

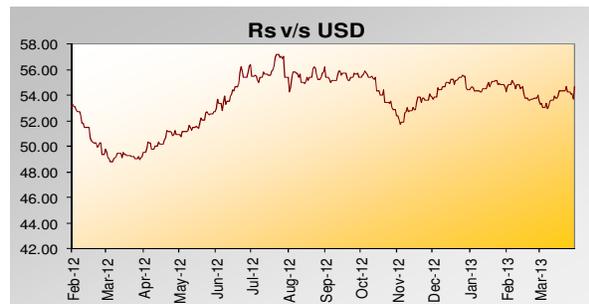
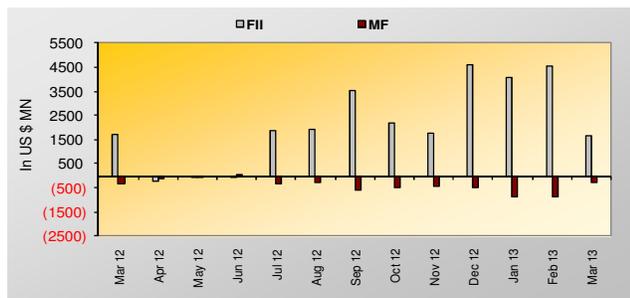
## Market Outlook



Key Indices	31-Mar-13	28-Feb-13	% Change
<b>Nifty</b>	5682.55	5693.05	-0.18%
<b>Sensex</b>	18835.77	18861.54	-0.14%
<b>BSE 100</b>	5678.70	5720.10	-0.72%
<b>Dow Jones</b>	14578.54	14054.49	3.73%
<b>Nikkei</b>	12397.91	11559.36	7.25%
<b>Hang Seng</b>	22299.63	23020.27	-3.13%
<b>Nasdaq</b>	3267.52	3160.19	3.40%

Macro-economic data continue to disappoint. IIP, for January 2013, at 2.4% was at market consensus, showing marginal improvement after 2 months of contraction. The manufacturing and electricity sectors showed growth. The mining sector, on the other hand, showed at (-) 2.9% growth, on account of issues relating to environmental/forest clearances. Consumer non-durables rose significantly, while capital goods continued contracting. Meanwhile, the March PMI reading at 52 was marginally lower than the 54.2 February print, with output growing at the slowest rate in the last 16 months, due to power outages and reduced new orders.

Inflation too showed a deteriorating trend and after a brief slowdown in January, WPI for February rose to 6.8%. The overall inflation index levels were higher mainly because the hikes in diesel prices drove up fuel inflation. Another major concern area is the widening current account deficit (CAD). India's third quarter current account deficit (CAD) widened to a record high of 6.7% of GDP @ US\$32.6bn. Only the strong capital flows of US\$31.8bn – year on year- supported the overall BoP situation. However, with a weak outlook on global commodities and correction in precious metals setting in, India's CAD should have hopefully peaked.



RBI's Mid Quarter policy for March'13 was in line with expectations. The central bank cut the repo rate by 25 basis points to 7.5% and kept the CRR unchanged at 4.0%. The underlying commentary remained hawkish, with RBI indicating that it was of the view that wholesale inflation is likely to remain elevated, CAD will remain a concern and the overall macro situation leaves little room for further easing this year.

On the political front there was a lot of uncertainty. The UPA government at the centre received a jolt during the month with a key ally, the DMK, deciding to withdraw support. Without the DMK, the UPA government musters up 281 seats with the help of allies in the Lower House against a required majority of 271. Investors viewed this development with alarm, fearing a derailment of reforms with the majority now resting on slippery slopes.

On the global front, China's operating conditions improved along with stronger new orders and production growth. US's business conditions improved and jobs increased, signaling an economic upturn. Euro-zone's contraction gathered pace and this is expected to intensify as even Germany's private sector witnessed the slowest growth output since the start of 2013. Italy, Spain, Portugal and Ireland will all request debt restructuring programs in next 12-18 months. The Cyprus bailout issues also kept investor sentiment weak throughout the month.

## Market Outlook



Key Indices	31-Mar-13	28-Feb-13	% Change
10 year G-Sec	7.96%	7.87%	1.13%
5 Year G-Sec	7.96%	7.94%	0.25%
91 Day T Bill	8.02%	8.06%	-0.50%
364 day T-Bill	7.79%	7.91%	-1.54%
MIBOR	9.63%	8.67%	9.97%
Call Rates	7.81%	7.84%	-0.38%

### Equity Outlook:

Indian equity markets corrected a bit, with the BSE Sensex remaining range-bound in the month of March, finally settling at 18,836 (-0.1% MoM). Equity markets took some cheer from the governments push on the reform front, expectations of a good rabi crop contributing to agricultural growth and major infra and oil and gas projects getting clearances soon from cabinet committee on investment.

FII flows into equity markets slowed in March, ending the month at a 4 month low of \$2bn. The FII inflows for the first quarter of 2013 have been strong at \$10.3bn. DIIs still continued to be net sellers, with \$1.5bn of outflows during the month taking CYTD, DII outflows now total \$6.3bn.

Domestic equity valuations are quite attractive for long term investors with the BSE Sensex trading at a P/E of 13.5x FY14e earnings. Going forward, market's short to medium term direction would depend on government's continued focus on domestic reforms, RBI's future policy actions and FII investment flows.

### Debt Outlook:

Bond markets were neutral going in to the policy. The RBI monetary policy, though on expected lines, did not bring in any cheer. While inflationary pressures have eased, the scope for aggressive rate-cuts by the RBI looks limited, given the widening CAD and high food prices. As such, we expect a much more delayed and stretched recovery for India. We expect the 10 year government bond to trade in the range of 8% to 7.90%, as there is a large supply in the pipe line in the new financial year. Corporate bonds have seen a very lackluster market with spreads close to 80 basis points.

## FUND PERFORMANCE AS ON 31st March 2013

INDIVIDUAL Inception Date	Assure 12-Sep-05		Income Advantage 22-Aug-08		Protector 22-Mar-01		Builder 22-Mar-01	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	10.19%	8.68%	11.15%	9.12%	10.13%	8.88%	10.70%	8.62%
Last 2 years (CAGR)	9.64%	8.27%	9.55%	8.32%	7.66%	7.41%	7.11%	6.48%
Last 3 years (CAGR)	8.35%	7.07%	8.75%	7.18%	7.01%	6.69%	6.83%	6.18%
Last 4 year (CAGR)	8.72%	6.68%	9.08%	-	8.81%	7.81%	10.73%	8.88%
Last 5 years (CAGR)	10.17%	-	-	-	8.73%	6.70%	9.44%	6.54%
Since Inception (CAGR)	9.37%		11.84%		8.37%		10.24%	
<b>Asset Held (Rs. In Crores)</b>	<b>129</b>		<b>353</b>		<b>405</b>		<b>277</b>	

INDIVIDUAL Inception Date	Balancer 18-Jul-05		Enhancer 22-Mar-01		Creator 23-Feb-04		Magnifier 12-Aug-04	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	10.25%	8.18%	9.74%	8.05%	8.83%	7.46%	8.07%	5.77%
Last 2 years (CAGR)	6.85%	5.73%	5.53%	5.26%	3.54%	3.33%	-0.85%	-0.86%
Last 3 years (CAGR)	6.73%	5.64%	5.93%	5.38%	4.73%	4.25%	2.08%	1.66%
Last 4 year (CAGR)	11.12%	9.13%	11.16%	9.65%	14.91%	11.63%	16.77%	15.04%
Last 5 years (CAGR)	10.26%	-	8.16%	5.57%	10.56%	5.40%	4.60%	-
Since Inception (CAGR)	9.85%		11.75%		12.33%		12.72%	
<b>Asset Held (Rs. In Crores)</b>	<b>34</b>		<b>6595</b>		<b>321</b>		<b>1005</b>	

INDIVIDUAL Inception Date	Maximiser 12-Jun-07		Multiplier 30-Oct-07		Super 20 6-Jul-09	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	6.58%	5.52%	3.67%	-4.16%	8.87%	6.75%
Last 2 years (CAGR)	-3.74%	-1.86%	-0.27%	-4.13%	0.58%	-1.91%
Last 3 years (CAGR)	-0.28%	0.98%	0.53%	-1.75%	4.71%	1.61%
Last 4 year (CAGR)	17.32%	15.92%	24.86%	18.28%	-	-
Last 5 years (CAGR)	5.13%	2.74%	8.28%	2.53%	-	-
Since Inception (CAGR)	5.96%	4.37%	3.04%		9.71%	6.65%
<b>Asset Held (Rs. In Crores)</b>	<b>2134</b>		<b>362</b>		<b>244</b>	

Fund Name	Benchmark	Composition	SFIN
Assure	-	Crisil Short Term Bond Index	ULIF01008/07/05BSLIASSURE109
Income Advantage	-	Crisil Composite Bond Index	ULIF01507/08/08BSLIINCADV109
Protector	BSE 100	Crisil Composite Bond Index	ULIF00313/03/01BSLPROTECT109
Builder	BSE 100	Crisil Composite Bond Index	ULIF00113/03/01BSLBUILDER109
Balancer	BSE 100	Crisil Composite Bond Index	ULIF00931/05/05BSLBALANCE109
Enhancer	BSE 100	Crisil Composite Bond Index	ULIF00213/03/01BSLENHANCE109
Creator	BSE 100	Crisil Composite Bond Index	ULIF00704/02/04BSLCREATOR109
Magnifier	BSE 100	Crisil Liquid Fund Index	ULIF00826/06/04BSLIIMAGN109
Maximiser	BSE 100	Crisil Liquid Fund Index	ULIF01101/06/07BSLIINMAX109
Multiplier	CNX Midcap	Crisil Liquid Fund Index	ULIF01217/10/07BSLIINMULT109
Super 20	Sensex	Crisil Liquid Fund Index	ULIF01723/06/09BSLSUPER20109

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## FUND PERFORMANCE AS ON 31st March 2013

INDIVIDUAL Inception Date	Platinum Plus I 17-Mar-08		Platinum Plus II 8-Sep-08		Platinum Plus III 15-May-09		Platinum Plus IV 15-Sep-09	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	7.88%	-	7.34%	-	8.11%	-	7.72%	-
Last 2 years (CAGR)	-1.39%	-	-1.56%	-	-0.93%	-	-1.46%	-
Last 3 years (CAGR)	2.96%	-	3.26%	-	3.29%	-	3.61%	-
Last 4 year (CAGR)	14.21%	-	17.05%	-	-	-	-	-
Since Inception (CAGR)	3.57%	-	12.21%	-	7.00%	-	4.21%	-
<b>Asset Held (Rs. In Crores)</b>	<b>367</b>		<b>628</b>		<b>744</b>		<b>572</b>	

INDIVIDUAL Inception Date	Platinum Premier 15-Feb-10		Platinum Advantage 20-Sep-10		Foresight 5 Pay 22-Feb-11		Foresight Single Pay 22-Feb-11	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	8.10%	-	8.13%	-	8.40%	-	8.58%	-
Last 2 years (CAGR)	-0.90%	-	0.37%	-	0.14%	-	0.56%	-
Last 3 years (CAGR)	3.26%	-	-	-	-	-	-	-
Since Inception (CAGR)	4.43%	-	-0.99%	-	2.39%	-	2.75%	-
<b>Asset Held (Rs. In Crores)</b>	<b>885</b>		<b>649</b>		<b>776</b>		<b>65</b>	

INDIVIDUAL Inception Date	Titanium I 16-Dec-09		Titanium II 16-Mar-10		Titanium III 16-Jun-10	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	8.16%	-	7.89%	-	7.57%	-
Last 2 years (CAGR)	0.18%	-	0.75%	-	1.77%	-
Last 3 years (CAGR)	3.99%	-	4.05%	-	-	-
Since Inception (CAGR)	4.40%	-	4.09%	-	1.64%	-
<b>Asset Held (Rs. In Crores)</b>	<b>57</b>		<b>26</b>		<b>7</b>	

PENSION Inception Date	Nourish 12-Mar-03		Growth 18-Mar-03		Enrich 12-Mar-03	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	9.94%	8.88%	9.79%	8.62%	9.43%	7.90%
Last 2 years	7.50%	7.41%	6.71%	6.48%	5.23%	4.78%
Last 3 years	6.76%	6.69%	6.43%	6.18%	5.68%	5.10%
Last 4 years	8.53%	7.81%	10.35%	8.88%	12.81%	10.16%
Last 5 years	9.15%	6.70%	10.49%	6.54%	9.77%	5.96%
Since Inception	8.12%	-	10.17%	-	11.73%	-
<b>Asset Held (Rs. In Crores)</b>	<b>13</b>		<b>37</b>		<b>168</b>	

Fund Name	Benchmark Composition	SFIN
Platinum Plus I	-	ULIF01325/02/08BSLIPLAT1109
Platinum Plus II	-	ULIF01425/02/08BSLIPLAT2109
Platinum Plus III	-	ULIF01628/04/09BSLIPLAT3109
Platinum Plus IV	-	ULIF01816/09/09BSLIPLAT4109
Platinum Premier	-	ULIF02203/02/10BSLPLATPR1109
Platinum Advantage	-	ULIF02408/09/10BSLPLATADV1109
Titanium I	-	ULIF01911/12/09BSLITITAN1109
Titanium II	-	ULIF02011/12/09BSLITITAN2109
Titanium III	-	ULIF02111/12/09BSLITITAN3109
Pension Nourish	BSE 100	ULIF00604/03/03BSLINOURISH109
Pension Growth	BSE 100	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100	ULIF00404/03/03BSLIENRICH109

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Portfolio as on Sunday, March 31, 2013

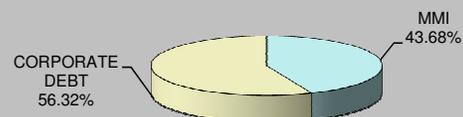
SECURITIES	HOLDING
<b>CORPORATE DEBT</b>	<b>56.32%</b>
8.83% NATIONAL BANK FOR AGRI. AND RURAL DEVELO	6.95%
9.62% L I C HOUSING FINANCE LTD. 2015	6.12%
10.8% EXPORT IMPORT BANK OF INDIA 2013	4.66%
10.9% RURAL ELECTRIFICATION CORPN. LTD. 2013	3.90%
9.7% SUNDARAM FINANCE LTD. 2014	3.89%
9.72% IDFC LTD 2013	3.88%
8% MAHINDRA VEHICLE MANUFACTURERS LIMITED 20	3.21%
11.3% A C C LTD. 2013	3.14%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.14%
10.2% SUNDARAM FINANCE LTD. 2014	3.13%
OTHER CORPORATE DEBT	14.31%
<b>MMI</b>	<b>43.68%</b>
CLEARING CORPORATION OF INDIA LTD. 2013	12.91%
STATE BANK OF TRAVANCORE 2014	7.73%
CORPORATION BANK 2014	3.87%
Cash	2.96%
RELIANCE MF	2.61%
STATE BANK OF HYDERABAD 2013	2.24%
KOTAK MF	1.94%
CENTRAL BANK OF INDIA 2013	1.89%
BANK OF INDIA 2014	1.55%
CORPORATION BANK 2014	1.55%
BANK OF BARODA 2014	1.55%
JP MORGAN MUTUAL FUND	1.31%
BIRLA SUNLIFE MUTUAL FUND	1.27%
SHAPOORJI PALLONJI AND CO. LTD. 2013	0.31%

## About the Fund

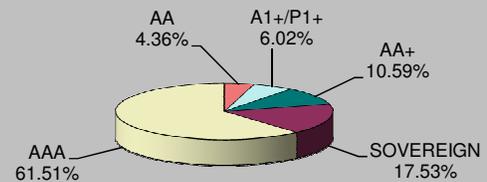
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

**Strategy:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

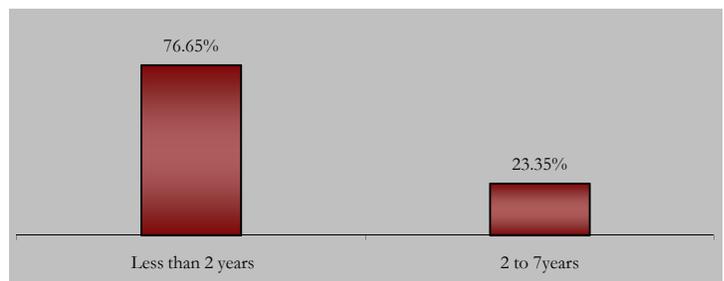
## Asset Allocation



## Rating Profile



## Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>26.47%</b>
8.15% GOVERNMENT OF INDIA 2022	9.04%
8.2% GOVERNMENT OF INDIA 2022	4.14%
9.15% GOVERNMENT OF INDIA 2024	3.05%
8.28% GOVERNMENT OF INDIA 2032	2.44%
8.08% GOVERNMENT OF INDIA 2022	2.31%
8.2% GOVERNMENT OF INDIA 2025	2.29%
8.97% GOVERNMENT OF INDIA 2030	0.91%
8.3% GOVERNMENT OF INDIA 2040	0.86%
8.2% GOVERNMENT OF INDIA 2023	0.71%
8.3% GOVERNMENT OF INDIA 2042	0.58%
OTHER GOVERNMENT SECURITIES	0.14%

CORPORATE DEBT	40.31%
9.75% TATA MOTORS LTD. 2020	2.40%
8.83% EXPORT IMPORT BANK OF INDIA 2023	1.98%
9.75% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.97%
2% TATA STEEL LTD. 2022	1.73%
9.6% HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2	1.62%
9.65% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.54%
10.25% HOUSING DEVELOPMENT FINANCE CORPN. LTD	1.48%
9.62% POWER FINANCE CORPN. LTD. 2016	1.45%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVELOP	1.44%
9.15% EXPORT IMPORT BANK OF INDIA 2022	1.44%
OTHER CORPORATE DEBT	23.25%

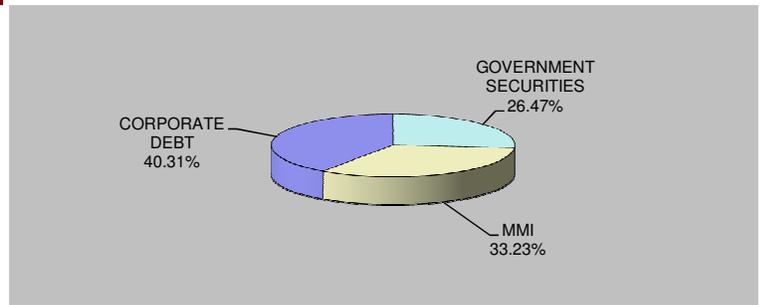
**MMI** **33.23%**

### About the Fund

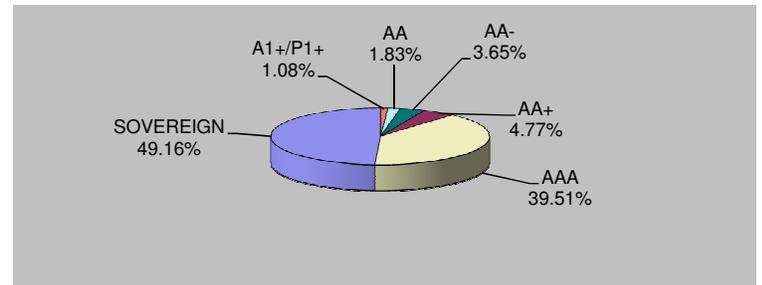
**Objective:** To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments

**Strategy:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

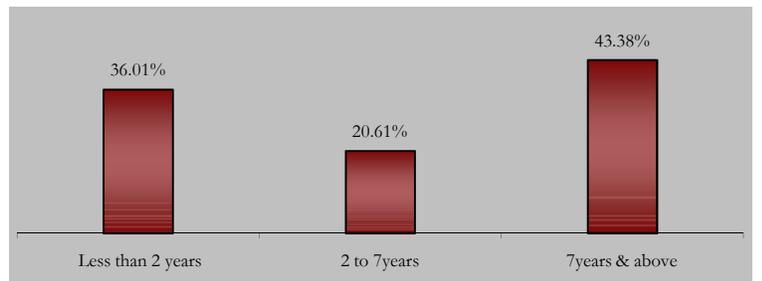
### Asset Allocation



### Rating Profile



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>31.27%</b>
8.15% GOVERNMENT OF INDIA 2022	5.94%
7.8% GOVERNMENT OF INDIA 2021	3.71%
7.99% GOVERNMENT OF INDIA 2017	2.47%
7.5% GOVERNMENT OF INDIA 2034	2.35%
11.5% GOVERNMENT OF INDIA 2015	2.12%
8.24% GOVERNMENT OF INDIA 2027	1.82%
8.79% GOVERNMENT OF INDIA 2021	1.68%
6.9% GOVERNMENT OF INDIA 2019	1.64%
7.95% GOVERNMENT OF INDIA 2032	1.55%
8.2% GOVERNMENT OF INDIA 2022	1.49%
OTHER GOVERNMENT SECURITIES	6.50%

CORPORATE DEBT	45.19%
8.6% POWER FINANCE CORPN. LTD. 2014	3.19%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	2.95%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.97%
8.64% POWER GRID CORPN. OF INDIA LTD. 2014	1.97%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	1.85%
9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.80%
11.4% POWER FINANCE CORPN. LTD. 2013	1.50%
11.25% POWER FINANCE CORPN. LTD. 2018	1.50%
8.85% TATA SONS LTD. 2016	1.48%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.45%
OTHER CORPORATE DEBT	25.52%

EQUITY	9.09%
I C I C I BANK LTD.	0.63%
RELIANCE INDUSTRIES LTD.	0.60%
INFOSYS LTD.	0.59%
I T C LTD.	0.57%
H D F C BANK LTD.	0.46%
LARSEN AND TOUBRO LTD.	0.37%
STATE BANK OF INDIA	0.35%
TATA CONSULTANCY SERVICES LTD.	0.31%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.30%
OIL AND NATURAL GAS CORPN. LTD.	0.26%
OTHER EQUITY	4.64%

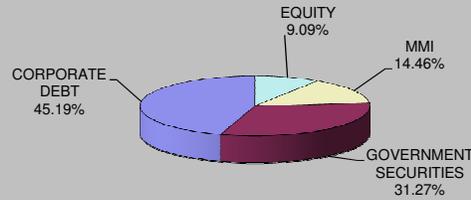
MMI	14.46%
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### About the Fund

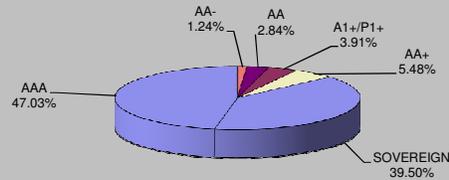
**Objective:** To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

**Strategy:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

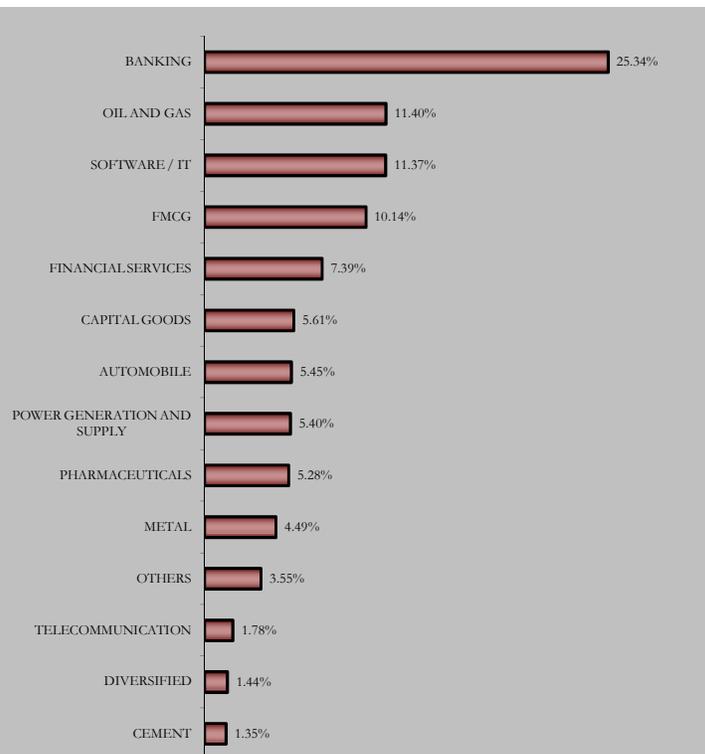
### Asset Allocation



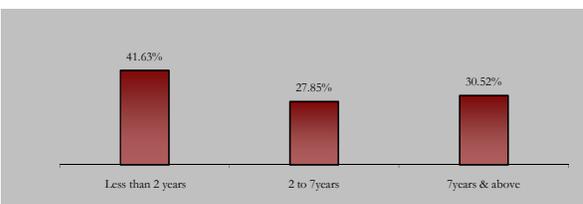
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>26.18%</b>
8.2% GOVERNMENT OF INDIA 2022	5.82%
7.8% GOVERNMENT OF INDIA 2021	4.45%
8.15% GOVERNMENT OF INDIA 2022	4.12%
8.32% GOVERNMENT OF INDIA 2032	1.74%
8.28% GOVERNMENT OF INDIA 2027	1.73%
8.79% GOVERNMENT OF INDIA 2021	1.70%
7.95% GOVERNMENT OF INDIA 2032	1.50%
8.3% GOVERNMENT OF INDIA 2040	1.19%
7.59% GOVERNMENT OF INDIA 2015	1.08%
8.08% GOVERNMENT OF INDIA 2022	0.91%
OTHER GOVERNMENT SECURITIES	1.93%

CORPORATE DEBT	40.31%
8.65% RURAL ELECTRIFICATION CORPN. LTD. 2019	3.94%
11.45% RELIANCE INDUSTRIES LTD. 2013	3.37%
8.6% POWER FINANCE CORPN. LTD. 2014	2.88%
8.85% TATA SONS LTD. 2016	2.35%
10.25% TECH MAHINDRA LTD. 2014	2.20%
8.5% INDIAN RAILWAY FINANCE CORPN. LTD. 2020	1.89%
9.35% RURAL ELECTRIFICATION CORPN. LTD. 2022	1.86%
9.47% POWER GRID CORPN. OF INDIA LTD. 2014	1.82%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.45%
7.55% NATIONAL HOUSING BANK 2013	1.44%
OTHER CORPORATE DEBT	17.11%

EQUITY	18.89%
INFOSYS LTD.	1.33%
I T C LTD.	1.25%
H D F C BANK LTD.	1.24%
I C I C I BANK LTD.	0.87%
RELIANCE INDUSTRIES LTD.	0.77%
MCLEOD RUSSEL INDIA LTD.	0.71%
DIVIS LABORATORIES LTD.	0.69%
STATE BANK OF INDIA	0.68%
AMARA RAJA BATTERIES LIMITED	0.62%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.60%
OTHER EQUITY	10.13%

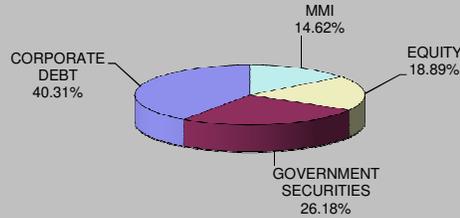
MMI	14.62%
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### About the Fund

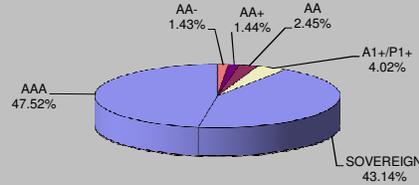
**Objective:** To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

**Strategy:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

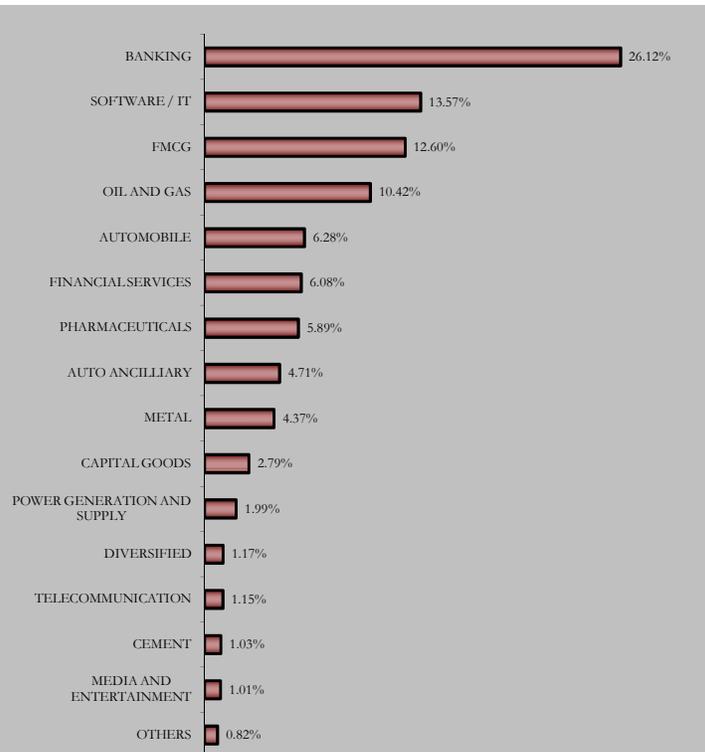
### Asset Allocation



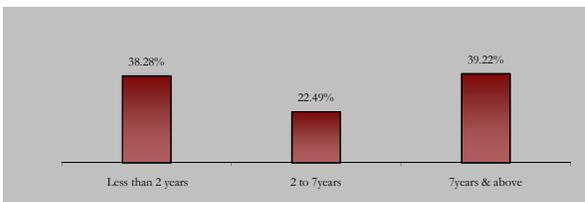
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>28.11%</b>
8.33% GOVERNMENT OF INDIA 2026	5.94%
8.2% GOVERNMENT OF INDIA 2022	4.98%
7.8% GOVERNMENT OF INDIA 2021	2.71%
7.95% GOVERNMENT OF INDIA 2032	2.56%
5.64% GOVERNMENT OF INDIA 2019	2.47%
7.46% GOVERNMENT OF INDIA 2017	2.14%
8.79% GOVERNMENT OF INDIA 2021	1.52%
6.9% GOVERNMENT OF INDIA 2019	1.38%
7% GOVERNMENT OF INDIA 2022	1.33%
8.08% GOVERNMENT OF INDIA 2022	1.17%
OTHER GOVERNMENT SECURITIES	1.90%

CORPORATE DEBT	31.49%
9% EXPORT IMPORT BANK OF INDIA 2019	3.84%
9.43% RURAL ELECTRIFICATION CORPN. LTD. 2014	3.51%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVELC	2.96%
10.05% NATIONAL BANK FOR AGRI. AND RURAL DEVE	2.95%
7.05% CANARA BANK 2014	2.86%
9.47% POWER GRID CORPN. OF INDIA LTD. 2022	2.26%
9.35% POWER GRID CORPN. OF INDIA LTD. 2021	1.49%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.49%
11.3% A C C LTD. 2013	1.48%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.48%
OTHER CORPORATE DEBT	7.19%

EQUITY	22.05%
INFOSYS LTD.	1.56%
I C I C I BANK LTD.	1.30%
I T C LTD.	1.25%
RELIANCE INDUSTRIES LTD.	1.24%
STATE BANK OF INDIA	1.10%
LARSEN AND TOUBRO LTD.	1.07%
H D F C BANK LTD.	0.93%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.87%
HINDUSTAN UNILEVER LTD.	0.68%
MAHINDRA AND MAHINDRA LTD.	0.67%
OTHER EQUITY	11.38%

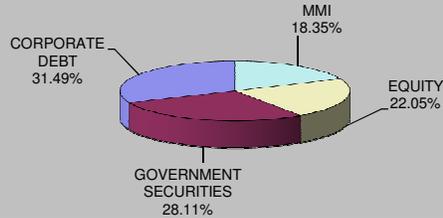
MMI	18.35%
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### About the Fund

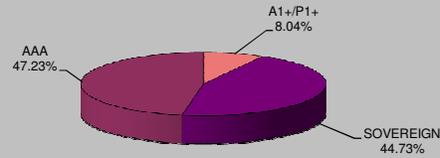
**Objective:** The objective of this fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

**Strategy:** The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

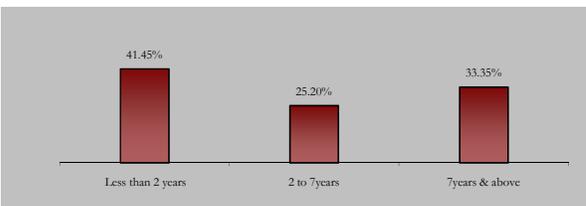
### Asset Allocation



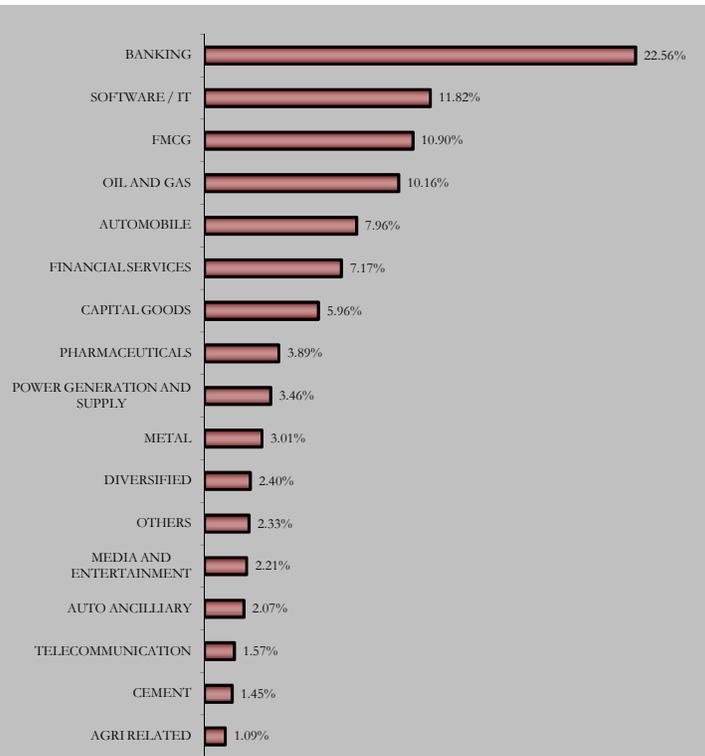
### Rating Profile



### Maturity Profile



### Sectoral Allocation



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>25.62%</b>
8.15% GOVERNMENT OF INDIA 2022	3.95%
6.9% GOVERNMENT OF INDIA 2019	3.86%
6.35% GOVERNMENT OF INDIA 2020	2.30%
7.8% GOVERNMENT OF INDIA 2021	1.52%
8.2% GOVERNMENT OF INDIA 2022	1.19%
7.95% GOVERNMENT OF INDIA 2032	1.17%
8.79% GOVERNMENT OF INDIA 2021	1.04%
7.8% GOVERNMENT OF INDIA 2020	1.01%
8.26% GOVERNMENT OF INDIA 2027	0.92%
7.46% GOVERNMENT OF INDIA 2017	0.73%
OTHER GOVERNMENT SECURITIES	7.92%

CORPORATE DEBT	39.73%
10.75% RELIANCE INDUSTRIES LTD. 2018	0.89%
10.2% TATA STEEL LTD. 2015	0.77%
9.05% STATE BANK OF INDIA 2020	0.73%
9.25% DR. REDDYS LABORATORIES LTD. 2014	0.63%
10.25% TECH MAHINDRA LTD. 2014	0.60%
2% INDIAN HOTELS CO. LTD. 2014	0.51%
9.8% L I C HOUSING FINANCE LTD. 2017	0.50%
8.55% INDIAN RAILWAY FINANCE CORPN. LTD. 2019	0.48%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	0.47%
9.1% STATE BANK OF MYSORE 2019	0.46%
OTHER CORPORATE DEBT	33.68%

SECURITISED DEBT	0.42%
INDIAN RAILWAY FINANCE CORPN. LTD. 2015	0.42%

EQUITY	25.61%
I C I C I BANK LTD.	1.85%
INFOSYS LTD.	1.82%
RELIANCE INDUSTRIES LTD.	1.71%
I T C LTD.	1.68%
H D F C BANK LTD.	1.38%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.22%
LARSEN AND TOUBRO LTD.	1.10%
TATA CONSULTANCY SERVICES LTD.	0.99%
STATE BANK OF INDIA	0.97%
OIL AND NATURAL GAS CORPN. LTD.	0.92%
OTHER EQUITY	11.98%

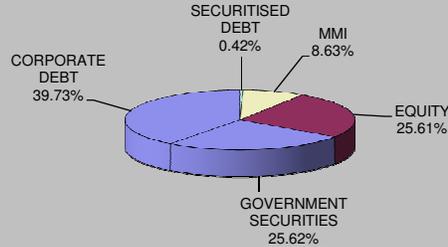
MMI	8.63%
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### About the Fund

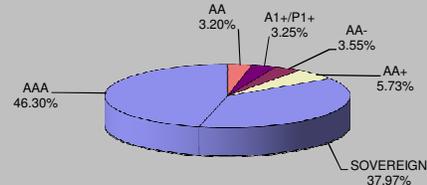
**Objective:** Helps you to grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

**Strategy:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

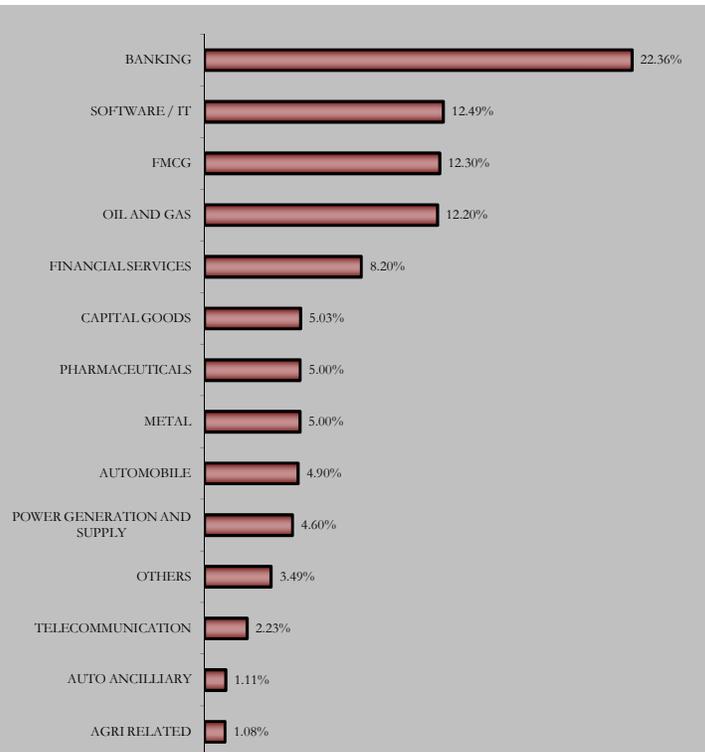
### Asset Allocation



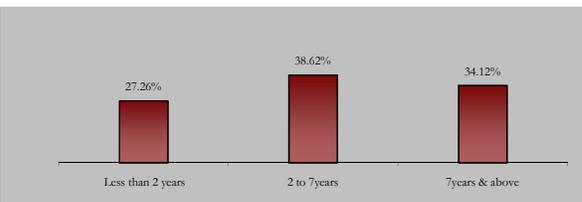
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>16.55%</b>
8.15% GOVERNMENT OF INDIA 2022	4.88%
7.8% GOVERNMENT OF INDIA 2021	1.99%
8.28% GOVERNMENT OF INDIA 2027	1.57%
8.24% GOVERNMENT OF INDIA 2027	1.29%
7.99% GOVERNMENT OF INDIA 2017	1.04%
8.28% GOVERNMENT OF INDIA 2032	0.94%
5.64% GOVERNMENT OF INDIA 2019	0.86%
8.83% GOVERNMENT OF INDIA 2041	0.83%
8.32% GOVERNMENT OF INDIA 2032	0.63%
7.46% GOVERNMENT OF INDIA 2017	0.61%
OTHER GOVERNMENT SECURITIES	1.90%

CORPORATE DEBT	24.01%
8.6% POWER FINANCE CORPN. LTD. 2014	3.41%
9.7% SUNDARAM FINANCE LTD. 2014	1.57%
10.1% POWER GRID CORPN. OF INDIA LTD. 2013	1.56%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.55%
8.45% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	1.54%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.40%
11.4% POWER FINANCE CORPN. LTD. 2013	1.10%
9.55% HINDALCO INDUSTRIES LTD. 2022	0.95%
9.7% CADILA HEALTHCARE LTD. 2016	0.94%
8.95% H D F C BANK LTD. 2022	0.94%
OTHER CORPORATE DEBT	9.04%

EQUITY	45.75%
I C I C I BANK LTD.	3.18%
INFOSYS LTD.	2.98%
RELIANCE INDUSTRIES LTD.	2.96%
I T C LTD.	2.87%
H D F C BANK LTD.	2.31%
LARSEN AND TOUBRO LTD.	1.85%
STATE BANK OF INDIA	1.76%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.55%
TATA CONSULTANCY SERVICES LTD.	1.48%
OIL AND NATURAL GAS CORPN. LTD.	1.33%
OTHER EQUITY	23.47%

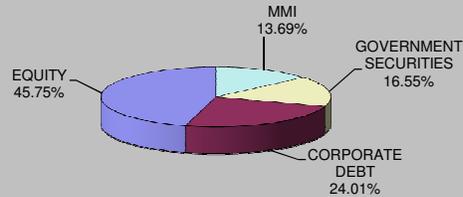
MMI	13.69%
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### About the Fund

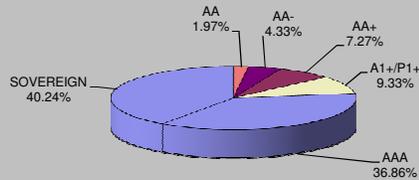
**Objective:** To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security.

**Strategy:** To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

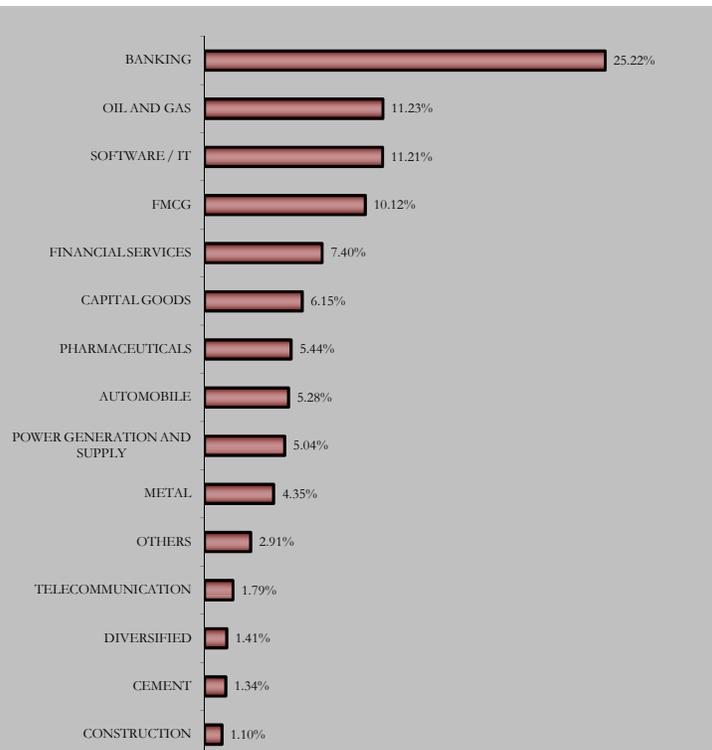
### Asset Allocation



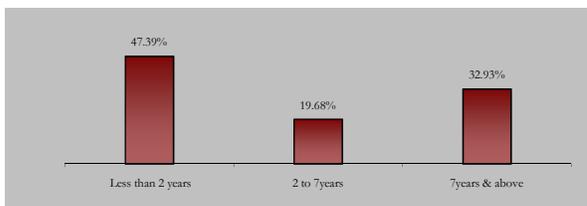
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>CORPORATE DEBT</b>	<b>4.20%</b>
9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.15%
HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2013	0.59%
10.48% ULTRATECH CEMENT LTD. 2013	0.55%
11.3% A C C LTD. 2013	0.35%
9.55% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.30%
8.2% ASHOK LEYLAND LTD. 2014	0.29%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	0.25%
HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2013	0.24%
10.4% I C I C I SECURITIES PRIMARY DEALERSHIP LTD.	0.20%
9.25% I C I C I HOME FINANCE CO. LTD. 2014	0.15%
OTHER CORPORATE DEBT	0.12%

EQUITY	81.65%
I C I C I BANK LTD.	5.77%
INFOSYS LTD.	5.65%
RELIANCE INDUSTRIES LTD.	5.47%
I T C LTD.	5.38%
H D F C BANK LTD.	4.24%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.94%
LARSEN AND TOUBRO LTD.	3.34%
TATA CONSULTANCY SERVICES LTD.	3.09%
STATE BANK OF INDIA	2.99%
OIL AND NATURAL GAS CORPN. LTD.	2.84%
OTHER EQUITY	38.92%

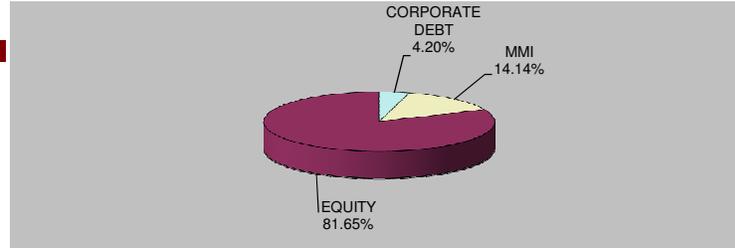
MMI	14.14%
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### About the Fund

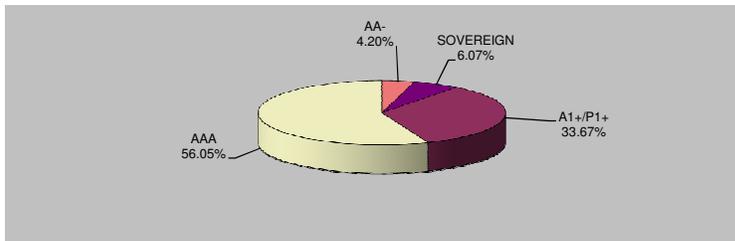
**Objective:** To maximize wealth by actively managing a diversified equity portfolio.

**Strategy:** To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

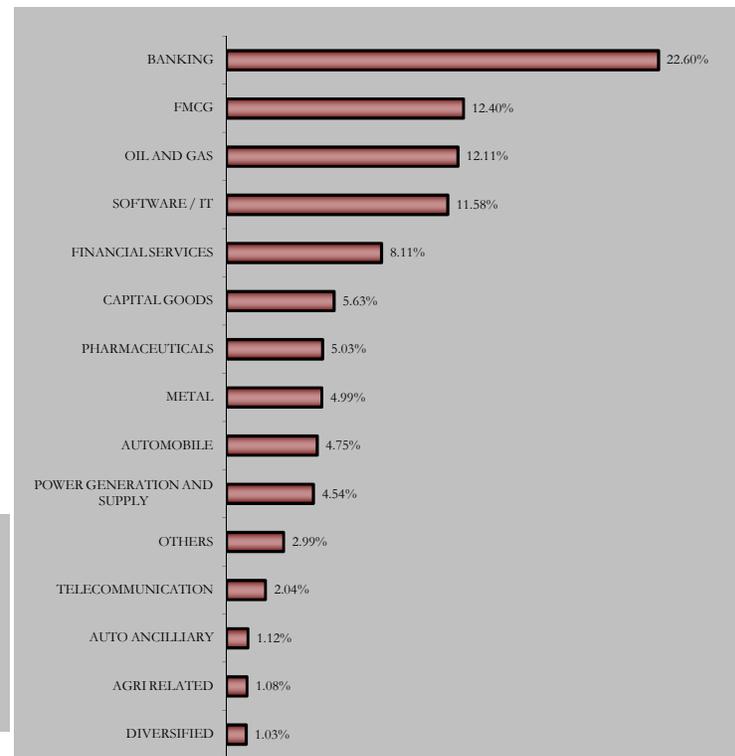
### Asset Allocation



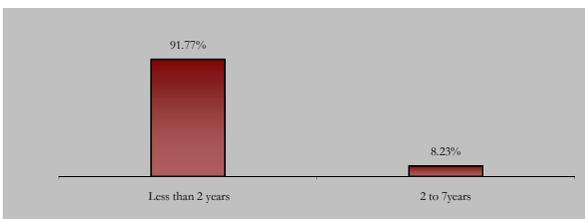
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

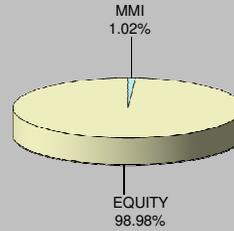
SECURITIES	HOLDING
<b>EQUITY</b>	<b>98.98%</b>
I C I C I BANK LTD.	7.15%
INFOSYS LTD.	6.58%
RELIANCE INDUSTRIES LTD.	6.33%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	5.71%
I T C LTD.	5.26%
STATE BANK OF INDIA	4.79%
H D F C BANK LTD.	4.60%
LARSEN AND TOUBRO LTD.	4.36%
OIL AND NATURAL GAS CORPN. LTD.	3.33%
TATA MOTORS LTD.	2.29%
OTHER EQUITY	48.59%
<b>MMI</b>	<b>1.02%</b>

### About the Fund

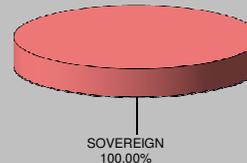
**Objective:** To Provide long-term capital appreciation by actively managing a well diversified equity portfolio of fundamentally strong blue chip companies. To provide a cushion against the volatility in the equities through investment in money market instruments.

**Strategy:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio doesnot suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

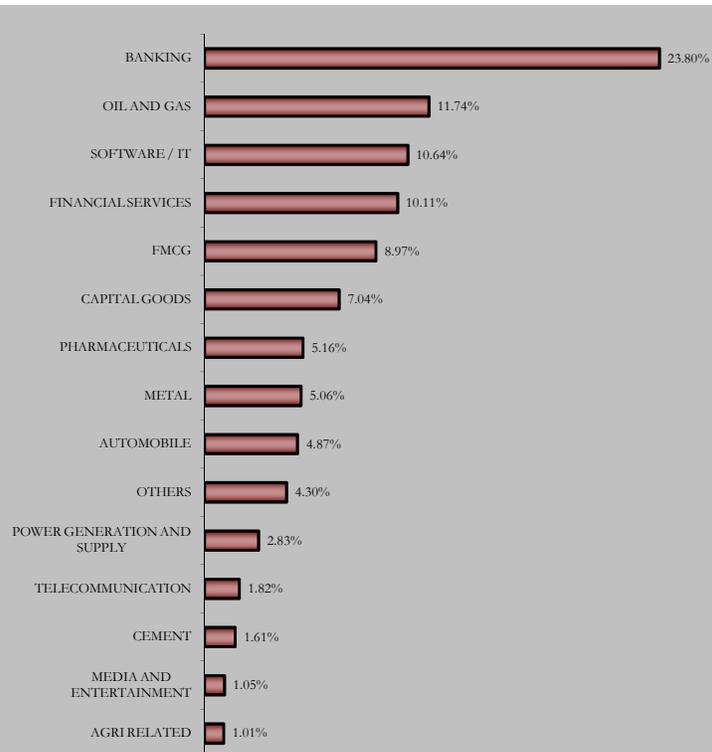
### Asset Allocation



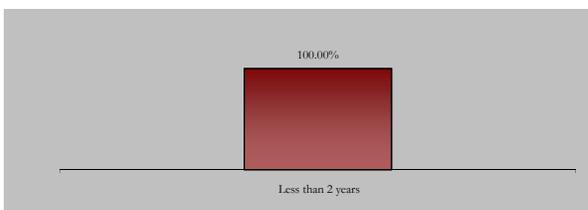
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

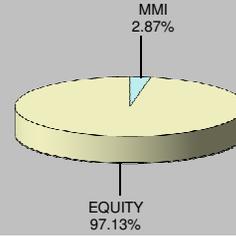
SECURITIES	HOLDING
<b>EQUITY</b>	<b>97.13%</b>
ICICI BANK LTD.	8.90%
INFOSYS LTD.	8.87%
RELIANCE INDUSTRIES LTD.	8.76%
ITC LTD.	7.42%
STATE BANK OF INDIA	5.91%
HDFC BANK LTD.	5.46%
LUPIN LTD.	5.36%
TATA CONSULTANCY SERVICES LTD.	5.24%
LARSEN AND TOUBRO LTD.	5.14%
TATA MOTORS LTD.	4.25%
OTHER EQUITY	31.83%
<b>MMI</b>	<b>2.87%</b>

### About the Fund

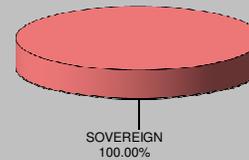
**Objective:** To generate long-term capital appreciation for policyholders by making investments in fundamentally strong and liquid large cap companies.

**Strategy:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, robust, efficient & visionary management & adequate market liquidity. It will adopt a disciplined and flexible approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in highly rated money market instruments and fixed deposits.

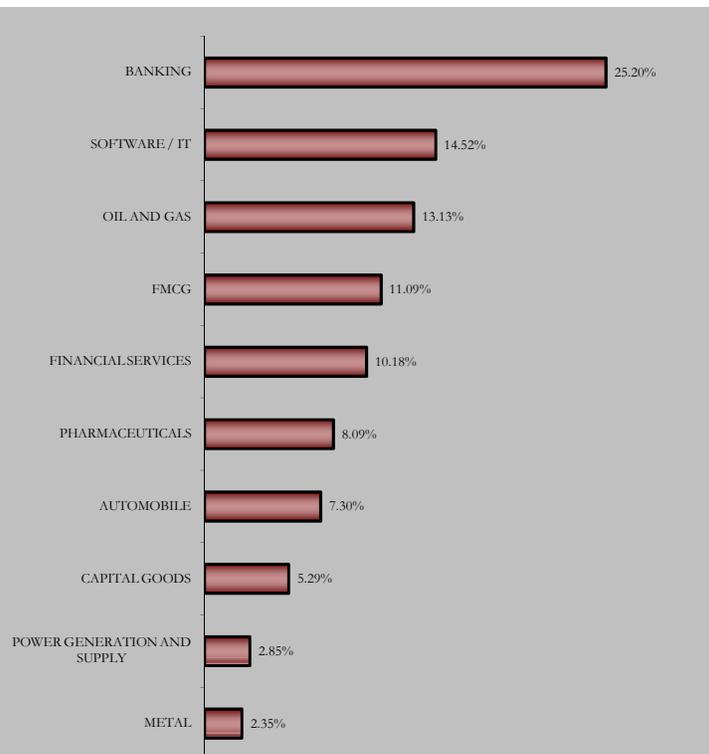
### Asset Allocation



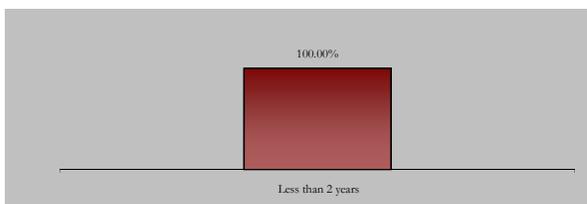
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

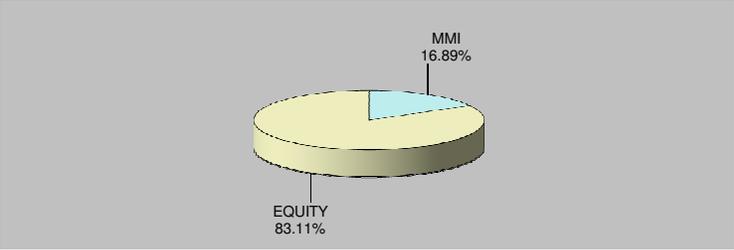
SECURITIES	HOLDING
<b>EQUITY</b>	<b>83.11%</b>
FEDERAL BANK LTD.	5.35%
N T P C LTD.	5.30%
GUJARAT MINERAL DEVELOPMENT CORPORATION	5.22%
VOLTAS LTD.	4.97%
DIVIS LABORATORIES LTD.	3.09%
BHARAT PETROLEUM CORPN. LTD.	2.48%
ORIENTAL BANK OF COMMERCE	2.35%
DABUR INDIA LTD.	2.28%
LUPIN LTD.	2.17%
TECH MAHINDRA LTD.	1.97%
OTHER EQUITY	47.93%
<b>MMI</b>	<b>16.89%</b>

### About the Fund

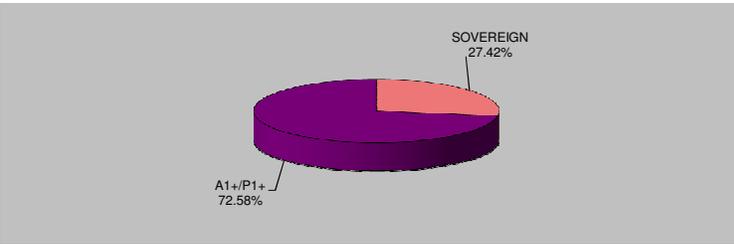
**Objective:** The provide long-term wealth maximisation by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalization is between Rs. 10 billion to Rs.250 billion. Further, the fund would also seek to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments

**Strategy:** Active Fund Management with potentially 100% equity Exposure Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued Stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of being tomorrow's large cap. Emphasis on early identification of stocks.

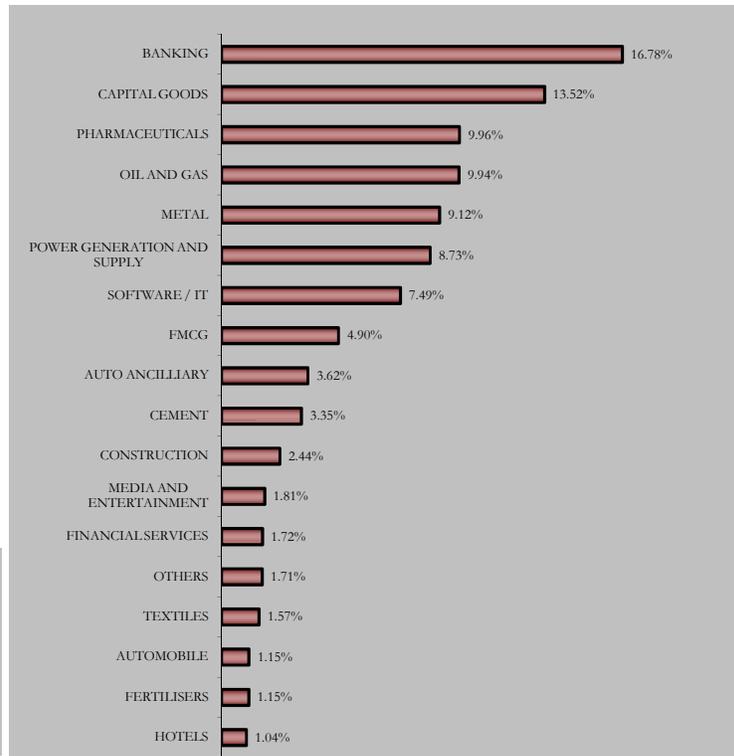
### Asset Allocation



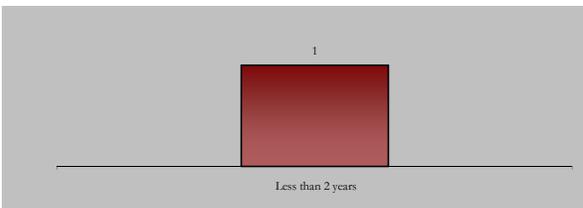
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>9.50%</b>
7.83% GOVERNMENT OF INDIA 2018	3.83%
8.24% GOVERNMENT OF INDIA 2018	3.11%
7.99% GOVERNMENT OF INDIA 2017	1.36%
5.69% GOVERNMENT OF INDIA 2018	1.20%

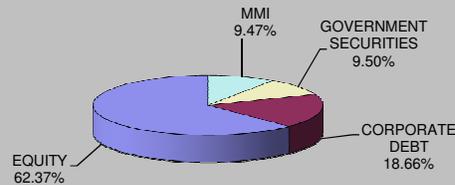
### About the Fund

**Objective:** To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations

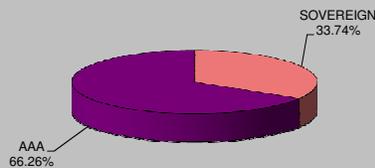
**Strategy:** The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

CORPORATE DEBT	18.66%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPME	3.57%
10.6% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	2.95%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	2.81%
11.25% POWER FINANCE CORPN. LTD. 2018	2.40%
9.3% POWER GRID CORPN. OF INDIA LTD. 2018	1.39%
9.07% RURAL ELECTRIFICATION CORPN. LTD. 2018	1.38%
9.35% POWER GRID CORPN. OF INDIA LTD. 2018	1.34%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. LIT	1.27%
9.64% POWER GRID CORPN. OF INDIA LTD. 2018	0.56%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.56%
OTHER CORPORATE DEBT	0.43%

### Asset Allocation

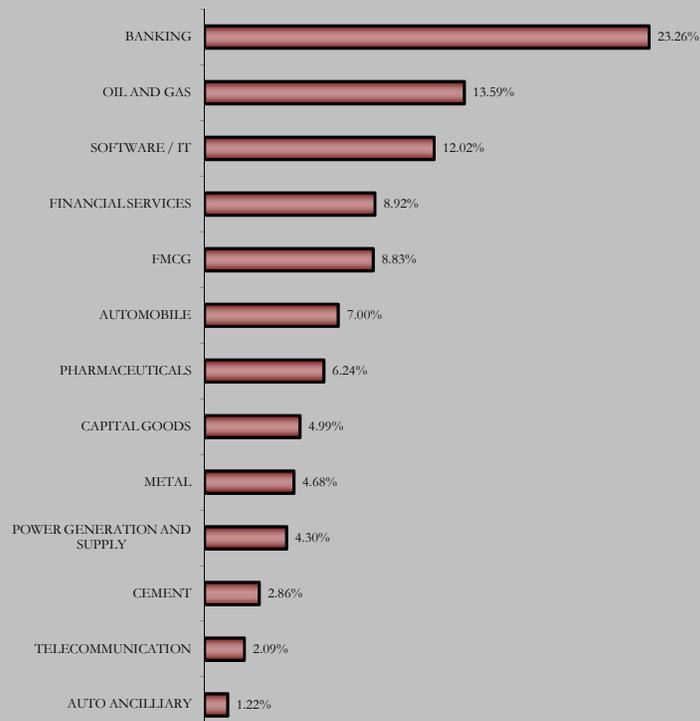


### Rating Profile



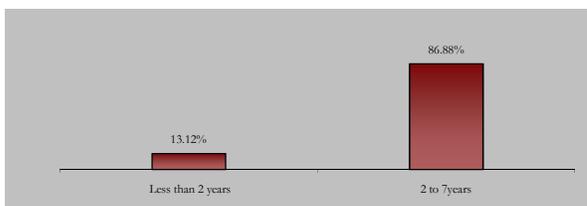
EQUITY	62.37%
I C I C I BANK LTD.	4.44%
INFOSYS LTD.	4.37%
RELIANCE INDUSTRIES LTD.	3.99%
I T C LTD.	3.65%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.27%
LARSEN AND TOUBRO LTD.	3.11%
H D F C BANK LTD.	2.81%
STATE BANK OF INDIA	2.38%
TATA CONSULTANCY SERVICES LTD.	2.33%
OIL AND NATURAL GAS CORPN. LTD.	2.24%
OTHER EQUITY	29.77%

### Sectoral Allocation



MMI	9.47%
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### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>6.52%</b>
7.83% GOVERNMENT OF INDIA 2018	3.07%
5.69% GOVERNMENT OF INDIA 2018	2.15%
6.05% GOVERNMENT OF INDIA 2019	1.08%
8.24% GOVERNMENT OF INDIA 2018	0.23%

### About the Fund

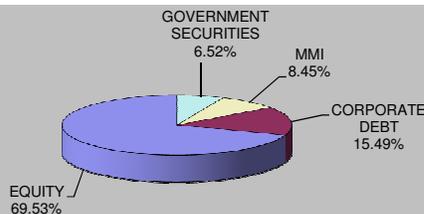
**Objective** To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations:

**Strategy:** The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

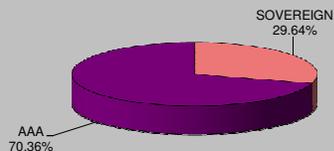
CORPORATE DEBT	15.49%
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11.25% POWER FINANCE CORPN. LTD. 2018	2.63%
9.7% POWER FINANCE CORPN. LTD. 2018	2.47%
9.25% POWER GRID CORPN. OF INDIA LTD. 2018	2.10%
NATIONAL HOUSING BANK 2018	2.05%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPME	1.79%
9% EXPORT IMPORT BANK OF INDIA 2019	1.73%
8.84% POWER GRID CORPN. OF INDIA LTD. 2018	1.27%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	0.86%
9.64% POWER GRID CORPN. OF INDIA LTD. 2019	0.58%

### Asset Allocation



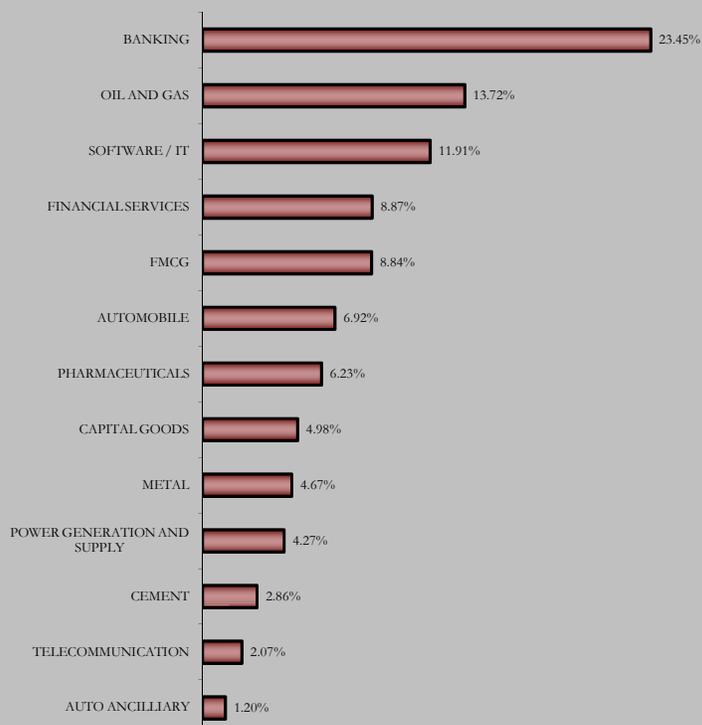
### Rating Profile



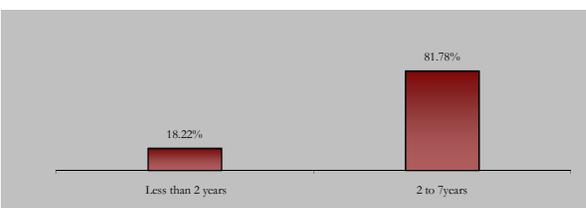
EQUITY	69.53%
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I C I C I BANK LTD.	4.93%
INFOSYS LTD.	4.85%
RELIANCE INDUSTRIES LTD.	4.52%
I T C LTD.	4.09%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.63%
LARSEN AND TOUBRO LTD.	3.46%
H D F C BANK LTD.	3.21%
STATE BANK OF INDIA	2.72%
TATA CONSULTANCY SERVICES LTD.	2.55%
OIL AND NATURAL GAS CORPN. LTD.	2.50%
OTHER EQUITY	33.06%

### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>3.75%</b>
6.9% GOVERNMENT OF INDIA 2019	2.39%
6.05% GOVERNMENT OF INDIA 2019	0.77%
6.05% GOVERNMENT OF INDIA 2019	0.49%
5.64% GOVERNMENT OF INDIA 2019	0.10%

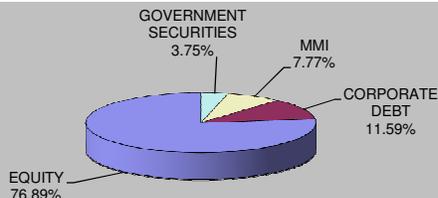
### About the Fund

**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & as approved by the IRDA.

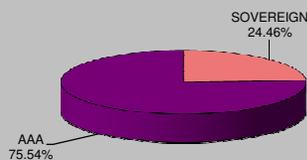
**Strategy:** To have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

CORPORATE DEBT	11.59%
9% EXPORT IMPORT BANK OF INDIA 2019	2.87%
NATIONAL HOUSING BANK 2019	2.01%
9.35% POWER GRID CORPN. OF INDIA LTD. 2019	1.38%
8.6% INDIAN RAILWAY FINANCE CORPN. LTD. 2019	1.34%
9.7% POWER FINANCE CORPN. LTD. 2018	1.32%
9.25% POWER GRID CORPN. OF INDIA LTD. 2019	0.89%
9.3% POWER GRID CORPN. OF INDIA LTD. 2019	0.69%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.62%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPME	0.44%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPME	0.01%
OTHER CORPORATE DEBT	0.01%

### Asset Allocation

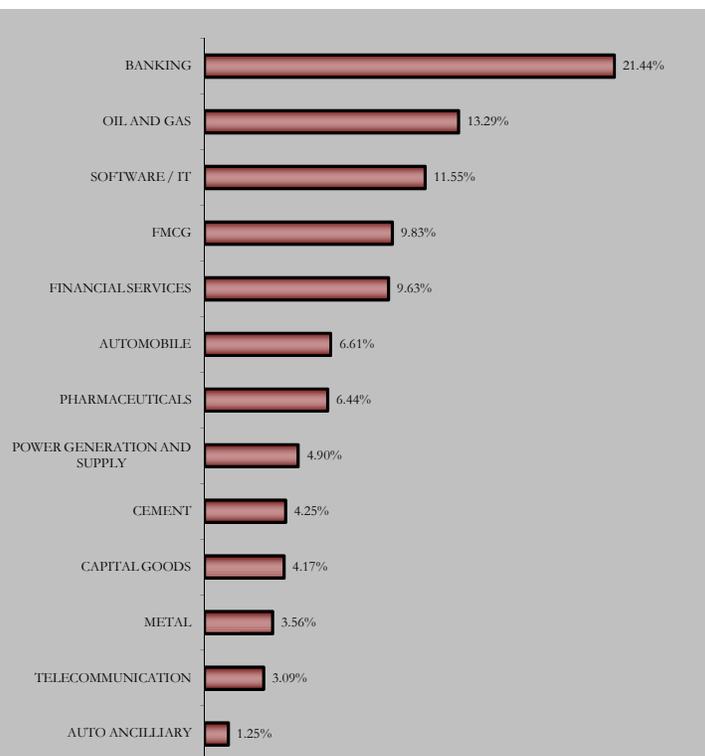


### Rating Profile



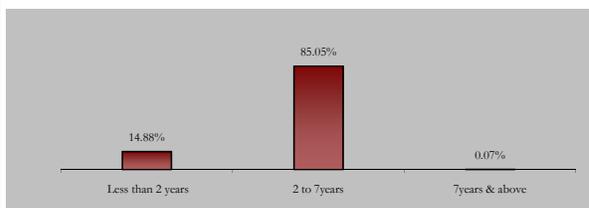
EQUITY	76.89%
INFOSYS LTD.	5.16%
IT C LTD.	5.01%
I C I C I BANK LTD.	4.78%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.77%
RELIANCE INDUSTRIES LTD.	4.46%
H D F C BANK LTD.	3.84%
LARSEN AND TOUBRO LTD.	3.20%
TATA CONSULTANCY SERVICES LTD.	3.00%
OIL AND NATURAL GAS CORPN. LTD.	2.87%
STATE BANK OF INDIA	2.82%
OTHER EQUITY	36.96%

### Sectoral Allocation



MMI	7.77%
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### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>2.80%</b>
6.9% GOVERNMENT OF INDIA 2019	1.97%
6.05% GOVERNMENT OF INDIA 2019	0.80%
6.05% GOVERNMENT OF INDIA 2019	0.03%

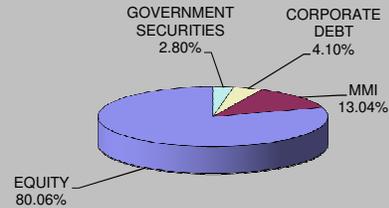
### About the Fund

**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & as approved by the IRDA.

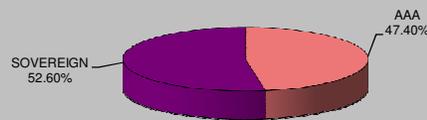
**Strategy:** To have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

CORPORATE DEBT	4.10%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPME	2.14%
9.25% POWER GRID CORPN. OF INDIA LTD. 2019	1.78%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.18%

### Asset Allocation

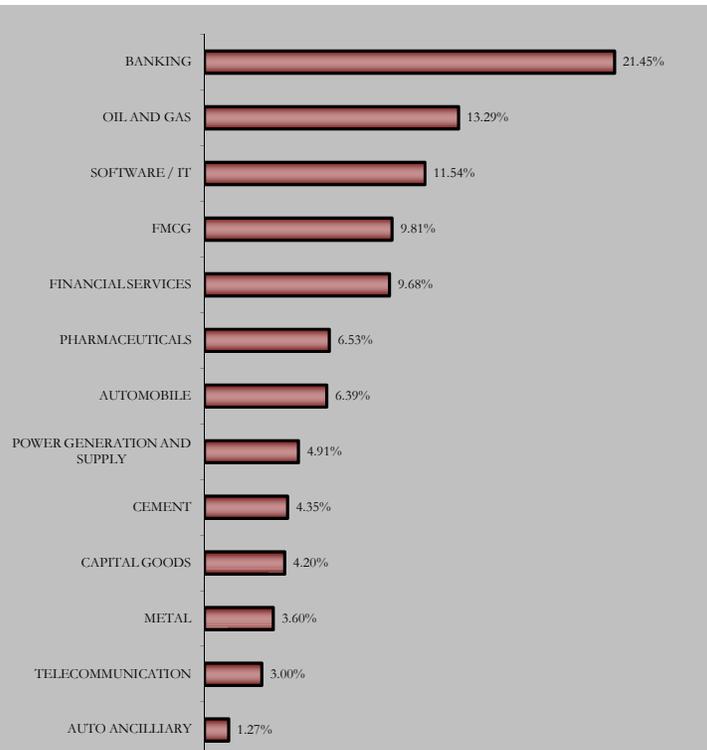


### Rating Profile

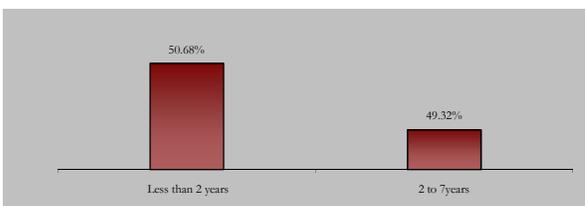


EQUITY	80.06%
INFOSYS LTD.	5.37%
IT C LTD.	5.20%
I C I C I BANK LTD.	4.99%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.98%
RELIANCE INDUSTRIES LTD.	4.64%
H D F C BANK LTD.	3.99%
LARSEN AND TOUBRO LTD.	3.36%
TATA CONSULTANCY SERVICES LTD.	3.12%
OIL AND NATURAL GAS CORPN. LTD.	3.00%
STATE BANK OF INDIA	2.92%
OTHER EQUITY	38.49%

### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

## SECURITIES HOLDING

### GOVERNMENT SECURITIES 3.59%

8.19% GOVERNMENT OF INDIA 2020	3.49%
6.35% GOVERNMENT OF INDIA 2020	0.10%

### CORPORATE DEBT 4.47%

9.35% POWER GRID CORPN. OF INDIA LTD. 2020	1.74%
9.3% POWER GRID CORPN. OF INDIA LTD. 2020	1.16%
9.2% POWER GRID CORPN. OF INDIA LTD. 2020	0.57%
9.25% POWER GRID CORPN. OF INDIA LTD. 2020	0.49%
9.15% EXPORT IMPORT BANK OF INDIA 2022	0.46%
9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	0.06%

### EQUITY 81.20%

INFOSYS LTD.	5.72%
ITC LTD.	5.50%
ICICI BANK LTD.	5.12%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.91%
RELIANCE INDUSTRIES LTD.	4.90%
HDFC BANK LTD.	4.21%
LARSEN AND TOUBRO LTD.	3.55%
TATA CONSULTANCY SERVICES LTD.	3.32%
STATE BANK OF INDIA	3.08%
OIL AND NATURAL GAS CORPN. LTD.	2.88%
OTHER EQUITY	38.02%

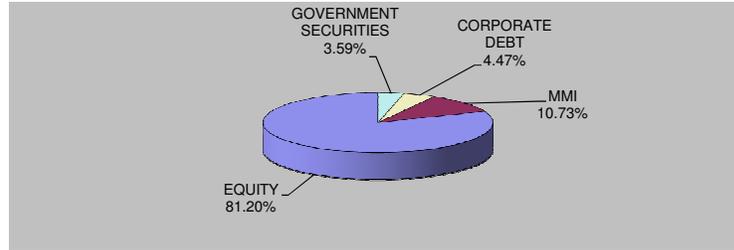
### MMI 10.73%

## About the Fund

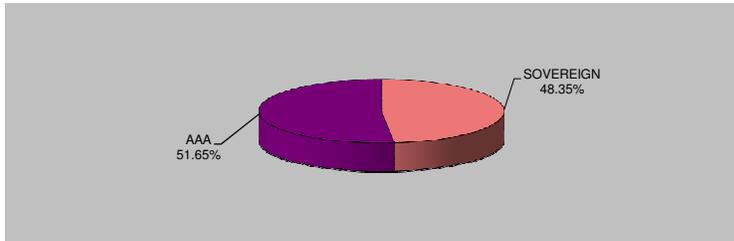
**Objective:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA

**Strategy:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

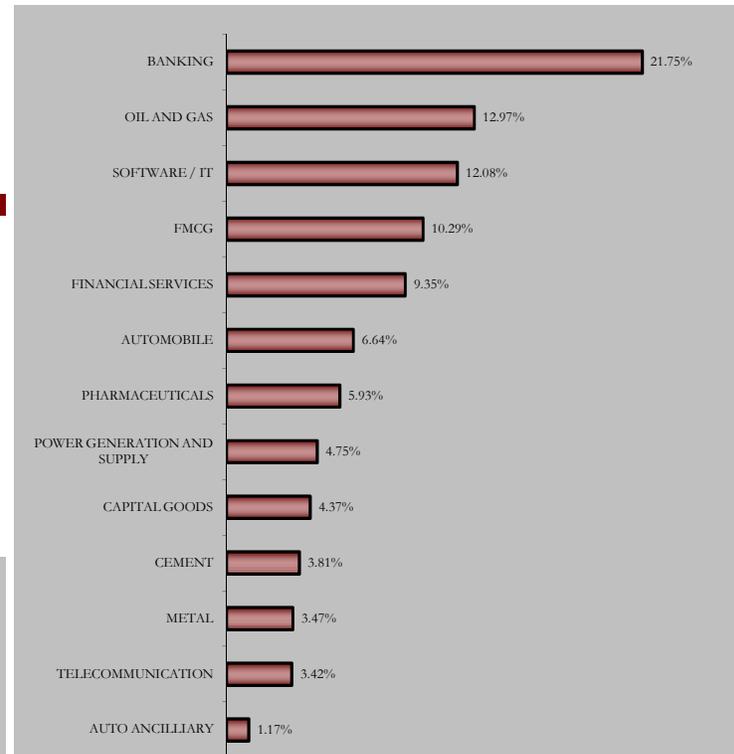
## Asset Allocation



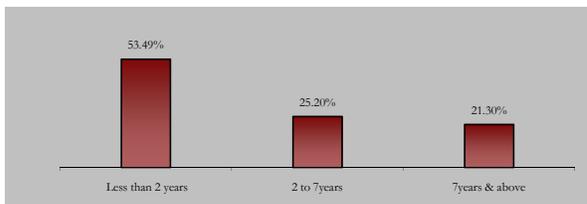
## Rating Profile



## Sectoral Allocation



## Maturity Profile



Portfolio as on Sunday, March 31, 2013

## SECURITIES HOLDING

### GOVERNMENT SECURITIES 0.70%

6.05% GOVERNMENT OF INDIA 2019	0.70%
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### CORPORATE DEBT 4.72%

9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	1.88%
NATIONAL HOUSING BANK 2019	1.12%
RURAL ELECTRIFICATION CORPN. LTD. 2020	0.96%
8.85% POWER GRID CORPN. OF INDIA LTD. 2019	0.77%

### EQUITY 91.09%

I T C LTD.	6.60%
INFOSYS LTD.	6.38%
I C I C I BANK LTD.	6.36%
RELIANCE INDUSTRIES LTD.	5.83%
H D F C BANK LTD.	5.38%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	5.14%
LARSEN AND TOUBRO LTD.	4.15%
STATE BANK OF INDIA	3.56%
HINDUSTAN UNILEVER LTD.	3.11%
TATA CONSULTANCY SERVICES LTD.	3.03%
OTHER EQUITY	41.55%

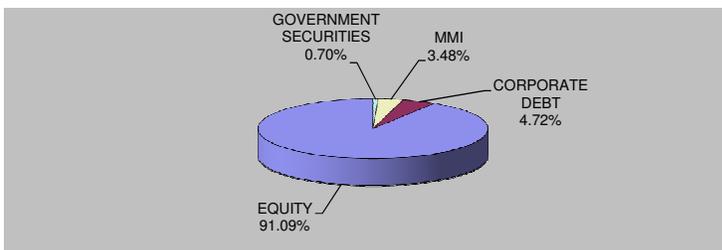
### MMI 3.48%

## About the Fund

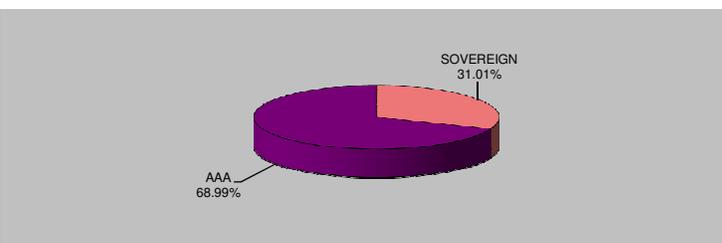
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

**Strategy:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

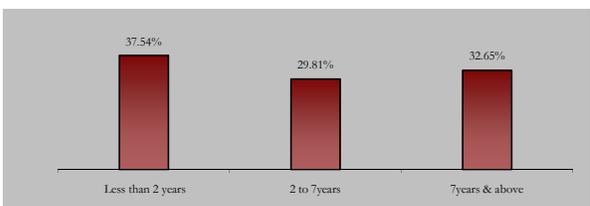
## Asset Allocation



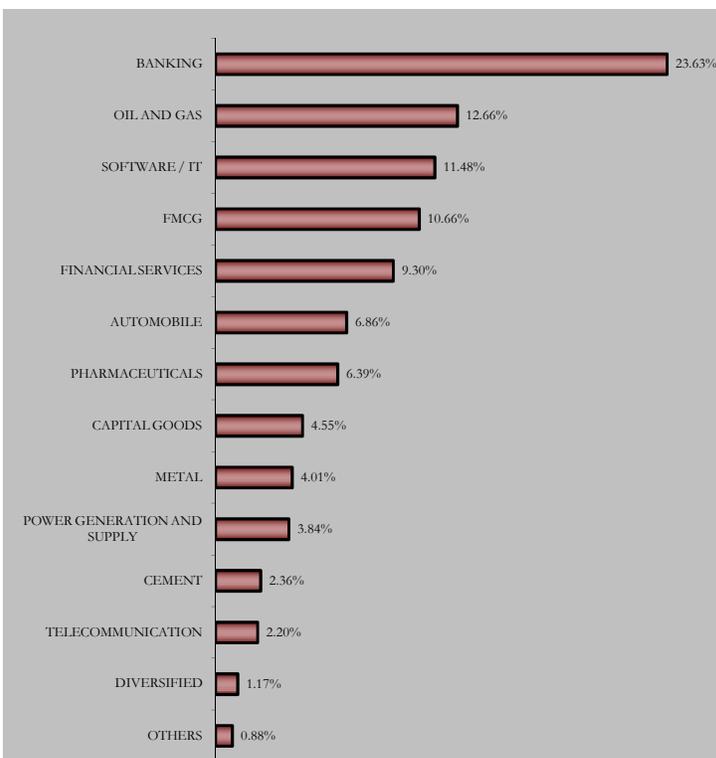
## Rating Profile



## Maturity Profile



## Sectoral Allocation



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	10.89%
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7.17% GOVERNMENT OF INDIA 2015	6.73%
7.61% GOVERNMENT OF INDIA 2015	4.16%

### About the Fund

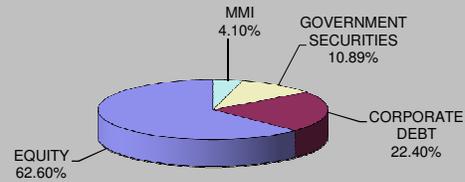
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

**Strategy:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

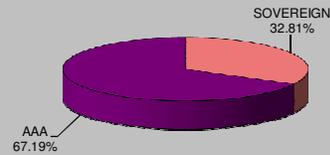
CORPORATE DEBT	22.40%
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9.85% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	5.33%
8.8% POWER GRID CORPN. OF INDIA LTD. 2014	4.14%
9.37% NATIONAL HOUSING BANK 2015	3.52%
8.64% POWER GRID CORPN. OF INDIA LTD. 2015	3.47%
8.6% POWER FINANCE CORPN. LTD. 2014	2.26%
8.95% POWER FINANCE CORPN. LTD. 2015	1.92%
9.43% RURAL ELECTRIFICATION CORPN. LTD. 2014	1.76%

### Asset Allocation



### Rating Profile

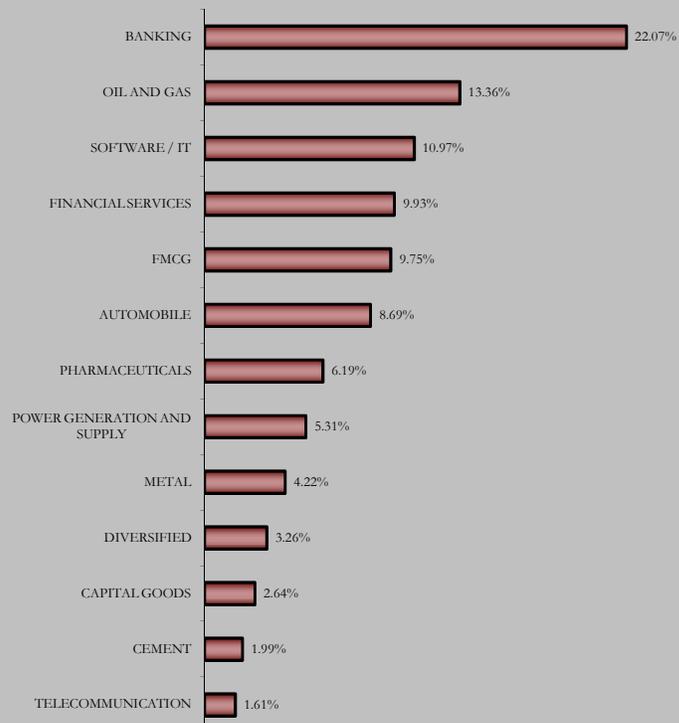


EQUITY	62.60%
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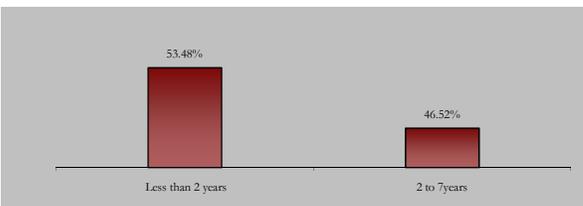
I C I BANK LTD.	4.39%
RELIANCE INDUSTRIES LTD.	4.26%
I T C LTD.	4.24%
INFOSYS LTD.	4.24%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.92%
H D F C BANK LTD.	2.78%
OIL AND NATURAL GAS CORPN. LTD.	2.11%
GRASIM INDUSTRIES LTD.	2.04%
MAHINDRA AND MAHINDRA LTD.	2.00%
STATE BANK OF INDIA	1.98%
OTHER EQUITY	30.64%

MMI	4.10%
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### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>11.16%</b>
7.17% GOVERNMENT OF INDIA 2015	8.32%
7.61% GOVERNMENT OF INDIA 2015	2.84%

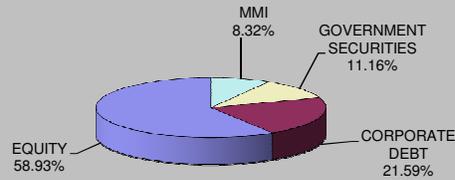
### About the Fund

**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

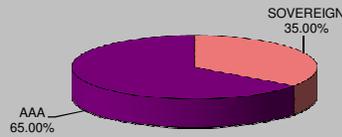
**Strategy:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

CORPORATE DEBT	21.59%
8.64% POWER GRID CORPN. OF INDIA LTD. 2015	5.84%
9.37% NATIONAL HOUSING BANK 2015	3.55%
9.46% NATIONAL BANK FOR AGRI. AND RURAL DEVEL	3.16%
9.85% HOUSING DEVELOPMENT FINANCE CORPN. LTD	2.79%
9.15% EXPORT IMPORT BANK OF INDIA 2015	2.36%
8.95% POWER FINANCE CORPN. LTD. 2015	1.96%
8.28% L I C HOUSING FINANCE LTD. 2015	1.93%

### Asset Allocation

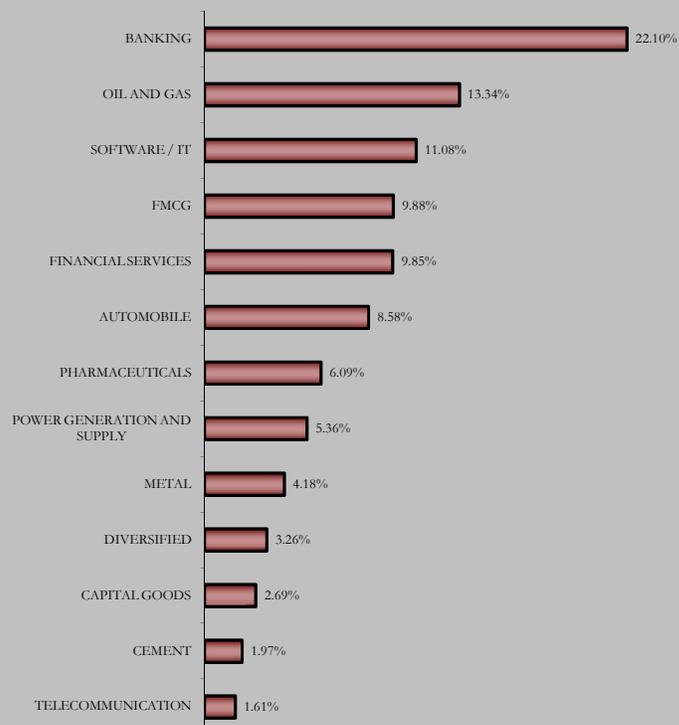


### Rating Profile

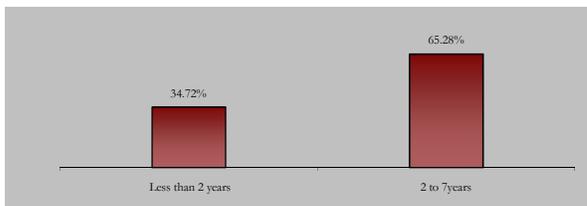


EQUITY	58.93%
I C I C I BANK LTD.	4.14%
INFOSYS LTD.	4.06%
I T C LTD.	4.06%
RELIANCE INDUSTRIES LTD.	4.00%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.67%
H D F C BANK LTD.	2.50%
OIL AND NATURAL GAS CORPN. LTD.	1.97%
UNION BANK OF INDIA	1.97%
GRASIM INDUSTRIES LTD.	1.92%
STATE BANK OF INDIA	1.86%
OTHER EQUITY	28.76%

### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	14.37%
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7.17% GOVERNMENT OF INDIA 2015	14.37%
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CORPORATE DEBT	33.34%
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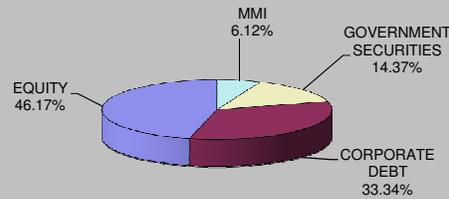
8.64% POWER GRID CORPN. OF INDIA LTD. 2015	6.89%
9.37% NATIONAL HOUSING BANK 2015	5.58%
9.15% EXPORT IMPORT BANK OF INDIA 2015	5.56%
9.85% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.23%
8.95% POWER FINANCE CORPN. LTD. 2015	4.16%
8.8% STATE BANK OF HYDERABAD 2016	4.15%
9.46% NATIONAL BANK FOR AGR. AND RURAL DEVEL.	1.40%
8.28% LIC HOUSING FINANCE LTD. 2015	1.37%

### About the Fund

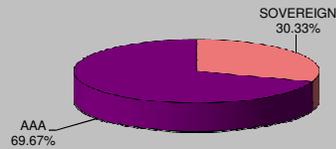
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

**Strategy:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

### Asset Allocation



### Rating Profile

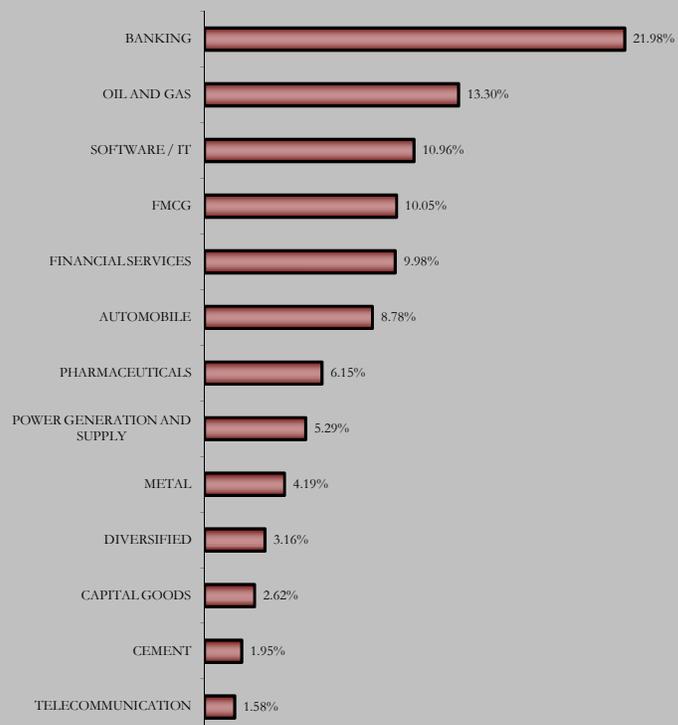


EQUITY	46.17%
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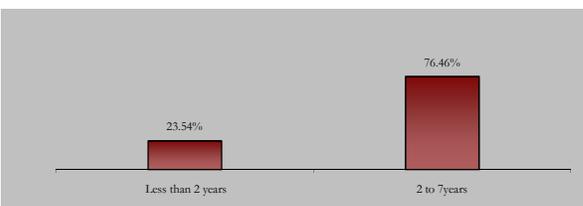
ICICI BANK LTD.	3.21%
INFOSYS LTD.	3.14%
RELIANCE INDUSTRIES LTD.	3.14%
ITC LTD.	3.14%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.91%
HDFC BANK LTD.	2.04%
UNION BANK OF INDIA	1.55%
OIL AND NATURAL GAS CORPN. LTD.	1.53%
MAHINDRA AND MAHINDRA LTD.	1.51%
HINDUSTAN UNILEVER LTD.	1.50%
OTHER EQUITY	22.50%

MMI	6.12%
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### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	1.69%
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8.2% GOVERNMENT OF INDIA 2022	1.32%
7.8% GOVERNMENT OF INDIA 2021	0.38%

CORPORATE DEBT	1.57%
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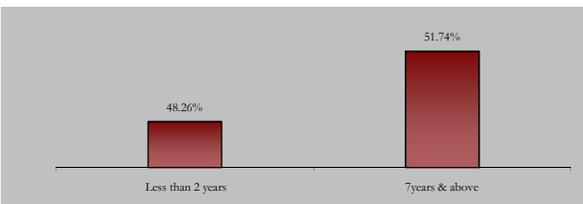
9.3% POWER GRID CORPN. OF INDIA LTD. 2021	1.57%
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EQUITY	93.46%
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INFOSYS LTD.	6.77%
I C I BANK LTD.	6.14%
RELIANCE INDUSTRIES LTD.	6.11%
I T C LTD.	6.01%
H D F C BANK LTD.	5.15%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	5.12%
TATA CONSULTANCY SERVICES LTD.	4.09%
LARSEN AND TOUBRO LTD.	3.93%
HINDUSTAN UNILEVER LTD.	3.46%
STATE BANK OF INDIA	3.44%
OTHER EQUITY	43.24%

MMI	3.28%
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### Maturity Profile

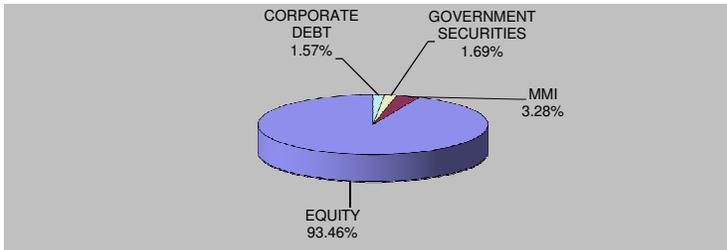


### About the Fund

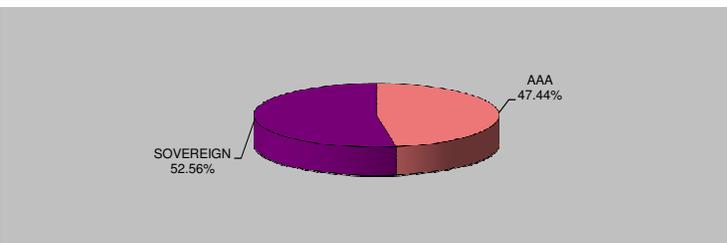
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

**Strategy:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

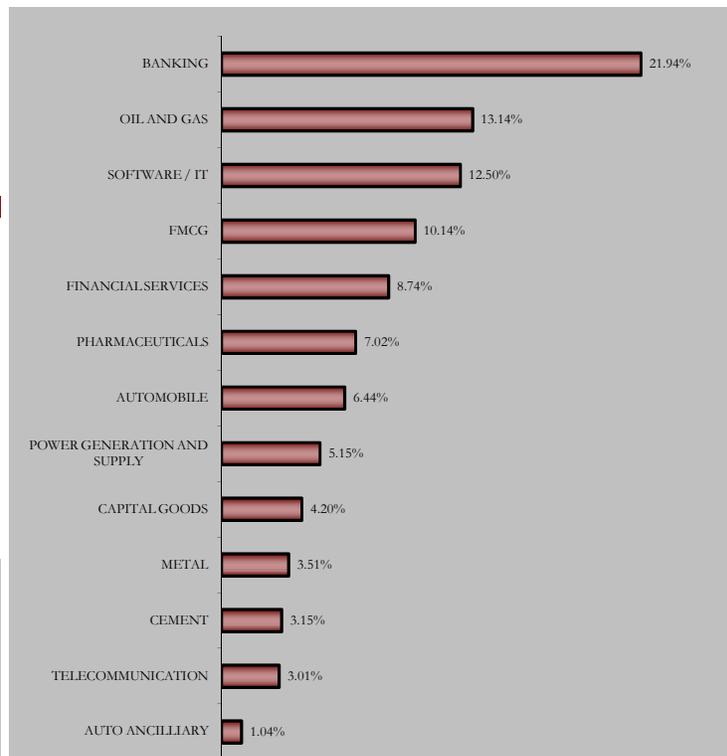
### Asset Allocation



### Rating Profile



### Sectoral Allocation



Portfolio as on Sunday, March 31, 2013

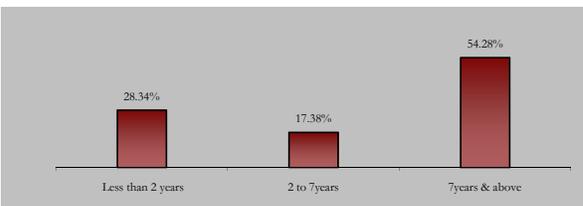
SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>12.74%</b>
7.8% GOVERNMENT OF INDIA 2021	6.14%
7.94% GOVERNMENT OF INDIA 2021	1.93%
7.83% GOVERNMENT OF INDIA 2018	1.15%
6.9% GOVERNMENT OF INDIA 2019	0.89%
8.2% GOVERNMENT OF INDIA 2022	0.78%
10.25% GOVERNMENT OF INDIA 2021	0.69%
7.8% GOVERNMENT OF INDIA 2020	0.51%
6.05% GOVERNMENT OF INDIA 2019	0.47%
6.35% GOVERNMENT OF INDIA 2020	0.12%
8.79% GOVERNMENT OF INDIA 2021	0.05%

CORPORATE DEBT	13.58%
9.64% POWER GRID CORPN. OF INDIA LTD. 2021	2.01%
9.15% EXPORT IMPORT BANK OF INDIA 2022	1.31%
8.54% NUCLEAR POWER CORPN. OF INDIA LTD. 2023	1.28%
9.3% POWER GRID CORPN. OF INDIA LTD. 2021	1.19%
9% EXPORT IMPORT BANK OF INDIA 2019	1.05%
RURAL ELECTRIFICATION CORPN. LTD. 2020	1.01%
9.25% POWER GRID CORPN. OF INDIA LTD. 2022	0.66%
9.04% EXPORT IMPORT BANK OF INDIA 2022	0.65%
8.85% POWER GRID CORPN. OF INDIA LTD. 2022	0.64%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.59%
OTHER CORPORATE DEBT	3.18%

EQUITY	61.18%
INFOSYS LTD.	4.36%
I C I BANK LTD.	4.05%
RELIANCE INDUSTRIES LTD.	3.97%
I T C LTD.	3.91%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.64%
H D F C BANK LTD.	3.07%
LARSEN AND TOUBRO LTD.	2.58%
TATA CONSULTANCY SERVICES LTD.	2.55%
HINDUSTAN UNILEVER LTD.	2.29%
STATE BANK OF INDIA	2.26%
OTHER EQUITY	28.52%

MMI	12.50%
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### Maturity Profile

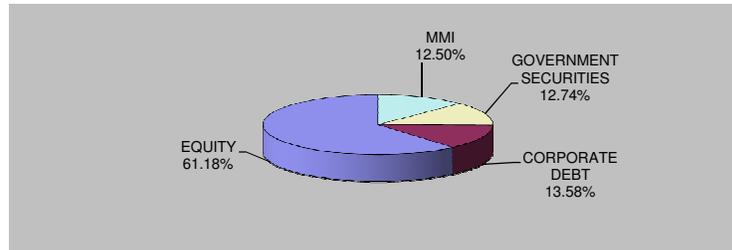


### About the Fund

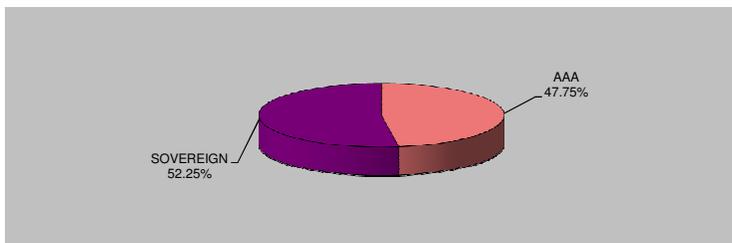
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

**Strategy:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

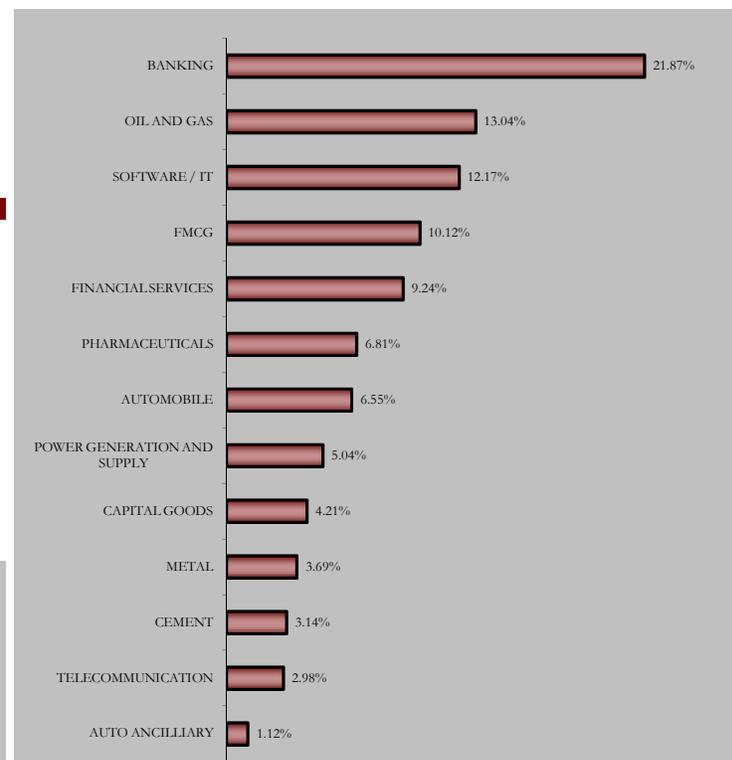
### Asset Allocation



### Rating Profile



### Sectoral Allocation



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>27.67%</b>
8.2% GOVERNMENT OF INDIA 2022	6.04%
8.79% GOVERNMENT OF INDIA 201	5.89%
9.15% GOVERNMENT OF INDIA 2024	5.66%
8.15% GOVERNMENT OF INDIA 2022	4.94%
7.95% GOVERNMENT OF INDIA 2032	2.93%
7.46% GOVERNMENT OF INDIA 2017	2.21%

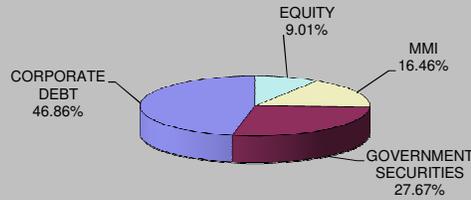
### About the Fund

**Objective:** To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

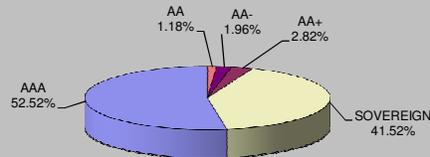
**Strategy:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

CORPORATE DEBT	46.86%
7.6% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.33%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	3.81%
10.48% ULTRATECH CEMENT LTD. 2013	3.79%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	3.75%
7.55% NATIONAL HOUSING BANK 2013	3.74%
10.7% INDIAN RAILWAY FINANCE CORPN. LTD. 2023	2.56%
11.95% HOUSING DEVELOPMENT FINANCE CORPN. LT	2.55%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.30%
11.3% A C C LTD. 2013	2.28%
11.45% RELIANCE INDUSTRIES LTD. 2013	2.28%
OTHER CORPORATE DEBT	15.46%

### Asset Allocation



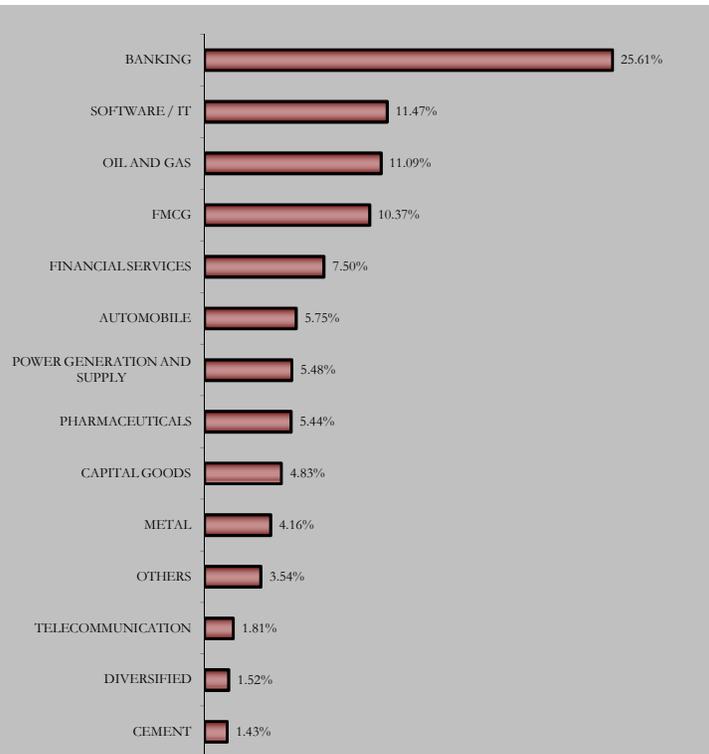
### Rating Profile



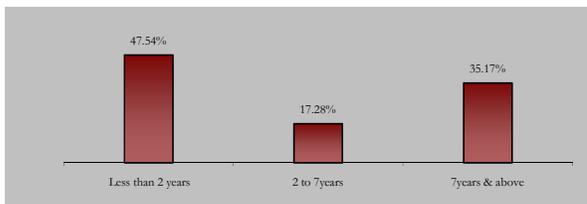
EQUITY	9.01%
I C I C I BANK LTD.	0.62%
I T C LTD.	0.59%
INFOSYS LTD.	0.58%
RELIANCE INDUSTRIES LTD.	0.58%
H D F C BANK LTD.	0.46%
LARSEN AND TOUBRO LTD.	0.36%
STATE BANK OF INDIA	0.35%
TATA CONSULTANCY SERVICES LTD.	0.32%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.30%
OIL AND NATURAL GAS CORPN. LTD.	0.26%
OTHER EQUITY	4.59%

MMI	16.46%
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### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>26.09%</b>
8.79% GOVERNMENT OF INDIA 2021	8.38%
8.15% GOVERNMENT OF INDIA 2022	6.35%
7.95% GOVERNMENT OF INDIA 2032	2.99%
7.8% GOVERNMENT OF INDIA 2021	2.76%
7.46% GOVERNMENT OF INDIA 2017	1.84%
8.08% GOVERNMENT OF INDIA 2022	1.08%
5.64% GOVERNMENT OF INDIA 2019	1.07%
8.2% GOVERNMENT OF INDIA 2022	0.94%
8.28% GOVERNMENT OF INDIA 2032	0.68%

CORPORATE DEBT	45.78%
10.48% ULTRATECH CEMENT LTD. 2013	5.39%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	5.33%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	4.06%
11.95% HOUSING DEVELOPMENT FINANCE CORPN. LT	3.03%
9.4% NATIONAL BANK FOR AGRIL AND RURAL DEVELC	2.71%
9.3% STATE BANK OF INDIA 2021	2.70%
10.05% NATIONAL BANK FOR AGRIL AND RURAL DEVE	2.70%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	2.70%
10.75% RELIANCE INDUSTRIES LTD. 2018	2.60%
7.55% NATIONAL HOUSING BANK 2013	2.13%
OTHER CORPORATE DEBT	12.44%

EQUITY	18.39%
I C I C I BANK LTD.	1.27%
RELIANCE INDUSTRIES LTD.	1.19%
INFOSYS LTD.	1.18%
I T C LTD.	1.12%
H D F C BANK LTD.	0.92%
LARSEN AND TOUBRO LTD.	0.73%
STATE BANK OF INDIA	0.67%
TATA CONSULTANCY SERVICES LTD.	0.60%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.59%
OIL AND NATURAL GAS CORPN. LTD.	0.51%
OTHER EQUITY	9.61%

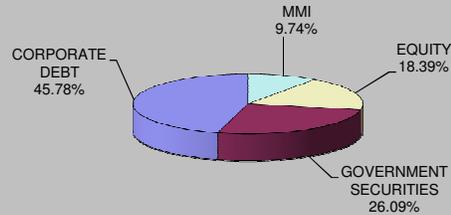
MMI	9.74%
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### About the Fund

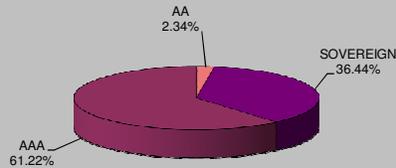
**Objective:** This fund option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

**Strategy:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

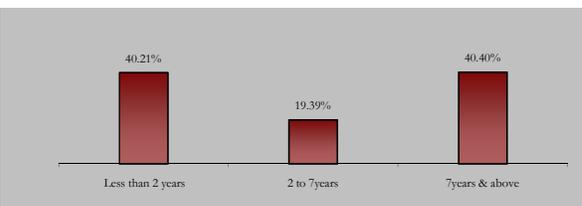
### Asset Allocation



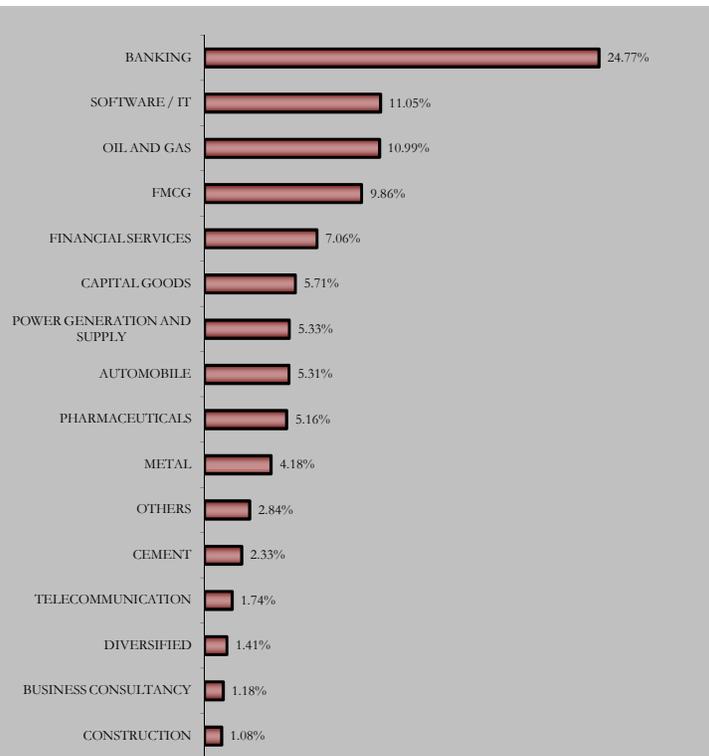
### Rating Profile



### Maturity Profile



### Sectoral Allocation



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>26.42%</b>
8.15% GOVERNMENT OF INDIA 2022	8.74%
8.2% GOVERNMENT OF INDIA 2022	3.59%
8.79% GOVERNMENT OF INDIA 2021	3.27%
9.15% GOVERNMENT OF INDIA 2024	2.75%
7.46% GOVERNMENT OF INDIA 2017	2.10%
8.28% GOVERNMENT OF INDIA 2032	1.81%
7.95% GOVERNMENT OF INDIA 2032	1.45%
7.99% GOVERNMENT OF INDIA 2017	0.74%
8.32% GOVERNMENT OF INDIA 2032	0.60%
7.8% GOVERNMENT OF INDIA 2021	0.60%
OTHER GOVERNMENT SECURITIES	0.75%

CORPORATE DEBT	27.68%
9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	2.98%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	2.97%
7.55% NATIONAL HOUSING BANK 2013	2.96%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	2.42%
8.6% POWER FINANCE CORPN. LTD. 2014	1.90%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.83%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.81%
10.25% TECH MAHINDRA LTD. 2014	1.81%
8.49% INDIAN RAILWAY FINANCE CORPN. LTD. 2014	1.78%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	1.20%
OTHER CORPORATE DEBT	6.02%

EQUITY	32.71%
I C I C I BANK LTD.	2.25%
RELIANCE INDUSTRIES LTD.	2.11%
INFOSYS LTD.	2.08%
I T C LTD.	2.00%
H D F C BANK LTD.	1.62%
LARSEN AND TOUBRO LTD.	1.30%
STATE BANK OF INDIA	1.22%
TATA CONSULTANCY SERVICES LTD.	1.07%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.06%
OIL AND NATURAL GAS CORPN. LTD.	0.93%
OTHER EQUITY	17.07%

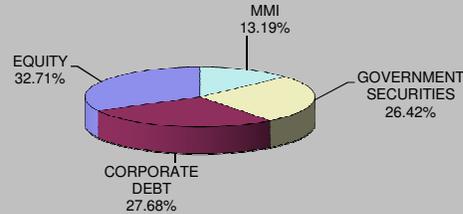
MMI	13.19%
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### About the Fund

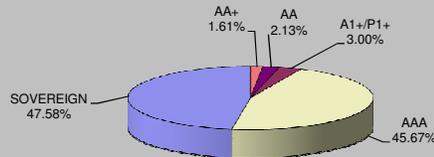
**Objective:** Helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

**Strategy:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

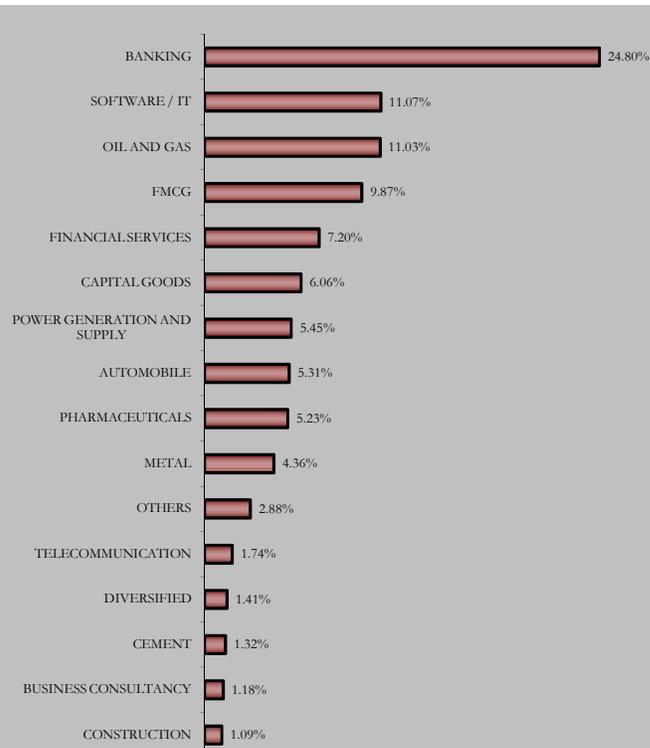
### Asset Allocation



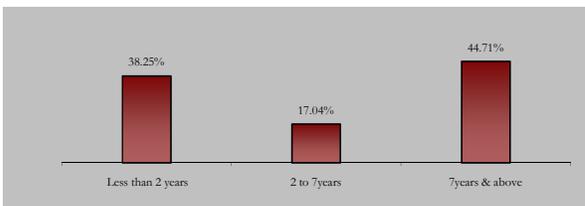
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

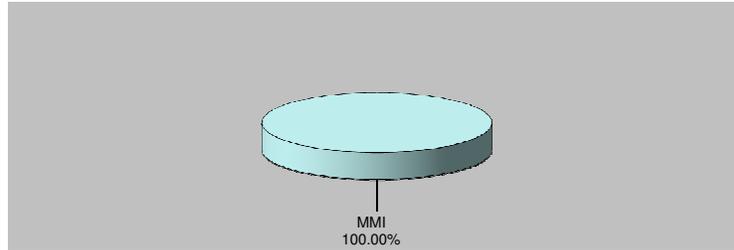
SECURITIES	HOLDING
<b>MMI</b>	<b>100.00%</b>
CLEARING CORPORATION OF INDIA LTD. 2013	9.24%
STATE BANK OF TRAVANCORE 2014	8.88%
BANK OF BARODA 2014	8.88%
AFCONS INFRASTRUCTURE LTD. 2013	8.44%
SHAPOORJI PALLONJI AND CO. LTD. 2013	8.37%
SOUTH INDIAN BANK LTD. 2014	8.18%
CENTRAL BANK OF INDIA 2013	7.52%
FEDERAL BANK LTD. 2013	7.02%
H D F C BANK LTD. 2013	6.53%
VIJAYA BANK 2014	5.73%
ANDHRA BANK 2013	4.61%
STATE BANK OF HYDERABAD 2013	4.29%
ORIENTAL BANK OF COMMERCE 2014	4.16%
STATE BANK OF MYSORE 2014	4.12%
PUNJAB NATIONAL BANK 2013	3.68%
Cash	0.30%
BIRLA SUNLIFE MUTUAL FUND	0.03%

### About the Fund

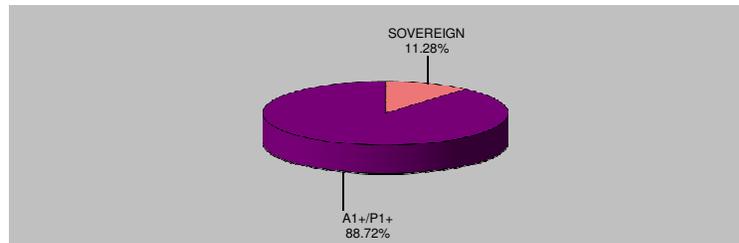
**Objective:** To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments - upto 1 year maturity

**Strategy:** The fund will invest in high quality short-term fixed income instruments – upto 1-year maturity. The endeavor will be to optimize returns while providing liquidity and safety with very low risk profile.

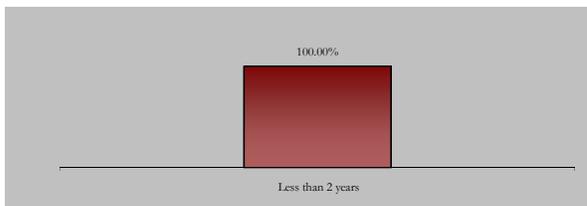
### Asset Allocation



### Rating Profile



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

SECURITIES	HOLDING
<b>EQUITY</b>	<b>86.32%</b>
N T P C LTD.	5.24%
HINDUSTAN PETROLEUM CORPN. LTD.	4.54%
JAGRAN PRAKASHAN LTD.	4.47%
COLGATE-PALMOLIVE (INDIA) LTD.	4.10%
MCLEOD RUSSEL INDIA LTD.	3.76%
NIFT TECHNOLOGIES LTD	3.53%
ORIENTAL BANK OF COMMERCE	3.43%
OIL INDIA LTD.	3.35%
A C C LTD.	2.94%
OIL AND NATURAL GAS CORPN. LTD.	2.84%
OTHER EQUITY	48.12%

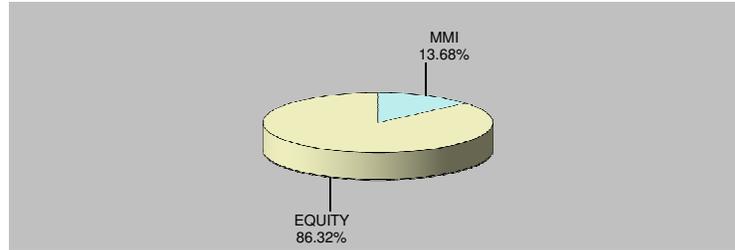
<b>MMI</b>	<b>13.68%</b>
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### About the Fund

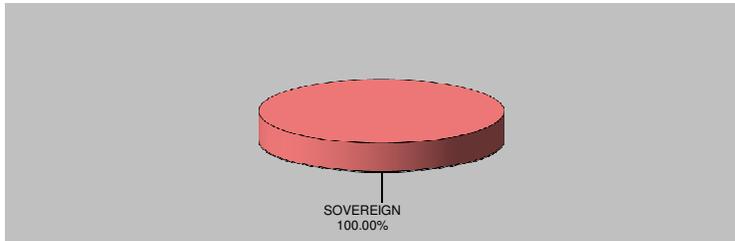
**Objective:** The objective of the fund is to provide long-term wealth maximization by managing a well diversified equity portfolio predominantly comprising of deep value stocks with strong momentum.

**Strategy:** To build & manage a diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative & quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies which have attractive business fundamentals, competent management and prospects of robust future growth and are yet available at a discount to their intrinsic value and display good momentum. The fund will also maintain reasonable level of liquidity.

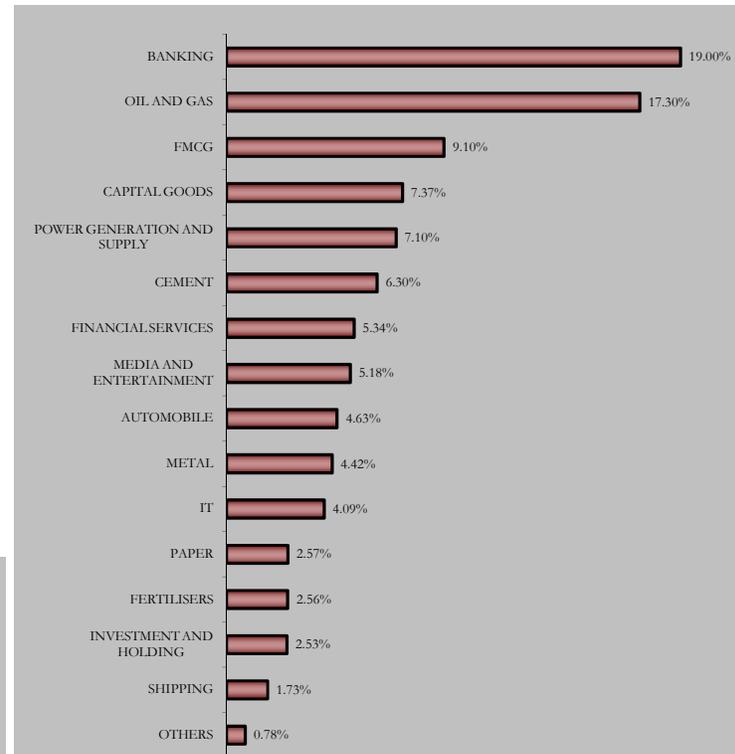
### Asset Allocation



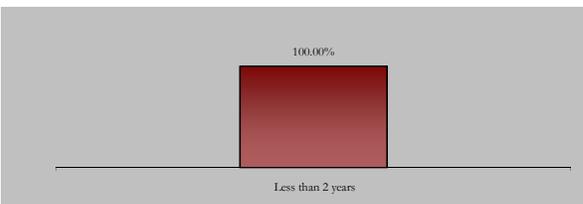
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Sunday, March 31, 2013

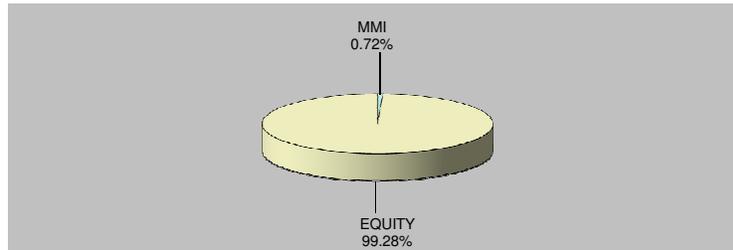
SECURITIES	HOLDING
<b>EQUITY</b>	<b>99.28%</b>
HINDUSTAN UNILEVER LTD.	7.35%
OIL AND NATURAL GAS CORPN. LTD.	7.10%
RELIANCE INDUSTRIES LTD.	5.12%
MCLEOD RUSSEL INDIA LTD.	4.61%
A C C LTD.	4.47%
LUPIN LTD.	4.43%
CIPLA LTD.	4.40%
AMBUJA CEMENTS LTD.	4.38%
GRASIM INDUSTRIES LTD.	4.32%
PERSISTENT SYSTEMS LTD.	4.18%
OTHER EQUITY	48.94%
<b>MMI</b>	<b>0.72%</b>

### About the Fund

**Objective:** The objective of the fund is to provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery/contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial institutions

**Strategy:** The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments will be made based on the following criteria: Investment in companies will be made in strict compliance with the objective of the fund, Fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues, Investing in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

### Asset Allocation



### Sectoral Allocation

