ltd.	3.86
Oil and Natural Gas Corporation Ltd.	1.19
Gail (India) Ltd.	0.64
Hindustan Petroleum Corporation Ltd.	0.48
Gulf Oil Lubricants India Ltd.	0.33
Oil India Ltd.	0.32
Cairn India Ltd.	0.23
Indian Oil Corporation Ltd.	0.19
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.85</b>
Sun Pharmaceuticals Industries Ltd.	2.93
Lupin Ltd.	1.32
IPCA Laboratories Ltd.	0.72
Dr Reddys Laboratories Ltd.	0.54
Cipla Ltd.	0.34
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.39</b>
Bharat Heavy Electricals Ltd.	0.30
Crompton Greaves Ltd.	0.09
<b>POWER GENERATION</b>	<b>0.51</b>
NTPC Ltd.	0.51
<b>POWER TRANSMISSION</b>	<b>0.45</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.45
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>13.15</b>
Infosys Ltd.	6.91
Tata Consultancy Services Ltd.	3.39
HCL Technologies Ltd.	1.70
Tech Mahindra Ltd.	1.15
<b>STEEL AND FERROUS METAL</b>	<b>0.48</b>
Tata Steel Ltd.	0.48
<b>TELECOM SERVICES</b>	<b>1.11</b>
Bharti Airtel Ltd.	1.11
<b>UTILITIES - GAS, POWER</b>	<b>0.85</b>
Indraprastha Gas Ltd.	0.56
Tata Power Co. Ltd.	0.29
<b>Total</b>	<b>75.13</b>

# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>9.07</b>
Mahindra & Mahindra Ltd.	2.23
Maruti Suzuki India Ltd.	2.07
Hero MotoCorp Ltd.	2.05
Tata Motors Ltd.	1.73
Bajaj Auto Ltd.	0.99
<b>BANKS</b>	<b>20.26</b>
HDFC Bank Ltd.	7.50
Axis Bank Ltd.	3.88
ICICI Bank Ltd.	2.97
State Bank of India	2.63
Kotak Mahindra Bank Ltd.	1.99
Yes Bank Ltd.	0.85
Federal Bank Ltd.	0.44
<b>CHEMICALS</b>	<b>2.09</b>
Asian Paints Ltd.	2.09
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.55</b>
IRB Infrastructure Developers Ltd.	0.55
<b>CONSTRUCTION MATERIALS</b>	<b>3.91</b>
Ultratech Cement Ltd.	2.81
Ambuja Cements Ltd.	0.58
ACC Ltd.	0.52
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>1.04</b>
Titan Company Ltd.	1.04
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>5.33</b>
Larsen & Toubro Ltd.	4.61
Engineers India Ltd.	0.72
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.5</b>
UPL Ltd.	0.50
<b>FI</b>	<b>0.37</b>
IDFC Ltd.	0.37
<b>FMCG</b>	<b>6.27</b>
ITC Ltd.	5.03
Hindustan Unilever Ltd.	1.24
<b>HFC</b>	<b>3.87</b>
HDFC Ltd.	3.87
<b>MEDIA AND ENTERTAINMENT</b>	<b>1.00</b>
Jagran Prakashan Ltd.	1.00
<b>MINING AND MINERALS</b>	<b>1.92</b>
Coal India Ltd.	1.45
Vedanta Ltd.	0.47
<b>NON FERROUS METALS</b>	<b>0.36</b>
Hindalco Industries Ltd.	0.36
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>9.45</b>
Reliance Industries Ltd.	5.11
Oil and Natural Gas Corporation Ltd.	1.35
Hindustan Petroleum Corporation Ltd.	1.01
Gail (India) Ltd.	0.68
Gulf Oil Lubricants India Ltd.	0.55
Oil India Ltd.	0.52
Indian Oil Corporation Ltd.	0.22
Cairn India Ltd.	0.01
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.86</b>
Sun Pharmaceuticals Industries Ltd.	3.98
Lupin Ltd.	1.75
IPCA Laboratories Ltd.	0.97
Dr Reddys Laboratories Ltd.	0.72
Cipla Ltd.	0.44
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.91</b>
Crompton Greaves Ltd.	0.50
Bharat Heavy Electricals Ltd.	0.41
<b>POWER GENERATION</b>	<b>0.61</b>
NTPC Ltd.	0.61
<b>POWER TRANSMISSION</b>	<b>0.31</b>
Power Grid Corporation of India Ltd.	0.31
<b>REALTY</b>	<b>0.14</b>

Security	Net Asset %
Oberoi Realty Ltd	0.14
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.84</b>
Infosys Ltd.	9.92
Tata Consultancy Services Ltd.	4.66
HCL Technologies Ltd.	2.57
Tech Mahindra Ltd.	1.69
<b>STEEL AND FERROUS METAL</b>	<b>0.56</b>
Tata Steel Ltd.	0.56
<b>TELECOM SERVICES</b>	<b>1.26</b>
Bharti Airtel Ltd.	1.26
<b>UTILITIES - GAS, POWER</b>	<b>1.17</b>
Indraprastha Gas Ltd.	0.77
Tata Power Co. Ltd.	0.40
<b>Total</b>	<b>97.65</b>

# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>9.81</b>
Maruti Suzuki India Ltd.	2.38
Mahindra & Mahindra Ltd.	2.25
Tata Motors Ltd.	2.18
Bajaj Auto Ltd.	1.21
Hero MotoCorp Ltd.	1.12
Bosch Ltd.	0.67
<b>BANKS</b>	<b>18.87</b>
HDFC Bank Ltd.	5.76
ICICI Bank Ltd.	4.29
Axis Bank Ltd.	2.28
State Bank of India	2.00
Kotak Mahindra Bank Ltd.	1.82
IndusInd Bank Ltd.	1.31
Yes Bank Ltd.	0.66
Bank of Baroda	0.48
Punjab National Bank	0.27
<b>CHEMICALS</b>	<b>1.47</b>
Asian Paints Ltd.	1.47
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>1.05</b>
Adani Ports and Special Economic Zone Ltd.	1.05
<b>CONSTRUCTION MATERIALS</b>	<b>3.00</b>
Ultratech Cement Ltd.	1.05
Grasim Industries Ltd.	0.86
Ambuja Cements Ltd.	0.61
ACC Ltd.	0.48
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.62</b>
Larsen & Toubro Ltd.	4.62
<b>FMCG</b>	<b>9.31</b>
ITC Ltd.	7.09
Hindustan Unilever Ltd.	2.22
<b>HFC</b>	<b>5.23</b>
HDFC Ltd.	5.23
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.82</b>
Zee Entertainment Enterprises Ltd.	0.82
<b>MINING AND MINERALS</b>	<b>1.98</b>
Coal India Ltd.	1.62
Vedanta Ltd.	0.36
<b>NON FERROUS METALS</b>	<b>0.35</b>
Hindalco Industries Ltd.	0.35
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>8.77</b>
Reliance Industries Ltd.	5.47
Oil and Natural Gas Corporation Ltd.	1.58
Bharat Petroleum Corporation Ltd.	0.85
Gail (India) Ltd.	0.54
Cairn India Ltd.	0.33
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.79</b>
Sun Pharmaceuticals Industries Ltd.	3.64
Dr Reddys Laboratories Ltd.	2.03
Lupin Ltd.	1.88
Cipla Ltd.	1.24
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.71</b>
Bharat Heavy Electricals Ltd.	0.71
<b>POWER GENERATION</b>	<b>0.98</b>
NTPC Ltd.	0.98
<b>POWER TRANSMISSION</b>	<b>1.12</b>
Power Grid Corporation of India Ltd.	1.12
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.89</b>
Infosys Ltd.	8.92
Tata Consultancy Services Ltd.	5.09
HCL Technologies Ltd.	2.09
Wipro Ltd.	1.48
Tech Mahindra Ltd.	1.31
<b>STEEL AND FERROUS METAL</b>	<b>0.54</b>
Tata Steel Ltd.	0.54
<b>TELECOM SERVICES</b>	<b>2.43</b>

Security	Net Asset %
Bharti Airtel Ltd.	1.79
Idea Cellular Ltd.	0.64
<b>UTILITIES - GAS, POWER</b>	<b>0.45</b>
Tata Power Co. Ltd.	0.45
<b>Total</b>	<b>99.19</b>



# Life Unit Linked PSU FUND

Portfolio as on September 30, 2015

ULIF02208/01/2010/LIFEPSUFND122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	<b>21.51</b>
State Bank of India	8.70
Bank of Baroda	7.19
Punjab National Bank	3.21
Indian Bank	2.41
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.48</b>
Engineers India Ltd.	4.48
<b>FI</b>	<b>4.39</b>
Power Finance Corporation Ltd.	3.82
Rural Electrification Corporation	0.57
<b>HFC</b>	<b>2.43</b>
LIC Housing Finance Ltd.	2.43
<b>MINING AND MINERALS</b>	<b>9.85</b>
Coal India Ltd.	8.07
National Mineral Development Corporation Ltd.	1.78
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>31.59</b>
Oil and Natural Gas Corporation Ltd.	7.47
Gail (India) Ltd.	5.54
Hindustan Petroleum Corporation Ltd.	5.32
Indian Oil Corporation Ltd.	4.80
Oil India Ltd.	4.37
Bharat Petroleum Corporation Ltd.	3.37
Gujarat State Petronet Ltd.	0.72
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>2.09</b>
Bharat Heavy Electricals Ltd.	2.09
<b>POWER GENERATION</b>	<b>7.95</b>
NTPC Ltd.	7.02
NHPC	0.93
<b>POWER TRANSMISSION</b>	<b>4.62</b>
Power Grid Corporation of India Ltd.	4.62
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>1.53</b>
Container Corporation Of India Ltd.	1.53
<b>UTILITIES - GAS, POWER</b>	<b>6.48</b>
Indraprastha Gas Ltd.	6.48
<b>Total</b>	<b>96.92</b>

# Life Unit Linked INFRASTRUCTURE FUND

Portfolio as on September 30, 2015

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	<b>20.01</b>
Axis Bank Ltd.	4.38
HDFC Bank Ltd.	4.26
Kotak Mahindra Bank Ltd.	4.02
Yes Bank Ltd.	3.32
ICICI Bank Ltd.	3.09
State Bank of India	0.94
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>4.80</b>
IRB Infrastructure Developers Ltd.	2.17
Sadbhav Engineering Ltd.	1.03
J Kumar Infraprojects Ltd.	0.91
NCC Ltd.	0.69
<b>CONSTRUCTION MATERIALS</b>	<b>6.74</b>
Ultratech Cement Ltd.	3.24
Ambuja Cements Ltd.	1.81
ACC Ltd.	1.69
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>11.90</b>
Larsen & Toubro Ltd.	8.75
Engineers India Ltd.	3.15
<b>FI</b>	<b>1.61</b>
IDFC Ltd.	1.07
Power Finance Corporation Ltd.	0.54
<b>HFC</b>	<b>3.14</b>
HDFC Ltd.	3.14
<b>MINING AND MINERALS</b>	<b>4.58</b>
Coal India Ltd.	3.67
Vedanta Ltd.	0.91
<b>NON FERROUS METALS</b>	<b>0.94</b>
Hindalco Industries Ltd.	0.94
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>13.60</b>
Reliance Industries Ltd.	5.03
Oil and Natural Gas Corporation Ltd.	2.83
GAIL (India) Ltd.	2.55
Hindustan Petroleum Corporation Ltd.	1.65
Cairn India Ltd.	0.77
Indian Oil Corporation Ltd.	0.56
Oil India Ltd.	0.21
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>2.82</b>
Crompton Greaves Ltd.	1.90
Bharat Heavy Electricals Ltd.	0.92
<b>POWER GENERATION</b>	<b>3.24</b>
NTPC Ltd.	3.24
<b>POWER TRANSMISSION</b>	<b>1.96</b>
Power Grid Corporation of India Ltd.	1.96
<b>REALTY</b>	<b>1.29</b>
Oberoi Realty Ltd	1.29
<b>STEEL AND FERROUS METAL</b>	<b>1.78</b>
Tata Steel Ltd.	1.78
<b>TELECOM SERVICES</b>	<b>8.35</b>
Bharti Airtel Ltd.	7.81
Idea Cellular Ltd.	0.54
<b>TELECOMMUNICATIONS EQUIPMENT MANUFACTURER</b>	<b>1.73</b>
Bharti Infratel Ltd	1.73
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>1.80</b>
Container Corporation Of India Ltd.	1.80
<b>UTILITIES - GAS, POWER</b>	<b>6.42</b>
Tata Power Co. Ltd.	4.11
Indraprastha Gas Ltd.	2.31
<b>Total</b>	<b>96.71</b>

# Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>2.05</b>
Maruti Suzuki India Ltd.	0.50
Mahindra & Mahindra Ltd.	0.47
Tata Motors Ltd.	0.45
Bajaj Auto Ltd.	0.25
Hero MotoCorp Ltd.	0.23
Bosch Ltd.	0.15
<b>BANKS</b>	<b>5.53</b>
HDFC Bank Ltd.	1.69
ICICI Bank Ltd.	1.26
Axis Bank Ltd.	0.67
State Bank of India	0.59
Kotak Mahindra Bank Ltd.	0.53
IndusInd Bank Ltd.	0.38
Yes Bank Ltd.	0.19
Bank of Baroda	0.14
Punjab National Bank	0.08
<b>CHEMICALS</b>	<b>0.31</b>
Asian Paints Ltd.	0.31
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.24</b>
Adani Ports and Special Economic Zone Ltd.	0.24
<b>CONSTRUCTION MATERIALS</b>	<b>0.63</b>
Ultratech Cement Ltd.	0.22
Grasim Industries Ltd.	0.18
Ambuja Cements Ltd.	0.13
ACC Ltd.	0.10
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.96</b>
Larsen & Toubro Ltd.	0.96
<b>FMCG</b>	<b>1.94</b>
ITC Ltd.	1.48
Hindustan Unilever Ltd.	0.46
<b>HFC</b>	<b>1.53</b>
HDFC Ltd.	1.53
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.17</b>
Zee Entertainment Enterprises Ltd.	0.17
<b>MINING AND MINERALS</b>	<b>0.41</b>
Coal India Ltd.	0.34
Vedanta Ltd.	0.07
<b>NON FERROUS METALS</b>	<b>0.07</b>
Hindalco Industries Ltd.	0.07
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.83</b>
Reliance Industries Ltd.	1.14
Oil and Natural Gas Corporation Ltd.	0.33
Bharat Petroleum Corporation Ltd.	0.18
Gail (India) Ltd.	0.11
Cairn India Ltd.	0.07
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.83</b>
Sun Pharmaceuticals Industries Ltd.	0.76
Dr Reddys Laboratories Ltd.	0.42
Lupin Ltd.	0.39
Cipla Ltd.	0.26
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.15</b>
Bharat Heavy Electricals Ltd.	0.15
<b>POWER GENERATION</b>	<b>0.20</b>
NTPC Ltd.	0.20
<b>POWER TRANSMISSION</b>	<b>0.23</b>
Power Grid Corporation of India Ltd.	0.23
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>3.94</b>
Infosys Ltd.	1.86
Tata Consultancy Services Ltd.	1.06
HCL Technologies Ltd.	0.44
Wipro Ltd.	0.31
Tech Mahindra Ltd.	0.27
<b>STEEL AND FERROUS METAL</b>	<b>0.11</b>
Tata Steel Ltd.	0.11
<b>TELECOM SERVICES</b>	<b>0.50</b>

Security	Net Asset %
Bharti Airtel Ltd.	0.37
Idea Cellular Ltd.	0.13
<b>UTILITIES - GAS, POWER</b>	<b>0.09</b>
Tata Power Co. Ltd.	0.09
<b>Total</b>	<b>22.72</b>

# Life Unit Linked DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>8.92</b>
Mahindra & Mahindra Ltd.	2.20
Maruti Suzuki India Ltd.	2.06
Hero MotoCorp Ltd.	2.02
Tata Motors Ltd.	1.69
Bajaj Auto Ltd.	0.95
<b>BANKS</b>	<b>20.00</b>
HDFC Bank Ltd.	7.43
Axis Bank Ltd.	3.82
ICICI Bank Ltd.	2.97
State Bank of India	2.55
Kotak Mahindra Bank Ltd.	1.97
Yes Bank Ltd.	0.82
Federal Bank Ltd.	0.44
<b>CHEMICALS</b>	<b>2.06</b>
Asian Paints Ltd.	2.06
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.61</b>
IRB Infrastructure Developers Ltd.	0.61
<b>CONSTRUCTION MATERIALS</b>	<b>3.92</b>
Ultratech Cement Ltd.	2.80
Ambuja Cements Ltd.	0.57
ACC Ltd.	0.55
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>1.01</b>
Titan Company Ltd.	1.01
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>5.16</b>
Larsen & Toubro Ltd.	4.49
Engineers India Ltd.	0.67
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.50</b>
UPL Ltd.	0.50
<b>FI</b>	<b>0.35</b>
IDFC Ltd.	0.35
<b>FMCG</b>	<b>6.12</b>
ITC Ltd.	4.90
Hindustan Unilever Ltd.	1.22
<b>HFC</b>	<b>3.87</b>
HDFC Ltd.	3.87
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.98</b>
Jagran Prakashan Ltd.	0.98
<b>MINING AND MINERALS</b>	<b>1.90</b>
Coal India Ltd.	1.45
Vedanta Ltd.	0.45
<b>NON FERROUS METALS</b>	<b>0.34</b>
Hindalco Industries Ltd.	0.34
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>9.18</b>
Reliance Industries Ltd.	5.04
Oil and Natural Gas Corporation Ltd.	1.31
Hindustan Petroleum Corporation Ltd.	0.92
Gail (India) Ltd.	0.73
Oil India Ltd.	0.45
Gulf Oil Lubricants India Ltd.	0.42
Indian Oil Corporation Ltd.	0.22
Cairn India Ltd.	0.09
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.68</b>
Sun Pharmaceuticals Industries Ltd.	3.86
Lupin Ltd.	1.73
IPCA Laboratories Ltd.	0.94
Dr Reddys Laboratories Ltd.	0.71
Cipla Ltd.	0.44
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.89</b>
Crompton Greaves Ltd.	0.49
Bharat Heavy Electricals Ltd.	0.40
<b>POWER GENERATION</b>	<b>0.60</b>
NTPC Ltd.	0.60
<b>POWER TRANSMISSION</b>	<b>0.57</b>
Power Grid Corporation of India Ltd.	0.57
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.61</b>

Security	Net Asset %
Infosys Ltd.	9.92
Tata Consultancy Services Ltd.	4.54
HCL Technologies Ltd.	2.48
Tech Mahindra Ltd.	1.67
<b>STEEL AND FERROUS METAL</b>	<b>0.54</b>
Tata Steel Ltd.	0.54
<b>TELECOM SERVICES</b>	<b>1.24</b>
Bharti Airtel Ltd.	1.24
<b>UTILITIES - GAS, POWER</b>	<b>1.11</b>
Indraprastha Gas Ltd.	0.73
Tata Power Co. Ltd.	0.38

<b>Total</b>	<b>96.16</b>
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# Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.30</b>
Mahindra & Mahindra Ltd.	0.34
Maruti Suzuki India Ltd.	0.32
Hero MotoCorp Ltd.	0.27
Tata Motors Ltd.	0.26
Bajaj Auto Ltd.	0.11
<b>BANKS</b>	<b>3.97</b>
HDFC Bank Ltd.	1.53
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Kotak Mahindra Bank Ltd.	0.42
State Bank of India	0.42
Federal Bank Ltd.	0.13
Yes Bank Ltd.	0.13
Bank of Baroda	0.09
<b>CHEMICALS</b>	<b>0.28</b>
Asian Paints Ltd.	0.28
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.08</b>
IRB Infrastructure Developers Ltd.	0.08
<b>CONSTRUCTION MATERIALS</b>	<b>0.50</b>
Ultratech Cement Ltd.	0.31
ACC Ltd.	0.10
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.15</b>
Titan Company Ltd.	0.15
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.75</b>
Larsen & Toubro Ltd.	0.69
Engineers India Ltd.	0.06
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.03</b>
UPL Ltd.	0.03
<b>FI</b>	<b>0.27</b>
IDFC Ltd.	0.26
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>0.88</b>
ITC Ltd.	0.69
Hindustan Unilever Ltd.	0.19
<b>HFC</b>	<b>0.75</b>
HDFC Ltd.	0.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.15</b>
Jagran Prakashan Ltd.	0.15
<b>MINING AND MINERALS</b>	<b>0.28</b>
Coal India Ltd.	0.22
Vedanta Ltd.	0.06
<b>NON FERROUS METALS</b>	<b>0.06</b>
Hindalco Industries Ltd.	0.06
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.43</b>
Reliance Industries Ltd.	0.79
Oil and Natural Gas Corporation Ltd.	0.22
Gail (India) Ltd.	0.13
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Gulf Oil Lubricants India Ltd.	0.05
Indian Oil Corporation Ltd.	0.04
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.17</b>
Sun Pharmaceuticals Industries Ltd.	0.60
Lupin Ltd.	0.27
IPCA Laboratories Ltd.	0.13
Dr Reddys Laboratories Ltd.	0.10
Cipla Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.11</b>
Bharat Heavy Electricals Ltd.	0.06
Crompton Greaves Ltd.	0.05
<b>POWER GENERATION</b>	<b>0.10</b>
NTPC Ltd.	0.10
<b>POWER TRANSMISSION</b>	<b>0.12</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.67</b>
Infosys Ltd.	1.42
Tata Consultancy Services Ltd.	0.67
HCL Technologies Ltd.	0.35
Tech Mahindra Ltd.	0.23
<b>STEEL AND FERROUS METAL</b>	<b>0.09</b>
Tata Steel Ltd.	0.09
<b>TELECOM SERVICES</b>	<b>0.21</b>
Bharti Airtel Ltd.	0.21
<b>UTILITIES - GAS, POWER</b>	<b>0.16</b>
Indraprastha Gas Ltd.	0.11
Tata Power Co. Ltd.	0.05
<b>Total</b>	<b>15.53</b>

# Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>3.44</b>
Mahindra & Mahindra Ltd.	0.90
Maruti Suzuki India Ltd.	0.85
Hero MotoCorp Ltd.	0.70
Tata Motors Ltd.	0.69
Bajaj Auto Ltd.	0.30
<b>BANKS</b>	<b>10.22</b>
HDFC Bank Ltd.	3.85
Axis Bank Ltd.	1.69
ICICI Bank Ltd.	1.62
Kotak Mahindra Bank Ltd.	1.07
State Bank of India	1.05
Federal Bank Ltd.	0.35
Yes Bank Ltd.	0.35
Bank of Baroda	0.24
<b>CHEMICALS</b>	<b>0.73</b>
Asian Paints Ltd.	0.73
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.22</b>
IRB Infrastructure Developers Ltd.	0.22
<b>CONSTRUCTION MATERIALS</b>	<b>1.36</b>
Ultratech Cement Ltd.	0.84
ACC Ltd.	0.29
Ambuja Cements Ltd.	0.23
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.39</b>
Titan Company Ltd.	0.39
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>2.08</b>
Larsen & Toubro Ltd.	1.91
Engineers India Ltd.	0.17
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.09</b>
UPL Ltd.	0.09
<b>FI</b>	<b>0.70</b>
IDFC Ltd.	0.66
Power Finance Corporation Ltd.	0.04
<b>FMCG</b>	<b>2.43</b>
ITC Ltd.	1.93
Hindustan Unilever Ltd.	0.50
<b>HFC</b>	<b>1.99</b>
HDFC Ltd.	1.99
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.40</b>
Jagran Prakashan Ltd.	0.40
<b>MINING AND MINERALS</b>	<b>0.73</b>
Coal India Ltd.	0.57
Vedanta Ltd.	0.16
<b>NON FERROUS METALS</b>	<b>0.15</b>
Hindalco Industries Ltd.	0.15
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>3.75</b>
Reliance Industries Ltd.	2.07
Oil and Natural Gas Corporation Ltd.	0.59
Gail (India) Ltd.	0.34
Hindustan Petroleum Corporation Ltd.	0.26
Oil India Ltd.	0.15
Gulf Oil Lubricants India Ltd.	0.13
Cairn India Ltd.	0.12
Indian Oil Corporation Ltd.	0.09
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.13</b>
Sun Pharmaceuticals Industries Ltd.	1.58
Lupin Ltd.	0.71
IPCA Laboratories Ltd.	0.37
Dr Reddys Laboratories Ltd.	0.29
Cipla Ltd.	0.18
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.33</b>
Crompton Greaves Ltd.	0.17
Bharat Heavy Electricals Ltd.	0.16
<b>POWER GENERATION</b>	<b>0.27</b>
NTPC Ltd.	0.27
<b>POWER TRANSMISSION</b>	<b>0.32</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.32
<b>REALTY</b>	<b>0.01</b>
Oberoi Realty Ltd.	0.01
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>7.07</b>
Infosys Ltd.	3.73
Tata Consultancy Services Ltd.	1.81
HCL Technologies Ltd.	0.92
Tech Mahindra Ltd.	0.61
<b>STEEL AND FERROUS METAL</b>	<b>0.25</b>
Tata Steel Ltd.	0.25
<b>TELECOM SERVICES</b>	<b>0.58</b>
Bharti Airtel Ltd.	0.58
<b>UTILITIES - GAS, POWER</b>	<b>0.44</b>
Indraprastha Gas Ltd.	0.29
Tata Power Co. Ltd.	0.15
<b>Total</b>	<b>41.08</b>

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>6.47</b>
Mahindra & Mahindra Ltd.	1.67
Maruti Suzuki India Ltd.	1.62
Hero MotoCorp Ltd.	1.31
Tata Motors Ltd.	1.29
Bajaj Auto Ltd.	0.58
<b>BANKS</b>	<b>19.23</b>
HDFC Bank Ltd.	7.23
Axis Bank Ltd.	3.18
ICICI Bank Ltd.	3.07
Kotak Mahindra Bank Ltd.	2.00
State Bank of India	1.97
Yes Bank Ltd.	0.67
Federal Bank Ltd.	0.65
Bank of Baroda	0.46
<b>CHEMICALS</b>	<b>1.37</b>
Asian Paints Ltd.	1.37
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.49</b>
IRB Infrastructure Developers Ltd.	0.49
<b>CONSTRUCTION MATERIALS</b>	<b>2.57</b>
Ultratech Cement Ltd.	1.59
ACC Ltd.	0.55
Ambuja Cements Ltd.	0.43
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.72</b>
Titan Company Ltd.	0.72
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.05</b>
Larsen & Toubro Ltd.	3.72
Engineers India Ltd.	0.33
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.17</b>
UPL Ltd.	0.17
<b>FI</b>	<b>1.31</b>
IDFC Ltd.	1.24
Power Finance Corporation Ltd.	0.07
<b>FMCG</b>	<b>4.62</b>
ITC Ltd.	3.69
Hindustan Unilever Ltd.	0.93
<b>HFC</b>	<b>3.76</b>
HDFC Ltd.	3.76
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.75</b>
Jagran Prakashan Ltd.	0.75
<b>MINING AND MINERALS</b>	<b>1.43</b>
Coal India Ltd.	1.08
Vedanta Ltd.	0.35
<b>NON FERROUS METALS</b>	<b>0.27</b>
Hindalco Industries Ltd.	0.27
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>7.32</b>
Reliance Industries Ltd.	3.84
Oil and Natural Gas Corporation Ltd.	1.13
Hindustan Petroleum Corporation Ltd.	0.74
Gail (India) Ltd.	0.60
Gulf Oil Lubricants India Ltd.	0.40
Oil India Ltd.	0.37
Indian Oil Corporation Ltd.	0.16
Cairn India Ltd.	0.08
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.84</b>
Sun Pharmaceuticals Industries Ltd.	2.93
Lupin Ltd.	1.31
IPCA Laboratories Ltd.	0.72
Dr Reddys Laboratories Ltd.	0.54
Cipla Ltd.	0.34
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.67</b>
Crompton Greaves Ltd.	0.37
Bharat Heavy Electricals Ltd.	0.30
<b>POWER GENERATION</b>	<b>0.45</b>
NTPC Ltd.	0.45
<b>POWER TRANSMISSION</b>	<b>0.46</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.46
<b>REALTY</b>	<b>0.25</b>
Oberoi Realty Ltd	0.25
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>13.14</b>
Infosys Ltd.	6.90
Tata Consultancy Services Ltd.	3.40
HCL Technologies Ltd.	1.70
Tech Mahindra Ltd.	1.14
<b>STEEL AND FERROUS METAL</b>	<b>0.48</b>
Tata Steel Ltd.	0.48
<b>TELECOM SERVICES</b>	<b>0.98</b>
Bharti Airtel Ltd.	0.98
<b>UTILITIES - GAS, POWER</b>	<b>0.86</b>
Indraprastha Gas Ltd.	0.57
Tata Power Co. Ltd.	0.29
<b>Total</b>	<b>77.66</b>

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>8.91</b>
Mahindra & Mahindra Ltd.	2.20
Maruti Suzuki India Ltd.	2.05
Hero MotoCorp Ltd.	2.01
Tata Motors Ltd.	1.69
Bajaj Auto Ltd.	0.96
<b>BANKS</b>	<b>20.01</b>
HDFC Bank Ltd.	7.41
Axis Bank Ltd.	3.82
ICICI Bank Ltd.	2.98
State Bank of India	2.55
Kotak Mahindra Bank Ltd.	1.98
Yes Bank Ltd.	0.83
Federal Bank Ltd.	0.44
<b>CHEMICALS</b>	<b>2.06</b>
Asian Paints Ltd.	2.06
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.62</b>
IRB Infrastructure Developers Ltd.	0.62
<b>CONSTRUCTION MATERIALS</b>	<b>3.91</b>
Ultratech Cement Ltd.	2.79
Ambuja Cements Ltd.	0.57
ACC Ltd.	0.55
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>1.01</b>
Titan Company Ltd.	1.01
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>5.15</b>
Larsen & Toubro Ltd.	4.47
Engineers India Ltd.	0.68
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.50</b>
UPL Ltd.	0.50
<b>FI</b>	<b>0.35</b>
IDFC Ltd.	0.35
<b>FMCG</b>	<b>6.11</b>
ITC Ltd.	4.89
Hindustan Unilever Ltd.	1.22
<b>HFC</b>	<b>3.86</b>
HDFC Ltd.	3.86
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.98</b>
Jagran Prakashan Ltd.	0.98
<b>MINING AND MINERALS</b>	<b>1.89</b>
Coal India Ltd.	1.44
Vedanta Ltd.	0.45
<b>NON FERROUS METALS</b>	<b>0.35</b>
Hindalco Industries Ltd.	0.35
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>9.20</b>
Reliance Industries Ltd.	5.05
Oil and Natural Gas Corporation Ltd.	1.31
Hindustan Petroleum Corporation Ltd.	0.92
Gail (India) Ltd.	0.73
Gulf Oil Lubricants India Ltd.	0.51
Oil India Ltd.	0.46
Indian Oil Corporation Ltd.	0.22
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.68</b>
Sun Pharmaceuticals Industries Ltd.	3.86
Lupin Ltd.	1.73
IPCA Laboratories Ltd.	0.94
Dr Reddys Laboratories Ltd.	0.71
Cipla Ltd.	0.44
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.89</b>
Crompton Greaves Ltd.	0.49
Bharat Heavy Electricals Ltd.	0.40
<b>POWER GENERATION</b>	<b>0.60</b>
NTPC Ltd.	0.60
<b>POWER TRANSMISSION</b>	<b>0.30</b>
Power Grid Corporation of India Ltd.	0.30
<b>REALTY</b>	<b>0.15</b>

Security	Net Asset %
Oberoi Realty Ltd	0.15
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.60</b>
Infosys Ltd.	9.92
Tata Consultancy Services Ltd.	4.53
HCL Technologies Ltd.	2.48
Tech Mahindra Ltd.	1.67
<b>STEEL AND FERROUS METAL</b>	<b>0.54</b>
Tata Steel Ltd.	0.54
<b>TELECOM SERVICES</b>	<b>1.24</b>
Bharti Airtel Ltd.	1.24
<b>UTILITIES - GAS, POWER</b>	<b>1.12</b>
Indraprastha Gas Ltd.	0.74
Tata Power Co. Ltd.	0.38
<b>Total</b>	<b>96.03</b>



# Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>9.81</b>
Maruti Suzuki India Ltd.	2.38
Mahindra & Mahindra Ltd.	2.25
Tata Motors Ltd.	2.18
Bajaj Auto Ltd.	1.21
Hero MotoCorp Ltd.	1.12
Bosch Ltd.	0.67
<b>BANKS</b>	<b>18.87</b>
HDFC Bank Ltd.	5.76
ICICI Bank Ltd.	4.29
Axis Bank Ltd.	2.28
State Bank of India	2.00
Kotak Mahindra Bank Ltd.	1.82
IndusInd Bank Ltd.	1.31
Yes Bank Ltd.	0.66
Bank of Baroda	0.48
Punjab National Bank	0.27
<b>CHEMICALS</b>	<b>1.47</b>
Asian Paints Ltd.	1.47
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>1.05</b>
Adani Ports and Special Economic Zone Ltd.	1.05
<b>CONSTRUCTION MATERIALS</b>	<b>3.00</b>
Ultratech Cement Ltd.	1.05
Grasim Industries Ltd.	0.86
Ambuja Cements Ltd.	0.61
ACC Ltd.	0.48
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.62</b>
Larsen & Toubro Ltd.	4.62
<b>FMCG</b>	<b>9.31</b>
ITC Ltd.	7.09
Hindustan Unilever Ltd.	2.22
<b>HFC</b>	<b>5.23</b>
HDFC Ltd.	5.23
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.83</b>
Zee Entertainment Enterprises Ltd.	0.83
<b>MINING AND MINERALS</b>	<b>1.98</b>
Coal India Ltd.	1.62
Vedanta Ltd.	0.36
<b>NON FERROUS METALS</b>	<b>0.35</b>
Hindalco Industries Ltd.	0.35
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>8.77</b>
Reliance Industries Ltd.	5.47
Oil and Natural Gas Corporation Ltd.	1.58
Bharat Petroleum Corporation Ltd.	0.85
Gail (India) Ltd.	0.54
Cairn India Ltd.	0.33
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.79</b>
Sun Pharmaceuticals Industries Ltd.	3.64
Dr Reddys Laboratories Ltd.	2.03
Lupin Ltd.	1.88
Cipla Ltd.	1.24
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.71</b>
Bharat Heavy Electricals Ltd.	0.71
<b>POWER GENERATION</b>	<b>0.98</b>
NTPC Ltd.	0.98
<b>POWER TRANSMISSION</b>	<b>1.12</b>
Power Grid Corporation of India Ltd.	1.12
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.90</b>
Infosys Ltd.	8.92
Tata Consultancy Services Ltd.	5.10
HCL Technologies Ltd.	2.09
Wipro Ltd.	1.48
Tech Mahindra Ltd.	1.31
<b>STEEL AND FERROUS METAL</b>	<b>0.54</b>
Tata Steel Ltd.	0.54
<b>TELECOM SERVICES</b>	<b>2.43</b>

Security	Net Asset %
Bharti Airtel Ltd.	1.79
Idea Cellular Ltd.	0.64
<b>UTILITIES - GAS, POWER</b>	<b>0.45</b>
Tata Power Co. Ltd.	0.45
<b>Total</b>	<b>99.21</b>

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.29</b>
Mahindra & Mahindra Ltd.	0.34
Maruti Suzuki India Ltd.	0.32
Hero MotoCorp Ltd.	0.26
Tata Motors Ltd.	0.26
Bajaj Auto Ltd.	0.11
<b>BANKS</b>	<b>3.95</b>
HDFC Bank Ltd.	1.52
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Kotak Mahindra Bank Ltd.	0.42
State Bank of India	0.41
Federal Bank Ltd.	0.13
Yes Bank Ltd.	0.13
Bank of Baroda	0.09
<b>CHEMICALS</b>	<b>0.28</b>
Asian Paints Ltd.	0.28
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.08</b>
IRB Infrastructure Developers Ltd.	0.08
<b>CONSTRUCTION MATERIALS</b>	<b>0.48</b>
Ultratech Cement Ltd.	0.28
ACC Ltd.	0.11
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.15</b>
Titan Company Ltd.	0.15
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.75</b>
Larsen & Toubro Ltd.	0.69
Engineers India Ltd.	0.06
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.03</b>
UPL Ltd.	0.03
<b>FI</b>	<b>0.27</b>
IDFC Ltd.	0.26
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>0.90</b>
ITC Ltd.	0.71
Hindustan Unilever Ltd.	0.19
<b>HFC</b>	<b>0.75</b>
HDFC Ltd.	0.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.15</b>
Jagran Prakashan Ltd.	0.15
<b>MINING AND MINERALS</b>	<b>0.31</b>
Coal India Ltd.	0.24
Vedanta Ltd.	0.07
<b>NON FERROUS METALS</b>	<b>0.05</b>
Hindalco Industries Ltd.	0.05
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.26</b>
Reliance Industries Ltd.	0.78
Oil and Natural Gas Corporation Ltd.	0.20
Gulf Oil Lubricants India Ltd.	0.08
Gail (India) Ltd.	0.07
Cairn India Ltd.	0.05
Oil India Ltd.	0.05
Indian Oil Corporation Ltd.	0.03
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.19</b>
Sun Pharmaceuticals Industries Ltd.	0.60
Lupin Ltd.	0.27
IPCA Laboratories Ltd.	0.14
Dr Reddys Laboratories Ltd.	0.11
Cipla Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.11</b>
Bharat Heavy Electricals Ltd.	0.06
Crompton Greaves Ltd.	0.05
<b>POWER GENERATION</b>	<b>0.11</b>
NTPC Ltd.	0.11
<b>POWER TRANSMISSION</b>	<b>0.23</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.23
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.67</b>
Infosys Ltd.	1.41
Tata Consultancy Services Ltd.	0.68
HCL Technologies Ltd.	0.35
Tech Mahindra Ltd.	0.23
<b>STEEL AND FERROUS METAL</b>	<b>0.03</b>
Tata Steel Ltd.	0.03
<b>TELECOM SERVICES</b>	<b>0.20</b>
Bharti Airtel Ltd.	0.20
<b>TELECOMMUNICATIONS EQUIPMENT MANUFACTURER</b>	<b>0.03</b>
Bharti Infratel Ltd	0.03
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>0.06</b>
Container Corporation Of India Ltd.	0.06
<b>UTILITIES - GAS, POWER</b>	<b>0.16</b>
Indraprastha Gas Ltd.	0.11
Tata Power Co. Ltd.	0.05

**Total** **15.51**

# Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.28</b>
Mahindra & Mahindra Ltd.	0.33
Maruti Suzuki India Ltd.	0.32
Hero MotoCorp Ltd.	0.26
Tata Motors Ltd.	0.26
Bajaj Auto Ltd.	0.11
<b>BANKS</b>	<b>3.95</b>
HDFC Bank Ltd.	1.52
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.61
Kotak Mahindra Bank Ltd.	0.42
State Bank of India	0.41
Federal Bank Ltd.	0.13
Yes Bank Ltd.	0.13
Bank of Baroda	0.09
<b>CHEMICALS</b>	<b>0.27</b>
Asian Paints Ltd.	0.27
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.08</b>
IRB Infrastructure Developers Ltd.	0.08
<b>CONSTRUCTION MATERIALS</b>	<b>0.51</b>
Ultratech Cement Ltd.	0.31
ACC Ltd.	0.11
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.14</b>
Titan Company Ltd.	0.14
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.77</b>
Larsen & Toubro Ltd.	0.71
Engineers India Ltd.	0.06
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.03</b>
UPL Ltd.	0.03
<b>FI</b>	<b>0.27</b>
IDFC Ltd.	0.26
Power Finance Corporation Ltd.	0.01
<b>FMCG</b>	<b>0.91</b>
ITC Ltd.	0.72
Hindustan Unilever Ltd.	0.19
<b>HFC</b>	<b>0.75</b>
HDFC Ltd.	0.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.15</b>
Jagran Prakashan Ltd.	0.15
<b>MINING AND MINERALS</b>	<b>0.27</b>
Coal India Ltd.	0.21
Vedanta Ltd.	0.06
<b>NON FERROUS METALS</b>	<b>0.06</b>
Hiindalco Industries Ltd.	0.06
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.41</b>
Reliance Industries Ltd.	0.77
Oil and Natural Gas Corporation Ltd.	0.23
Gail (India) Ltd.	0.12
Hindustan Petroleum Corporation Ltd.	0.09
Oil India Ltd.	0.06
Cairn India Ltd.	0.05
Gulf Oil Lubricants India Ltd.	0.05
Indian Oil Corporation Ltd.	0.04
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.19</b>
Sun Pharmaceuticals Industries Ltd.	0.60
Lupin Ltd.	0.27
IPCA Laboratories Ltd.	0.14
Dr Reddys Laboratories Ltd.	0.11
Cipla Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.12</b>
Bharat Heavy Electricals Ltd.	0.06
Crompton Greaves Ltd.	0.06
<b>POWER GENERATION</b>	<b>0.1</b>
NTPC Ltd.	0.10
<b>POWER TRANSMISSION</b>	<b>0.12</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.12
<b>REALTY</b>	<b>0.02</b>
Oberoi Realty Ltd	0.02
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.63</b>
Infosys Ltd.	1.39
Tata Consultancy Services Ltd.	0.67
HCL Technologies Ltd.	0.34
Tech Mahindra Ltd.	0.23
<b>STEEL AND FERROUS METAL</b>	<b>0.09</b>
Tata Steel Ltd.	0.09
<b>TELECOM SERVICES</b>	<b>0.22</b>
Bharti Airtel Ltd.	0.22
<b>UTILITIES - GAS, POWER</b>	<b>0.17</b>
Indraprastha Gas Ltd.	0.11
Tata Power Co. Ltd.	0.06
<b>Total</b>	<b>15.51</b>

# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>3.01</b>
Mahindra & Mahindra Ltd.	0.78
Maruti Suzuki India Ltd.	0.75
Hero MotoCorp Ltd.	0.61
Tata Motors Ltd.	0.61
Bajaj Auto Ltd.	0.26
<b>BANKS</b>	<b>9.16</b>
HDFC Bank Ltd.	3.50
Axis Bank Ltd.	1.49
ICICI Bank Ltd.	1.43
Kotak Mahindra Bank Ltd.	0.97
State Bank of India	0.95
Yes Bank Ltd.	0.31
Federal Bank Ltd.	0.30
Bank of Baroda	0.21
<b>CHEMICALS</b>	<b>0.64</b>
Asian Paints Ltd.	0.64
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.19</b>
IRB Infrastructure Developers Ltd.	0.19
<b>CONSTRUCTION MATERIALS</b>	<b>1.19</b>
Ultratech Cement Ltd.	0.74
ACC Ltd.	0.25
Ambuja Cements Ltd.	0.20
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.34</b>
Titan Company Ltd.	0.34
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>1.85</b>
Larsen & Toubro Ltd.	1.70
Engineers India Ltd.	0.15
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.08</b>
UPL Ltd.	0.08
<b>FI</b>	<b>0.63</b>
IDFC Ltd.	0.60
Power Finance Corporation Ltd.	0.03
<b>FMCG</b>	<b>2.14</b>
ITC Ltd.	1.70
Hindustan Unilever Ltd.	0.44
<b>HFC</b>	<b>1.75</b>
HDFC Ltd.	1.75
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.35</b>
Jagran Prakashan Ltd.	0.35
<b>MINING AND MINERALS</b>	<b>0.64</b>
Coal India Ltd.	0.50
Vedanta Ltd.	0.14
<b>NON FERROUS METALS</b>	<b>0.14</b>
Hindalco Industries Ltd.	0.14
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>3.30</b>
Reliance Industries Ltd.	1.80
Oil and Natural Gas Corporation Ltd.	0.53
Gail (India) Ltd.	0.29
Hindustan Petroleum Corporation Ltd.	0.22
Oil India Ltd.	0.14
Gulf Oil Lubricants India Ltd.	0.12
Cairn India Ltd.	0.11
Indian Oil Corporation Ltd.	0.09
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.74</b>
Sun Pharmaceuticals Industries Ltd.	1.38
Lupin Ltd.	0.62
IPCA Laboratories Ltd.	0.33
Dr Reddys Laboratories Ltd.	0.25
Cipla Ltd.	0.16
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.27</b>
Bharat Heavy Electricals Ltd.	0.14
Crompton Greaves Ltd.	0.13
<b>POWER GENERATION</b>	<b>0.24</b>
NTPC Ltd.	0.24
<b>POWER TRANSMISSION</b>	<b>0.28</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.28
<b>REALTY</b>	<b>0.04</b>
Oberoi Realty Ltd	0.04
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>6.14</b>
Infosys Ltd.	3.24
Tata Consultancy Services Ltd.	1.57
HCL Technologies Ltd.	0.80
Tech Mahindra Ltd.	0.53
<b>STEEL AND FERROUS METAL</b>	<b>0.22</b>
Tata Steel Ltd.	0.22
<b>TELECOM SERVICES</b>	<b>0.52</b>
Bharti Airtel Ltd.	0.52
<b>UTILITIES - GAS, POWER</b>	<b>0.39</b>
Indraprastha Gas Ltd.	0.26
Tata Power Co. Ltd.	0.13
<b>Total</b>	<b>36.25</b>

# Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>4.73</b>
Mahindra & Mahindra Ltd.	1.23
Maruti Suzuki India Ltd.	1.17
Hero MotoCorp Ltd.	0.96
Tata Motors Ltd.	0.95
Bajaj Auto Ltd.	0.42
<b>BANKS</b>	<b>14.02</b>
HDFC Bank Ltd.	5.29
Axis Bank Ltd.	2.31
ICICI Bank Ltd.	2.22
Kotak Mahindra Bank Ltd.	1.46
State Bank of India	1.44
Federal Bank Ltd.	0.48
Yes Bank Ltd.	0.48
Bank of Baroda	0.34
<b>CHEMICALS</b>	<b>1.01</b>
Asian Paints Ltd.	1.01
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.30</b>
IRB Infrastructure Developers Ltd.	0.30
<b>CONSTRUCTION MATERIALS</b>	<b>1.88</b>
Ultratech Cement Ltd.	1.16
ACC Ltd.	0.40
Ambuja Cements Ltd.	0.32
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.53</b>
Titan Company Ltd.	0.53
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>2.82</b>
Larsen & Toubro Ltd.	2.58
Engineers India Ltd.	0.24
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.13</b>
UPL Ltd.	0.13
<b>FI</b>	<b>0.96</b>
IDFC Ltd.	0.91
Power Finance Corporation Ltd.	0.05
<b>FMCG</b>	<b>3.36</b>
ITC Ltd.	2.67
Hindustan Unilever Ltd.	0.69
<b>HFC</b>	<b>2.71</b>
HDFC Ltd.	2.71
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.54</b>
Jagran Prakashan Ltd.	0.54
<b>MINING AND MINERALS</b>	<b>1.01</b>
Coal India Ltd.	0.79
Vedanta Ltd.	0.22
<b>NON FERROUS METALS</b>	<b>0.21</b>
Hindalco Industries Ltd.	0.21
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>5.08</b>
Reliance Industries Ltd.	2.83
Oil and Natural Gas Corporation Ltd.	0.81
Gail (India) Ltd.	0.45
Hindustan Petroleum Corporation Ltd.	0.34
Gulf Oil Lubricants India Ltd.	0.18
Oil India Ltd.	0.18
Cairn India Ltd.	0.17
Indian Oil Corporation Ltd.	0.12
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.30</b>
Sun Pharmaceuticals Industries Ltd.	2.17
Lupin Ltd.	0.97
IPCA Laboratories Ltd.	0.52
Dr Reddys Laboratories Ltd.	0.39
Cipla Ltd.	0.25
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.36</b>
Bharat Heavy Electricals Ltd.	0.22
Crompton Greaves Ltd.	0.14
<b>POWER GENERATION</b>	<b>0.36</b>
NTPC Ltd.	0.36
<b>POWER TRANSMISSION</b>	<b>0.42</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.42
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>9.66</b>
Infosys Ltd.	5.10
Tata Consultancy Services Ltd.	2.47
HCL Technologies Ltd.	1.25
Tech Mahindra Ltd.	0.84
<b>STEEL AND FERROUS METAL</b>	<b>0.34</b>
Tata Steel Ltd.	0.34
<b>TELECOM SERVICES</b>	<b>0.78</b>
Bharti Airtel Ltd.	0.78
<b>UTILITIES - GAS, POWER</b>	<b>0.62</b>
Indraprastha Gas Ltd.	0.41
Tata Power Co. Ltd.	0.21
<b>Total</b>	<b>56.13</b>

# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>9.85</b>
Maruti Suzuki India Ltd.	2.39
Mahindra & Mahindra Ltd.	2.25
Tata Motors Ltd.	2.18
Bajaj Auto Ltd.	1.22
Hero MotoCorp Ltd.	1.13
Bosch Ltd.	0.68
<b>BANKS</b>	<b>18.86</b>
HDFC Bank Ltd.	5.76
ICICI Bank Ltd.	4.29
Axis Bank Ltd.	2.28
State Bank of India	2.00
Kotak Mahindra Bank Ltd.	1.82
IndusInd Bank Ltd.	1.30
Yes Bank Ltd.	0.66
Bank of Baroda	0.48
Punjab National Bank	0.27
<b>CHEMICALS</b>	<b>1.47</b>
Asian Paints Ltd.	1.47
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>1.05</b>
Adani Ports and Special Economic Zone Ltd.	1.05
<b>CONSTRUCTION MATERIALS</b>	<b>3.01</b>
Ultratech Cement Ltd.	1.05
Grasim Industries Ltd.	0.86
Ambuja Cements Ltd.	0.61
ACC Ltd.	0.49
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.63</b>
Larsen & Toubro Ltd.	4.63
<b>FMCG</b>	<b>9.34</b>
ITC Ltd.	7.11
Hindustan Unilever Ltd.	2.23
<b>HFC</b>	<b>5.23</b>
HDFC Ltd.	5.23
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.83</b>
Zee Entertainment Enterprises Ltd.	0.83
<b>MINING AND MINERALS</b>	<b>1.98</b>
Coal India Ltd.	1.62
Vedanta Ltd.	0.36
<b>NON FERROUS METALS</b>	<b>0.35</b>
Hindalco Industries Ltd.	0.35
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>8.8</b>
Reliance Industries Ltd.	5.48
Oil and Natural Gas Corporation Ltd.	1.59
Bharat Petroleum Corporation Ltd.	0.85
Gail (India) Ltd.	0.54
Cairn India Ltd.	0.34
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.81</b>
Sun Pharmaceuticals Industries Ltd.	3.65
Dr Reddys Laboratories Ltd.	2.04
Lupin Ltd.	1.88
Cipla Ltd.	1.24
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.72</b>
Bharat Heavy Electricals Ltd.	0.72
<b>POWER GENERATION</b>	<b>0.98</b>
NTPC Ltd.	0.98
<b>POWER TRANSMISSION</b>	<b>1.12</b>
Power Grid Corporation of India Ltd.	1.12
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.94</b>
Infosys Ltd.	8.94
Tata Consultancy Services Ltd.	5.11
HCL Technologies Ltd.	2.10
Wipro Ltd.	1.48
Tech Mahindra Ltd.	1.31
<b>STEEL AND FERROUS METAL</b>	<b>0.55</b>
Tata Steel Ltd.	0.55
<b>TELECOM SERVICES</b>	<b>2.45</b>

Security	Net Asset %
Bharti Airtel Ltd.	1.80
Idea Cellular Ltd.	0.65
<b>UTILITIES - GAS, POWER</b>	<b>0.45</b>
Tata Power Co. Ltd.	0.45
<b>Total</b>	<b>99.42</b>

# Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on September 30, 2015

ULIF02525/01/2010PNSNINFRAF122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	<b>19.92</b>
Axis Bank Ltd.	4.36
HDFC Bank Ltd.	4.24
Kotak Mahindra Bank Ltd.	4.00
Yes Bank Ltd.	3.31
ICICI Bank Ltd.	3.07
State Bank of India	0.94
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>4.88</b>
IRB Infrastructure Developers Ltd.	2.16
Sadbhav Engineering Ltd.	1.02
J Kumar Infraprojects Ltd.	1.01
NCC Ltd.	0.69
<b>CONSTRUCTION MATERIALS</b>	<b>6.67</b>
Ultratech Cement Ltd.	3.33
Ambuja Cements Ltd.	1.74
ACC Ltd.	1.60
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>11.93</b>
Larsen & Toubro Ltd.	8.79
Engineers India Ltd.	3.14
<b>FI</b>	<b>1.66</b>
IDFC Ltd.	1.09
Power Finance Corporation Ltd.	0.57
<b>HFC</b>	<b>3.21</b>
HDFC Ltd.	3.21
<b>MINING AND MINERALS</b>	<b>4.62</b>
Coal India Ltd.	3.65
Vedanta Ltd.	0.97
<b>NON FERROUS METALS</b>	<b>0.97</b>
Hindalco Industries Ltd.	0.97
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>13.08</b>
Reliance Industries Ltd.	5.00
Oil and Natural Gas Corporation Ltd.	2.81
Gail (India) Ltd.	2.61
Hindustan Petroleum Corporation Ltd.	1.10
Cairn India Ltd.	0.79
Indian Oil Corporation Ltd.	0.58
Oil India Ltd.	0.19
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>2.90</b>
Crompton Greaves Ltd.	1.98
Bharat Heavy Electricals Ltd.	0.92
<b>POWER GENERATION</b>	<b>3.79</b>
NTPC Ltd.	3.79
<b>POWER TRANSMISSION</b>	<b>1.95</b>
Power Grid Corporation of India Ltd.	1.95
<b>REALTY</b>	<b>0.89</b>
Oberoi Realty Ltd	0.89
<b>STEEL AND FERROUS METAL</b>	<b>1.84</b>
Tata Steel Ltd.	1.84
<b>TELECOM SERVICES</b>	<b>8.39</b>
Bharti Airtel Ltd.	7.85
Idea Cellular Ltd.	0.54
<b>TELECOMMUNICATIONS EQUIPMENT MANUFACTURER</b>	<b>1.73</b>
Bharti Infratel Ltd	1.73
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>1.79</b>
Container Corporation Of India Ltd.	1.79
<b>UTILITIES - GAS, POWER</b>	<b>6.40</b>
Tata Power Co. Ltd.	4.10
Indraprastha Gas Ltd.	2.30
<b>Total</b>	<b>96.62</b>

# Pension Unit Linked PSU FUND

Portfolio as on September 30, 2015

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %
<b>EQUITIES</b>	
<b>BANKS</b>	<b>21.60</b>
State Bank of India	8.70
Bank of Baroda	7.28
Punjab National Bank	3.21
Indian Bank	2.41
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.48</b>
Engineers India Ltd.	4.48
<b>FI</b>	<b>4.49</b>
Power Finance Corporation Ltd.	3.97
Rural Electrification Corporation	0.52
<b>HFC</b>	<b>2.44</b>
LIC Housing Finance Ltd.	2.44
<b>MINING AND MINERALS</b>	<b>9.98</b>
Coal India Ltd.	8.16
National Mineral Development Corporation Ltd.	1.82
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>32.04</b>
Oil and Natural Gas Corporation Ltd.	7.95
Gail (India) Ltd.	5.55
Hindustan Petroleum Corporation Ltd.	5.18
Indian Oil Corporation Ltd.	4.85
Oil India Ltd.	4.42
Bharat Petroleum Corporation Ltd.	3.37
Gujarat State Petronet Ltd.	0.72
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>2.23</b>
Bharat Heavy Electricals Ltd.	2.23
<b>POWER GENERATION</b>	<b>8.03</b>
NTPC Ltd.	7.09
NHPC	0.94
<b>POWER TRANSMISSION</b>	<b>4.63</b>
Power Grid Corporation of India Ltd.	4.63
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>1.53</b>
Container Corporation Of India Ltd.	1.53
<b>UTILITIES - GAS, POWER</b>	<b>6.56</b>
Indraprastha Gas Ltd.	6.56
<b>Total</b>	<b>98.01</b>



# Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>1.29</b>
Mahindra & Mahindra Ltd.	0.34
Maruti Suzuki India Ltd.	0.33
Hero MotoCorp Ltd.	0.26
Tata Motors Ltd.	0.26
Bajaj Auto Ltd.	0.10
<b>BANKS</b>	<b>3.97</b>
HDFC Bank Ltd.	1.51
Axis Bank Ltd.	0.64
ICICI Bank Ltd.	0.62
Kotak Mahindra Bank Ltd.	0.42
State Bank of India	0.41
Federal Bank Ltd.	0.15
Yes Bank Ltd.	0.13
Bank of Baroda	0.09
<b>CHEMICALS</b>	<b>0.28</b>
Asian Paints Ltd.	0.28
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.11</b>
IRB Infrastructure Developers Ltd.	0.11
<b>CONSTRUCTION MATERIALS</b>	<b>0.52</b>
Ultratech Cement Ltd.	0.32
ACC Ltd.	0.11
Ambuja Cements Ltd.	0.09
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.16</b>
Titan Company Ltd.	0.16
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>0.81</b>
Larsen & Toubro Ltd.	0.74
Engineers India Ltd.	0.07
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.04</b>
UPL Ltd.	0.04
<b>FI</b>	<b>0.28</b>
IDFC Ltd.	0.26
Power Finance Corporation Ltd.	0.02
<b>FMCG</b>	<b>0.87</b>
ITC Ltd.	0.68
Hindustan Unilever Ltd.	0.19
<b>HFC</b>	<b>0.76</b>
HDFC Ltd.	0.76
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.16</b>
Jagran Prakashan Ltd.	0.16
<b>MINING AND MINERALS</b>	<b>0.28</b>
Coal India Ltd.	0.21
Vedanta Ltd.	0.07
<b>NON FERROUS METALS</b>	<b>0.05</b>
Hindalco Industries Ltd.	0.05
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>1.44</b>
Reliance Industries Ltd.	0.78
Oil and Natural Gas Corporation Ltd.	0.23
Gail (India) Ltd.	0.12
Hindustan Petroleum Corporation Ltd.	0.11
Gulf Oil Lubricants India Ltd.	0.09
Oil India Ltd.	0.06
Indian Oil Corporation Ltd.	0.03
Cairn India Ltd.	0.02
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.20</b>
Sun Pharmaceuticals Industries Ltd.	0.60
Lupin Ltd.	0.27
IPCA Laboratories Ltd.	0.15
Dr Reddys Laboratories Ltd.	0.11
Cipla Ltd.	0.07
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.14</b>
Crompton Greaves Ltd.	0.08
Bharat Heavy Electricals Ltd.	0.06
<b>POWER GENERATION</b>	<b>0.09</b>
NTPC Ltd.	0.09
<b>POWER TRANSMISSION</b>	<b>0.10</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.10
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>2.62</b>
Infosys Ltd.	1.40
Tata Consultancy Services Ltd.	0.66
HCL Technologies Ltd.	0.34
Tech Mahindra Ltd.	0.22
<b>STEEL AND FERROUS METAL</b>	<b>0.09</b>
Tata Steel Ltd.	0.09
<b>TELECOM SERVICES</b>	<b>0.23</b>
Bharti Airtel Ltd.	0.23
<b>UTILITIES - GAS, POWER</b>	<b>0.18</b>
Indraprastha Gas Ltd.	0.12
Tata Power Co. Ltd.	0.06

**Total** **15.67**

# Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>2.28</b>
Maruti Suzuki India Ltd.	0.77
Tata Motors Ltd.	0.62
Hero MotoCorp Ltd.	0.61
Bajaj Auto Ltd.	0.28
<b>BANKS</b>	<b>9.25</b>
HDFC Bank Ltd.	3.50
Axis Bank Ltd.	1.53
ICICI Bank Ltd.	1.46
Kotak Mahindra Bank Ltd.	0.97
State Bank of India	0.95
Yes Bank Ltd.	0.32
Federal Bank Ltd.	0.31
Bank of Baroda	0.21
<b>CHEMICALS</b>	<b>0.64</b>
Asian Paints Ltd.	0.64
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.19</b>
IRB Infrastructure Developers Ltd.	0.19
<b>CONSTRUCTION MATERIALS</b>	<b>1.21</b>
Ultratech Cement Ltd.	0.71
ACC Ltd.	0.30
Ambuja Cements Ltd.	0.20
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.34</b>
Titan Company Ltd.	0.34
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>2.01</b>
Larsen & Toubro Ltd.	1.85
Engineers India Ltd.	0.16
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.08</b>
UPL Ltd.	0.08
<b>FI</b>	<b>0.64</b>
IDFC Ltd.	0.60
Power Finance Corporation Ltd.	0.04
<b>FMCG</b>	<b>2.16</b>
ITC Ltd.	1.73
Hindustan Unilever Ltd.	0.43
<b>HFC</b>	<b>1.80</b>
HDFC Ltd.	1.80
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.41</b>
Jagran Prakashan Ltd.	0.41
<b>MINING AND MINERALS</b>	<b>0.93</b>
Coal India Ltd.	0.72
Vedanta Ltd.	0.21
<b>NON FERROUS METALS</b>	<b>0.15</b>
Hindalco Industries Ltd.	0.15
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>3.36</b>
Reliance Industries Ltd.	1.92
Oil and Natural Gas Corporation Ltd.	0.63
Gail (India) Ltd.	0.22
Gulf Oil Lubricants India Ltd.	0.20
Cairn India Ltd.	0.17
Oil India Ltd.	0.15
Indian Oil Corporation Ltd.	0.07
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.76</b>
Sun Pharmaceuticals Industries Ltd.	1.38
Lupin Ltd.	0.62
IPCA Laboratories Ltd.	0.35
Dr Reddys Laboratories Ltd.	0.25
Cipla Ltd.	0.16
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.29</b>
Crompton Greaves Ltd.	0.15
Bharat Heavy Electricals Ltd.	0.14
<b>POWER GENERATION</b>	<b>0.36</b>
NTPC Ltd.	0.36
<b>POWER TRANSMISSION</b>	<b>0.69</b>
Power Grid Corporation of India Ltd.	0.69
<b>REALTY</b>	<b>0.07</b>

Security	Net Asset %
Oberoi Realty Ltd	0.07
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>6.21</b>
Infosys Ltd.	3.27
Tata Consultancy Services Ltd.	1.60
HCL Technologies Ltd.	0.80
Tech Mahindra Ltd.	0.54
<b>STEEL AND FERROUS METAL</b>	<b>0.10</b>
Tata Steel Ltd.	0.10
<b>TELECOM SERVICES</b>	<b>0.60</b>
Bharti Airtel Ltd.	0.60
<b>TELECOMMUNICATIONS EQUIPMENT MANUFACTURER</b>	<b>0.07</b>
Bharti Infratel Ltd	0.07
<b>TRANSPORTATION, SUPPLY CHAIN AND LOGISTICS SERVICES</b>	<b>0.19</b>
Container Corporation Of India Ltd.	0.19
<b>UTILITIES - GAS, POWER</b>	<b>0.42</b>
Indraprastha Gas Ltd.	0.28
Tata Power Co. Ltd.	0.14
<b>Total</b>	<b>37.21</b>

# Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>4.76</b>
Maruti Suzuki India Ltd.	1.21
Mahindra & Mahindra Ltd.	1.17
Tata Motors Ltd.	0.99
Hero MotoCorp Ltd.	0.94
Bajaj Auto Ltd.	0.45
<b>BANKS</b>	<b>14.23</b>
HDFC Bank Ltd.	5.35
Axis Bank Ltd.	2.31
ICICI Bank Ltd.	2.29
State Bank of India	1.48
Kotak Mahindra Bank Ltd.	1.46
Federal Bank Ltd.	0.50
Yes Bank Ltd.	0.50
Bank of Baroda	0.34
<b>CHEMICALS</b>	<b>1.03</b>
Asian Paints Ltd.	1.03
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>0.34</b>
IRB Infrastructure Developers Ltd.	0.34
<b>CONSTRUCTION MATERIALS</b>	<b>1.95</b>
Ultratech Cement Ltd.	1.20
ACC Ltd.	0.43
Ambuja Cements Ltd.	0.32
<b>CONSUMER DURABLES AND ELECTRONICS</b>	<b>0.53</b>
Titan Company Ltd.	0.53
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>3.21</b>
Larsen & Toubro Ltd.	2.95
Engineers India Ltd.	0.26
<b>FERTILIZERS, PESTICIDES &amp; AGROCHEMICALS</b>	<b>0.13</b>
UPL Ltd.	0.13
<b>FI</b>	<b>0.96</b>
IDFC Ltd.	0.90
Power Finance Corporation Ltd.	0.06
<b>FMCG</b>	<b>3.49</b>
ITC Ltd.	2.81
Hindustan Unilever Ltd.	0.68
<b>HFC</b>	<b>2.81</b>
HDFC Ltd.	2.81
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.58</b>
Jagran Prakashan Ltd.	0.58
<b>MINING AND MINERALS</b>	<b>1.03</b>
Coal India Ltd.	0.75
Vedanta Ltd.	0.28
<b>NON FERROUS METALS</b>	<b>0.22</b>
Hindalco Industries Ltd.	0.22
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>5.17</b>
Reliance Industries Ltd.	2.85
Oil and Natural Gas Corporation Ltd.	0.82
Hindustan Petroleum Corporation Ltd.	0.41
Gail (India) Ltd.	0.35
Gulf Oil Lubricants India Ltd.	0.32
Oil India Ltd.	0.29
Indian Oil Corporation Ltd.	0.13
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.37</b>
Sun Pharmaceuticals Industries Ltd.	2.17
Lupin Ltd.	0.97
IPCA Laboratories Ltd.	0.56
Dr Reddys Laboratories Ltd.	0.41
Cipla Ltd.	0.26
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.49</b>
Crompton Greaves Ltd.	0.27
Bharat Heavy Electricals Ltd.	0.22
<b>POWER GENERATION</b>	<b>0.35</b>
NTPC Ltd.	0.35
<b>POWER TRANSMISSION</b>	<b>0.38</b>

Security	Net Asset %
Power Grid Corporation of India Ltd.	0.38
<b>REALTY</b>	<b>0.18</b>
Oberoi Realty Ltd	0.18
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>9.75</b>
Infosys Ltd.	5.13
Tata Consultancy Services Ltd.	2.52
HCL Technologies Ltd.	1.26
Tech Mahindra Ltd.	0.84
<b>STEEL AND FERROUS METAL</b>	<b>0.37</b>
Tata Steel Ltd.	0.37
<b>TELECOM SERVICES</b>	<b>0.95</b>
Bharti Airtel Ltd.	0.95
<b>UTILITIES - GAS, POWER</b>	<b>0.68</b>
Indraprastha Gas Ltd.	0.45
Tata Power Co. Ltd.	0.23
<b>Total</b>	<b>57.96</b>

# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

Portfolio as on September 30, 2015

Security	Net Asset %
<b>EQUITIES</b>	
<b>AUTO &amp; AUTO ANCILLARIES</b>	<b>9.76</b>
Maruti Suzuki India Ltd.	2.37
Mahindra & Mahindra Ltd.	2.23
Tata Motors Ltd.	2.16
Bajaj Auto Ltd.	1.21
Hero MotoCorp Ltd.	1.12
Bosch Ltd.	0.67
<b>BANKS</b>	<b>18.87</b>
HDFC Bank Ltd.	5.76
ICICI Bank Ltd.	4.29
Axis Bank Ltd.	2.28
State Bank of India	2.00
Kotak Mahindra Bank Ltd.	1.82
IndusInd Bank Ltd.	1.31
Yes Bank Ltd.	0.66
Bank of Baroda	0.48
Punjab National Bank	0.27
<b>CHEMICALS</b>	<b>1.46</b>
Asian Paints Ltd.	1.46
<b>CONSTRUCTION AND INFRASTRUCTURE</b>	<b>1.05</b>
Adani Ports and Special Economic Zone Ltd.	1.05
<b>CONSTRUCTION MATERIALS</b>	<b>2.99</b>
Ultratech Cement Ltd.	1.05
Grasim Industries Ltd.	0.85
Ambuja Cements Ltd.	0.61
ACC Ltd.	0.48
<b>ENGINEERING AND CAPITAL GOODS</b>	<b>4.59</b>
Larsen & Toubro Ltd.	4.59
<b>FMCG</b>	<b>9.25</b>
ITC Ltd.	7.04
Hindustan Unilever Ltd.	2.21
<b>HFC</b>	<b>5.23</b>
HDFC Ltd.	5.23
<b>MEDIA AND ENTERTAINMENT</b>	<b>0.82</b>
Zee Entertainment Enterprises Ltd.	0.82
<b>MINING AND MINERALS</b>	<b>1.97</b>
Coal India Ltd.	1.61
Vedanta Ltd.	0.36
<b>NON FERROUS METALS</b>	<b>0.35</b>
Hindalco Industries Ltd.	0.35
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>8.71</b>
Reliance Industries Ltd.	5.43
Oil and Natural Gas Corporation Ltd.	1.57
Bharat Petroleum Corporation Ltd.	0.84
Gail (India) Ltd.	0.54
Cairn India Ltd.	0.33
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.74</b>
Sun Pharmaceuticals Industries Ltd.	3.62
Dr Reddys Laboratories Ltd.	2.02
Lupin Ltd.	1.87
Cipla Ltd.	1.23
<b>POWER &amp; CONTROL EQUIPMENT MANUFACTURER</b>	<b>0.71</b>
Bharat Heavy Electricals Ltd.	0.71
<b>POWER GENERATION</b>	<b>0.98</b>
NTPC Ltd.	0.98
<b>POWER TRANSMISSION</b>	<b>1.11</b>
Power Grid Corporation of India Ltd.	1.11
<b>SOFTWARE AND CONSULTANCY SERVICES</b>	<b>18.77</b>
Infosys Ltd.	8.86
Tata Consultancy Services Ltd.	5.06
HCL Technologies Ltd.	2.08
Wipro Ltd.	1.47
Tech Mahindra Ltd.	1.30
<b>STEEL AND FERROUS METAL</b>	<b>0.54</b>
Tata Steel Ltd.	0.54
<b>TELECOM SERVICES</b>	<b>2.42</b>

Security	Net Asset %
Bharti Airtel Ltd.	1.78
Idea Cellular Ltd.	0.64
<b>UTILITIES - GAS, POWER</b>	<b>0.45</b>
Tata Power Co. Ltd.	0.45
<b>Total</b>	<b>98.77</b>

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

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