

# AVIVA INVESTOR

September, 2016

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

MARKET REVIEW  
(Equity and Fixed Income Outlook)

More

PORTFOLIO RETURNS SINCE INCEPTION

More

## FUND PERFORMANCE

Life unit Linked  
**Bond Fund**  
Life unit Linked  
**Secure Fund**  
Life unit Linked  
**Protector Fund**  
Life unit Linked  
**Balanced Fund**  
Life unit Linked  
**Growth Fund**  
Life unit Linked  
**Enhancer Fund**

Life unit Linked  
**Index Fund**  
Life unit Linked  
**PSU Fund**  
Life unit Linked  
**Infra Fund**  
Life unit Linked  
**Wealth Builder Fund**  
Life unit Linked  
**Dynamic PE Fund**  
Life unit Linked  
**Bond Fund II**

Life unit Linked  
**Protector Fund II**  
Life unit Linked  
**Balanced Fund II**  
Life unit Linked  
**Growth Fund II**  
Life unit Linked  
**Enhancer Fund II**  
Life unit Linked  
**Index Fund II**  
Life unit Linked  
**Discontinued Policy Fund**

Pension unit Linked  
**Secure Fund**  
Pension unit Linked  
**Protector Fund**  
Pension unit Linked  
**Balanced Fund**  
Pension unit Linked  
**Growth Fund**  
Pension unit Linked  
**Index Fund**  
Pension unit Linked  
**Infra Fund**

Pension unit Linked  
**PSU Fund**  
Pension unit Linked  
**Protector Fund II**  
Pension unit Linked  
**Balanced Fund II**  
Pension unit Linked  
**Growth Fund II**  
Pension unit Linked  
**Index Fund II**

### Disclaimer/Disclosure

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



As on September 30,2016	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	9.6%	8.5%	8.1%	8.7%	8.3%	12.5%
Benchmark Return Since Inception	7.5%	7.5%	8.3%	8.1%	7.6%	10.2%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50
As on September 30,2016	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	13.8%	14.2%	8.8%	10.8%	7.0%	1.3%
Benchmark Return Since Inception	10.9%	12.0%	6.1%	10.4%	6.7%	-3.3%
Benchmark	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	NIFTY 50	BSE 100 Index
As on September 30,2016	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	4.4%	3.0%	0.7%	3.2%	8.8%	8.3%
Benchmark Return Since Inception	3.9%	-3.9%	-4.0%	-3.9%	8.7%	9.0%
Benchmark	NIFTY 50	BSE PSU Index	BSE 100 Index	BSE PSU Index	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50
As on September 30,2016	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II	Life Unit Linked DYNAMIC P/E FUND
Portfolio Return Since Inception	9.2%	8.6%	8.7%	9.6%	8.8%	10.4%
Benchmark Return Since Inception	8.7%	8.7%	8.8%	8.9%	8.4%	9.1%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	CRISIL Composite Bond Fund Index and NIFTY 50	NIFTY 50	CRISIL Liquid Fund Index and NIFTY 50
As on September 30,2016	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II			
Portfolio Return Since Inception	8.5%	10.5%	7.3%			
Benchmark Return Since Inception	8.2%	7.6%	7.6%			
Benchmark	CRISIL Composite Bond Fund Index and NIFTY 50	NIFTY 50	NIFTY 50			
As on September 30,2016	Life Unit Linked Wealth Builder Fund	Life Unit Linked Discontinued Policy Fund				
Portfolio Return Since Inception	7.6%	7.8%				

Indian equity markets ended the second quarter of the current fiscal on a positive note and scaled up to fresh highs for CY2016. The quarter witnessed number of positive domestic and global developments like

- 1) Continued reform momentum with the passage of the GST bill
- 2) Satisfactory monsoon in most parts of the country leading to hopes of further easing by the RBI
- 3) Continued dovish stance by key central banks globally (US Fed, ECB, BoE and BoJ)

Domestic markets rallied sharply during the quarter backed by domestic developments and strong performance of Global indices. The Goods & Service Tax bill was passed by both houses of parliament, ratified by 16 States and approved by the President. The GST council also decided to finalise the tax rate and slab at its next meeting. Reform momentum by the Government continued with the decision to hike kerosene prices by Rs 0.25/litre.

CPI for June and July 2016 rose to 5.77% and 6.07% respectively. Accordingly, the RBI Governor Dr.Rajan maintained status quo on the rates in his last monetary policy meet, in-line with market expectations. CPI inflation fell to 5.1% in Aug 2016, based on sharp slowdown in vegetable inflation. Inflation expectation going forward was also toned down led by normal monsoons. Dr Urijit Patel took over as the new RBI Governor and a 6 member monetary policy committee was formed. The quarter also saw some positive development on the fiscal front with Rs652 bn being disclosed under the Income Declaration scheme which surpassed expectations and help tax collections. Markets corrected in the last week of the quarter after India conducted surgical strikes across the LoC in Pakistan, leading to geo political tensions.

Global cues remained strong with most central bank continuing with easy monetary policy stance. Though the ECB kept policy rates unchanged in its July policy meeting, it mentioned that the asset purchase programme can run beyond March 2017 to attain its inflation target. Eurozone GDP growth for 2Q 2016 came in line with expectations at 0.3% QoQ. The Bank of Japan expanded stimulus in its July policy meeting by doubling purchases of exchange-traded funds. The steps by BoJ followed the fiscal stimulus of 28 trillion Yen by the Japanese Government. Bank of Japan also unveiled a new asset price targeting program to replace the targeted balance sheet expansion plan. BoE reduced key Bank rate by 25bps to record low 0.25% and revived QE programme, to buy GBP 60bn of Gilts over 6 months and GBP 10bn of high grade corporate bonds. After scaling to fresh life highs, Global Markets were jittery in September ahead of the US Fed policy meeting. While The US Federal Reserve kept rates unchanged but hinted that improving labour market can provide room for one rate cut in 2016.

Crude oil prices rose sharply after OPEC members agreed to curb production, even as the effectiveness of

the deal was questioned given that country wise cuts were not decided upon

## Outlook:

Newsflows and events such as the upcoming U.S. Presidential elections, uncertainty on US rate hikes, sustainability of recovery in US and extent of slowdown in China will continue to impact investor sentiments globally and drive the market volatility in near term. Indian markets too will move in sync with global markets in the short term. However, over the medium to long term, Indian economic growth and earnings will drive Indian markets more than global issues

Going ahead, there are sufficient catalysts for domestic economy to gain momentum and potential for a further uptrend in the equity markets

- 1) To alleviate the rural economy distress, Government plans to ramp up rural spending significantly. This combined with the thrust on infrastructure spends and expectations of normal monsoons can lead to a boost in rural consumption spends.
- 2) Decline in commodity prices has multi fold benefit by keeping fiscal deficit under check, moderation in inflation and also reduced input costs for multiple industries and drive earnings growth.
- 3) Domestic markets have seen earnings downgrade over the last two years. Overall business fundamentals have improved over the past year and we expect healthy earnings growth in Fy17 & FY18, partly aided by a favorable base.
- 4) The concerns over rate hikes in the US have reduced with the US Federal Reserve adopting a moderate stance on account of concerns about global growth and resultant disinflationary impact on commodities. Accordingly, global markets are expecting only 1 rate hike at best during 2016.
- 5) Other Central banks viz, ECB and BoJ continue to pump in fresh liquidity via their respective asset purchase programs which is expected to revive growth and also maintain liquidity in markets.

Despite significant monetary easing by global central banks since the crisis, global growth momentum remains modest with weak investment and trade damping aggregate demand. Global trade volume has contracted sharper than expected in 2016, and the outlook has worsened with the recent drop in imports by advanced economies. Inflation remains subdued in advanced economies and has also started to edge down in emerging economies. Moreover, increasing risks in the form of Brexit, banking stress in Europe, rebalancing of debt-fuelled growth in China, rising protectionism and diminishing confidence in monetary policy have further slanted the growth outlook to the downside.

On the domestic side, growth cues remain mixed. India's GDP growth expanded 7.10% in Q1 FY17 much slower than 7.9% in Q4 FY16 and 7.5% in Q1 FY16. There are early signs of recovery in rural economy driven by various government initiatives and MSP increases while the urban consumption economy has also seen uptick in certain discretionary segments like passenger cars. The country received normal monsoon rainfall after 2 years with nearly 85 per cent of the country's geographical area receiving normal to excess precipitation. Agriculture Ministry anticipates record high Kharif production with high expectations for Rabi production later in the fiscal.

Retail inflation which had been elevated around 6% by a sharp pick-up in the momentum of food inflation during April-July also eased in August, as the momentum of food inflation turned negative. Further factors like good monsoons, supply side measures by government especially for pulses and weak global commodities lead inflation to drop further to a 13-month low of 4.3% in September versus 5.1% in August.

The GST bill was approved in both houses of the Parliament. In a major reform, the Cabinet also approved removing classifications for expenditure in terms of planned or non-planned to make the exercise simpler. This would lead to greater transparency in Government accounting as expenditures will now get classified as revenue and capital largely mirroring the commercial principles of current and capital expenditure. The Government also scrapped a 92-year old practice of presenting a separate budget for Railways and proposed to merge this with the Union Budget.

The Government appointed Urjit Patel as the new governor of RBI effective from Sep 4, 2016. The Government also amended the RBI Act to constitute the Monetary Policy Committee (MPC) on the lines of central bank committees of several advanced economies like US and UK. The new MPC is to be a six-member panel that is expected to bring "value and transparency" to rate-setting decisions.

Fixed income markets rallied sharply during the quarter driven by a number of factors like moderating global yields (on diminishing fears of Brexit impact and U.S. Federal Reserve's decision to retain the interest

rates), falling domestic inflation, normal monsoon after two drought years, rate cut expectations and easing liquidity. Benchmark yields fell in the range of 30 - 70 basis points across the curve during the quarter. The yield of 10-year government benchmark bond fell 49 bps to close at 6.96% from the previous quarter's close of 7.45%, marking the lowest level since 2009.

#### Outlook:

We expect growth momentum to pick-up with a normal monsoon raising agricultural growth and rural demand, as well as by the stimulus to the urban consumption spending from the 7th Pay Commission's award. Inflation outlook has improved because of favorable monsoon rainfall and various supply management measures by government. The easy liquidity conditions engendered by the Reserve Bank's operations should also enable the smooth transmission of the policy action through various market segments. Escalating geopolitical tensions with our neighbouring country and potential upside risk to inflationary pressures like 7th pay commission, increase in minimum wages with possible spillovers through minimum support prices, rupee depreciation because of FCNR deposit redemptions might have negative impact on the fixed income market in the near term.

# Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

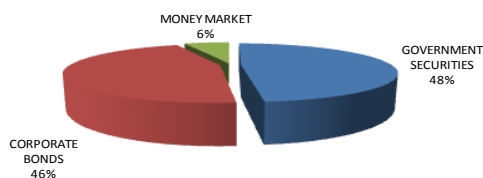
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

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

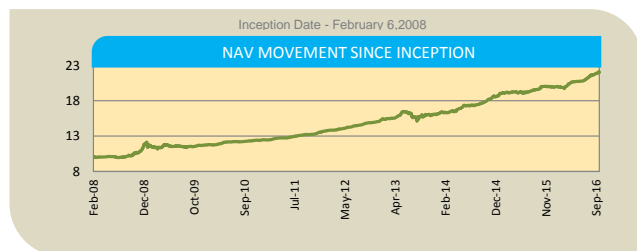
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.6%	10.8%	10.5%	11.8%	11.7%	10.6%
Benchmark**	7.5%	9.7%	9.7%	11.9%	12.0%	11.5%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
7.59% GOI 2026	7.99	Sovereign
7.61% GOI 2030	7.42	Sovereign
6.84% GOI 2022	6.42	Sovereign
6.97% GOI 2026	5.81	Sovereign
7.59% GOI 2029	5.22	Sovereign
8.32% GOI 2032	4.25	Sovereign
8.85% Tamil Nadu SDL 2022	4.12	Sovereign
7.73% GOI 2034	4.07	Sovereign
8.33% GOI 2036	3.15	Sovereign
<b>Total</b>	<b>48.45</b>	

<b>CORPORATE BONDS</b>		
Tata Sons Ltd.	7.25	AAA
Power Finance Corporation Ltd.	7.08	AAA
LIC Housing Finance Ltd.	5.56	AAA
HDFC Ltd.	5.31	AAA
Mahindra & Mahindra Ltd.	4.81	AAA
Reliance Capital Ltd.	4.00	AAA
Power Grid Corporation of India Ltd.	3.45	AAA
Yes Bank Ltd.	2.79	AA+
Rural Electrification Corporation	2.66	AAA
Bajaj Finance Ltd.	2.58	AA+
<b>Total</b>	<b>45.49</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>6.06%</b>
--------------------------------	--------------

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

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

# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

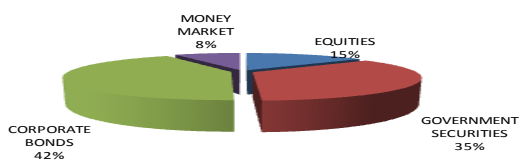
The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

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

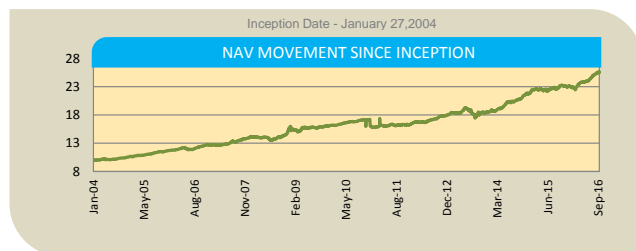
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.5%	9.7%	9.6%	12.4%	11.0%	10.9%
Benchmark**	7.5%	10.2%	10.0%	12.4%	10.9%	11.2%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.43	
Reliance Industries Ltd.	0.84	
Infosys Ltd.	0.82	
ITC Ltd.	0.81	
ICICI Bank Ltd.	0.56	
Larsen & Toubro Ltd.	0.49	
Tata Motors Ltd.	0.48	
HDFC Ltd.	0.40	
State Bank of India	0.38	
Grasim Industries Ltd.	0.37	
Others	8.10	
<b>Total</b>	<b>14.68</b>	

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.13% GOI 2045	6.88	Sovereign
9.20% GOI 2030	4.35	Sovereign
8.97% GOI 2030	4.01	Sovereign
8.83% GOI 2041	3.48	Sovereign
8.30% GOI 2040	3.05	Sovereign
7.73% GOI 2034	2.62	Sovereign
7.59% GOI 2026	2.14	Sovereign
7.68% GOI 2023	2.14	Sovereign
7.59% GOI 2029	2.05	Sovereign
6.97% GOI 2026	1.75	Sovereign
6.84% GOI 2022	1.24	Sovereign
8.28% GOI 2032	0.91	Sovereign
8.32% GOI 2032	0.23	Sovereign
<b>Total</b>	<b>34.85</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	9.59	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.13	AAA
LIC Housing Finance Ltd.	5.77	AAA
Yes Bank Ltd.	5.61	AA+
HDFC Ltd.	5.11	AAA
Power Finance Corporation Ltd.	2.74	AAA
Food Corporation of India	2.69	AAA
Bajaj Finance Ltd.	1.25	AA+
Tata Sons Ltd.	1.13	AAA
Gail (India) Ltd.	1.05	AAA
Rural Electrification Corporation	0.76	AAA
Power Grid Corporation of India Ltd.	0.66	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>42.50</b>	

**CASH AND MONEY MARKETS\*** 7.97%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

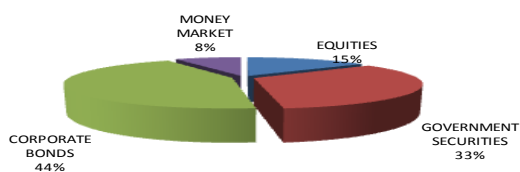
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

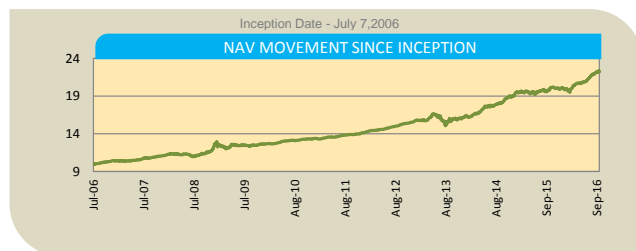
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.1%	9.9%	9.9%	12.5%	11.1%	11.3%
Benchmark**	8.3%	10.1%	10.1%	12.4%	10.9%	11.2%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.36	
Reliance Industries Ltd.	0.82	
Infosys Ltd.	0.79	
ITC Ltd.	0.77	
ICICI Bank Ltd.	0.58	
Larsen & Toubro Ltd.	0.51	
Tata Motors Ltd.	0.48	
Mahindra & Mahindra Ltd.	0.45	
HDFC Ltd.	0.41	
Ultratech Cement Ltd.	0.36	
Others	8.34	
<b>Total</b>	<b>14.87</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.13% GOI 2045	7.21	Sovereign
6.97% GOI 2026	4.46	Sovereign
9.20% GOI 2030	4.30	Sovereign
7.59% GOI 2029	3.27	Sovereign
7.61% GOI 2030	2.27	Sovereign
6.84% GOI 2022	2.16	Sovereign
7.59% GOI 2026	1.91	Sovereign
8.32% GOI 2032	1.74	Sovereign
8.97% GOI 2030	1.74	Sovereign
8.40% GOI 2024	1.67	Sovereign
8.28% GOI 2027	1.17	Sovereign
8.30% GOI 2040	0.97	Sovereign
7.73% GOI 2034	0.23	Sovereign
<b>Total</b>	<b>33.10</b>	

CORPORATE BONDS		
Mahindra & Mahindra Ltd.	8.64	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.99	AAA
Power Grid Corporation of India Ltd.	5.71	AAA
Tata Sons Ltd.	5.26	AAA
Yes Bank Ltd.	4.70	AA+
LIC Housing Finance Ltd.	3.56	AAA
Power Finance Corporation Ltd.	3.43	AAA
Food Corporation of India	2.39	AAA
Reliance Capital Ltd.	1.80	AAA
Rural Electrification Corporation	1.16	AAA
HDFC Ltd.	0.86	AAA
Indian Railway Finance Corporation Ltd.	0.47	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>43.98</b>	

**CASH AND MONEY MARKETS\*** 8.05%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked BALANCED FUND

ULIF00106/06/2002LIFBALANCE122

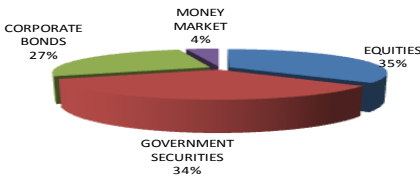
The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

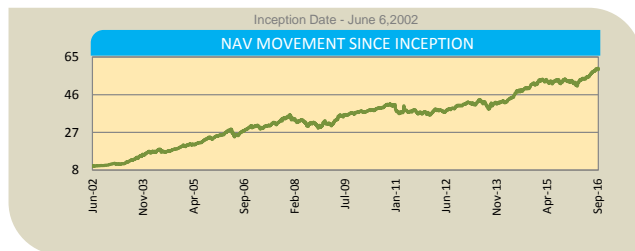
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	13.8%	10.0%	9.9%	13.5%	9.5%	11.0%
Benchmark**	10.9%	10.8%	10.4%	13.0%	9.4%	10.6%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	3.24	
Reliance Industries Ltd.	1.95	
Infosys Ltd.	1.89	
ITC Ltd.	1.82	
ICICI Bank Ltd.	1.39	
Larsen & Toubro Ltd.	1.21	
Tata Motors Ltd.	1.15	
Mahindra & Mahindra Ltd.	1.08	
HDFC Ltd.	0.99	
Ultratech Cement Ltd.	0.86	
Others	19.86	
<b>Total</b>	<b>35.44</b>	

[View Detailed Portfolio >>](#)

## GOVERNMENT SECURITIES

7.59% GOI 2029	6.10	Sovereign
7.61% GOI 2030	3.96	Sovereign
8.97% GOI 2030	3.82	Sovereign
8.83% GOI 2041	3.52	Sovereign
8.13% GOI 2045	3.41	Sovereign
8.33% GOI 2026	3.09	Sovereign
7.73% GOI 2034	2.64	Sovereign
7.59% GOI 2026	1.30	Sovereign
8.24% GOI 2033	1.24	Sovereign
6.84% GOI 2022	1.04	Sovereign
8.24% GOI 2027	0.89	Sovereign
8.28% GOI 2032	0.68	Sovereign
7.68% GOI 2023	0.54	Sovereign
6.97% GOI 2026	0.49	Sovereign
8.24% GOI 2018	0.17	Sovereign
8.19% GOI 2020	0.15	Sovereign
8.28% GOI 2027	0.14	Sovereign
9.20% GOI 2030	0.12	Sovereign
8.35% GOI 2022	0.06	Sovereign
6.35% GOI 2020	0.06	Sovereign
8.32% GOI 2032	0.05	Sovereign
8.27% GOI 2020	0.02	Sovereign
8.15% GOI 2022	0.01	Sovereign
<b>Total</b>	<b>33.50</b>	

## CORPORATE BONDS

LIC Housing Finance Ltd.	5.58	AAA
Tata Sons Ltd.	3.52	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.79	AAA
Tata Motors Ltd.	2.28	AA
Reliance Capital Ltd.	2.16	AAA
Power Grid Corporation of India Ltd.	2.08	AAA
HDFC Ltd.	1.78	AAA
Bajaj Finance Ltd.	1.57	AA+
Mahindra & Mahindra Ltd.	1.46	AAA
Yes Bank Ltd.	1.13	AA+
National Capital Regional Planning Board	1.01	AAA
Power Finance Corporation Ltd.	0.93	AAA
Rural Electrification Corporation	0.49	AAA
NTPC Ltd.	0.05	AAA
Indian Railway Finance Corporation Ltd.	0.04	AAA
<b>Total</b>	<b>26.87</b>	

**CASH AND MONEY MARKETS\*** 4.19%

**PORTFOLIO TOTAL** 100.00%

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



# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

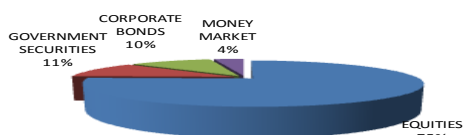
The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

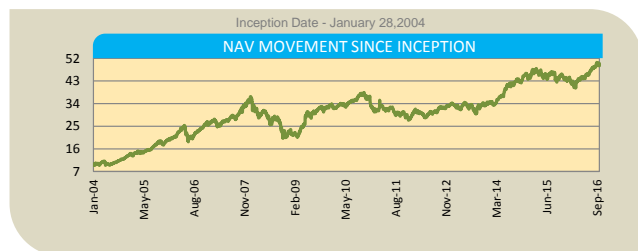
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	14.2%	10.8%	11.1%	15.7%	7.3%	11.3%
Benchmark**	12.0%	11.5%	10.8%	14.1%	6.2%	9.3%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.78	
Reliance Industries Ltd.	4.23	
Infosys Ltd.	4.08	
ITC Ltd.	3.88	
ICICI Bank Ltd.	3.18	
Larsen & Toubro Ltd.	2.60	
Tata Motors Ltd.	2.41	
Mahindra & Mahindra Ltd.	2.29	
HDFC Ltd.	2.12	
Ultratech Cement Ltd.	1.86	
Others	42.01	
<b>Total</b>	<b>75.44</b>	

View Detailed Portfolio &gt;&gt;

GOVERNMENT SECURITIES		
8.30% GOI 2042	2.54	Sovereign
8.13% GOI 2045	1.45	Sovereign
7.73% GOI 2034	1.38	Sovereign
8.97% GOI 2030	1.34	Sovereign
7.59% GOI 2029	1.00	Sovereign
8.32% GOI 2032	0.82	Sovereign
8.33% GOI 2026	0.60	Sovereign
8.83% GOI 2041	0.55	Sovereign
8.28% GOI 2032	0.43	Sovereign
8.15% GOI 2022	0.39	Sovereign
8.83% GOI 2023	0.24	Sovereign
7.16% GOI 2023	0.11	Sovereign
8.28% GOI 2027	0.06	Sovereign
9.20% GOI 2030	0.04	Sovereign
8.16% Tamil Nadu SDL 2020	0.01	Sovereign
<b>Total</b>	<b>10.96</b>	

CORPORATE BONDS		
Tata Sons Ltd.	2.18	AAA
LIC Housing Finance Ltd.	2.15	AAA
Tata Motors Ltd.	1.99	AA
Reliance Gas Transportation Infrastructure Ltd.	1.41	AAA
Mahindra & Mahindra Ltd.	0.86	AAA
Reliance Capital Ltd.	0.54	AAA
Bajaj Finance Ltd.	0.45	AA+
NTPC Ltd.	0.29	AAA
Food Corporation of India	0.10	AAA
NLC India Ltd.	0.04	AAA
<b>Total</b>	<b>10.01</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>3.59%</b>
--------------------------------	--------------

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

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

# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

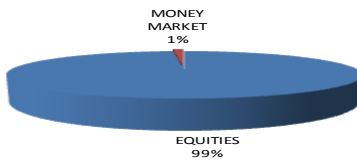
The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	7.29	
Kotak Mahindra Mutual Fund	5.89	
Reliance Industries Ltd.	5.61	
ITC Ltd.	5.44	
Infosys Ltd.	5.38	
Larsen & Toubro Ltd.	3.42	
Tata Motors Ltd.	3.29	
HDFC Ltd.	2.99	
ICICI Bank Ltd.	2.78	
Ultratech Cement Ltd.	2.59	
Others	54.07	
<b>Total</b>	<b>98.75</b>	

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 1.25%

**PORTFOLIO TOTAL** 100.00%

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

## Portfolio Return

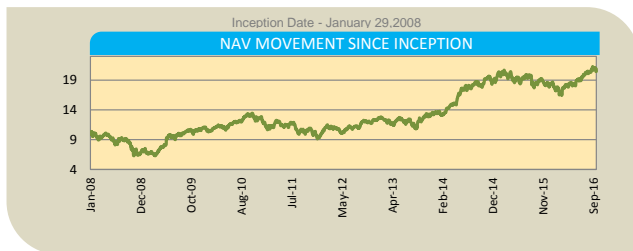
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.8%	14.7%	14.3%	19.8%	6.4%	11.2%
Benchmark**	6.1%	11.7%	10.8%	14.5%	4.0%	8.3%

Note: Past returns are not indicative of future performance.

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

## NAV Movement



# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

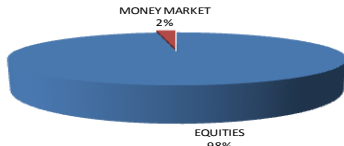
The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations.

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 as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.78	
ITC Ltd.	6.69	
Infosys Ltd.	6.10	
Reliance Industries Ltd.	5.68	
HDFC Ltd.	4.71	
Kotak Mahindra Mutual Fund	4.34	
Larsen & Toubro Ltd.	3.97	
Tata Consultancy Services Ltd.	3.80	
ICICI Bank Ltd.	3.76	
Tata Motors Ltd.	3.28	
Others	48.63	

**Total** **97.74**

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** **2.26%**

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

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

## Portfolio Return

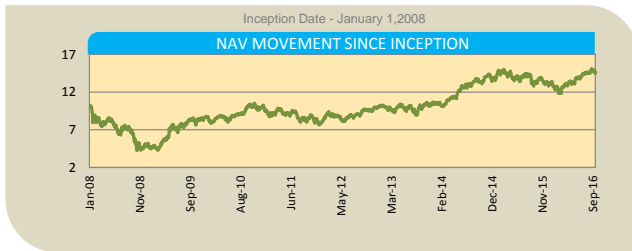
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	4.4%	11.8%	10.8%	14.5%	4.0%	8.6%
Benchmark**	3.9%	11.7%	10.8%	14.5%	4.0%	8.3%

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

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

## NAV Movement



# Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

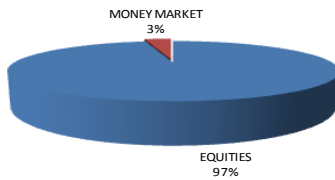
To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

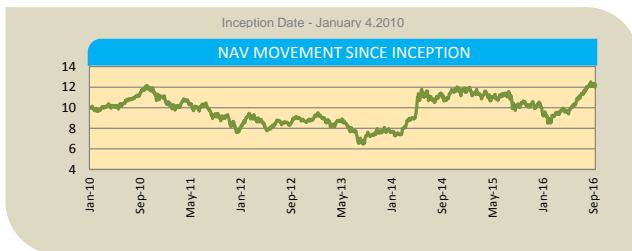
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	3.0%	6.1%	7.9%	19.2%	6.0%	19.6%
Benchmark**	-3.9%	0.2%	0.2%	11.1%	-2.1%	11.5%

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

\*\*Benchmark for this fund is BSE PSU Index

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
Oil and Natural Gas Corporation Ltd.	9.80	
Indian Oil Corporation Ltd.	9.75	
State Bank of India	9.55	
NTPC Ltd.	8.11	
Coal India Ltd.	7.81	
Engineers India Ltd.	5.57	
Indraprastha Gas Ltd.	4.96	
Power Grid Corporation of India Ltd.	4.92	
Oil India Ltd.	4.31	
Rural Electrification Corporation	3.32	
Others	28.65	
<b>Total</b>	<b>96.75</b>	

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>3.25%</b>
--------------------------------	--------------

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

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

# Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

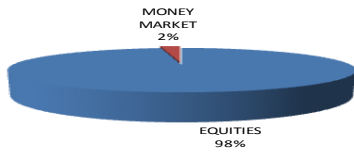
To generate steady returns through investment in infrastructure and related equities.

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

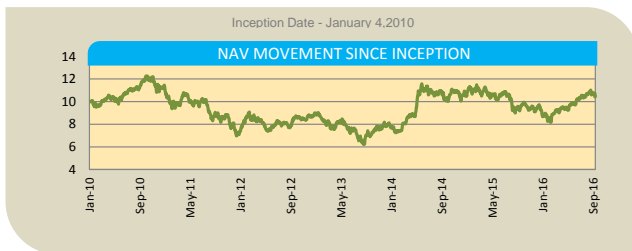
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	0.7%	4.2%	5.2%	15.0%	1.4%	12.1%
Benchmark**	-4.0%	1.5%	2.5%	9.4%	-3.8%	-1.1%

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

\*\*Benchmark for this fund is Nifty Infrastructure

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
Larsen & Toubro Ltd.	9.58	
Power Grid Corporation of India Ltd.	9.31	
NTPC Ltd.	6.97	
Bharti Airtel Ltd.	6.51	
Engineers India Ltd.	5.27	
Ultratech Cement Ltd.	4.62	
Bharti Infratel Ltd	3.91	
Tata Power Co. Ltd.	3.87	
Indraprastha Gas Ltd.	3.86	
Ambuja Cements Ltd.	3.67	
Others	40.06	
<b>Total</b>	<b>97.63</b>	

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>2.37%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

# Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

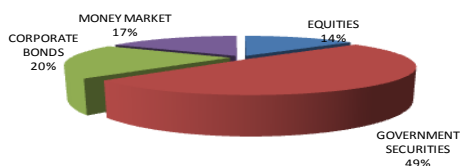
This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



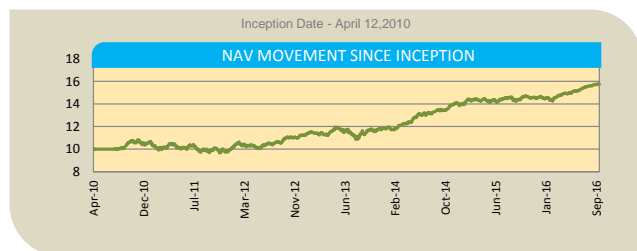
## Portfolio Return

As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.6%	9.8%	9.3%	11.7%	8.2%	8.5%

Note: Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.15	
HDFC Ltd.	1.00	
Infosys Ltd.	0.94	
ITC Ltd.	0.92	
Reliance Industries Ltd.	0.81	
ICICI Bank Ltd.	0.66	
IndusInd Bank Ltd.	0.64	
Tata Consultancy Services Ltd.	0.58	
Larsen & Toubro Ltd.	0.53	
Tata Motors Ltd.	0.47	
Others	6.52	
<b>Total</b>	<b>14.22</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.18% Andhra Pradesh SDL 2020	20.93	Sovereign
6.35% GOI 2020	15.97	Sovereign
8.12% GOI 2020	6.34	Sovereign
8.19% GOI 2020	3.67	Sovereign
8.16% Tamil Nadu SDL 2020	2.28	Sovereign
<b>Total</b>	<b>49.19</b>	

CORPORATE BONDS		
Indian Railway Finance Corporation Ltd.	6.16	AAA
Power Grid Corporation of India Ltd.	5.30	AAA
Rural Electrification Corporation	5.23	AAA
LIC Housing Finance Ltd.	3.15	AAA
<b>Total</b>	<b>19.84</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>16.75%</b>
--------------------------------	---------------

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

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

# Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

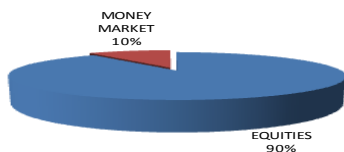
To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market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

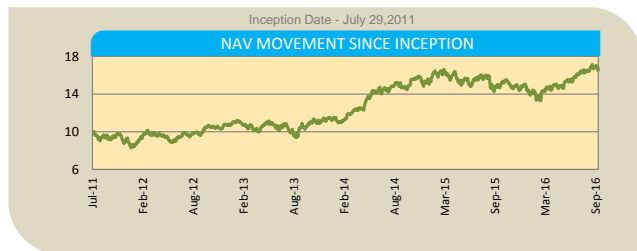
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	10.4%	12.3%	12.1%	17.5%	6.1%	11.5%
Benchmark**	9.1%	11.5%	10.7%	14.0%	4.5%	8.4%

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

*\*\*Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL LIQUID INDEX*

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.60	
Kotak Mahindra Mutual Fund	5.34	
Reliance Industries Ltd.	5.09	
Infosys Ltd.	4.87	
ITC Ltd.	4.82	
Larsen & Toubro Ltd.	3.11	
Tata Motors Ltd.	2.95	
HDFC Ltd.	2.72	
ICICI Bank Ltd.	2.51	
Ultratech Cement Ltd.	2.36	
Others	49.50	
<b>Total</b>	<b>89.87</b>	

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>10.13%</b>
--------------------------------	---------------

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

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

# Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

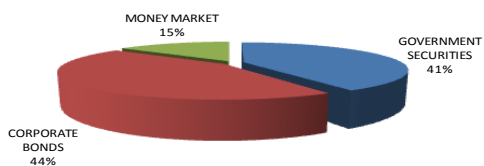
To generate a steady income through investment in high quality fixed income securities.

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

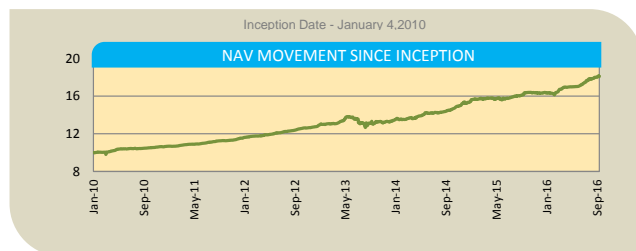
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.2%	9.9%	9.7%	11.5%	11.8%	10.9%
Benchmark**	8.7%	9.7%	9.7%	11.9%	12.0%	11.5%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
7.68% GOI 2023	10.05	Sovereign
7.73% GOI 2034	6.48	Sovereign
8.13% GOI 2045	6.01	Sovereign
8.24% GOI 2033	4.50	Sovereign
8.30% GOI 2040	4.16	Sovereign
6.84% GOI 2022	2.40	Sovereign
8.60% GOI 2028	1.95	Sovereign
9.20% GOI 2030	1.66	Sovereign
8.33% GOI 2036	1.66	Sovereign
7.59% GOI 2026	0.91	Sovereign
8.32% GOI 2032	0.65	Sovereign
6.97% GOI 2026	0.54	Sovereign
8.85% Tamil Nadu SDL 2022	0.51	Sovereign
<b>Total</b>	<b>41.48</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	8.95	AAA
Tata Sons Ltd.	7.70	AAA
HDFC Ltd.	7.67	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.14	AAA
LIC Housing Finance Ltd.	5.12	AAA
Power Grid Corporation of India Ltd.	3.33	AAA
Reliance Capital Ltd.	2.81	AAA
Bajaj Finance Ltd.	1.90	AA+
Indian Railway Finance Corporation Ltd.	0.22	AAA
ICICI Bank Ltd.	0.10	AAA
<b>Total</b>	<b>43.94</b>	

**CASH AND MONEY MARKETS\*** 14.58%

**PORTFOLIO TOTAL** 100.00%

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



# Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

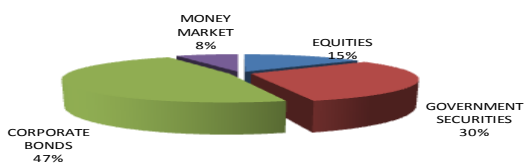
To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

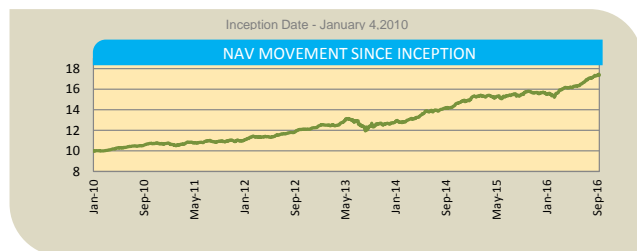
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.6%	9.7%	9.6%	12.1%	10.7%	11.1%
Benchmark**	8.7%	10.1%	10.0%	12.4%	10.9%	11.2%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.48	
Reliance Industries Ltd.	0.85	
Infosys Ltd.	0.83	
ITC Ltd.	0.81	
ICICI Bank Ltd.	0.56	
Larsen & Toubro Ltd.	0.49	
Tata Motors Ltd.	0.48	
HDFC Ltd.	0.40	
State Bank of India	0.39	
Grasim Industries Ltd.	0.37	
Others	8.12	
<b>Total</b>	<b>14.78</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.28% GOI 2027	7.34	Sovereign
7.61% GOI 2030	6.21	Sovereign
8.13% GOI 2045	5.51	Sovereign
8.30% GOI 2040	4.05	Sovereign
7.16% GOI 2023	3.00	Sovereign
8.32% GOI 2032	1.50	Sovereign
6.97% GOI 2026	1.16	Sovereign
6.84% GOI 2022	0.90	Sovereign
8.79% Gujarat SDL 2022	0.45	Sovereign
8.60% GOI 2028	0.20	Sovereign
8.20% GOI 2025	0.19	Sovereign
7.73% GOI 2034	0.10	Sovereign
<b>Total</b>	<b>30.61</b>	

CORPORATE BONDS		
Tata Sons Ltd.	9.41	AAA
Mahindra & Mahindra Ltd.	9.25	AAA
LIC Housing Finance Ltd.	7.84	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.78	AAA
Rural Electrification Corporation	4.89	AAA
Reliance Capital Ltd.	2.82	AAA
Power Finance Corporation Ltd.	2.15	AAA
Bajaj Finance Ltd.	1.82	AA+
HDFC Ltd.	1.40	AAA
Indian Railway Finance Corporation Ltd.	0.37	AAA
Power Grid Corporation of India Ltd.	0.23	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>46.97</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>7.64%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

# Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

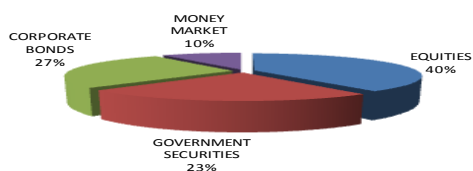
To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

## Asset Allocation Pattern

- Money Market & Other Cash Instruments 0%-40%
- Equity 0%-45%
- Debt 25%-100%

## Asset Mix



## Portfolio Return

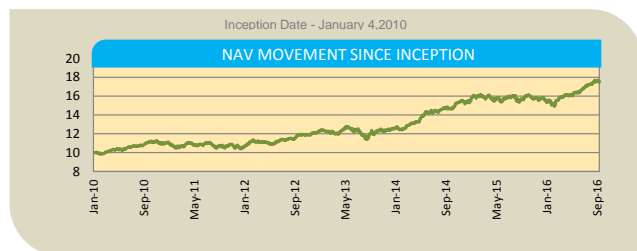
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.7%	10.5%	10.3%	13.8%	9.3%	10.9%
Benchmark**	8.8%	10.8%	10.5%	13.2%	9.0%	10.5%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	3.65	
Reliance Industries Ltd.	2.20	
Infosys Ltd.	2.13	
ITC Ltd.	2.06	
ICICI Bank Ltd.	1.57	
Larsen & Toubro Ltd.	1.36	
Tata Motors Ltd.	1.30	
Mahindra & Mahindra Ltd.	1.22	
HDFC Ltd.	1.11	
Ultratech Cement Ltd.	0.97	
Others	22.34	
<b>Total</b>	<b>39.91</b>	

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.13% GOI 2045	8.63	Sovereign
8.83% GOI 2041	4.10	Sovereign
6.97% GOI 2026	2.29	Sovereign
8.33% GOI 2026	1.70	Sovereign
7.73% GOI 2034	1.28	Sovereign
8.30% GOI 2042	0.96	Sovereign
9.20% GOI 2030	0.81	Sovereign
7.16% GOI 2023	0.70	Sovereign
8.32% GOI 2032	0.64	Sovereign
8.79% Gujarat SDL 2022	0.62	Sovereign
7.80% GOI 2020	0.59	Sovereign
8.20% GOI 2025	0.48	Sovereign
8.40% GOI 2024	0.31	Sovereign
<b>Total</b>	<b>23.11</b>	

### CORPORATE BONDS

Mahindra & Mahindra Ltd.	6.85	AAA
Tata Sons Ltd.	4.20	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.97	AAA
Tata Motors Ltd.	3.13	AA
LIC Housing Finance Ltd.	2.74	AAA
Bajaj Finance Ltd.	2.32	AA+
Reliance Capital Ltd.	1.92	AAA
HDFC Ltd.	0.78	AAA
Rural Electrification Corporation	0.63	AAA
Power Finance Corporation Ltd.	0.31	AAA
Power Grid Corporation of India Ltd.	0.30	AAA
Export-Import Bank of India Ltd.	0.12	AAA
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>27.30</b>	

**CASH AND MONEY MARKETS\*** 9.68%

**PORTFOLIO TOTAL** 100.00%

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

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

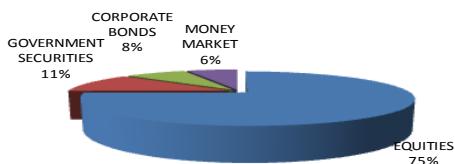
To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

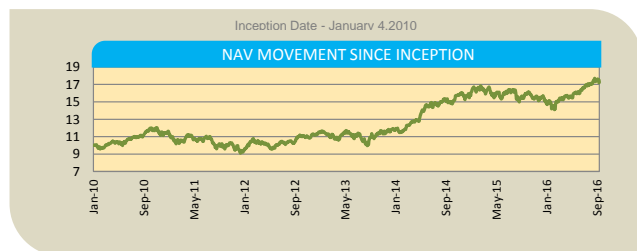
As on September 30, 2016

	CAGR Return					Absolute Return Last 1 year
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.5%	11.8%	11.9%	17.2%	7.5%	10.7%
Benchmark**	8.2%	11.5%	10.8%	14.1%	6.2%	9.3%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.77	
Reliance Industries Ltd.	4.24	
Infosys Ltd.	4.09	
ITC Ltd.	3.90	
ICICI Bank Ltd.	3.18	
Larsen & Toubro Ltd.	2.61	
Tata Motors Ltd.	2.42	
Mahindra & Mahindra Ltd.	2.29	
HDFC Ltd.	2.13	
Ultratech Cement Ltd.	1.87	
Others	41.41	
<b>Total</b>	<b>74.91</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.13% GOI 2045	4.26	Sovereign
7.68% GOI 2023	1.99	Sovereign
6.97% GOI 2026	1.25	Sovereign
8.32% GOI 2032	1.16	Sovereign
7.59% GOI 2029	0.90	Sovereign
7.73% GOI 2034	0.68	Sovereign
7.61% GOI 2030	0.67	Sovereign
6.84% GOI 2022	0.48	Sovereign
<b>Total</b>	<b>11.39</b>	

CORPORATE BONDS		
Mahindra & Mahindra Ltd.	2.63	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.70	AAA
Tata Motors Ltd.	1.59	AA
Reliance Capital Ltd.	0.80	AAA
HDFC Ltd.	0.68	AAA
NTPC Ltd.	0.05	AAA
<b>Total</b>	<b>7.45</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>6.25%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

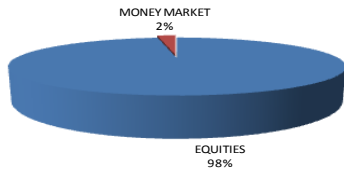
To provide aggressive, long term capital growth with high equity exposure.

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

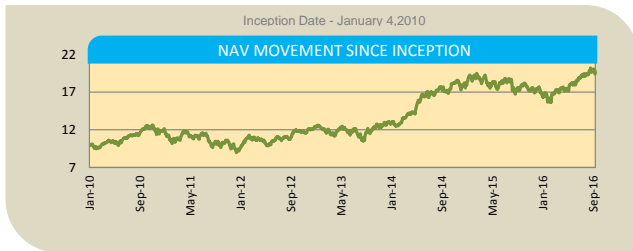
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	10.5%	14.2%	13.4%	19.4%	6.7%	11.7%
Benchmark**	7.6%	11.7%	10.8%	14.5%	4.0%	8.3%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	7.27	
Kotak Mahindra Mutual Fund	5.75	
Reliance Industries Ltd.	5.60	
ITC Ltd.	5.34	
Infosys Ltd.	5.34	
Larsen & Toubro Ltd.	3.38	
Tata Motors Ltd.	3.25	
HDFC Ltd.	2.96	
ICICI Bank Ltd.	2.77	
Ultratech Cement Ltd.	2.57	
Others	53.87	
<b>Total</b>	<b>98.10</b>	

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>1.90%</b>
--------------------------------	--------------

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

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

# Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDEX-II122

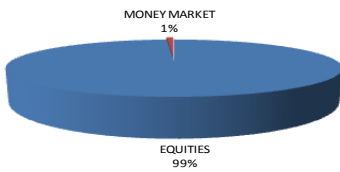
To generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.83	
ITC Ltd.	6.76	
Infosys Ltd.	6.16	
Reliance Industries Ltd.	5.74	
HDFC Ltd.	4.77	
Kotak Mahindra Mutual Fund	4.61	
Larsen & Toubro Ltd.	4.01	
Tata Consultancy Services Ltd.	3.84	
ICICI Bank Ltd.	3.80	
Tata Motors Ltd.	3.31	
Others	49.33	
<b>Total</b>	<b>99.16</b>	

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 0.84%

**PORTFOLIO TOTAL** 100.00%

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

## Portfolio Return

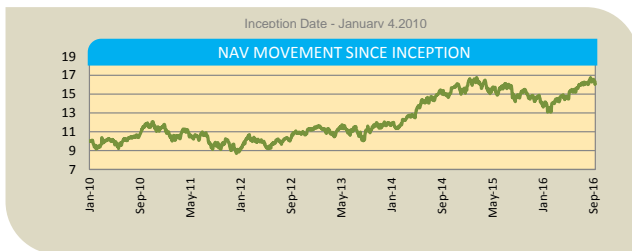
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.3%	11.2%	10.1%	13.9%	3.4%	8.2%
Benchmark**	7.6%	11.7%	10.8%	14.5%	4.0%	8.3%

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

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

## NAV Movement



# Life Unit Linked DISCONTINUED POLICY FUND

ULIF03127/01/2011LIDISPLCY122

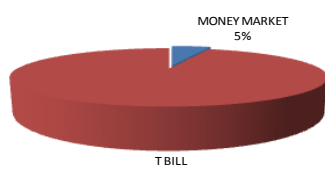
The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDA from time to time.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



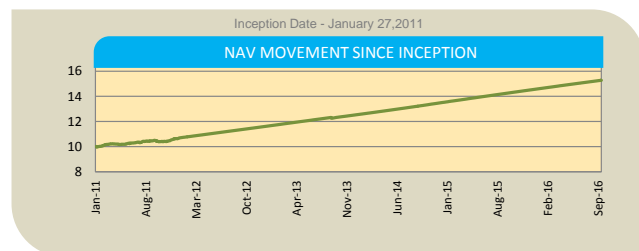
## Portfolio Return

As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.8%	7.8%	7.6%	7.5%	7.3%	6.8%

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
364 Days Treasury Bill 2016	10.36	Sovereign
364 Days Treasury Bill 2016	8.57	Sovereign
364 Days Treasury Bill 2017	6.65	Sovereign
364 Days Treasury Bill 2016	8.50	Sovereign
364 Days Treasury Bill 2017	7.39	Sovereign
364 Days Treasury Bill 2017	8.21	Sovereign
364 Days Treasury Bill 2017	1.68	Sovereign
364 Days Treasury Bill 2017	4.94	Sovereign
364 Days Treasury Bill 2017	8.27	Sovereign
364 Days Treasury Bill 2017	4.63	Sovereign
364 Days Treasury Bill 2017	5.06	Sovereign
364 Days Treasury Bill 2017	2.62	Sovereign
364 Days Treasury Bill 2017	9.23	Sovereign
364 Days Treasury Bill 2017	8.37	Sovereign
<b>Total</b>	<b>94.48</b>	

CASH AND MONEY MARKETS\* 5.51%

PORTFOLIO TOTAL 100.00%

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

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSEURE122

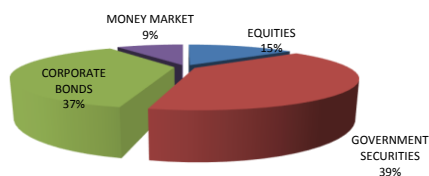
The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

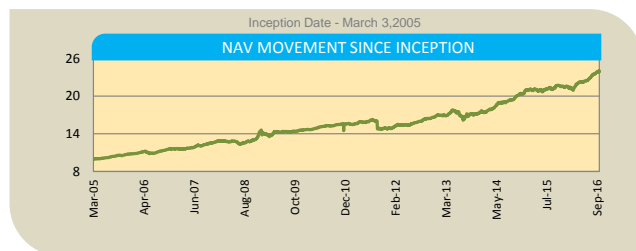
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.7%	10.3%	10.0%	12.6%	11.1%	11.1%
Benchmark**	8.1%	10.2%	10.0%	12.4%	10.9%	11.2%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.81	
Reliance Industries Ltd.	0.85	
ITC Ltd.	0.83	
Infosys Ltd.	0.75	
ICICI Bank Ltd.	0.54	
Tata Motors Ltd.	0.52	
Larsen & Toubro Ltd.	0.49	
State Bank of India	0.42	
Grasim Industries Ltd.	0.38	
Ultratech Cement Ltd.	0.36	
Others	7.62	
<b>Total</b>	<b>14.57</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.13% GOI 2045	14.82	Sovereign
7.68% GOI 2023	7.02	Sovereign
7.59% GOI 2026	6.31	Sovereign
7.59% GOI 2029	5.15	Sovereign
7.61% GOI 2030	2.44	Sovereign
6.84% GOI 2022	1.94	Sovereign
8.27% GOI 2020	0.81	Sovereign
8.32% GOI 2032	0.32	Sovereign
6.97% GOI 2026	0.19	Sovereign
<b>Total</b>	<b>39.00</b>	

CORPORATE BONDS		
LIC Housing Finance Ltd.	8.63	AAA
Rural Electrification Corporation	8.02	AAA
Mahindra & Mahindra Ltd.	3.87	AAA
National Capital Regional Planning Board	3.51	AAA
Reliance Capital Ltd.	3.02	AAA
Food Corporation of India	2.78	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.57	AAA
Power Finance Corporation Ltd.	2.40	AAA
Tata Sons Ltd.	1.43	AAA
Power Grid Corporation of India Ltd.	1.03	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>37.27</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>9.16%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

# Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

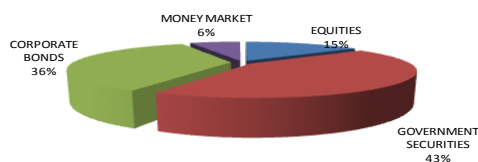
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

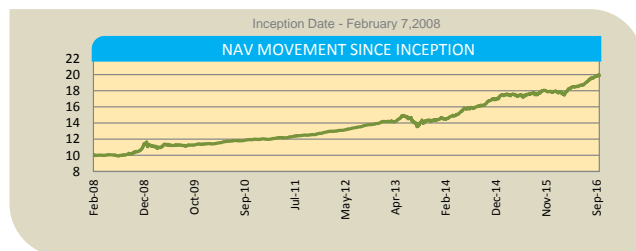
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.3%	9.7%	9.7%	12.5%	11.0%	11.3%
Benchmark**	7.6%	10.1%	10.1%	12.4%	10.9%	11.2%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.36	
Reliance Industries Ltd.	0.82	
Infosys Ltd.	0.80	
ITC Ltd.	0.77	
ICICI Bank Ltd.	0.58	
Larsen & Toubro Ltd.	0.51	
Tata Motors Ltd.	0.49	
Mahindra & Mahindra Ltd.	0.46	
HDFC Ltd.	0.41	
Ultratech Cement Ltd.	0.36	
Others	8.35	
<b>Total</b>	<b>14.91</b>	

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

6.97% GOI 2026	9.70	Sovereign
8.13% GOI 2045	9.38	Sovereign
7.59% GOI 2029	4.17	Sovereign
7.61% GOI 2030	3.89	Sovereign
8.83% GOI 2041	3.50	Sovereign
8.97% GOI 2030	3.41	Sovereign
8.28% GOI 2027	3.22	Sovereign
6.84% GOI 2022	2.96	Sovereign
7.59% GOI 2026	2.55	Sovereign
<b>Total</b>	<b>42.78</b>	

### CORPORATE BONDS

HDFC Ltd.	7.16	AAA
Tata Sons Ltd.	6.23	AAA
Mahindra & Mahindra Ltd.	5.55	AAA
Bajaj Finance Ltd.	3.58	AA+
Power Grid Corporation of India Ltd.	3.21	AAA
LIC Housing Finance Ltd.	2.49	AAA
Reliance Capital Ltd.	1.85	AAA
Indian Railway Finance Corporation Ltd.	1.61	AAA
Rural Electrification Corporation	1.60	AAA
Power Finance Corporation Ltd.	1.53	AAA
Yes Bank Ltd.	0.97	AA+
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>35.79</b>	

**CASH AND MONEY MARKETS\*** 6.52%

**PORTFOLIO TOTAL** 100.00%

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



# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

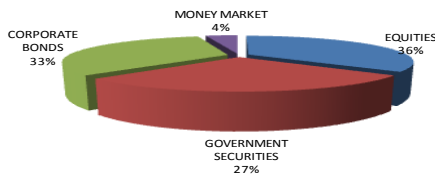
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

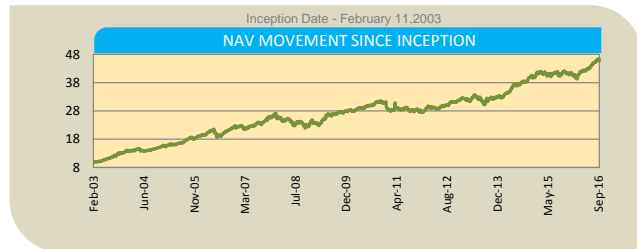
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	12.5%	10.5%	10.3%	13.6%	9.6%	11.1%
Benchmark**	10.2%	10.8%	10.4%	13.0%	9.4%	10.6%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	3.25	
Reliance Industries Ltd.	1.96	
Infosys Ltd.	1.89	
ITC Ltd.	1.82	
ICICI Bank Ltd.	1.39	
Larsen & Toubro Ltd.	1.21	
Tata Motors Ltd.	1.15	
Mahindra & Mahindra Ltd.	1.08	
HDFC Ltd.	0.99	
Ultratech Cement Ltd.	0.86	
Others	19.87	
<b>Total</b>	<b>35.47</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.83% GOI 2041	4.32	Sovereign
7.61% GOI 2030	4.30	Sovereign
8.28% GOI 2032	3.85	Sovereign
7.59% GOI 2029	3.81	Sovereign
8.97% GOI 2030	3.11	Sovereign
8.28% GOI 2027	2.06	Sovereign
8.13% GOI 2045	1.78	Sovereign
9.20% GOI 2030	1.37	Sovereign
6.97% GOI 2026	1.35	Sovereign
7.59% GOI 2026	0.95	Sovereign
6.84% GOI 2022	0.29	Sovereign
<b>Total</b>	<b>27.19</b>	

CORPORATE BONDS		
Mahindra & Mahindra Ltd.	5.29	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.53	AAA
LIC Housing Finance Ltd.	3.90	AAA
Food Corporation of India	3.22	AAA
Tata Sons Ltd.	3.07	AAA
Bajaj Finance Ltd.	2.64	AA+
HDFC Ltd.	2.29	AAA
Power Finance Corporation Ltd.	2.26	AAA
Reliance Capital Ltd.	2.12	AAA
Rural Electrification Corporation	1.98	AAA
Power Grid Corporation of India Ltd.	1.92	AAA
NTPC Ltd.	0.03	AAA
<b>Total</b>	<b>33.25</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>4.09%</b>
--------------------------------	--------------

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

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

# Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

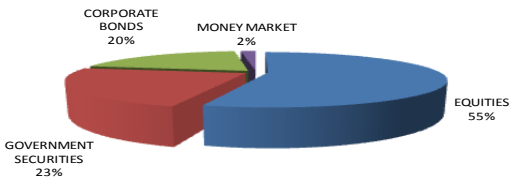
The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

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

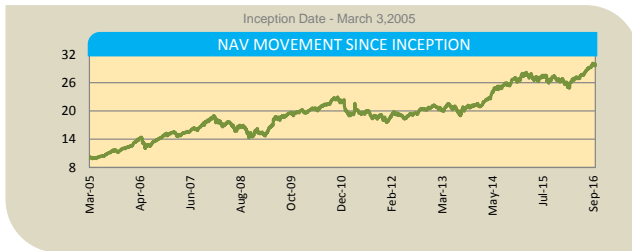
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	10.8%	9.9%	9.9%	14.3%	7.9%	10.8%
Benchmark**	10.4%	11.2%	10.6%	13.6%	7.8%	10.0%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	4.95	
Reliance Industries Ltd.	3.09	
Infosys Ltd.	2.77	
ITC Ltd.	2.61	
ICICI Bank Ltd.	2.32	
Larsen & Toubro Ltd.	1.80	
Tata Motors Ltd.	1.65	
Mahindra & Mahindra Ltd.	1.55	
HDFC Ltd.	1.54	
Ultratech Cement Ltd.	1.36	
Others	31.20	
<b>Total</b>	<b>54.84</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
7.61% GOI 2030	5.65	Sovereign
8.83% GOI 2041	5.18	Sovereign
8.97% GOI 2030	2.76	Sovereign
8.32% GOI 2032	2.32	Sovereign
8.24% GOI 2033	1.93	Sovereign
6.97% GOI 2026	1.41	Sovereign
7.68% GOI 2023	1.21	Sovereign
8.30% GOI 2040	1.18	Sovereign
8.13% GOI 2045	0.78	Sovereign
7.73% GOI 2034	0.62	Sovereign
8.40% GOI 2024	0.25	Sovereign
<b>Total</b>	<b>23.29</b>	

CORPORATE BONDS		
Tata Sons Ltd.	6.15	AAA
National Capital Regional Planning Board	4.00	AAA
LIC Housing Finance Ltd.	3.72	AAA
Tata Motors Ltd.	3.30	AA
Power Grid Corporation of India Ltd.	1.92	AAA
Reliance Capital Ltd.	0.97	AAA
NTPC Ltd.	0.05	AAA
<b>Total</b>	<b>20.11</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>1.76%</b>
--------------------------------	--------------

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

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

# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

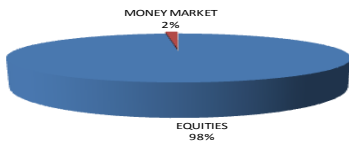
The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

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 as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.80	
ITC Ltd.	6.74	
Infosys Ltd.	6.13	
Reliance Industries Ltd.	5.71	
HDFC Ltd.	4.75	
Kotak Mahindra Mutual Fund	4.39	
Larsen & Toubro Ltd.	3.99	
Tata Consultancy Services Ltd.	3.83	
ICICI Bank Ltd.	3.78	
Tata Motors Ltd.	3.30	
Others	49.05	
<b>Total</b>	<b>98.47</b>	

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>1.53%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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

## Portfolio Return

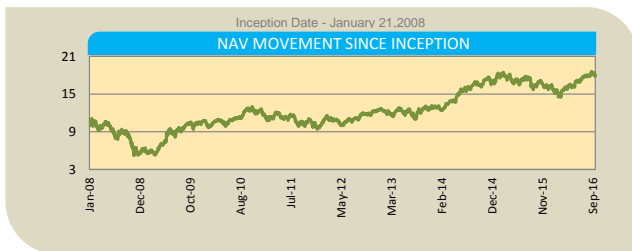
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	7.0%	11.8%	10.8%	14.5%	4.0%	8.6%
Benchmark**	6.7%	11.7%	10.8%	14.5%	4.0%	8.3%

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

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

## NAV Movement



# Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

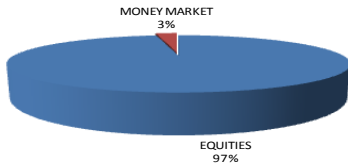
This fund is designed to generate steady returns through investment in infrastructure and related equities.

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

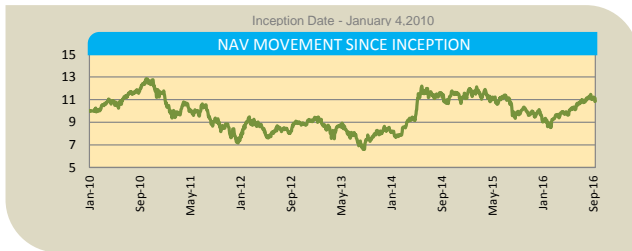
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	1.3%	4.2%	5.1%	14.3%	0.4%	12.2%
Benchmark**	-3.3%	1.5%	2.5%	9.4%	-3.8%	-1.1%

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

\*\*Benchmark for this fund is Nifty Infrastructure

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
Larsen & Toubro Ltd.	9.46	
Power Grid Corporation of India Ltd.	9.29	
NTPC Ltd.	6.94	
Bharti Airtel Ltd.	6.49	
Engineers India Ltd.	5.27	
Ultratech Cement Ltd.	4.62	
Bharti Infratel Ltd	3.90	
Tata Power Co. Ltd.	3.83	
Indraprastha Gas Ltd.	3.80	
Ambuja Cements Ltd.	3.60	
Others	40.09	

**Total** 97.29

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 2.71%

**PORTFOLIO TOTAL** 100.00%

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

# Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

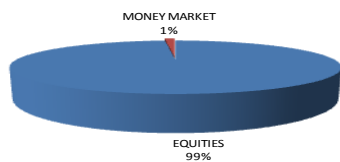
This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

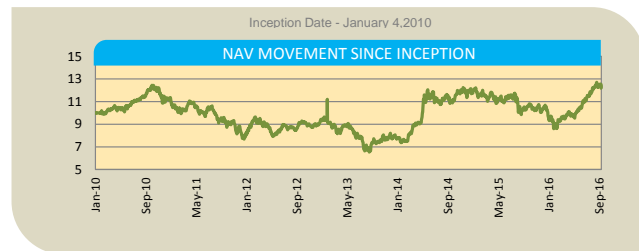
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	3.2%	6.1%	7.9%	19.3%	5.9%	19.8%
Benchmark**	-3.9%	0.2%	0.2%	11.1%	-2.1%	11.5%

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

*\*\*Benchmark for this fund is BSE PSU Index*

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
Oil and Natural Gas Corporation Ltd.	9.87	
Indian Oil Corporation Ltd.	9.79	
State Bank of India	9.66	
NTPC Ltd.	8.37	
Coal India Ltd.	8.08	
Engineers India Ltd.	5.64	
Power Grid Corporation of India Ltd.	5.14	
Indraprastha Gas Ltd.	5.02	
Oil India Ltd.	4.45	
Rural Electrification Corporation	3.36	
Others	29.31	
<b>Total</b>	<b>98.69</b>	

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\* 1.31%**

**PORTFOLIO TOTAL 100.00%**

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

# Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

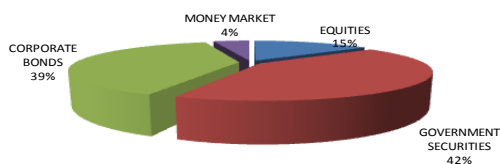
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

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

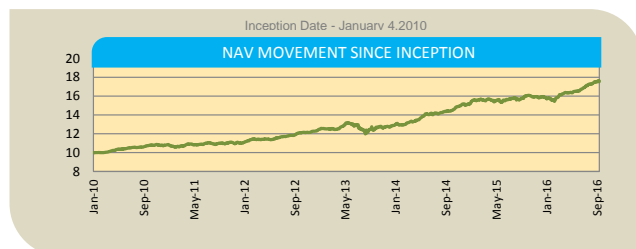
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.8%	9.9%	9.8%	12.4%	10.5%	10.4%
Benchmark**	8.7%	10.1%	10.0%	12.4%	10.9%	11.2%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	1.40	
Reliance Industries Ltd.	0.85	
Infosys Ltd.	0.81	
ITC Ltd.	0.78	
ICICI Bank Ltd.	0.55	
Larsen & Toubro Ltd.	0.47	
Tata Motors Ltd.	0.45	
Mahindra & Mahindra Ltd.	0.42	
HDFC Ltd.	0.39	
State Bank of India	0.37	
Others	8.15	
<b>Total</b>	<b>14.64</b>	

View Detailed Portfolio &gt;&gt;

GOVERNMENT SECURITIES		
6.97% GOI 2026	8.61	Sovereign
7.68% GOI 2023	8.40	Sovereign
8.13% GOI 2045	7.15	Sovereign
7.59% GOI 2029	5.63	Sovereign
7.61% GOI 2030	3.78	Sovereign
8.79% Gujarat SDL 2022	2.41	Sovereign
9.20% GOI 2030	2.11	Sovereign
6.84% GOI 2022	1.80	Sovereign
8.24% GOI 2033	1.49	Sovereign
8.20% GOI 2025	0.39	Sovereign
<b>Total</b>	<b>41.77</b>	

CORPORATE BONDS		
LIC Housing Finance Ltd.	8.44	AAA
Tata Sons Ltd.	7.58	AAA
Mahindra & Mahindra Ltd.	6.75	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.99	AAA
Bajaj Finance Ltd.	4.53	AA+
Power Finance Corporation Ltd.	2.94	AAA
Reliance Capital Ltd.	2.81	AAA
NTPC Ltd.	0.02	AAA
<b>Total</b>	<b>39.06</b>	

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

**PORTFOLIO TOTAL** 100.00%

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

# Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

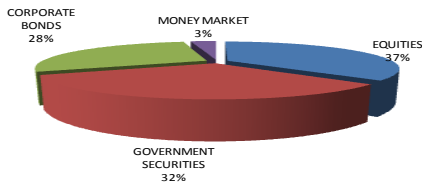
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

## Asset Allocation Pattern

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

## Asset Mix



## Portfolio Return

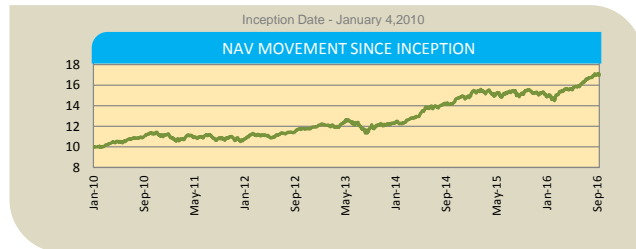
As on September 30, 2016

	CAGR Return					Absolute Return Last 1 year
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	8.3%	9.6%	9.7%	13.2%	9.6%	11.2%
Benchmark**	9.0%	10.7%	10.4%	13.0%	9.4%	10.6%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	3.27	
Reliance Industries Ltd.	2.03	
ITC Ltd.	1.90	
Infosys Ltd.	1.90	
ICICI Bank Ltd.	1.45	
Larsen & Toubro Ltd.	1.26	
Tata Motors Ltd.	1.19	
Mahindra & Mahindra Ltd.	1.12	
HDFC Ltd.	1.03	
Ultratech Cement Ltd.	0.90	
Others	20.46	
<b>Total</b>	<b>36.51</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
7.68% GOI 2023	10.09	Sovereign
8.13% GOI 2045	7.84	Sovereign
8.33% GOI 2026	5.56	Sovereign
8.28% GOI 2027	3.96	Sovereign
8.83% GOI 2041	2.88	Sovereign
8.79% Gujarat SDL 2022	1.30	Sovereign
6.97% GOI 2026	0.25	Sovereign
<b>Total</b>	<b>31.88</b>	

CORPORATE BONDS		
Mahindra & Mahindra Ltd.	6.69	AAA
Tata Sons Ltd.	5.94	AAA
Bajaj Finance Ltd.	5.39	AA+
LIC Housing Finance Ltd.	4.02	AAA
Power Finance Corporation Ltd.	3.76	AAA
Food Corporation of India	1.61	AAA
HDFC Ltd.	0.97	AAA
NTPC Ltd.	0.05	AAA
<b>Total</b>	<b>28.43</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>3.18%</b>
--------------------------------	--------------

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

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

# Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

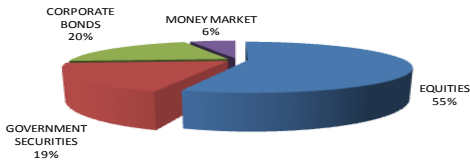
The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

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

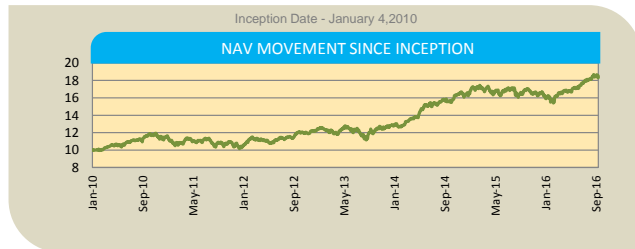
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	
Portfolio return	9.6%	11.6%	11.3%	15.7%	8.6%	10.6%
Benchmark**	8.9%	11.1%	10.6%	13.6%	7.8%	10.0%

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

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

## NAV Movement



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	4.92	
Reliance Industries Ltd.	3.07	
Infosys Ltd.	2.97	
ITC Ltd.	2.87	
ICICI Bank Ltd.	2.30	
Larsen & Toubro Ltd.	1.90	
Tata Motors Ltd.	1.83	
Mahindra & Mahindra Ltd.	1.72	
HDFC Ltd.	1.55	
Ultratech Cement Ltd.	1.35	
Others	30.83	
<b>Total</b>	<b>55.31</b>	

[View Detailed Portfolio >>](#)

GOVERNMENT SECURITIES		
8.28% GOI 2032	4.85	Sovereign
6.84% GOI 2022	2.60	Sovereign
7.59% GOI 2026	2.43	Sovereign
8.13% GOI 2045	2.31	Sovereign
8.83% GOI 2041	2.21	Sovereign
8.20% GOI 2025	1.61	Sovereign
6.97% GOI 2026	1.31	Sovereign
7.61% GOI 2030	1.09	Sovereign
<b>Total</b>	<b>18.41</b>	

CORPORATE BONDS		
Mahindra & Mahindra Ltd.	7.78	AAA
Reliance Gas Transportation Infrastructure Ltd.	3.45	AAA
LIC Housing Finance Ltd.	3.19	AAA
Tata Sons Ltd.	2.64	AAA
Reliance Capital Ltd.	1.62	AAA
HDFC Ltd.	1.56	AAA
NTPC Ltd.	0.05	AAA
<b>Total</b>	<b>20.29</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>5.99%</b>
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>

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



# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

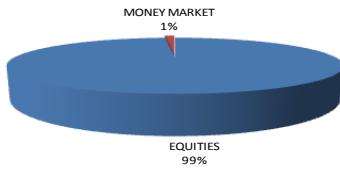
The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

## Asset Allocation Pattern

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

## Asset Mix



Portfolio as on September 30, 2016

Security	Net Asset %	Rating
<b>TOP 10 EQUITY STOCKS AND OTHERS</b>		
HDFC Bank Ltd.	6.77	
ITC Ltd.	6.72	
Infosys Ltd.	6.10	
Reliance Industries Ltd.	5.68	
Kotak Mahindra Mutual Fund	4.85	
HDFC Ltd.	4.72	
Larsen & Toubro Ltd.	3.97	
Tata Consultancy Services Ltd.	3.81	
ICICI Bank Ltd.	3.77	
Tata Motors Ltd.	3.28	
Others	49.10	
<b>Total</b>	<b>98.77</b>	

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>1.23%</b>
--------------------------------	--------------

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

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

## Portfolio Return

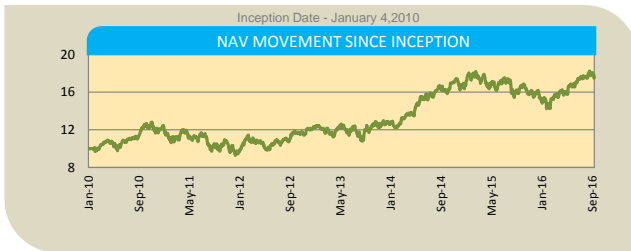
As on September 30, 2016

	CAGR Return					Absolute Return
	Since inception	Last 5 years	Last 4 years	Last 3 years	Last 2 years	Last 1 year
Portfolio return	8.8%	11.7%	10.6%	14.4%	3.9%	8.5%
Benchmark**	8.4%	11.7%	10.8%	14.5%	4.0%	8.3%

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

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

## NAV Movement



# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.43
Reliance Industries Ltd.	0.84
Infosys Ltd.	0.82
ITC Ltd.	0.81
ICICI Bank Ltd.	0.56
Larsen & Toubro Ltd.	0.49
Tata Motors Ltd.	0.48
HDFC Ltd.	0.40
State Bank of India	0.38
Grasim Industries Ltd.	0.37
Ultratech Cement Ltd.	0.36
Sun Pharmaceuticals Industries Ltd.	0.35
Maruti Suzuki India Ltd.	0.32
Oil and Natural Gas Corporation Ltd.	0.30
Castrol India Ltd.	0.29
Indian Oil Corporation Ltd.	0.29
Tata Consultancy Services Ltd.	0.29
Asian Paints Ltd.	0.24
Bajaj Auto Ltd.	0.22
HCL Technologies Ltd.	0.22
IndusInd Bank Ltd.	0.22
Kotak Mahindra Bank Ltd.	0.22
Cipla Ltd.	0.21
Hero MotoCorp Ltd.	0.21
Lakshmi Vilas Bank Ltd.	0.21
Federal Bank Ltd.	0.20
Engineers India Ltd.	0.18
Tata Communications Ltd.	0.16
Tata Steel Ltd.	0.16
Indian Hotels Co. Ltd.	0.14
Kalpataru Power Transmission Ltd.	0.14
Sadbhav Engineering Ltd.	0.14
Shriram Transport Finance Co. Ltd.	0.14
Divis Laboratories Ltd.	0.13
Finolex Industries Ltd.	0.13
NCC Ltd.	0.13
Power Grid Corporation of India Ltd.	0.13
Indraprastha Gas Ltd.	0.12
Bharat Forge Ltd.	0.11
Mahindra & Mahindra Financial Services Ltd.	0.11
Advanced Enzyme Technologies Ltd.	0.10
Ambuja Cements Ltd.	0.10
Bayer Cropsience Ltd.	0.10
Orient Cement Ltd.	0.10
Zee Entertainment Enterprises Ltd.	0.10
Adani Ports and Special Economic Zone Ltd.	0.09
Atul Ltd.	0.09
Carborundum Universal Ltd.	0.09
Century Plyboards Ltd.	0.09
Motherson Sumi Systems Ltd.	0.09
Cairn India Ltd.	0.08
Heidelberg Cement India Ltd.	0.08
Arvind Ltd.	0.07
Ashoka Buildcon Ltd	0.07
Bank of Baroda	0.07
Healthcare Global Enterprises Ltd.	0.07
Siemens Ltd.	0.07
Jagran Prakashan Ltd.	0.06
TCI Express Ltd.	0.06
Mahanagar Gas Ltd.	0.06
Tata Power Co. Ltd.	0.06
Transport Corporation of India	0.06
Biocon Ltd.	0.05
Jet Airways India Ltd.	0.05

Security	Net Asset %
Praj Industries Ltd.	0.05
Bharat Electronics Ltd.	0.04
Canara Bank Ltd.	0.04
Coromandel International Ltd.	0.04
<b>Total</b>	<b>14.68</b>

# Life Unit Linked PROTECTOR FUND

ULIF00911.07/2006LIFPROTECT122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.36
Reliance Industries Ltd.	0.82
Infosys Ltd.	0.79
ITC Ltd.	0.77
ICICI Bank Ltd.	0.58
Larsen & Toubro Ltd.	0.51
Tata Motors Ltd.	0.48
Mahindra & Mahindra Ltd.	0.45
HDFC Ltd.	0.41
Ultratech Cement Ltd.	0.36
Grasim Industries Ltd.	0.35
State Bank of India	0.35
Sun Pharmaceuticals Industries Ltd.	0.35
Maruti Suzuki India Ltd.	0.31
Castrol India Ltd.	0.29
Indian Oil Corporation Ltd.	0.28
Oil and Natural Gas Corporation Ltd.	0.28
Tata Consultancy Services Ltd.	0.27
Asian Paints Ltd.	0.24
Bajaj Auto Ltd.	0.23
Cipla Ltd.	0.22
IndusInd Bank Ltd.	0.22
Kotak Mahindra Bank Ltd.	0.22
Lakshmi Vilas Bank Ltd.	0.22
Hero MotoCorp Ltd.	0.21
Federal Bank Ltd.	0.20
HCL Technologies Ltd.	0.19
Engineers India Ltd.	0.17
Tata Communications Ltd.	0.17
Tata Steel Ltd.	0.15
Indian Hotels Co. Ltd.	0.14
Kalpataru Power Transmission Ltd.	0.14
Power Grid Corporation of India Ltd.	0.14
Sadbhav Engineering Ltd.	0.14
Divis Laboratories Ltd.	0.13
Finolex Industries Ltd.	0.13
NCC Ltd.	0.13
Shriram Transport Finance Co. Ltd.	0.13
Bharat Forge Ltd.	0.11
Indraprastha Gas Ltd.	0.11
Mahindra & Mahindra Financial Services Ltd.	0.11
Advanced Enzyme Technologies Ltd.	0.10
Ambuja Cements Ltd.	0.10
Bayer Cropscience Ltd.	0.10
Carborundum Universal Ltd.	0.10
Orient Cement Ltd.	0.10
Atul Ltd.	0.09
Motherson Sumi Systems Ltd.	0.09
Zee Entertainment Enterprises Ltd.	0.09
Adani Ports and Special Economic Zone Ltd.	0.08
Cairn India Ltd.	0.08
Century Plyboards Ltd.	0.08
Heidelberg Cement India Ltd.	0.08
Arvind Ltd.	0.07
Ashoka Buildcon Ltd	0.07
Bank of Baroda	0.07
Healthcare Global Enterprises Ltd.	0.07
Siemens Ltd.	0.07
Mahanagar Gas Ltd.	0.06
Praj Industries Ltd.	0.06
Tata Power Co. Ltd.	0.06
Transport Corporation of India	0.06
Biocon Ltd.	0.05
TCI Express Ltd.	0.05

Security	Net Asset %
Coromandel International Ltd.	0.05
Jagran Prakashan Ltd.	0.05
Jet Airways India Ltd.	0.05
Bharat Electronics Ltd.	0.04
Canara Bank Ltd.	0.04
<b>Total</b>	<b>14.87</b>

# Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	3.24
Reliance Industries Ltd.	1.95
Infosys Ltd.	1.89
ITC Ltd.	1.82
ICICI Bank Ltd.	1.39
Larsen & Toubro Ltd.	1.21
Tata Motors Ltd.	1.15
Mahindra & Mahindra Ltd.	1.08
HDFC Ltd.	0.99
Ultratech Cement Ltd.	0.86
State Bank of India	0.84
Grasim Industries Ltd.	0.83
Sun Pharmaceuticals Industries Ltd.	0.83
Maruti Suzuki India Ltd.	0.74
Castrol India Ltd.	0.69
Oil and Natural Gas Corporation Ltd.	0.67
Tata Consultancy Services Ltd.	0.67
Indian Oil Corporation Ltd.	0.66
Asian Paints Ltd.	0.58
Bajaj Auto Ltd.	0.55
IndusInd Bank Ltd.	0.53
Kotak Mahindra Bank Ltd.	0.53
Cipla Ltd.	0.51
Hero MotoCorp Ltd.	0.51
Lakshmi Vilas Bank Ltd.	0.51
Federal Bank Ltd.	0.48
HCL Technologies Ltd.	0.48
Engineers India Ltd.	0.40
Tata Communications Ltd.	0.38
Tata Steel Ltd.	0.36
Indian Hotels Co. Ltd.	0.34
Kalpataru Power Transmission Ltd.	0.33
Divis Laboratories Ltd.	0.32
Finolex Industries Ltd.	0.32
Power Grid Corporation of India Ltd.	0.32
Sadbhav Engineering Ltd.	0.32
Shriram Transport Finance Co. Ltd.	0.31
NCC Ltd.	0.30
Indraprastha Gas Ltd.	0.27
Mahindra & Mahindra Financial Services Ltd.	0.27
Bharat Forge Ltd.	0.26
Advanced Enzyme Technologies Ltd.	0.24
Ambuja Cements Ltd.	0.24
Orient Cement Ltd.	0.24
Bayer Cropscience Ltd.	0.23
Carborundum Universal Ltd.	0.23
Motherson Sumi Systems Ltd.	0.21
Atul Ltd.	0.20
Century Plyboards Ltd.	0.20
Zee Entertainment Enterprises Ltd.	0.20
Adani Ports and Special Economic Zone Ltd.	0.19
Heidelberg Cement India Ltd.	0.19
Arvind Ltd.	0.18
Cairn India Ltd.	0.18
Bank of Baroda	0.17
Siemens Ltd.	0.17
Ashoka Buildcon Ltd	0.16
Healthcare Global Enterprises Ltd.	0.15
Mahanagar Gas Ltd.	0.14
Tata Power Co. Ltd.	0.14
Jagran Prakashan Ltd.	0.13
Jet Airways India Ltd.	0.13
Praj Industries Ltd.	0.13

Portfolio as on September 30, 2016

Security	Net Asset %
Transport Corporation of India	0.15
TCI Express Ltd.	0.13
Bharat Electronics Ltd.	0.11
Biocon Ltd.	0.11
Coromandel International Ltd.	0.11
Canara Bank Ltd.	0.09
<b>Total</b>	<b>35.44</b>

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.78
Reliance Industries Ltd.	4.23
Infosys Ltd.	4.08
ITC Ltd.	3.88
ICICI Bank Ltd.	3.18
Larsen & Toubro Ltd.	2.60
Tata Motors Ltd.	2.41
Mahindra & Mahindra Ltd.	2.29
HDFC Ltd.	2.12
Ultratech Cement Ltd.	1.86
State Bank of India	1.80
Grasim Industries Ltd.	1.79
Sun Pharmaceuticals Industries Ltd.	1.68
Maruti Suzuki India Ltd.	1.61
Castrol India Ltd.	1.48
Oil and Natural Gas Corporation Ltd.	1.44
Indian Oil Corporation Ltd.	1.42
Tata Consultancy Services Ltd.	1.38
Bajaj Auto Ltd.	1.18
Asian Paints Ltd.	1.17
IndusInd Bank Ltd.	1.14
Kotak Mahindra Bank Ltd.	1.13
Lakshmi Vilas Bank Ltd.	1.11
Cipla Ltd.	1.09
Hero MotoCorp Ltd.	1.03
Federal Bank Ltd.	1.02
HCL Technologies Ltd.	0.98
Engineers India Ltd.	0.86
Tata Communications Ltd.	0.78
Tata Steel Ltd.	0.76
Power Grid Corporation of India Ltd.	0.70
Indian Hotels Co. Ltd.	0.68
Sadbhav Engineering Ltd.	0.68
Divis Laboratories Ltd.	0.67
Finolex Industries Ltd.	0.66
Kalpataru Power Transmission Ltd.	0.66
NCC Ltd.	0.65
Shriram Transport Finance Co. Ltd.	0.63
Mahindra & Mahindra Financial Services Ltd.	0.58
Indraprastha Gas Ltd.	0.57
Bharat Forge Ltd.	0.55
Advanced Enzyme Technologies Ltd.	0.52
Ambuja Cements Ltd.	0.51
Carborundum Universal Ltd.	0.51
Orient Cement Ltd.	0.51
Bayer Cropscience Ltd.	0.49
Zee Entertainment Enterprises Ltd.	0.48
Motherson Sumi Systems Ltd.	0.45
Atul Ltd.	0.43
Century Plyboards Ltd.	0.41
Cairn India Ltd.	0.40
Adani Ports and Special Economic Zone Ltd.	0.39
Heidelberg Cement India Ltd.	0.39
Arvind Ltd.	0.37
Bank of Baroda	0.37
Siemens Ltd.	0.35
Ashoka Buildcon Ltd	0.34
Tata Power Co. Ltd.	0.31
Transport Corporation of India	0.31
Healthcare Global Enterprises Ltd.	0.30
Mahanagar Gas Ltd.	0.30
Praj Industries Ltd.	0.28
TGI Express Ltd.	0.28
Jet Airways India Ltd.	0.27
Biocoon Ltd.	0.26

Security	Net Asset %
Jagran Prakashan Ltd.	0.24
Coromandel International Ltd.	0.23
Bharat Electronics Ltd.	0.22
Canara Bank Ltd.	0.20
Kotak Mahindra Mutual Fund	0.01
<b>Total</b>	<b>75.44</b>

# Life Unit Linked ENHANCER FUND

Portfolio as on September 30, 2016

ULIF01230/01/2008LIENHANCER122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	7.29
Kotak Mahindra Mutual Fund	5.89
Reliance Industries Ltd.	5.61
ITC Ltd.	5.44
Infosys Ltd.	5.38
Larsen & Toubro Ltd.	3.42
Tata Motors Ltd.	3.29
HDFC Ltd.	2.99
ICICI Bank Ltd.	2.78
Ultratech Cement Ltd.	2.59
Grasim Industries Ltd.	2.56
State Bank of India	2.44
Sun Pharmaceuticals Industries Ltd.	2.23
Mahindra & Mahindra Ltd.	2.06
Tata Consultancy Services Ltd.	1.95
Indian Oil Corporation Ltd.	1.92
Oil and Natural Gas Corporation Ltd.	1.90
Maruti Suzuki India Ltd.	1.83
Castrol India Ltd.	1.80
Asian Paints Ltd.	1.64
Bajaj Auto Ltd.	1.56
IndusInd Bank Ltd.	1.50
Cipla Ltd.	1.44
HCL Technologies Ltd.	1.40
Hero MotoCorp Ltd.	1.36
Federal Bank Ltd.	1.35
Engineers India Ltd.	1.13
Lakshmi Vilas Bank Ltd.	1.11
Tata Communications Ltd.	1.08
Tata Steel Ltd.	1.04
Indian Hotels Co. Ltd.	0.97
Kotak Mahindra Bank Ltd.	0.97
Finolex Industries Ltd.	0.95
Sadbhav Engineering Ltd.	0.93
Kalpataru Power Transmission Ltd.	0.92
Divis Laboratories Ltd.	0.89
Power Grid Corporation of India Ltd.	0.86
Ambuja Cements Ltd.	0.83
Mahindra & Mahindra Financial Services Ltd.	0.77
Shriram Transport Finance Co. Ltd.	0.77
Indraprastha Gas Ltd.	0.76
Bharat Forge Ltd.	0.73
Carborundum Universal Ltd.	0.69
Zee Entertainment Enterprises Ltd.	0.63
NCC Ltd.	0.62
Adani Ports and Special Economic Zone Ltd.	0.58
Atul Ltd.	0.58
Cairn India Ltd.	0.54
UFO Moviez India Ltd.	0.53
Heidelberg Cement India Ltd.	0.52
Ashoka Buildcon Ltd	0.51
Motherson Sumi Systems Ltd.	0.51
Advanced Enzyme Technologies Ltd.	0.49
Arvind Ltd.	0.49
Bank of Baroda	0.49
Siemens Ltd.	0.48
Tata Power Co. Ltd.	0.42
Transport Corporation of India	0.42
TCI Express Ltd.	0.38
Biocon Ltd.	0.36
Jet Airways India Ltd.	0.35
Coromandel International Ltd.	0.31
Bayer Cropscience Ltd.	0.27
Jagran Prakashan Ltd.	0.25
<b>Total</b>	<b>98.75</b>

# Life Unit Linked INDEX FUND

Portfolio as on September 30, 2016

ULIF01002/01/2008LIFEINDEXF122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.78
ITC Ltd.	6.69
Infosys Ltd.	6.10
Reliance Industries Ltd.	5.68
HDFC Ltd.	4.71
Kotak Mahindra Mutual Fund	4.34
Larsen & Toubro Ltd.	3.97
Tata Consultancy Services Ltd.	3.80
ICICI Bank Ltd.	3.76
Tata Motors Ltd.	3.28
Sun Pharmaceuticals Industries Ltd.	2.55
Mahindra & Mahindra Ltd.	2.49
Maruti Suzuki India Ltd.	2.31
Kotak Mahindra Bank Ltd.	2.30
State Bank of India	2.15
Hindustan Unilever Ltd.	2.11
Asian Paints Ltd.	1.65
Oil and Natural Gas Corporation Ltd.	1.62
Hero MotoCorp Ltd.	1.58
Ultratech Cement Ltd.	1.52
IndusInd Bank Ltd.	1.51
HCL Technologies Ltd.	1.43
Grasim Industries Ltd.	1.40
Bajaj Auto Ltd.	1.38
Coal India Ltd.	1.29
Axis Bank Ltd.	1.28
Dr Reddys Laboratories Ltd.	1.25
Power Grid Corporation of India Ltd.	1.23
Bharat Petroleum Corporation Ltd.	1.21
Lupin Ltd.	1.13
NTPC Ltd.	1.07
Yes Bank Ltd.	1.05
Eicher Motors Ltd.	0.95
Zee Entertainment Enterprises Ltd.	0.95
Cipla Ltd.	0.93
Bharti Airtel Ltd.	0.88
Wipro Ltd.	0.86
Adani Ports and Special Economic Zone Ltd.	0.82
Tata Steel Ltd.	0.79
Aurobindo Pharma Ltd.	0.73
Ambuja Cements Ltd.	0.72
Tech Mahindra Ltd.	0.68
Bharti Infratel Ltd.	0.62
Tata Motors - DVR - A - ORDY	0.58
Hindalco Industries Ltd.	0.62
Gail (India) Ltd.	0.56
ACC Ltd.	0.49
Bosch Ltd.	0.49
Tata Power Co. Ltd.	0.44
Bank of Baroda	0.40
Bharat Heavy Electricals Ltd.	0.40
Idea Cellular Ltd.	0.21
<b>Total</b>	<b>97.74</b>

# Life Unit Linked PSU FUND

Portfolio as on September 30, 2016

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %
<b>EQUITIES</b>	
Oil and Natural Gas Corporation Ltd.	9.80
Indian Oil Corporation Ltd.	9.75
State Bank of India	9.55
NTPC Ltd.	8.11
Coal India Ltd.	7.81
Engineers India Ltd.	5.57
Indraprastha Gas Ltd.	4.96
Power Grid Corporation of India Ltd.	4.92
Oil India Ltd.	4.31
Rural Electrification Corporation	3.32
Gujarat State Petronet Ltd.	2.63
Hindustan Petroleum Corporation Ltd.	2.59
Mahanagar Gas Ltd.	2.52
National Mineral Development Corporation Ltd.	2.48
Bank of Baroda	2.35
Container Corporation Of India Ltd.	2.16
Gail (India) Ltd.	2.02
Bharat Heavy Electricals Ltd.	1.99
NBCC (India) Ltd.	1.87
Steel Authority of India Ltd.	1.51
Indian Bank	1.49
Canara Bank Ltd.	1.28
Bharat Petroleum Corporation Ltd.	1.24
LIC Housing Finance Ltd.	1.10
Beml Ltd.	0.85
Union Bank Of India Ltd.	0.57
<b>Total</b>	<b>96.75</b>



## Life Unit Linked

Portfolio as on September 30, 2016

## INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %
<b>EQUITIES</b>	
Larsen & Toubro Ltd.	9.58
Power Grid Corporation of India Ltd.	9.31
NTPC Ltd.	6.97
Bharti Airtel Ltd.	6.51
Engineers India Ltd.	5.27
Ultratech Cement Ltd.	4.62
Bharti Infratel Ltd.	3.91
Tata Power Co. Ltd.	3.87
Indraprastha Gas Ltd.	3.86
Ambuja Cements Ltd.	3.67
Sadbhav Engineering Ltd.	3.29
Adani Ports and Special Economic Zone Ltd.	3.25
NCC Ltd.	3.03
Mahanagar Gas Ltd.	2.75
ICICI Bank Ltd.	2.33
HDFC Bank Ltd.	2.31
Indian Oil Corporation Ltd.	2.18
Bharat Heavy Electricals Ltd.	2.12
Tata Communications Ltd.	1.58
Kalpataru Power Transmission Ltd.	1.52
Finolex Industries Ltd.	1.44
Container Corporation Of India Ltd.	1.29
Ashoka Buildcon Ltd.	1.22
IndusInd Bank Ltd.	1.13
Ahluwalia Contracts Ltd.	1.12
PNC Infratech Ltd.	1.12
National Mineral Development Corporation Ltd.	1.02
Techno Electric & Engg Co Ltd.	0.97
Bharat Forge Ltd.	0.96
Coal India Ltd.	0.96
Beml Ltd.	0.89
CESC Ltd.	0.74
Siemens Ltd.	0.74
Steel Authority of India Ltd.	0.47
Idea Cellular Ltd.	0.44
Castrol India Ltd.	0.43
Transport Corporation of India	0.40
TCI Express Ltd.	0.36
<b>Total</b>	<b>97.63</b>

## Life Unit Linked

Portfolio as on September 30, 2016

## WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.15
HDFC Ltd.	1.00
Infosys Ltd.	0.94
ITC Ltd.	0.92
Reliance Industries Ltd.	0.81
ICICI Bank Ltd.	0.66
IndusInd Bank Ltd.	0.64
Tata Consultancy Services Ltd.	0.58
Larsen & Toubro Ltd.	0.53
Tata Motors Ltd.	0.47
Axis Bank Ltd.	0.41
Kotak Mahindra Bank Ltd.	0.37
Sun Pharmaceuticals Industries Ltd.	0.36
State Bank of India	0.35
Maruti Suzuki India Ltd.	0.33
Mahindra & Mahindra Ltd.	0.30
Hindustan Unilever Ltd.	0.28
Asian Paints Ltd.	0.24
Oil and Natural Gas Corporation Ltd.	0.21
HCL Technologies Ltd.	0.20
Bharti Airtel Ltd.	0.19
Hero MotoCorp Ltd.	0.19
Yes Bank Ltd.	0.19
Coal India Ltd.	0.18
Dr Reddys Laboratories Ltd.	0.18
Power Grid Corporation of India Ltd.	0.18
Ultratech Cement Ltd.	0.18
Bajaj Auto Ltd.	0.17
NTPC Ltd.	0.17
Lupin Ltd.	0.16
Bharat Petroleum Corporation Ltd.	0.14
Grasim Industries Ltd.	0.14
Wipro Ltd.	0.14
Zee Entertainment Enterprises Ltd.	0.14
Cipla Ltd.	0.13
Tech Mahindra Ltd.	0.12
Adani Ports and Special Economic Zone Ltd.	0.11
Tata Steel Ltd.	0.11
Ambuja Cements Ltd.	0.09
Bosch Ltd.	0.09
Hindalco Industries Ltd.	0.09
Gail (India) Ltd.	0.08
ACC Ltd.	0.07
Bank of Baroda	0.07
Bharat Heavy Electricals Ltd.	0.06
Tata Power Co. Ltd.	0.06
Idea Cellular Ltd.	0.04
<b>Total</b>	<b>14.22</b>

# Life Unit Linked DYNAMIC PE FUND

Portfolio as on September 30, 2016

ULFI03201/08/2011LIFDYNAMIC122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.60
Kotak Mahindra Mutual Fund	5.34
Reliance Industries Ltd.	5.09
Infosys Ltd.	4.87
ITC Ltd.	4.82
Larsen & Toubro Ltd.	3.11
Tata Motors Ltd.	2.95
HDFC Ltd.	2.72
ICICI Bank Ltd.	2.51
Ultratech Cement Ltd.	2.36
Grasim Industries Ltd.	2.31
State Bank of India	2.21
Sun Pharmaceuticals Industries Ltd.	2.03
Maruti Suzuki India Ltd.	1.84
Mahindra & Mahindra Ltd.	1.81
Indian Oil Corporation Ltd.	1.75
Tata Consultancy Services Ltd.	1.74
Oil and Natural Gas Corporation Ltd.	1.68
Castrol India Ltd.	1.62
Asian Paints Ltd.	1.47
Bajaj Auto Ltd.	1.41
Indusind Bank Ltd.	1.37
Cipla Ltd.	1.30
HCL Technologies Ltd.	1.24
Hero MotoCorp Ltd.	1.23
Federal Bank Ltd.	1.22
Lakshmi Vilas Bank Ltd.	1.09
Engineers India Ltd.	1.02
Tata Communications Ltd.	0.93
Tata Steel Ltd.	0.92
Indian Hotels Co. Ltd.	0.87
Finolex Industries Ltd.	0.86
Kotak Mahindra Bank Ltd.	0.85
Kalpataru Power Transmission Ltd.	0.82
Sadbhav Engineering Ltd.	0.81
Divis Laboratories Ltd.	0.80
Motherson Sumi Systems Ltd.	0.80
NCC Ltd.	0.79
Power Grid Corporation of India Ltd.	0.76
Ambuja Cements Ltd.	0.75
Mahindra & Mahindra Financial Services Ltd.	0.70
Shriram Transport Finance Co. Ltd.	0.70
Indraprastha Gas Ltd.	0.67
Bharat Forge Ltd.	0.66
Carborundum Universal Ltd.	0.62
Atul Ltd.	0.57
Zee Entertainment Enterprises Ltd.	0.55
Adani Ports and Special Economic Zone Ltd.	0.51
Heidelberg Cement India Ltd.	0.51
UFO Moviez India Ltd.	0.49
Cairn India Ltd.	0.48
Siemens Ltd.	0.47
Advanced Enzyme Technologies Ltd.	0.45
Arvind Ltd.	0.45
Ashoka Buildcon Ltd	0.45
Bank of Baroda	0.44
Tata Power Co. Ltd.	0.37
Transport Corporation of India	0.37
Biocon Ltd.	0.34
TCI Express Ltd.	0.33
Jet Airways India Ltd.	0.31
Coromandel International Ltd.	0.28
Bayer Cropscience Ltd.	0.26
Jagran Prakashan Ltd.	0.22

**Total****89.87**

## Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIIPROTE-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.48
Reliance Industries Ltd.	0.85
Infosys Ltd.	0.83
ITC Ltd.	0.81
ICICI Bank Ltd.	0.56
Larsen & Toubro Ltd.	0.49
Tata Motors Ltd.	0.48
HDFC Ltd.	0.40
State Bank of India	0.39
Grasim Industries Ltd.	0.37
Ultratech Cement Ltd.	0.36
Sun Pharmaceuticals Industries Ltd.	0.35
Maruti Suzuki India Ltd.	0.32
Oil and Natural Gas Corporation Ltd.	0.31
Castrol India Ltd.	0.29
Indian Oil Corporation Ltd.	0.29
Tata Consultancy Services Ltd.	0.29
Asian Paints Ltd.	0.24
Bajaj Auto Ltd.	0.22
HCL Technologies Ltd.	0.22
Indusind Bank Ltd.	0.22
Kotak Mahindra Bank Ltd.	0.22
Cipla Ltd.	0.21
Hero MotoCorp Ltd.	0.21
Lakshmi Vilas Bank Ltd.	0.21
Federal Bank Ltd.	0.20
Engineers India Ltd.	0.18
Tata Communications Ltd.	0.16
Tata Steel Ltd.	0.16
Indian Hotels Co. Ltd.	0.14
Kalpataru Power Transmission Ltd.	0.14
Shriram Transport Finance Co. Ltd.	0.14
Divis Laboratories Ltd.	0.13
Finolex Industries Ltd.	0.13
NCC Ltd.	0.13
Power Grid Corporation of India Ltd.	0.13
Sadbhav Engineering Ltd.	0.13
Indraprastha Gas Ltd.	0.12
Bharat Forge Ltd.	0.11
Mahindra & Mahindra Financial Services Ltd.	0.11
Advanced Enzyme Technologies Ltd.	0.10
Ambuja Cements Ltd.	0.10
Atul Ltd.	0.10
Bayer Cropscience Ltd.	0.10
Orient Cement Ltd.	0.10
Zee Entertainment Enterprises Ltd.	0.10
Adani Ports and Special Economic Zone Ltd.	0.09
Carborundum Universal Ltd.	0.09
Century Plyboards Ltd.	0.09
Motherson Sumi Systems Ltd.	0.09
Cairn India Ltd.	0.08
Heidelberg Cement India Ltd.	0.08
Arvind Ltd.	0.07
Ashoka Buildcon Ltd	0.07
Bank of Baroda	0.07
Healthcare Global Enterprises Ltd.	0.07
Siemens Ltd.	0.07
Jagran Prakashan Ltd.	0.06
Mahanagar Gas Ltd.	0.06
Tata Power Co. Ltd.	0.06
Transport Corporation of India	0.06
TCI Express Ltd.	0.06
Biocon Ltd.	0.05
Coromandel International Ltd.	0.05
Jet Airways India Ltd.	0.05

Portfolio as on September 30, 2016

Security	Net Asset %
Praj Industries Ltd.	0.05
Bharat Electronics Ltd.	0.04
Canara Bank Ltd.	0.04
<b>Total</b>	<b>14.78</b>

## Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	3.65
Reliance Industries Ltd.	2.20
Infosys Ltd.	2.13
ITC Ltd.	2.06
ICICI Bank Ltd.	1.57
Larsen & Toubro Ltd.	1.36
Tata Motors Ltd.	1.30
Mahindra & Mahindra Ltd.	1.22
HDFC Ltd.	1.11
Ultratech Cement Ltd.	0.97
State Bank of India	0.95
Grasim Industries Ltd.	0.93
Sun Pharmaceuticals Industries Ltd.	0.93
Maruti Suzuki India Ltd.	0.84
Castrol India Ltd.	0.78
Oil and Natural Gas Corporation Ltd.	0.77
Tata Consultancy Services Ltd.	0.77
Indian Oil Corporation Ltd.	0.75
Asian Paints Ltd.	0.65
Bajaj Auto Ltd.	0.61
IndusInd Bank Ltd.	0.60
Kotak Mahindra Bank Ltd.	0.59
Cipla Ltd.	0.58
Hero MotoCorp Ltd.	0.57
Lakshmi Vilas Bank Ltd.	0.56
HCL Technologies Ltd.	0.55
Federal Bank Ltd.	0.54
Engineers India Ltd.	0.45
Tata Communications Ltd.	0.42
Tata Steel Ltd.	0.41
Indian Hotels Co. Ltd.	0.38
Divis Laboratories Ltd.	0.36
Kalpataru Power Transmission Ltd.	0.36
Power Grid Corporation of India Ltd.	0.36
Sadbhav Engineering Ltd.	0.36
Finolex Industries Ltd.	0.35
Shriram Transport Finance Co. Ltd.	0.35
NCC Ltd.	0.34
Mahindra & Mahindra Financial Services Ltd.	0.31
Indraprastha Gas Ltd.	0.30
Bharat Forge Ltd.	0.29
Advanced Enzyme Technologies Ltd.	0.27
Ambuja Cements Ltd.	0.27
Orient Cement Ltd.	0.27
Bayer Cropscience Ltd.	0.26
Carborundum Universal Ltd.	0.25
Zee Entertainment Enterprises Ltd.	0.25
Atul Ltd.	0.23
Motherson Sumi Systems Ltd.	0.23
Adani Ports and Special Economic Zone Ltd.	0.22
Century Plyboards Ltd.	0.22
Cairn India Ltd.	0.21
Arvind Ltd.	0.20
Bank of Baroda	0.20
Heidelberg Cement India Ltd.	0.20
Ashoka Buildcon Ltd	0.18
Siemens Ltd.	0.18
Healthcare Global Enterprises Ltd.	0.17
Mahanagar Gas Ltd.	0.16
Tata Power Co. Ltd.	0.16
Transport Corporation of India	0.16
Praj Industries Ltd.	0.15
TCI Express Ltd.	0.15
Jagran Prakashan Ltd.	0.14
Jet Airways India Ltd.	0.14

Portfolio as on September 30, 2016

Security	Net Asset %
Bharat Electronics Ltd.	0.12
Biocon Ltd.	0.12
Coromandel International Ltd.	0.12
Canara Bank Ltd.	0.10
<b>Total</b>	<b>39.91</b>

## Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.77
Reliance Industries Ltd.	4.24
Infosys Ltd.	4.09
ITC Ltd.	3.90
ICICI Bank Ltd.	3.18
Larsen & Toubro Ltd.	2.61
Tata Motors Ltd.	2.42
Mahindra & Mahindra Ltd.	2.29
HDFC Ltd.	2.13
Ultratech Cement Ltd.	1.87
State Bank of India	1.81
Grasim Industries Ltd.	1.80
Sun Pharmaceuticals Industries Ltd.	1.68
Maruti Suzuki India Ltd.	1.61
Castrol India Ltd.	1.47
Oil and Natural Gas Corporation Ltd.	1.45
Indian Oil Corporation Ltd.	1.43
Tata Consultancy Services Ltd.	1.39
Bajaj Auto Ltd.	1.18
Asian Paints Ltd.	1.17
Kotak Mahindra Bank Ltd.	1.11
Lakshmi Vilas Bank Ltd.	1.11
Cipla Ltd.	1.08
Hero MotoCorp Ltd.	1.03
Federal Bank Ltd.	1.01
HCL Technologies Ltd.	0.98
Engineers India Ltd.	0.87
IndusInd Bank Ltd.	0.78
Tata Communications Ltd.	0.78
Tata Steel Ltd.	0.76
Power Grid Corporation of India Ltd.	0.70
Indian Hotels Co. Ltd.	0.68
Sadbhav Engineering Ltd.	0.68
Divis Laboratories Ltd.	0.67
Kalpataru Power Transmission Ltd.	0.67
Finolex Industries Ltd.	0.66
NCC Ltd.	0.65
Shriram Transport Finance Co. Ltd.	0.63
Indraprastha Gas Ltd.	0.57
Bharat Forge Ltd.	0.55
Advanced Enzyme Technologies Ltd.	0.51
Ambuja Cements Ltd.	0.51
Carborundum Universal Ltd.	0.51
Orient Cement Ltd.	0.51
Bayer Cropsience Ltd.	0.50
Zee Entertainment Enterprises Ltd.	0.48
Motherson Sumi Systems Ltd.	0.45
Atul Ltd.	0.43
Century Plyboards Ltd.	0.41
Cairn India Ltd.	0.40
Adani Ports and Special Economic Zone Ltd.	0.39
Heidelberg Cement India Ltd.	0.39
Mahindra & Mahindra Financial Services Ltd.	0.39
Arvind Ltd.	0.37
Bank of Baroda	0.37
Siemens Ltd.	0.35
Healthcare Global Enterprises Ltd.	0.31
Tata Power Co. Ltd.	0.31
Transport Corporation of India	0.31
Ashoka Buildcon Ltd	0.30
Mahanagar Gas Ltd.	0.30
Praj Industries Ltd.	0.28
TCI Express Ltd.	0.28
Jet Airways India Ltd.	0.27
Jagran Prakashan Ltd.	0.25

Portfolio as on September 30, 2016

Security	Net Asset %
Coromandel International Ltd.	0.23
Bharat Electronics Ltd.	0.22
Biocon Ltd.	0.22
Canara Bank Ltd.	0.19
Kotak Mahindra Mutual Fund	0.01
<b>Total</b>	<b>74.91</b>

# Life Unit Linked ENHANCER FUND-II

Portfolio as on September 30, 2016

ULIF01708/01/2010LIFENHN-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	7.27
Kotak Mahindra Mutual Fund	5.75
Reliance Industries Ltd.	5.60
Infosys Ltd.	5.34
ITC Ltd.	5.34
Larsen & Toubro Ltd.	3.38
Tata Motors Ltd.	3.25
HDFC Ltd.	2.96
ICICI Bank Ltd.	2.77
Ultratech Cement Ltd.	2.57
Grasim Industries Ltd.	2.53
State Bank of India	2.40
Sun Pharmaceuticals Industries Ltd.	2.23
Mahindra & Mahindra Ltd.	2.02
Maruti Suzuki India Ltd.	2.02
Tata Consultancy Services Ltd.	1.92
Indian Oil Corporation Ltd.	1.90
Oil and Natural Gas Corporation Ltd.	1.86
Castrol India Ltd.	1.79
Asian Paints Ltd.	1.61
Bajaj Auto Ltd.	1.55
IndusInd Bank Ltd.	1.51
Cipla Ltd.	1.43
HCL Technologies Ltd.	1.37
Federal Bank Ltd.	1.35
Hero MotoCorp Ltd.	1.35
Engineers India Ltd.	1.12
Lakshmi Vilas Bank Ltd.	1.08
Tata Communications Ltd.	1.05
Tata Steel Ltd.	1.02
Indian Hotels Co. Ltd.	0.97
Kotak Mahindra Bank Ltd.	0.95
Finolex Industries Ltd.	0.94
Sadbhav Engineering Ltd.	0.91
Kalpataru Power Transmission Ltd.	0.90
Divis Laboratories Ltd.	0.89
NCC Ltd.	0.88
Power Grid Corporation of India Ltd.	0.85
Ambuja Cements Ltd.	0.82
Mahindra & Mahindra Financial Services Ltd.	0.77
Shriram Transport Finance Co. Ltd.	0.76
Indraprastha Gas Ltd.	0.75
Bharat Forge Ltd.	0.73
Carborundum Universal Ltd.	0.68
Zee Entertainment Enterprises Ltd.	0.62
Adani Ports and Special Economic Zone Ltd.	0.57
Atul Ltd.	0.56
UFO Moviez India Ltd.	0.54
Cairn India Ltd.	0.52
Heidelberg Cement India Ltd.	0.51
Motherson Sumi Systems Ltd.	0.51
Ashoka Buildcon Ltd	0.50
Advanced Enzyme Technologies Ltd.	0.49
Arvind Ltd.	0.49
Bank of Baroda	0.48
Siemens Ltd.	0.47
Tata Power Co. Ltd.	0.42
Transport Corporation of India	0.41
TCI Express Ltd.	0.37
Biocon Ltd.	0.35
Jet Airways India Ltd.	0.35
Coromandel International Ltd.	0.30
Bayer Cropscience Ltd.	0.26
Jagran Prakashan Ltd.	0.24

**Total****98.10**

# Life Unit Linked INDEX FUND-II

Portfolio as on September 30, 2016

ULIF02008/01/2010LIFINDEX-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.83
ITC Ltd.	6.76
Infosys Ltd.	6.16
Reliance Industries Ltd.	5.74
HDFC Ltd.	4.77
Kotak Mahindra Mutual Fund	4.61
Larsen & Toubro Ltd.	4.01
Tata Consultancy Services Ltd.	3.84
ICICI Bank Ltd.	3.80
Tata Motors Ltd.	3.31
Sun Pharmaceuticals Industries Ltd.	2.57
Mahindra & Mahindra Ltd.	2.51
Maruti Suzuki India Ltd.	2.32
Kotak Mahindra Bank Ltd.	2.30
State Bank of India	2.15
Hindustan Unilever Ltd.	2.13
Asian Paints Ltd.	1.67
Oil and Natural Gas Corporation Ltd.	1.64
Hero MotoCorp Ltd.	1.61
Ultratech Cement Ltd.	1.55
IndusInd Bank Ltd.	1.53
HCL Technologies Ltd.	1.45
Grasim Industries Ltd.	1.42
Bajaj Auto Ltd.	1.39
Coal India Ltd.	1.31
Axis Bank Ltd.	1.29
Dr Reddys Laboratories Ltd.	1.26
Power Grid Corporation of India Ltd.	1.25
Bharat Petroleum Corporation Ltd.	1.22
Lupin Ltd.	1.14
NTPC Ltd.	1.08
Yes Bank Ltd.	1.07
Eicher Motors Ltd.	0.96
Zee Entertainment Enterprises Ltd.	0.96
Cipla Ltd.	0.93
Bharti Airtel Ltd.	0.91
Wipro Ltd.	0.87
Adani Ports and Special Economic Zone Ltd.	0.83
Tata Steel Ltd.	0.81
Aurobindo Pharma Ltd.	0.74
Ambuja Cements Ltd.	0.73
Tech Mahindra Ltd.	0.69
Hindalco Industries Ltd.	0.66
Bharti Infratel Ltd	0.63
Tata Motors - DVR - A - ORDY	0.61
Gail (India) Ltd.	0.58
ACC Ltd.	0.52
Bosch Ltd.	0.52
Tata Power Co. Ltd.	0.47
Bharat Heavy Electricals Ltd.	0.42
Bank of Baroda	0.41
Idea Cellular Ltd.	0.22
<b>Total</b>	<b>99.16</b>



# Pension Unit Linked SECURE FUND

ULFI00803/03/2005PNSNSEURE122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.81
Reliance Industries Ltd.	0.85
ITC Ltd.	0.83
Infosys Ltd.	0.75
ICICI Bank Ltd.	0.54
Tata Motors Ltd.	0.52
Larsen & Toubro Ltd.	0.49
State Bank of India	0.42
Grasim Industries Ltd.	0.38
Ultratech Cement Ltd.	0.36
Sun Pharmaceuticals Industries Ltd.	0.34
Oil and Natural Gas Corporation Ltd.	0.33
Tata Consultancy Services Ltd.	0.33
Maruti Suzuki India Ltd.	0.32
Castrol India Ltd.	0.31
Indian Oil Corporation Ltd.	0.30
Asian Paints Ltd.	0.26
HCL Technologies Ltd.	0.23
Bajaj Auto Ltd.	0.22
IndusInd Bank Ltd.	0.22
Kotak Mahindra Bank Ltd.	0.22
Cipla Ltd.	0.21
Federal Bank Ltd.	0.20
Hero MotoCorp Ltd.	0.20
HDFC Ltd.	0.19
Tata Communications Ltd.	0.19
Engineers India Ltd.	0.18
Tata Steel Ltd.	0.18
Kalpataru Power Transmission Ltd.	0.17
Indian Hotels Co. Ltd.	0.16
Shriram Transport Finance Co. Ltd.	0.16
Sadbhav Engineering Ltd.	0.14
Divis Laboratories Ltd.	0.13
NCC Ltd.	0.13
Power Grid Corporation of India Ltd.	0.13
Atul Ltd.	0.11
Bharat Forge Ltd.	0.11
Carborundum Universal Ltd.	0.11
Mahindra & Mahindra Financial Services Ltd.	0.11
Orient Cement Ltd.	0.11
Zee Entertainment Enterprises Ltd.	0.11
Advanced Enzyme Technologies Ltd.	0.10
Ambuja Cements Ltd.	0.10
Century Plyboards Ltd.	0.10
Lakshmi Vilas Bank Ltd.	0.10
Adani Ports and Special Economic Zone Ltd.	0.09
Motherson Sumi Systems Ltd.	0.09
Healthcare Global Enterprises Ltd.	0.08
Siemens Ltd.	0.08
Arvind Ltd.	0.07
Praj Industries Ltd.	0.07
Finolex Industries Ltd.	0.06
Mahanagar Gas Ltd.	0.06
Bayer Cropscience Ltd.	0.05
Cairn India Ltd.	0.05
Indraprastha Gas Ltd.	0.05
Bharat Electronics Ltd.	0.04
Canara Bank Ltd.	0.04
Coromandel International Ltd.	0.04
Heidelberg Cement India Ltd.	0.04
Ashoka Buildcon Ltd	0.03
Bank of Baroda	0.03
Tata Power Co. Ltd.	0.03

Portfolio as on September 30, 2016

Security	Net Asset %
Transport Corporation of India	0.03
Biocon Ltd.	0.02
Jagran Prakashan Ltd.	0.02
Jet Airways India Ltd.	0.02
TCI Express Ltd.	0.02
<b>Total</b>	<b>14.57</b>

## Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.36
Reliance Industries Ltd.	0.82
Infosys Ltd.	0.80
ITC Ltd.	0.77
ICICI Bank Ltd.	0.58
Larsen & Toubro Ltd.	0.51
Tata Motors Ltd.	0.49
Mahindra & Mahindra Ltd.	0.46
HDFC Ltd.	0.41
State Bank of India	0.36
Ultratech Cement Ltd.	0.36
Grasim Industries Ltd.	0.35
Sun Pharmaceuticals Industries Ltd.	0.35
Maruti Suzuki India Ltd.	0.31
Castrol India Ltd.	0.29
Oil and Natural Gas Corporation Ltd.	0.29
Indian Oil Corporation Ltd.	0.28
Tata Consultancy Services Ltd.	0.27
Asian Paints Ltd.	0.24
Bajaj Auto Ltd.	0.23
IndusInd Bank Ltd.	0.22
Kotak Mahindra Bank Ltd.	0.22
Lakshmi Vilas Bank Ltd.	0.22
Cipla Ltd.	0.21
Hero MotoCorp Ltd.	0.21
Federal Bank Ltd.	0.20
HCL Technologies Ltd.	0.19
Engineers India Ltd.	0.17
Tata Communications Ltd.	0.16
Tata Steel Ltd.	0.15
Indian Hotels Co. Ltd.	0.14
Kalpataru Power Transmission Ltd.	0.14
Power Grid Corporation of India Ltd.	0.14
Sadbhav Engineering Ltd.	0.14
Divis Laboratories Ltd.	0.13
Finolex Industries Ltd.	0.13
NCC Ltd.	0.13
Shriram Transport Finance Co. Ltd.	0.13
Bharat Forge Ltd.	0.11
Indraprastha Gas Ltd.	0.11
Mahindra & Mahindra Financial Services Ltd.	0.11
Advanced Enzyme Technologies Ltd.	0.10
Ambuja Cements Ltd.	0.10
Bayer Cropscience Ltd.	0.10
Carborundum Universal Ltd.	0.10
Orient Cement Ltd.	0.10
Atul Ltd.	0.09
Motherson Sumi Systems Ltd.	0.09
Zee Entertainment Enterprises Ltd.	0.09
Adani Ports and Special Economic Zone Ltd.	0.08
Cairn India Ltd.	0.08
Century Plyboards Ltd.	0.08
Heidelberg Cement India Ltd.	0.08
Arvind Ltd.	0.07
Ashoka Buildcon Ltd	0.07
Bank of Baroda	0.07
Healthcare Global Enterprises Ltd.	0.07
Siemens Ltd.	0.07
Mahanagar Gas Ltd.	0.06
Praj Industries Ltd.	0.06
Tata Power Co. Ltd.	0.06
Transport Corporation of India	0.06
TCI Express Ltd.	0.06
Biocon Ltd.	0.05
Coromandel International Ltd.	0.05

Security	Net Asset %
Jagran Prakashan Ltd.	0.05
Jet Airways India Ltd.	0.05
Bharat Electronics Ltd.	0.04
Canara Bank Ltd.	0.04
<b>Total</b>	<b>14.91</b>

# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	3.25
Reliance Industries Ltd.	1.96
Infosys Ltd.	1.89
ITC Ltd.	1.82
ICICI Bank Ltd.	1.39
Larsen & Toubro Ltd.	1.21
Tata Motors Ltd.	1.15
Mahindra & Mahindra Ltd.	1.08
HDFC Ltd.	0.99
Ultratech Cement Ltd.	0.86
State Bank of India	0.85
Grasim Industries Ltd.	0.83
Sun Pharmaceuticals Industries Ltd.	0.83
Maruti Suzuki India Ltd.	0.75
Castrol India Ltd.	0.69
Oil and Natural Gas Corporation Ltd.	0.68
Tata Consultancy Services Ltd.	0.68
Indian Oil Corporation Ltd.	0.66
Asian Paints Ltd.	0.58
Bajaj Auto Ltd.	0.55
IndusInd Bank Ltd.	0.53
Kotak Mahindra Bank Ltd.	0.53
Cipla Ltd.	0.51
Hero MotoCorp Ltd.	0.51
Lakshmi Vilas Bank Ltd.	0.50
Federal Bank Ltd.	0.48
HCL Technologies Ltd.	0.48
Engineers India Ltd.	0.40
Tata Communications Ltd.	0.38
Tata Steel Ltd.	0.36
Indian Hotels Co. Ltd.	0.34
Divis Laboratories Ltd.	0.32
Finolex Industries Ltd.	0.32
Kalpataru Power Transmission Ltd.	0.32
Power Grid Corporation of India Ltd.	0.32
Sadbhav Engineering Ltd.	0.32
Shriram Transport Finance Co. Ltd.	0.31
NCC Ltd.	0.30
Indraprastha Gas Ltd.	0.27
Mahindra & Mahindra Financial Services Ltd.	0.27
Bharat Forge Ltd.	0.26
Advanced Enzyme Technologies Ltd.	0.24
Ambuja Cements Ltd.	0.24
Orient Cement Ltd.	0.24
Bayer Cropscience Ltd.	0.23
Carborundum Universal Ltd.	0.23
Zee Entertainment Enterprises Ltd.	0.22
Motherson Sumi Systems Ltd.	0.21
Atul Ltd.	0.20
Century Plyboards Ltd.	0.20
Adani Ports and Special Economic Zone Ltd.	0.19
Arvind Ltd.	0.18
Cairn India Ltd.	0.18
Heidelberg Cement India Ltd.	0.18
Bank of Baroda	0.17
Ashoka Buildcon Ltd	0.16
Siemens Ltd.	0.16
Healthcare Global Enterprises Ltd.	0.15
Transport Corporation of India	0.15
Mahanagar Gas Ltd.	0.14
Tata Power Co. Ltd.	0.14
Jagran Prakashan Ltd.	0.13
Praj Industries Ltd.	0.13
TCI Express Ltd.	0.13
Jet Airways India Ltd.	0.12

Portfolio as on September 30, 2016

Security	Net Asset %
Bharat Electronics Ltd.	0.11
Biocon Ltd.	0.11
Coromandel International Ltd.	0.11
Canara Bank Ltd.	0.09
<b>Total</b>	<b>35.47</b>

## Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	4.95
Reliance Industries Ltd.	3.09
Infosys Ltd.	2.77
ITC Ltd.	2.61
ICICI Bank Ltd.	2.32
Larsen & Toubro Ltd.	1.80
Tata Motors Ltd.	1.65
Mahindra & Mahindra Ltd.	1.55
HDFC Ltd.	1.54
Ultratech Cement Ltd.	1.36
Castrol India Ltd.	1.31
State Bank of India	1.24
Grasim Industries Ltd.	1.23
Sun Pharmaceuticals Industries Ltd.	1.23
Maruti Suzuki India Ltd.	1.18
Lakshmi Vilas Bank Ltd.	1.05
Indian Oil Corporation Ltd.	1.04
Oil and Natural Gas Corporation Ltd.	1.00
Tata Consultancy Services Ltd.	0.95
Bajaj Auto Ltd.	0.86
IndusInd Bank Ltd.	0.82
Kotak Mahindra Bank Ltd.	0.82
Asian Paints Ltd.	0.81
Cipla Ltd.	0.79
Federal Bank Ltd.	0.75
Hero MotoCorp Ltd.	0.75
HCL Technologies Ltd.	0.69
Engineers India Ltd.	0.63
Tata Communications Ltd.	0.55
Tata Steel Ltd.	0.53
Power Grid Corporation of India Ltd.	0.51
Divis Laboratories Ltd.	0.49
NCC Ltd.	0.48
Indian Hotels Co. Ltd.	0.47
Sadbhav Engineering Ltd.	0.47
Finolex Industries Ltd.	0.45
Kalpataru Power Transmission Ltd.	0.45
Shriram Transport Finance Co. Ltd.	0.43
Mahindra & Mahindra Financial Services Ltd.	0.42
Bharat Forge Ltd.	0.40
Indraprastha Gas Ltd.	0.39
Advanced Enzyme Technologies Ltd.	0.37
Ambuja Cements Ltd.	0.37
Bayer Cropscience Ltd.	0.37
Heidelberg Cement India Ltd.	0.37
Bank of Baroda	0.36
Orient Cement Ltd.	0.35
Siemens Ltd.	0.35
Carborundum Universal Ltd.	0.34
Motherson Sumi Systems Ltd.	0.32
Zee Entertainment Enterprises Ltd.	0.32
Atul Ltd.	0.31
Ashoka Buildcon Ltd.	0.30
Tata Power Co. Ltd.	0.30
Transport Corporation of India	0.30
Century Plyboards Ltd.	0.29
Healthcare Global Enterprises Ltd.	0.29
TCI Express Ltd.	0.28
Adani Ports and Special Economic Zone Ltd.	0.27
Arvind Ltd.	0.27
Praj Industries Ltd.	0.27
Jet Airways India Ltd.	0.26
Jagran Prakashan Ltd.	0.24
Mahanagar Gas Ltd.	0.22
Biocon Ltd.	0.21

Security	Net Asset %
Cairn India Ltd.	0.20
Coromandel International Ltd.	0.17
Bharat Electronics Ltd.	0.16
Canara Bank Ltd.	0.14
Kotak Mahindra Mutual Fund	0.01
<b>Total</b>	<b>54.84</b>

# Pension Unit Linked INDEX FUND

Portfolio as on September 30, 2016

ULIF01122/01/2008PNSNINDEXF122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.80
ITC Ltd.	6.74
Infosys Ltd.	6.13
Reliance Industries Ltd.	5.71
HDFC Ltd.	4.75
Kotak Mahindra Mutual Fund	4.39
Larsen & Toubro Ltd.	3.99
Tata Consultancy Services Ltd.	3.83
ICICI Bank Ltd.	3.78
Tata Motors Ltd.	3.30
Sun Pharmaceuticals Industries Ltd.	2.56
Mahindra & Mahindra Ltd.	2.50
Kotak Mahindra Bank Ltd.	2.32
Maruti Suzuki India Ltd.	2.31
State Bank of India	2.17
Hindustan Unilever Ltd.	2.12
Asian Paints Ltd.	1.66
Oil and Natural Gas Corporation Ltd.	1.64
Hero MotoCorp Ltd.	1.60
Ultratech Cement Ltd.	1.54
IndusInd Bank Ltd.	1.52
HCL Technologies Ltd.	1.44
Grasim Industries Ltd.	1.42
Bajaj Auto Ltd.	1.39
Coal India Ltd.	1.31
Axis Bank Ltd.	1.28
Dr Reddys Laboratories Ltd.	1.26
Power Grid Corporation of India Ltd.	1.24
Bharat Petroleum Corporation Ltd.	1.21
Lupin Ltd.	1.14
NTPC Ltd.	1.08
Yes Bank Ltd.	1.06
Eicher Motors Ltd.	0.96
Zee Entertainment Enterprises Ltd.	0.96
Cipla Ltd.	0.93
Bharti Airtel Ltd.	0.89
Wipro Ltd.	0.87
Adani Ports and Special Economic Zone Ltd.	0.82
Tata Steel Ltd.	0.80
Aurobindo Pharma Ltd.	0.74
Ambuja Cements Ltd.	0.73
Tech Mahindra Ltd.	0.69
Bharti Infratel Ltd	0.63
Hindalco Industries Ltd.	0.63
Tata Motors - DVR - A - ORDY	0.59
Gail (India) Ltd.	0.57
ACC Ltd.	0.50
Bosch Ltd.	0.50
Tata Power Co. Ltd.	0.45
Bank of Baroda	0.40
Bharat Heavy Electricals Ltd.	0.40
Idea Cellular Ltd.	0.22
<b>Total</b>	<b>98.47</b>

# Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on September 30, 2016

ULIF02525/01/2010PNSNINFRAF122

Security	Net Asset %
<b>EQUITIES</b>	
Larsen & Toubro Ltd.	9.46
Power Grid Corporation of India Ltd.	9.29
NTPC Ltd.	6.94
Bharti Airtel Ltd.	6.49
Engineers India Ltd.	5.27
Ultratech Cement Ltd.	4.62
Bharti Infratel Ltd	3.90
Tata Power Co. Ltd.	3.83
Indraprastha Gas Ltd.	3.80
Ambuja Cements Ltd.	3.60
Sadbhav Engineering Ltd.	3.31
Adani Ports and Special Economic Zone Ltd.	3.30
NCC Ltd.	3.07
Mahanagar Gas Ltd.	2.74
HDFC Bank Ltd.	2.31
ICICI Bank Ltd.	2.31
Indian Oil Corporation Ltd.	2.16
Bharat Heavy Electricals Ltd.	2.09
Tata Communications Ltd.	1.60
Kalpataru Power Transmission Ltd.	1.52
Finolex Industries Ltd.	1.45
Container Corporation Of India Ltd.	1.29
Ashoka Buildcon Ltd	1.23
IndusInd Bank Ltd.	1.17
Ahluwalia Contracts Ltd.	1.12
PNC Infratech Ltd.	1.12
National Mineral Development Corporation Ltd.	1.00
Bharat Forge Ltd.	0.96
Coal India Ltd.	0.96
Techno Electric & Engg Co Ltd.	0.95
Beml Ltd.	0.88
CESC Ltd.	0.74
Siemens Ltd.	0.73
Steel Authority of India Ltd.	0.47
Castrol India Ltd.	0.43
Idea Cellular Ltd.	0.43
Transport Corporation of India	0.39
TCI Express Ltd.	0.36
<b>Total</b>	<b>97.29</b>

# Pension Unit Linked PSU FUND

Portfolio as on September 30, 2016

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %
<b>EQUITIES</b>	
Oil and Natural Gas Corporation Ltd.	9.87
Indian Oil Corporation Ltd.	9.79
State Bank of India	9.66
NTPC Ltd.	8.37
Coal India Ltd.	8.08
Engineers India Ltd.	5.64
Power Grid Corporation of India Ltd.	5.14
Indraprastha Gas Ltd.	5.02
Oil India Ltd.	4.45
Rural Electrification Corporation	3.36
Gujarat State Petronet Ltd.	2.73
Hindustan Petroleum Corporation Ltd.	2.64
Mahanagar Gas Ltd.	2.53
National Mineral Development Corporation Ltd.	2.50
Bank of Baroda	2.38
Container Corporation Of India Ltd.	2.26
Gail (India) Ltd.	2.10
Bharat Heavy Electricals Ltd.	2.01
NBCC (India) Ltd.	1.96
Steel Authority of India Ltd.	1.54
Indian Bank	1.51
Canara Bank Ltd.	1.33
Bharat Petroleum Corporation Ltd.	1.27
LIC Housing Finance Ltd.	1.11
Beml Ltd.	0.86
Union Bank Of India Ltd.	0.58
<b>Total</b>	<b>98.69</b>

## Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	1.40
Reliance Industries Ltd.	0.85
Infosys Ltd.	0.81
ITC Ltd.	0.78
ICICI Bank Ltd.	0.55
Larsen & Toubro Ltd.	0.47
Tata Motors Ltd.	0.45
Mahindra & Mahindra Ltd.	0.42
HDFC Ltd.	0.39
State Bank of India	0.37
Grasim Industries Ltd.	0.36
Ultratech Cement Ltd.	0.36
Sun Pharmaceuticals Industries Ltd.	0.35
Maruti Suzuki India Ltd.	0.31
Castrol India Ltd.	0.29
Indian Oil Corporation Ltd.	0.29
Oil and Natural Gas Corporation Ltd.	0.29
Tata Consultancy Services Ltd.	0.26
Asian Paints Ltd.	0.22
Indusind Bank Ltd.	0.22
Bajaj Auto Ltd.	0.21
Cipla Ltd.	0.21
Kotak Mahindra Bank Ltd.	0.21
HCL Technologies Ltd.	0.20
Hero MotoCorp Ltd.	0.20
Federal Bank Ltd.	0.19
Lakshmi Vilas Bank Ltd.	0.19
Engineers India Ltd.	0.18
Tata Communications Ltd.	0.16
Tata Steel Ltd.	0.15
Divis Laboratories Ltd.	0.13
Indian Hotels Co. Ltd.	0.13
Kalpataru Power Transmission Ltd.	0.13
NCC Ltd.	0.13
Power Grid Corporation of India Ltd.	0.13
Shriram Transport Finance Co. Ltd.	0.13
Finolex Industries Ltd.	0.12
Sadbhav Engineering Ltd.	0.12
Indraprastha Gas Ltd.	0.11
Mahindra & Mahindra Financial Services Ltd.	0.11
Advanced Enzyme Technologies Ltd.	0.10
Ambuja Cements Ltd.	0.10
Bayer Cropscience Ltd.	0.10
Bharat Forge Ltd.	0.10
Atul Ltd.	0.09
Carborundum Universal Ltd.	0.09
Century Plyboards Ltd.	0.09
Motherson Sumi Systems Ltd.	0.09
Orient Cement Ltd.	0.09
Zee Entertainment Enterprises Ltd.	0.09
Cairn India Ltd.	0.08
Heidelberg Cement India Ltd.	0.08
Adani Ports and Special Economic Zone Ltd.	0.07
Arvind Ltd.	0.07
Ashoka Buildcon Ltd	0.07
Bank of Baroda	0.07
Siemens Ltd.	0.07
Healthcare Global Enterprises Ltd.	0.06
Mahanagar Gas Ltd.	0.06
Tata Power Co. Ltd.	0.06
Transport Corporation of India	0.06
Biocon Ltd.	0.05
Jagran Prakashan Ltd.	0.05
Jet Airways India Ltd.	0.05

Security	Net Asset %
Praj Industries Ltd.	0.05
TCI Express Ltd.	0.05
Bharat Electronics Ltd.	0.04
Canara Bank Ltd.	0.04
Coromandel International Ltd.	0.04
<b>Total</b>	<b>14.64</b>



## Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	3.27
Reliance Industries Ltd.	2.03
Infosys Ltd.	1.90
ITC Ltd.	1.90
ICICI Bank Ltd.	1.45
Larsen & Toubro Ltd.	1.26
Tata Motors Ltd.	1.19
Mahindra & Mahindra Ltd.	1.12
HDFC Ltd.	1.03
State Bank of India	0.90
Ultratech Cement Ltd.	0.90
Grasim Industries Ltd.	0.86
Sun Pharmaceuticals Industries Ltd.	0.86
Maruti Suzuki India Ltd.	0.78
Oil and Natural Gas Corporation Ltd.	0.73
Castrol India Ltd.	0.71
Indian Oil Corporation Ltd.	0.69
Tata Consultancy Services Ltd.	0.63
Asian Paints Ltd.	0.58
Lakshmi Vilas Bank Ltd.	0.58
Bajaj Auto Ltd.	0.57
Indusind Bank Ltd.	0.54
Kotak Mahindra Bank Ltd.	0.54
Cipla Ltd.	0.53
Hero MotoCorp Ltd.	0.53
Federal Bank Ltd.	0.49
HCL Technologies Ltd.	0.45
Engineers India Ltd.	0.41
Tata Communications Ltd.	0.41
Tata Steel Ltd.	0.38
Kalpataru Power Transmission Ltd.	0.37
Indian Hotels Co. Ltd.	0.35
Power Grid Corporation of India Ltd.	0.34
Sadbhav Engineering Ltd.	0.34
Divis Laboratories Ltd.	0.33
Finolex Industries Ltd.	0.33
Shriram Transport Finance Co. Ltd.	0.33
NCC Ltd.	0.32
Indraprastha Gas Ltd.	0.28
Mahindra & Mahindra Financial Services Ltd.	0.28
Bharat Forge Ltd.	0.26
Carborundum Universal Ltd.	0.26
Advanced Enzyme Technologies Ltd.	0.25
Orient Cement Ltd.	0.25
Ambuja Cements Ltd.	0.24
Bayer Cropscience Ltd.	0.24
Atul Ltd.	0.23
Zee Entertainment Enterprises Ltd.	0.23
Heidelberg Cement India Ltd.	0.22
Motherson Sumi Systems Ltd.	0.22
Century Plyboards Ltd.	0.21
Cairn India Ltd.	0.19
Adani Ports and Special Economic Zone Ltd.	0.18
Bank of Baroda	0.18
Siemens Ltd.	0.18
Ashoka Buildcon Ltd	0.17
Healthcare Global Enterprises Ltd.	0.17
Praj Industries Ltd.	0.16
Transport Corporation of India	0.16
Tata Power Co. Ltd.	0.15
Mahanagar Gas Ltd.	0.14
TCI Express Ltd.	0.14
Biocon Ltd.	0.13
Jagran Prakashan Ltd.	0.13
Jet Airways India Ltd.	0.13

Portfolio as on September 30, 2016

Security	Net Asset %
Coromandel International Ltd.	0.11
Canara Bank Ltd.	0.09
<b>Total</b>	<b>36.51</b>

## Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Portfolio as on September 30, 2016

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	4.92
Reliance Industries Ltd.	3.07
Infosys Ltd.	2.97
ITC Ltd.	2.87
ICICI Bank Ltd.	2.30
Larsen & Toubro Ltd.	1.90
Tata Motors Ltd.	1.83
Mahindra & Mahindra Ltd.	1.72
HDFC Ltd.	1.55
Ultratech Cement Ltd.	1.35
Grasim Industries Ltd.	1.31
State Bank of India	1.28
Sun Pharmaceuticals Industries Ltd.	1.22
Maruti Suzuki India Ltd.	1.16
Oil and Natural Gas Corporation Ltd.	1.09
Castrol India Ltd.	1.08
Tata Consultancy Services Ltd.	1.06
Indian Oil Corporation Ltd.	1.04
Asian Paints Ltd.	0.89
Bajaj Auto Ltd.	0.85
IndusInd Bank Ltd.	0.83
Kotak Mahindra Bank Ltd.	0.82
Cipla Ltd.	0.80
HCL Technologies Ltd.	0.75
Federal Bank Ltd.	0.74
Hero MotoCorp Ltd.	0.74
Lakshmi Vilas Bank Ltd.	0.72
Engineers India Ltd.	0.63
Tata Communications Ltd.	0.59
Tata Steel Ltd.	0.57
Indian Hotels Co. Ltd.	0.53
Power Grid Corporation of India Ltd.	0.51
Sadbhav Engineering Ltd.	0.51
Finolex Industries Ltd.	0.50
Kalpataru Power Transmission Ltd.	0.50
Divis Laboratories Ltd.	0.49
Shriram Transport Finance Co. Ltd.	0.48
NCC Ltd.	0.47
Indraprastha Gas Ltd.	0.43
Mahindra & Mahindra Financial Services Ltd.	0.42
Bharat Forge Ltd.	0.40
Advanced Enzyme Technologies Ltd.	0.38
Orient Cement Ltd.	0.38
Ambuja Cements Ltd.	0.37
Carborundum Universal Ltd.	0.37
Bayer Cropscience Ltd.	0.36
Zee Entertainment Enterprises Ltd.	0.35
Atul Ltd.	0.32
Century Plyboards Ltd.	0.32
Motherson Sumi Systems Ltd.	0.32
Adani Ports and Special Economic Zone Ltd.	0.30
Heidelberg Cement India Ltd.	0.29
Cairn India Ltd.	0.28
Arvind Ltd.	0.27
Bank of Baroda	0.27
Siemens Ltd.	0.26
Ashoka Buildcon Ltd	0.24
Tata Power Co. Ltd.	0.23
Transport Corporation of India	0.23
Healthcare Global Enterprises Ltd.	0.22
Mahanagar Gas Ltd.	0.22
Praj Industries Ltd.	0.21
TCI Express Ltd.	0.21
Jet Airways India Ltd.	0.20
Jagran Prakashan Ltd.	0.19

Security	Net Asset %
Coromandel International Ltd.	0.17
Bharat Electronics Ltd.	0.16
Biocon Ltd.	0.16
Canara Bank Ltd.	0.14
<b>Total</b>	<b>55.31</b>

# Pension Unit Linked INDEX FUND-II

Portfolio as on September 30, 2016

ULIF02625/01/2010PININDEX-II122

Security	Net Asset %
<b>EQUITIES</b>	
HDFC Bank Ltd.	6.77
ITC Ltd.	6.72
Infosys Ltd.	6.10
Reliance Industries Ltd.	5.68
Kotak Mahindra Mutual Fund	4.85
HDFC Ltd.	4.72
Larsen & Toubro Ltd.	3.97
Tata Consultancy Services Ltd.	3.81
ICICI Bank Ltd.	3.77
Tata Motors Ltd.	3.28
Sun Pharmaceuticals Industries Ltd.	2.54
Mahindra & Mahindra Ltd.	2.49
Maruti Suzuki India Ltd.	2.30
Kotak Mahindra Bank Ltd.	2.28
State Bank of India	2.13
Hindustan Unilever Ltd.	2.11
Asian Paints Ltd.	1.65
Oil and Natural Gas Corporation Ltd.	1.65
Hero MotoCorp Ltd.	1.62
Ultratech Cement Ltd.	1.54
IndusInd Bank Ltd.	1.51
HCL Technologies Ltd.	1.43
Grasim Industries Ltd.	1.41
Bajaj Auto Ltd.	1.40
Coal India Ltd.	1.31
Axis Bank Ltd.	1.27
Dr Reddys Laboratories Ltd.	1.25
Power Grid Corporation of India Ltd.	1.25
Bharat Petroleum Corporation Ltd.	1.21
Lupin Ltd.	1.13
NTPC Ltd.	1.07
Yes Bank Ltd.	1.06
Eicher Motors Ltd.	0.96
Zee Entertainment Enterprises Ltd.	0.96
Bharti Airtel Ltd.	0.92
Cipla Ltd.	0.92
Wipro Ltd.	0.88
Adani Ports and Special Economic Zone Ltd.	0.82
Tata Steel Ltd.	0.81
Aurobindo Pharma Ltd.	0.75
Ambuja Cements Ltd.	0.73
Tech Mahindra Ltd.	0.68
Hindalco Industries Ltd.	0.67
Bharti Infratel Ltd	0.64
Gail (India) Ltd.	0.59
Tata Motors - DVR - A - ORDY	0.59
Bosch Ltd.	0.53
ACC Ltd.	0.52
Tata Power Co. Ltd.	0.47
Bharat Heavy Electricals Ltd.	0.42
Bank of Baroda	0.41
Idea Cellular Ltd.	0.22
<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.

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

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

**WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:**

 <b>Branch Offices</b> Walk into any of our branch offices and pay your premium through multiple modes (Cash payments only less than ₹ 50,000/- only).	 <b>EBPP</b> Pay your premium online via net-banking (available with selected banks).
 <b>NEFT</b> Make payments through Net Banking or by submitting the NEFT form to the bank.	 <b>Axis Bank</b> Pay your Premium at any of the Axis Bank Branches.
 <b>Credit Card</b> Pay your premium online using your Visa or MasterCard Credit Card.	 <b>Free Cheque pick-up</b> Avail this facility if your premium amount is above ₹ 5,000.
 <b>ECS</b> Give ECS instructions to your bank account and make premium payments.	 <b>IVR</b> Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-103-7766

**Disclaimer**

**CAGR- Compounded Annualised Growth Rate**

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

**Benchmark Indices Provided by CRISIL**

The composite indices are computed based on national Asset Allocation (weights for sub indices) provided by Aviva from time to time. Such weights for the sub indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub indices. CRISIL indices are sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.

Aviva Trade logo displayed above belongs to Aviva Brands Limited and is used by Aviva Life Insurance Company India Limited under License.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS or FRAUDULENT OFFERS.** IRDAI clarifies to public that IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Advt. no. Nov 09/16

IRDAI Registration Number: 122



For more details, call now on the toll-free number

**1800-103-7766**

(Monday to Saturday, 8 a.m to 8 p.m)

For non-MTNL/BSNL users the number is

**0124-2709046**

[www.avivaindia.com](http://www.avivaindia.com)

**Aviva Life Insurance Company India Limited**

Aviva Tower, Sector Road, Opp. Golf Course, Sector 43, Gurgaon, Haryana -122 003

**CIN:** U66010DL2000PLC107880

**Tel:** +91(0) 124 270 9000-01, **Fax:** +91(0) 124 257 1214

**E-mail:** [customerservices@avivaindia.com](mailto:customerservices@avivaindia.com)

**Registered Office:** 2nd Floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi - 110 001