

as on 28th November 2014

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Economy Review

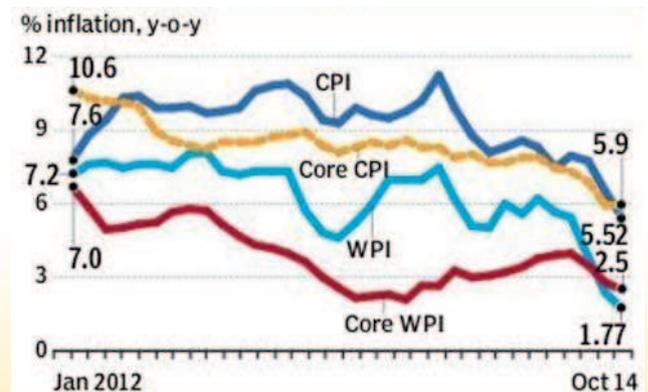
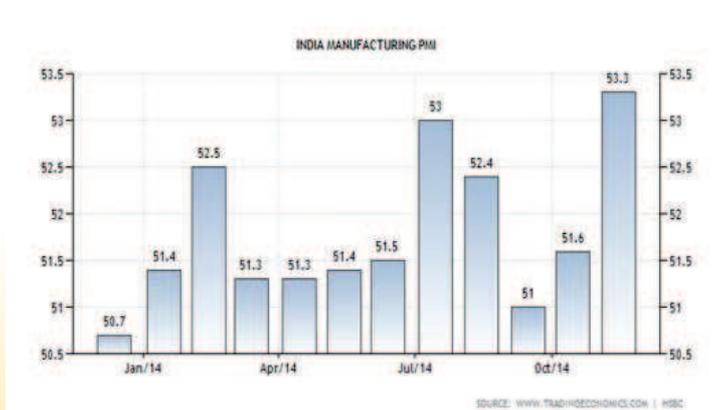
In the fifth bi-monthly credit policy review, RBI continued to keep all the key rates unchanged. However, the RBI policy stance was much more dovish which came as a relief to the market. The policy mentioned that if the current inflation momentum and fiscal developments are encouraging, a change in the monetary policy stance is likely early next year. It reflects high probability of rate cuts beginning early next year. The central bank kept the estimate for GDP growth at 5.5% while revising its inflation projection down to 6% by March-15. Earlier they had kept a target of getting inflation to 6% by January -16.

The month long winter session of the Parliament started in November 2014. The key bills including GST bill, Insurance bill, Coal Regulatory Authority bill, two bills on Labour reforms and amendments to the Land Acquisition and Lokpal Act will be tabled for approval in the winter session. Reforms in the parliament's winter session ranging from GST to Insurance bill could be a source of potential market trigger ahead.

The first of five phases of polling in the states of Jammu & Kashmir and Jharkhand saw an impressive turnout of 70% in J&K and 60% in Jharkhand where results are due in Dec and BJP is once again a strong contender in both the states.

Positive cheer on inflation front continued as both Consumer Price Index (CPI) and Wholesale Price Index (WPI) continued to surprise positively. CPI was down to 5.5% for the month of October-14 from 6.5% last month. The drop was driven by food inflation, which slowed to 5.8% from 7.6% due to lower prices and a favorable base. Fuel inflation moderated to 3.3% from 3.5% even before full transmission of the lower crude oil prices.

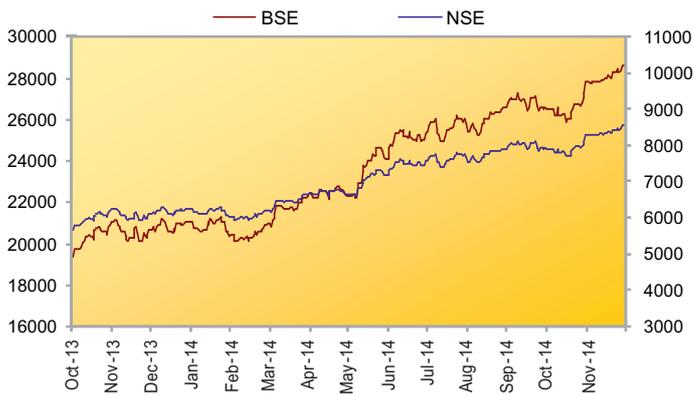
India's HSBC manufacturing PMI showed improvement compared to the previous month. The data was recorded at 53.3 in November 2014 from 51.6 in October 2014. On the other hand, the services PMI also improved to 52.6 in November 2014 compared to 50.0 in October 2014. A PMI reading above 50 indicates expansion while one below it implies contraction.



Outlook for Equities

Key Indian stock indices extended their gains on the back of robust FII inflows. The BSE market cap crossed the INR 100 tn milestone. Markets gained around 3% on a month on month basis. FII invested another \$2.2bn in the month of November- 14 taking the cumulative figure to \$15.9bn YTD. DIIs were net sellers of \$1.2bn during the month taking their net sell tally to \$6bn YTD.

From a long term perspective, Sensex still appears attractive at 16x FY16e earnings.

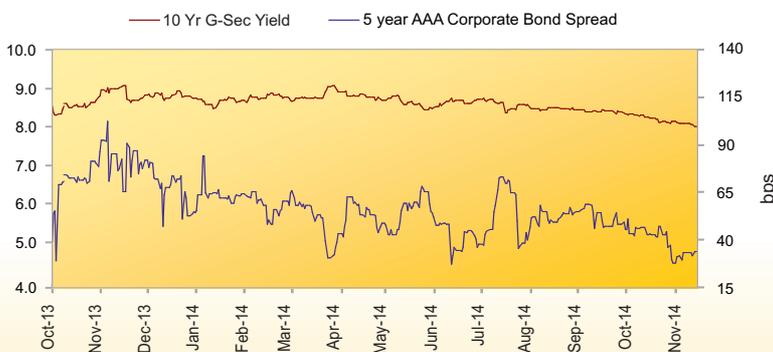


INDEX	28-Nov-14	31-Oct-14	% Change
Nifty	8588.25	8322.20	3.20%
Sensex	28693.99	27865.83	2.97%
BSE 100	8644.37	8383.91	3.11%
Dow Jones	17828.24	17390.52	2.52%
Nikkei	17459.85	16413.76	6.37%
Hang Seng	23987.45	23998.06	-0.04%
Nasdaq	4791.63	4630.74	3.47%

Outlook for Debt

Currently, liquidity is in a deficit mode in the economy and will continue to be in deficit mode for some time. RBI will continue to monitor the liquidity situation closely to counter the inflation expectation in the economy.

G-sec market will remain range bound before they start getting fresh triggers on the inflation front. We expect 10 year G-sec markets to touch 7.75% by April 2014. The corporate bond market will trail the G-sec market with a spread of 35bps.



Key Indices	28-Nov-14	31-Oct-14	% Change
10 year G-Sec	8.09%	8.28%	-2.35%
5 Year G-Sec	8.14%	8.28%	-1.72%
91 Day T Bill	8.23%	8.36%	-1.58%
364 day T-Bill	8.24%	8.39%	-1.82%
MIBOR	8.48%	8.54%	-0.71%
Call Rates	7.91%	8.00%	-1.14%

Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.60%	0.81%	1.51%	1.31%	1.65%	1.46%	2.03%	1.67%
	3 months	2.41%	2.55%	5.25%	3.96%	5.57%	4.29%	6.13%	4.72%
	6 months	4.48%	4.44%	6.82%	5.78%	8.24%	6.78%	10.18%	8.14%
	1 Year	9.68%	9.22%	12.54%	11.40%	16.10%	13.69%	20.98%	16.82%
CAGR	2 Years	9.13%	8.23%	8.71%	7.91%	9.99%	9.01%	12.39%	10.34%
	3 Years	9.46%	8.42%	9.75%	8.39%	10.54%	9.50%	13.00%	10.83%
	4 Years	9.14%	8.07%	8.85%	7.81%	8.52%	7.99%	9.40%	7.92%
	5 Years	8.50%	7.27%	8.59%	7.12%	8.07%	7.45%	9.15%	7.63%
	Since Inception	9.33%	7.48%	10.93%	7.64%	8.63%	6.40%	10.60%	7.57%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	2.03%	1.62%	1.72%	1.75%	2.51%	2.06%	2.05%	0.61%	0.55%
	3 months	6.06%	4.62%	5.54%	4.88%	7.88%	5.53%	8.78%	2.01%	1.83%
	6 months	10.10%	7.79%	9.79%	8.64%	14.15%	10.66%	30.20%	4.12%	3.74%
	1 Year	19.70%	15.99%	19.79%	17.98%	28.94%	22.72%	54.45%	8.72%	8.05%
CAGR	2 Years	12.01%	10.11%	11.90%	10.88%	15.56%	13.03%	28.32%	8.46%	8.03%
	3 Years	12.56%	10.59%	12.53%	11.37%	16.03%	13.50%	-	-	-
	4 Years	9.24%	8.14%	8.48%	7.99%	9.31%	8.18%	-	-	-
	5 Years	8.98%	7.77%	8.44%	7.77%	9.85%	8.28%	-	-	-
	Since Inception	10.62%	7.48%	11.97%	8.59%	13.41%	10.59%	26.25%	8.10%	8.00%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM	Value Momentum	BM
Absolute Return	1 month	2.68%	2.52%	3.13%	2.74%	2.24%	2.62%	4.18%	4.11%	1.66%	2.74%
	3 months	7.43%	6.36%	9.25%	6.87%	8.58%	6.76%	14.61%	10.13%	10.34%	6.86%
	6 months	17.68%	14.24%	20.77%	15.45%	17.05%	16.15%	25.84%	19.44%	17.38%	15.45%
	1 Year	38.45%	31.67%	45.64%	34.56%	38.70%	32.89%	71.03%	52.98%	63.11%	34.56%
CAGR	2 Years	19.93%	17.11%	20.50%	18.10%	21.71%	18.85%	28.33%	20.27%	21.40%	18.10%
	3 Years	20.58%	17.45%	21.37%	18.47%	22.02%	18.28%	27.47%	20.00%	-	-
	4 Years	8.99%	8.22%	8.46%	8.17%	11.34%	8.51%	12.01%	7.18%	-	-
	5 Years	10.53%	8.95%	9.70%	9.07%	12.22%	9.35%	13.75%	9.79%	-	-
	Since Inception	14.84%	7.97%	10.82%	8.63%	15.08%	11.98%	10.82%	6.16%	20.61%	17.99%

Fund Name

Benchmark Composition

Assure	-	Crisil Short Term Bond Index
Income Advantage	-	Crisil Composite Bond Index
Protector	BSE 100	Crisil Composite Bond Index
Builder	BSE 100	Crisil Composite Bond Index
Balancer	BSE 100	Crisil Composite Bond Index
Enhancer	BSE 100	Crisil Composite Bond Index
Creator	BSE 100	Crisil Composite Bond Index
Magnifier	BSE 100	-
Maximiser	BSE 100	-
Multiplier	CNX Midcap	-
Super 20	BSE Sensex	-
Liquid Plus	-	-
Pure Equity	-	-
Value & Momentum	BSE 100	-

SFIN

ULIF01008/07/05BSLIASSURE109
ULIF01507/08/08BSLIINCADV109
ULIF00313/03/01BSLPROTECT109
ULIF00113/03/01BSLBUILDER109
ULIF00931/05/05BSLBALANCE109
ULIF00213/03/01BSLENHANCE109
ULIF00704/02/04BSLCREATOR109
ULIF00826/06/04BSLIIMAGNI109
ULIF01101/06/07BSLIINMAXI109
ULIF01217/10/07BSLINMULTI109
ULIF01723/06/09BSLSUPER20109
ULIF02807/10/11BSLLIQLPLUS109
ULIF02707/10/11BSLIPUREEQ109
ULIF02907/10/11BSLIVALUEM109

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Guaranteed Nav Funds

Figures in percentage (%)

Returns	Period	Platinum Plus	Platinum Plus II	Platinum Plus III	Platinum Plus IV	Platinum Premier	Platinum Advantage
Absolute Return	1 month	2.09%	2.35%	2.54%	2.60%	2.58%	2.65%
	3 months	5.93%	6.67%	6.89%	7.04%	7.57%	8.27%
	6 months	13.85%	15.24%	16.37%	16.99%	17.62%	19.13%
	1 Year	30.84%	33.80%	34.75%	36.11%	37.70%	41.18%
CAGR	2 Years	16.13%	17.23%	18.02%	18.35%	19.32%	21.33%
	3 Years	16.23%	16.67%	17.34%	17.39%	18.22%	21.13%
	4 Years	7.11%	7.76%	8.44%	8.38%	8.91%	11.33%
	5 Years	9.02%	9.76%	9.93%	10.21%	-	-
	Since Inception	7.59%	14.86%	11.63%	10.10%	11.12%	9.78%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay
Absolute Return	1 month	2.56%	2.58%	2.59%	2.31%	2.75%
	3 months	7.13%	7.22%	7.18%	6.26%	7.61%
	6 months	16.50%	16.56%	15.17%	13.99%	17.96%
	1 Year	35.72%	35.27%	30.48%	29.02%	38.03%
CAGR	2 Years	18.66%	18.59%	16.86%	15.07%	20.64%
	3 Years	18.00%	18.02%	16.15%	15.78%	20.37%
	4 Years	9.61%	9.64%	9.26%	-	-
	5 Years	-	-	-	-	-
	Since Inception	10.63%	10.70%	8.51%	9.35%	12.81%

Pension Funds

Figures in percentage (%)

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM
Absolute Return	1 month	1.94%	1.62%	2.36%	1.83%	1.79%	1.46%
	3 months	6.06%	4.62%	6.96%	5.04%	5.77%	4.29%
	6 months	9.82%	7.79%	12.40%	9.15%	8.51%	6.78%
	1 Year	19.19%	15.99%	24.34%	19.16%	16.45%	13.69%
CAGR	2 Years	11.89%	10.11%	13.19%	11.42%	9.81%	9.01%
	3 Years	12.18%	10.59%	13.79%	11.91%	10.30%	9.50%
	4 Years	9.02%	8.14%	8.97%	8.04%	8.34%	7.99%
	5 Years	8.77%	7.77%	9.13%	7.91%	7.87%	7.45%
	Since Inception	10.63%	7.48%	12.30%	8.91%	8.44%	6.40%

Fund Name

Benchmark Composition

Platinum Plus I
Platinum Plus II
Platinum Plus III
Platinum Plus IV
Platinum Premier
Platinum Advantage
Titanium I
Titanium II
Titanium III
Pension Nourish
Pension Growth
Pension Enrich
Foresight - Single Pay
Foresight - 5 Pay

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BSE 100
BSE 100
BSE 100
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Crisil Composite Bond Index
Crisil Composite Bond Index
Crisil Composite Bond Index
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Crisil Liquid Fund Index
Crisil Liquid Fund Index
Crisil Liquid Fund Index
-

SEIN

ULIF01325/02/08BSLIPLAT1109
ULIF01425/02/08BSLIPLAT2109
ULIF01628/04/09BSLIPLAT3109
ULIF01816/09/09BSLIPLAT4109
ULIF02203/02/10BSLPLATPR1109
ULIF02408/09/10BSLPLATADV109
ULIF01911/12/09BSLITITAN1109
ULIF02011/12/09BSLITITAN2109
ULIF02111/12/09BSLITITAN3109
ULIF00604/03/03BSLNOURISH109
ULIF00504/03/03BSLIGROWTH109
ULIF00404/03/03BSLIENRICH109
ULIF02610/02/11BSLFSITSP1109
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About The Fund

Date of Inception: 12-Sep-05

OBJECTIVE: To provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

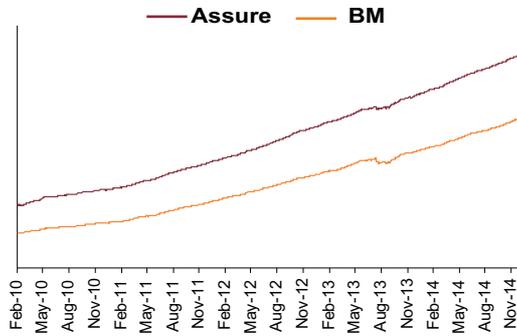
STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 28th November 2014: ₹ 22.75

BENCHMARK: CRISIL Short Term Bond Index

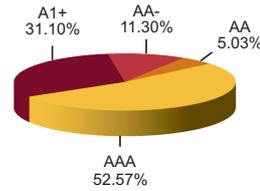
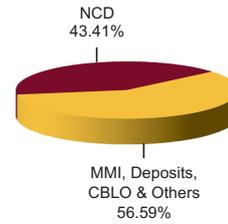
Asset held as on 28th November 2014: ₹ 174.35 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



Asset Allocation

Rating Profile



SECURITIES

CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd. 2018	5.52%
9.62%	LIC Housing Finance Ltd. 2015	4.49%
8.6%	Bharat Aluminium Company Limited 2016	4.26%
10.18%	LIC Housing Finance Ltd. 2016	4.11%
8.95%	Power Finance Corpn. Ltd. 2018	2.89%
8.49%	NHPC Ltd. 2017	2.87%
8.97%	EID-Parry (India) Ltd. 2016	2.86%
8.58%	Housing Development Finance Corpn. Ltd. 2018	2.85%
9.75%	Housing Development Finance Corpn. Ltd. 2016	2.80%
9.9%	Cholamandalam Investment And Finance Co. Ltd. 2016	2.31%
	Other Corporate Debt	8.45%

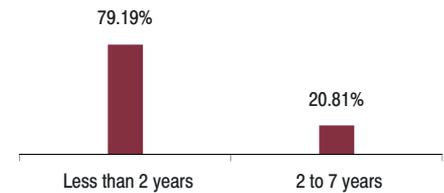
Holding

43.41%

Maturity (in years)

1.34

Maturity Profile



MMI, Deposits, CBLO & Others

56.59%

Fund Update:

The average maturity of the fund has slightly increased to 1.34 years from 1.24 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 22-Aug-08

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.

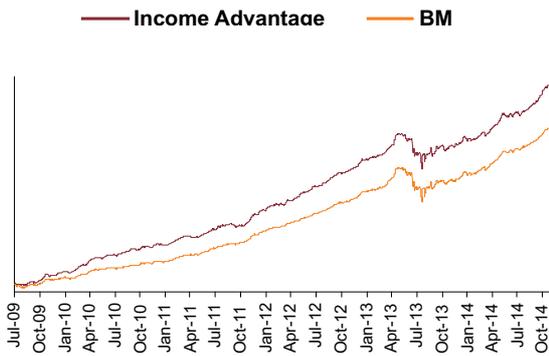
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 28th November 2014: ₹ 19.16

BENCHMARK: Crisil Composite Bond index & Crisil Liquid Fund Index

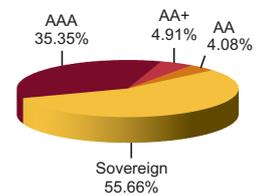
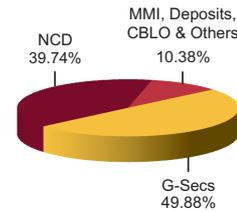
Asset held as on 28th November 2014: ₹ 498.11 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

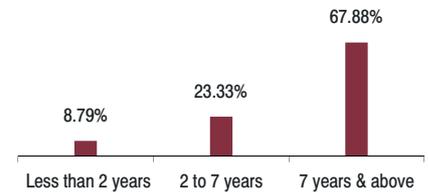
49.88%

8.6%	Government Of India	2028	22.89%
8.28%	Government Of India	2027	10.40%
8.3%	Government Of India	2042	2.44%
9.23%	Government Of India	2043	2.24%
9.15%	Government Of India	2024	2.13%
8.28%	Government Of India	2032	1.72%
8.33%	Government Of India	2026	1.62%
8.2%	Government Of India	2025	1.61%
8.15%	Government Of India	2022	1.08%
8.83%	Government Of India	2041	1.07%
	Other Government Securities		2.68%

Maturity (in years)

10.23

Maturity Profile



CORPORATE DEBT

39.74%

9.04%	Rural Electrification Corpn. Ltd.	2019	5.11%
9.05%	Petronet LNG Ltd.	2019	3.04%
9.4%	Rural Electrification Corpn. Ltd.	2021	2.71%
9.37%	Power Finance Corpn. Ltd.	2024	2.53%
9.75%	Tata Motors Ltd.	2020	1.74%
9.55%	Hindalco Industries Ltd.	2022	1.52%
8.83%	Export Import Bank Of India	2023	1.43%
2%	Tata Steel Ltd.	2022	1.36%
9.95%	Food Corporation Of India	2022	1.09%
9.34%	Rural Electrification Corpn. Ltd.	2024	1.06%
	Other Corporate Debt		18.16%

Fund Update:

Exposure to Corporate Debt has decreased to 39.74% from 44.15% while that to MMI has decreased to 10.38% from 14.18% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

MMI, Deposits, CBLO & Others

10.38%

About The Fund

Date of Inception: 22-Mar-01

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.

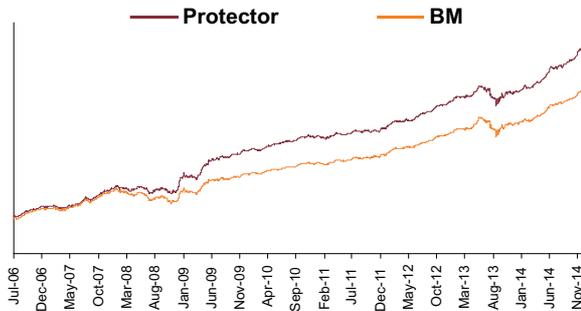
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities

NAV as on 28th November 2014: ₹ 31.08

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

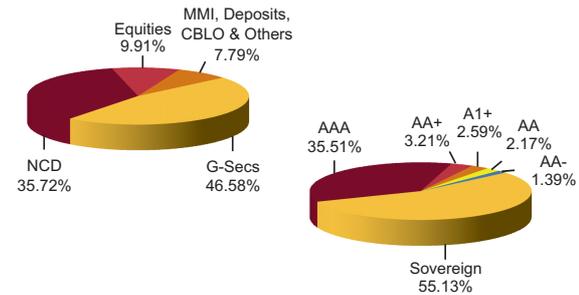
Asset held as on 28th November 2014: ₹ 426.16 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.83%	Government Of India	2023
7.16%	Government Of India	2023
9.23%	Government Of India	2024
7.5%	Government Of India	2034
8.15%	Government Of India	2022
8.28%	Government Of India	2027
8.24%	Government Of India	2027
8.79%	Government Of India	2021
6.9%	Government Of India	2019
	Other Government Securities	

CORPORATE DEBT

10.85%	Rural Electrification Corpn. Ltd.	2018
9.57%	Indian Railway Finance Corpn. Ltd.	2021
2%	Tata Steel Ltd.	2022
8.96%	Power Finance Corpn. Ltd.	2019
8.9%	Steel Authority Of India Ltd.	2019
11.25%	Power Finance Corpn. Ltd.	2018
9.61%	Power Finance Corpn. Ltd.	2021
9.25%	Power Grid Corpn. Of India Ltd.	2021
8.88%	Export Import Bank Of India	2022
8.8%	ICICI Home Finance Co. Ltd.	2017
	Other Corporate Debt	

EQUITY

	HDFC Bank Ltd.	
	Infosys Ltd.	
	ICICI Bank Ltd.	
	Reliance Industries Ltd.	
	ITC Ltd.	
	Tata Consultancy Services Ltd.	
	Housing Development Finance Corpn. Ltd.	
	Tata Motors Ltd.	
	Larsen And Toubro Ltd.	
	State Bank Of India	
	Other Equity	

MMI, Deposits, CBLO & Others

Holding

46.58%

12.42%
6.10%
2.86%
2.61%
2.24%
2.10%
1.77%
1.72%
1.57%
1.56%
11.62%

35.72%

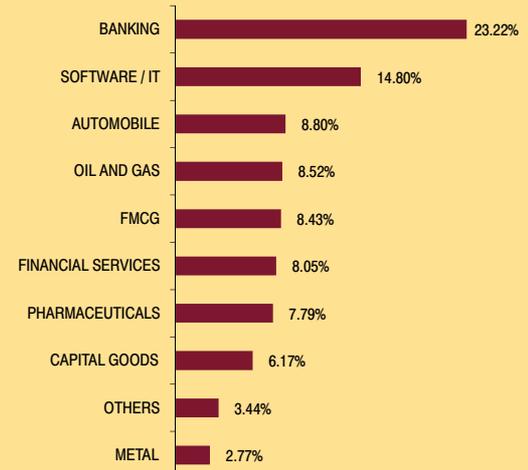
2.76%
2.49%
2.48%
2.38%
1.90%
1.40%
1.23%
1.21%
1.20%
1.17%
17.50%

9.91%

0.75%
0.67%
0.51%
0.49%
0.45%
0.43%
0.42%
0.36%
0.34%
0.32%
5.15%

7.79%

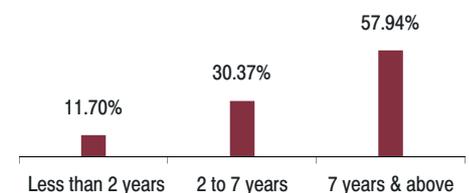
Top 10 Sectoral Allocation



Maturity (in years)

8.84

Maturity Profile



Fund Update:

Exposure to G-secs has increased to 46.58% to 45.40% and to MMI has decreased 7.79% from 9.59% on a MOM basis.

Protector fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 22-Mar-01

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.

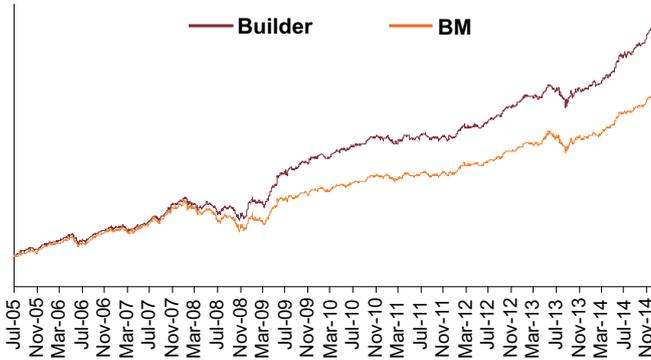
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 28th November 2014: ₹ 39.82

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

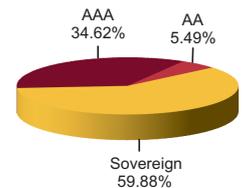
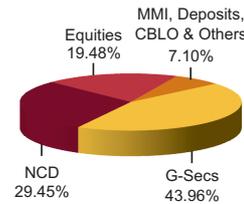
Asset held as on 28th November 2014: ₹ 289.75 Cr

FUND MANAGER: Mr. Dhrumil Shah (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

7.16%	Government Of India	2023
8.33%	Government Of India	2026
8.28%	Government Of India	2027
8.2%	Government Of India	2022
8.83%	Government Of India	2023
7.8%	Government Of India	2021
8.32%	Government Of India	2032
8.79%	Government Of India	2021
7.95%	Government Of India	2032
8.12%	Government Of India	2020
	Other Government Securities	

Holding

43.96%

6.30%
6.09%
5.64%
5.52%
4.94%
3.47%
2.71%
1.60%
1.44%
1.37%
4.88%

CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
8.5%	Indian Railway Finance Corpn. Ltd.	2020
8.8%	ICICI Home Finance Co. Ltd.	2017
8.9%	Steel Authority Of India Ltd.	2019
8.19%	Indian Railway Finance Corpn. Ltd.	2019
9.39%	Power Finance Corpn. Ltd.	2024
2%	Indian Hotels Co. Ltd.	2014
9.39%	Power Finance Corpn. Ltd.	2029
8.7%	Power Finance Corpn. Ltd.	2020
	Other Corporate Debt	

29.45%

3.80%
2.86%
1.85%
1.73%
1.40%
1.38%
1.27%
1.24%
0.92%
0.90%
12.12%

EQUITY

HDFC Bank Ltd.
Tata Consultancy Services Ltd.
Infosys Ltd.
Kotak Mahindra Bank Ltd.
ITC Ltd.
Maruti Suzuki India Ltd.
Housing Development Finance Corpn. Ltd.
Larsen And Toubro Ltd.
ICICI Bank Ltd.
HCL Technologies Ltd.
Other Equity

19.48%

1.12%
1.06%
1.04%
0.96%
0.90%
0.88%
0.71%
0.64%
0.62%
0.55%
10.99%

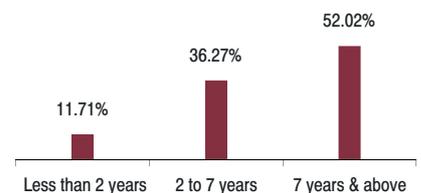
Top 10 Sectoral Allocation



Maturity (in years)

7.96

Maturity Profile



Fund Update:

Exposure to NCD has increased to 29.45% from 27.94% while that to MMI has decreased to 7.10% from 8.24% on a MOM basis.

Builder fund continues to be predominantly invested in highest rated fixed income instruments.

MMI, Deposits, CBLO & Others

7.10%

About The Fund

Date of Inception: 18-Jul-05

OBJECTIVE: To achieve value creation of the policyholder at an average risk level over medium to long-term period.

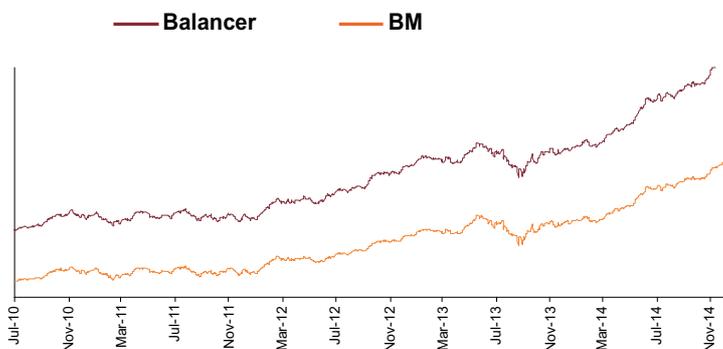
STRATEGY: To invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 28th November 2014: ₹ 25.69

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

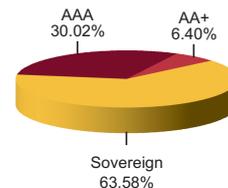
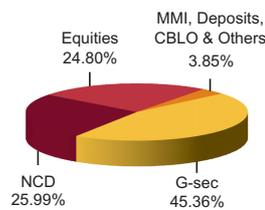
Asset held as on 28th November 2014: ₹ 33.00 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Deven Sangoi (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

9.23%	Government Of India	2043
8.33%	Government Of India	2026
8.2%	Government Of India	2022
8.32%	Government Of India	2032
7.8%	Government Of India	2021
7.95%	Government Of India	2032
5.64%	Government Of India	2019
7.46%	Government Of India	2017
8.79%	Government Of India	2021
8.3%	Government Of India	2042
	Other Government Securities	

Holding

45.36%

10.50%
6.11%
5.15%
3.07%
2.80%
2.67%
2.63%
2.24%
1.56%
1.54%
7.09%

CORPORATE DEBT

9.39%	Power Finance Corpn. Ltd.	2019
9.6%	L&T Finance Ltd.	2016
9%	Export Import Bank Of India	2019
9.4%	National Bank For Agri. And Rural Development	2016
9.47%	Power Grid Corpn. Of India Ltd.	2022
9.35%	Power Grid Corpn. Of India Ltd.	2021
8.9%	Steel Authority Of India Ltd.	2019
10.85%	Rural Electrification Corpn. Ltd.	2018
11%	Power Finance Corpn. Ltd.	2018
9.36%	Power Finance Corpn. Ltd.	2021
	Other Corporate Debt	

25.99%

6.23%
4.57%
4.03%
3.09%
2.38%
1.57%
1.53%
0.97%
0.65%
0.63%
0.32%

Equity

HDFC Bank Ltd.
Reliance Industries Ltd.
ICICI Bank Ltd.
Infosys Ltd.
State Bank Of India
Housing Development Finance Corpn. Ltd.
ITC Ltd.
Tata Motors Ltd.
Tata Consultancy Services Ltd.
Larsen And Toubro Ltd.
Other Equity

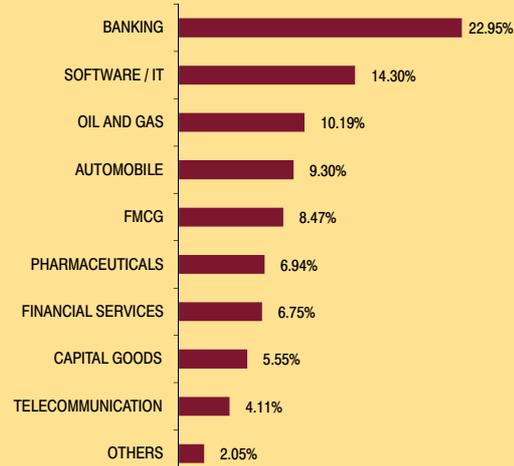
24.80%

2.05%
1.34%
1.30%
1.29%
1.01%
0.98%
0.91%
0.90%
0.83%
0.76%
13.41%

MMI, Deposits, CBLO & Others

3.85%

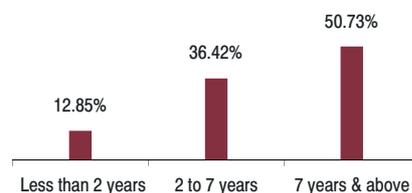
Top 10 Sectoral Allocation



Maturity (in years)

10.76

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 24.80% from 24.98% while that to MMI has slightly decreased to 3.85% from 3.63% on a MOM basis.

About The Fund

Date of Inception: 22-Mar-01

OBJECTIVE: 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.

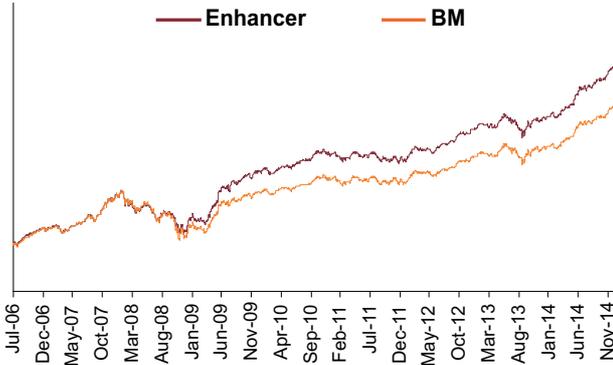
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 28th November 2014: ₹ 47.07

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

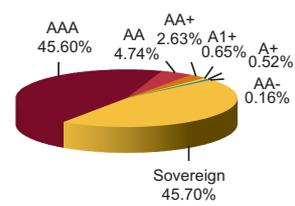
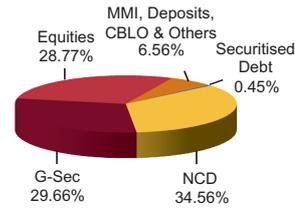
Asset held as on 28th November 2014: ₹ 7071.99 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.83%	Government Of India	2023
8.6%	Government Of India	2028
8.33%	Government Of India	2026
8.15%	Government Of India	2022
7.8%	Government Of India	2021
6.9%	Government Of India	2019
7.95%	Government Of India	2032
8.2%	Government Of India	2022
9.23%	Government Of India	2043
7.8%	Government Of India	2020
	Other Government Securities	

Holding

29.66%

4.56%
3.15%
2.19%
2.08%
1.41%
1.22%
1.15%
1.04%
0.96%
0.96%
10.94%

CORPORATE DEBT

10.75%	Reliance Industries Ltd.	2018
2%	Tata Steel Ltd.	2022
10.2%	Tata Steel Ltd.	2015
9.05%	State Bank Of India	2020
2%	Indian Hotels Co. Ltd.	2014
9.8%	LIC Housing Finance Ltd.	2017
9.48%	Rural Electrification Corpn. Ltd.	2021
9.1%	State Bank Of Mysore	2019
9.61%	Power Finance Corpn. Ltd.	2021
8.55%	Indian Railway Finance Corpn. Ltd.	2019
	Other Corporate Debt	

34.56%

0.82%
0.77%
0.71%
0.68%
0.54%
0.46%
0.45%
0.43%
0.43%
0.42%
28.84%

Securitised Debt

Indian Railway Finance Corpn. Ltd.	2015
------------------------------------	------

0.45%

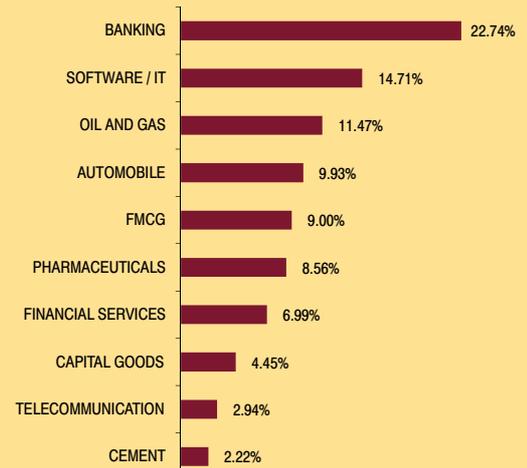
0.45%

Equity

28.77%

HDFC Bank Ltd.	2.50%
Infosys Ltd.	1.80%
Reliance Industries Ltd.	1.65%
ICICI Bank Ltd.	1.61%
State Bank Of India	1.33%
ITC Ltd.	1.32%
Larsen And Toubro Ltd.	1.28%
Tata Consultancy Services Ltd.	1.26%
Tata Motors Ltd.	1.22%
Housing Development Finance Corpn. Ltd.	1.22%
Other Equity	13.58%

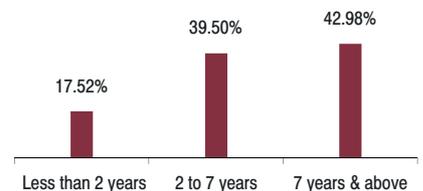
Top 10 Sectoral Allocation



Maturity (in years)

7.29

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 28.77% from 29.20% while that to MMI has decreased to 6.56% from 8.73% on a MOM basis.

Enhancer fund continues to be predominantly invested in highest rated fixed income instruments.

MMI, Deposits, CBLO & Others

6.56%

About The Fund

Date of Inception: 23-Feb-04

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.

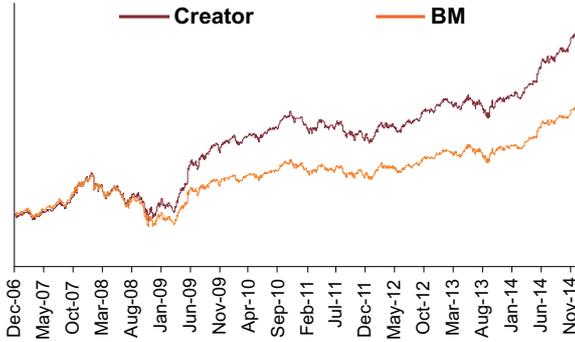
STRATEGY: To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

NAV as on 28th November 2014: ₹ 38.77

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

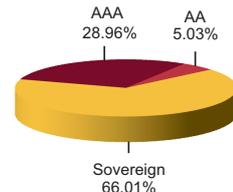
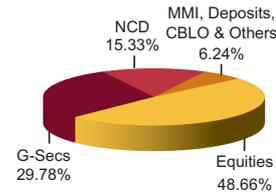
Asset held as on 28th November 2014: ₹ 424.40 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.83%	Government Of India	2023
9.23%	Government Of India	2043
8.33%	Government Of India	2026
8.28%	Government Of India	2027
8.15%	Government Of India	2022
8.2%	Government Of India	2025
8.13%	Government Of India	2022
8.24%	Government Of India	2027
8.28%	Government Of India	2032
5.64%	Government Of India	2019
	Other Government Securities	

Holding

29.78%

7.60%
5.25%
4.28%
2.96%
2.93%
1.18%
1.17%
0.97%
0.71%
0.67%
2.05%

CORPORATE DEBT

9.4%	Rural Electrification Corpn. Ltd.	2021
11%	Power Finance Corpn. Ltd.	2018
8.82%	Rural Electrification Corpn. Ltd.	2023
8.45%	Indian Railway Finance Corpn. Ltd.	2018
8.9%	Steel Authority Of India Ltd.	2019
9.39%	Power Finance Corpn. Ltd.	2024
8.95%	HDFC Bank Ltd.	2022
9.55%	Hindalco Industries Ltd.	2022
8.8%	ICICI Home Finance Co. Ltd.	2017
10.6%	Indian Railway Finance Corpn. Ltd.	2018
	Other Corporate Debt	

15.33%

2.45%
1.39%
1.19%
1.18%
1.07%
0.87%
0.71%
0.71%
0.71%
0.63%
4.41%

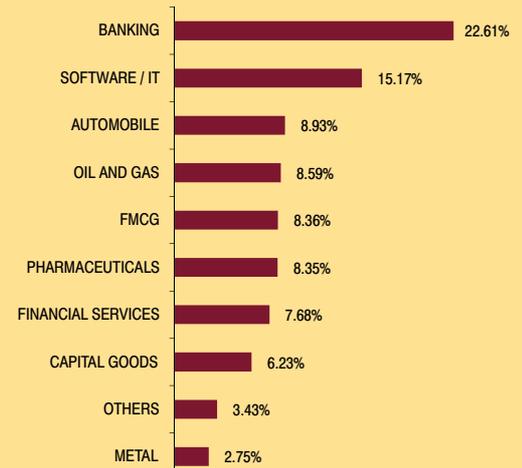
EQUITY

HDFC Bank Ltd.
Infosys Ltd.
Reliance Industries Ltd.
ICICI Bank Ltd.
ITC Ltd.
Tata Consultancy Services Ltd.
Housing Development Finance Corpn. Ltd.
Tata Motors Ltd.
Larsen And Toubro Ltd.
State Bank Of India
Other Equity

48.66%

3.66%
3.25%
2.46%
2.43%
2.21%
2.12%
1.99%
1.74%
1.70%
1.55%
25.56%

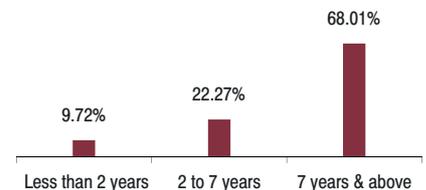
Top 10 Sectoral Allocation



Maturity (in years)

11.08

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 48.66% from 49.13% and to MMI has decreased to 6.24% from 8.83% on a MOM basis.

Creator fund continues to be predominantly invested in highest rated fixed income instruments.

MMI, Deposits, CBLO & Others

6.24%

About The Fund

Date of Inception: 12-Aug-04

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

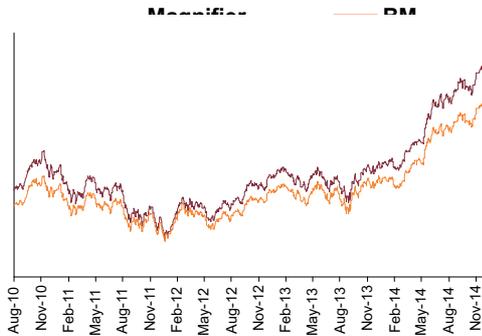
STRATEGY: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 28th November 2014: ₹ 41.60

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

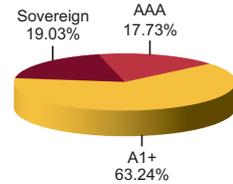
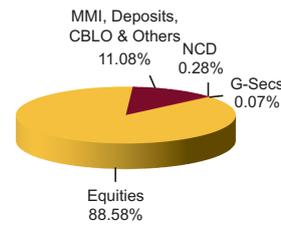
Asset held as on 28th November 2014: ₹ 1156.59 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

7.59% Government Of India 2015
7.61% Government Of India 2015

CORPORATE DEBT

9.63% Power Finance Corpn. Ltd. 2014
9.46% National Bank For Agri. And Rural Development 2015
9.2% IDFC Ltd 2015
8.8% HDB Financial Services Ltd 2016

EQUITY

HDFC Bank Ltd.	7.46%
Infosys Ltd.	5.27%
Reliance Industries Ltd.	4.91%
ICICI Bank Ltd.	4.79%
State Bank Of India	3.93%
ITC Ltd.	3.93%
Larsen And Toubro Ltd.	3.82%
Housing Development Finance Corpn. Ltd.	3.80%
Tata Consultancy Services Ltd.	3.77%
Tata Motors Ltd.	3.66%
Other Equity	43.23%

MMI, Deposits, CBLO & Others

11.08%

Holding

0.07%

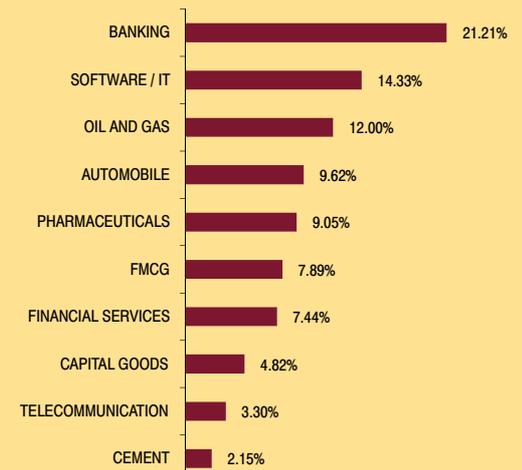
0.05%
0.02%

0.28%

0.13%
0.07%
0.07%
0.01%

88.58%

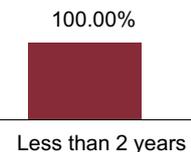
Top 10 Sectoral Allocation



Maturity (in years)

0.70

Maturity Profile



Fund Update:

Exposure to Equities has increased to 88.58% from 87.12% while that to MMI has decreased to 11.08% from 12.53% on a MOM basis

Magnifier fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

About The Fund

Date of Inception: 12-Jun-07

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.

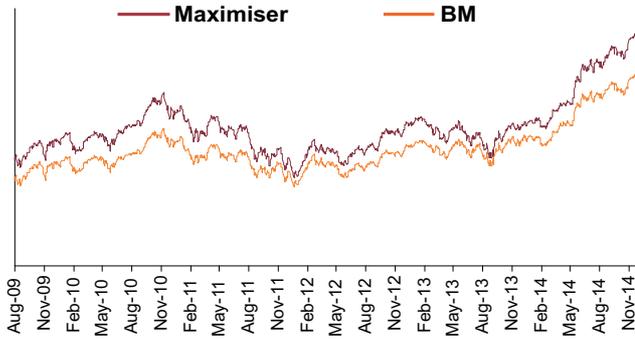
STRATEGY: Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 28th November 2014: ₹ 21.54

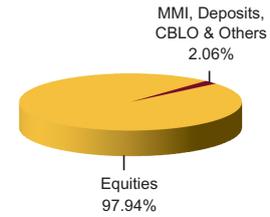
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 28th November 2014: ₹ 2457.21 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation



Rating Profile



SECURITIES

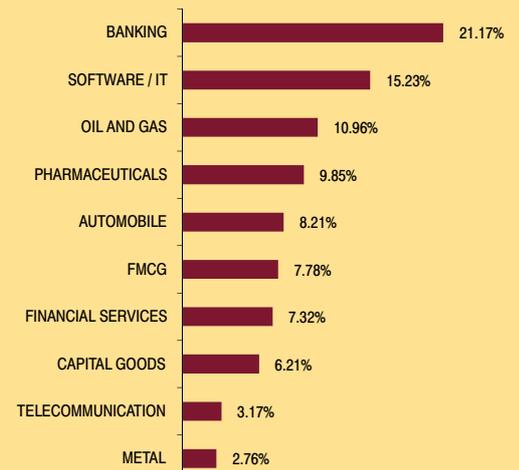
EQUITY

HDFC Bank Ltd.	8.64%
Infosys Ltd.	6.68%
ICICI Bank Ltd.	5.56%
Reliance Industries Ltd.	5.21%
Tata Consultancy Services Ltd.	4.49%
ITC Ltd.	4.01%
Larsen And Toubro Ltd.	4.00%
State Bank Of India	3.55%
Tata Motors Ltd.	3.53%
Housing Development Finance Corpn. Ltd.	3.39%
Other Equity	48.87%

Holding

97.94%

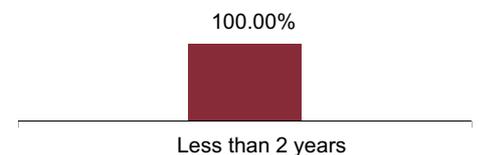
Top 10 Sectoral Allocation



MMI, Deposits, CBLO & Others

2.06%

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 97.94% from 98.81% while that to MMI has increased to 2.06% from 1.19% on a MOM basis.

Maximiser fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

About The Fund

Date of Inception: 06-Jul-09

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

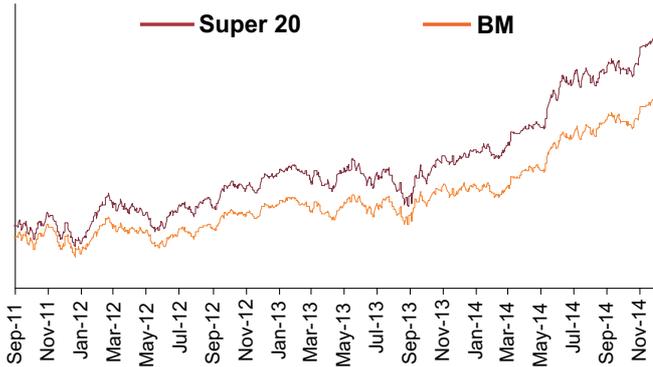
STRATEGY: To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversity across sectors and will invest in companies having financial strength, robust, efficient & visionary management & adequate market liquidity. The non-equity portion of the fund will be invested in highly rated money market instruments and fixed deposits.

NAV as on 28th November 2014: ₹ 21.35

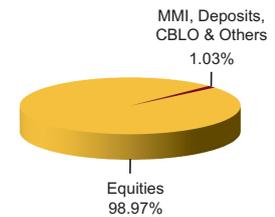
BENCHMARK: Sensex & Crisil Liquid Fund Index

Asset held as on 28th November 2014: ₹ 566.00 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation



SECURITIES

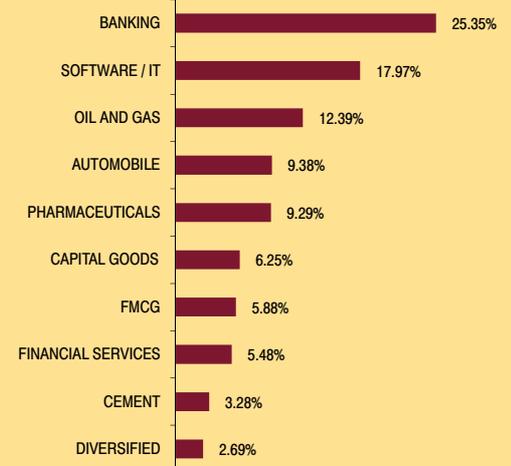
Equity

HDFC Bank Ltd.	9.22%
Infosys Ltd.	8.55%
Reliance Industries Ltd.	7.81%
ICICI Bank Ltd.	7.19%
Tata Consultancy Services Ltd.	6.25%
Larsen And Toubro Ltd.	6.19%
Tata Motors Ltd.	5.84%
ITC Ltd.	5.82%
IDFC Ltd	5.42%
State Bank Of India	4.47%
Other Equity	32.22%

Holding

98.97%

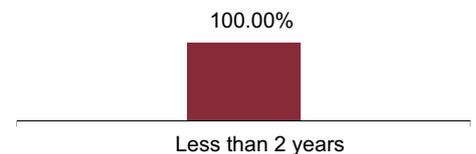
Top 10 Sectoral Allocation



MMI, Deposits, CBLO & Others

1.03%

Maturity Profile



Fund Update:

Exposure to Equities has slightly increased to 98.97% from 98.76% while that to MMI has slightly decreased to 1.03% from 1.24% on a MOM basis.

Super 20 fund is predominantly invested in large cap stocks and maintains a concentrated portfolio.

About The Fund

Date of Inception: 30-Oct-07

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.

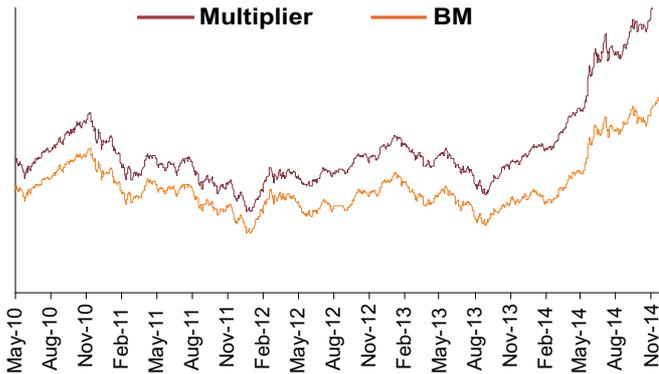
STRATEGY: Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of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

NAV as on 28th November 2014: ₹ 20.71

BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

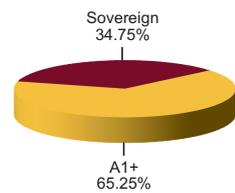
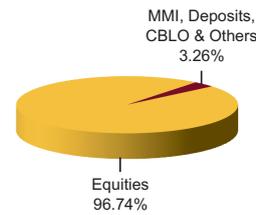
Asset held as on 28th November 2014: ₹ 466.19 Cr

FUND MANAGER: Mr. Sumit Mangal



Asset Allocation

Rating Profile



SECURITIES

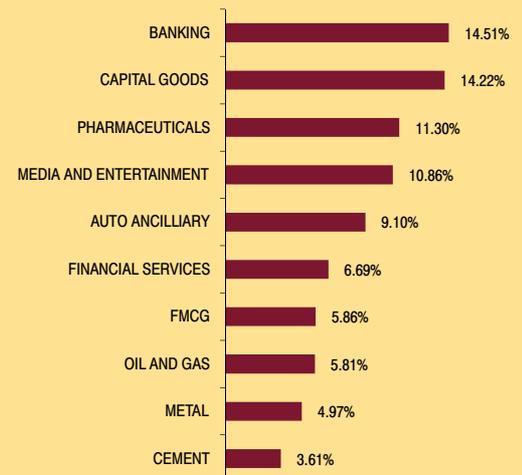
Holding

Equity

96.74%

HDFC Bank Ltd.	6.57%
Jagran Prakashan Ltd.	6.37%
AIA Engineering Ltd.	5.64%
Alstom India Limited	4.34%
Gujarat Mineral Development Corporation	3.85%
Muthoot Finance Ltd.	3.33%
Glenmark Pharmaceuticals Ltd.	3.28%
Divis Laboratories Ltd.	3.11%
Colgate-Palmolive (India) Ltd.	2.83%
Mother's Sumi Systems Ltd.	2.81%
Other Equity	54.61%

Top 10 Sectoral Allocation



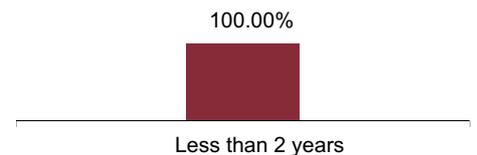
MMI, Deposits, CBLO & Others

3.26%

Maturity (in years)

0.31

Maturity Profile



Fund Update:

Exposure to Equities has increased to 96.74% from 91.52% while that to MMI has decreased to 3.26% from 8.48% on MOM basis.

Multiplier fund is predominantly invested in high quality mid cap stocks and maintains a well diversified portfolio with investments made across various sectors.

About The Fund

Date of Inception: 17-Mar-08

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: 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.

NAV as on 28th November 2014: ₹ 16.33

Asset held as on 28th November 2014: ₹ 331.39 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

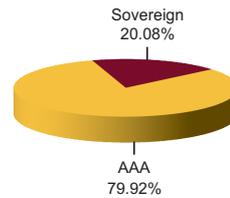
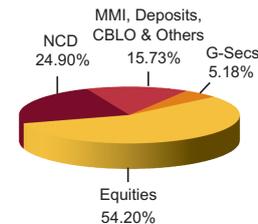
Rating Profile

GOVERNMENT SECURITIES

5.18%

8.24%	Government Of India	2018
7.99%	Government Of India	2017
7.83%	Government Of India	2018
7.46%	Government Of India	2017
5.69%	Government Of India	2018

2.30%
1.50%
1.16%
0.21%
0.01%



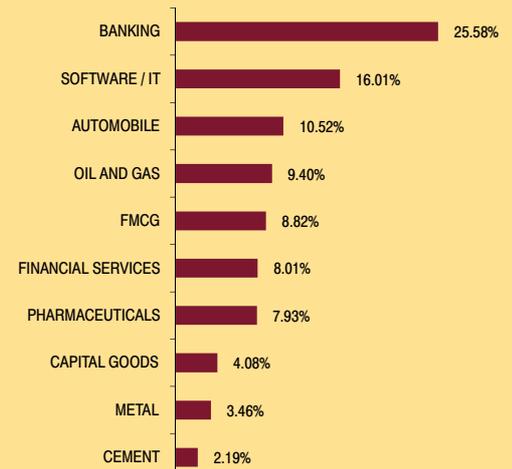
CORPORATE DEBT

24.90%

National Bank For Agri. And Rural Development	2017	4.62%	
9.18%	Housing Development Finance Corpn. Ltd.	2018	2.44%
8.95%	L&T Shipbuilding Ltd	2017	2.32%
8.95%	Power Finance Corpn. Ltd.	2018	2.28%
9.2%	Housing Development Finance Corpn. Ltd.	2018	2.13%
8.85%	NHPC Ltd.	2018	1.52%
8.34%	LIC Housing Finance Ltd.	2018	1.49%
11.25%	Power Finance Corpn. Ltd.	2018	1.47%
10.85%	Rural Electrification Corpn. Ltd.	2018	1.29%
9.81%	Power Finance Corpn. Ltd.	2018	1.25%
Other Corporate Debt		4.07%	

4.62%
2.44%
2.32%
2.28%
2.13%
1.52%
1.49%
1.47%
1.29%
1.25%
4.07%

Top 10 Sectoral Allocation



Equity

54.20%

HDFC Bank Ltd.	4.71%
ICICI Bank Ltd.	4.00%
Infosys Ltd.	3.94%
Reliance Industries Ltd.	3.46%
Housing Development Finance Corpn. Ltd.	3.36%
ITC Ltd.	2.94%
State Bank Of India	2.83%
Tata Motors Ltd.	2.67%
Tata Consultancy Services Ltd.	2.33%
Larsen And Toubro Ltd.	2.21%
Other Equity	21.73%

4.71%
4.00%
3.94%
3.46%
3.36%
2.94%
2.83%
2.67%
2.33%
2.21%
21.73%

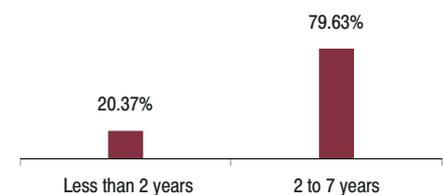
MMI, Deposits, CBLO & Others

15.73%

Maturity (in years)

3.10

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 54.20% from 56.38% while that to MMI has slightly increased to 15.73% from 15.01% on a MOM basis.

Platinum Plus I fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio.

About The Fund

Date of Inception: 08-Sep-08

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: 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.

NAV as on 28th November 2014: ₹ 23.69

Asset held as on 28th November 2014: ₹ 612.32 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

GOVERNMENT SECURITIES

5.69%	Government Of India	2018
7.83%	Government Of India	2018
6.05%	Government Of India	2019
6.05%	Government Of India	2019
8.24%	Government Of India	2018

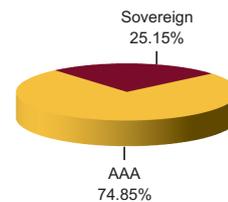
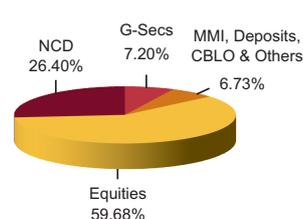
Holding

7.20%

4.08%
1.93%
0.60%
0.36%
0.23%

Asset Allocation

Rating Profile



CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd.	2018
9.63%	Rural Electrification Corpn. Ltd.	2019
9.7%	Power Finance Corpn. Ltd.	2018
	National Housing Bank	2018
	National Bank For Agri. And Rural Development	2018
9.38%	Rural Electrification Corpn. Ltd.	2018
9.43%	Indian Railway Finance Corpn. Ltd.	2018
9%	Export Import Bank Of India	2019
9.18%	Housing Development Finance Corpn. Ltd.	2018
11.25%	Power Finance Corpn. Ltd.	2018
	Other Corporate Debt	

26.40%

5.92%
2.53%
2.53%
2.47%
2.14%
1.67%
1.37%
1.07%
0.91%
0.89%
4.90%

Top 10 Sectoral Allocation



Equity

HDFC Bank Ltd.	6.25%
Infosys Ltd.	4.67%
ICICI Bank Ltd.	4.39%
Housing Development Finance Corpn. Ltd.	3.17%
State Bank Of India	3.10%
ITC Ltd.	2.97%
Reliance Industries Ltd.	2.80%
Tata Consultancy Services Ltd.	2.75%
Tata Motors Ltd.	2.70%
Larsen And Toubro Ltd.	2.50%
Other Equity	24.37%

59.68%

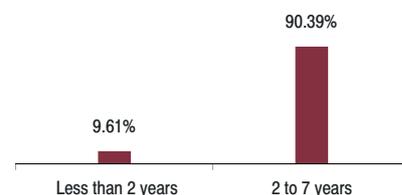
Maturity (in years)

3.65

MMI, Deposits, CBLO & Others

6.73%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 59.68% from 63.05% while that to MMI has decreased to 6.73% from 10.02% on a MOM basis.

Platinum Plus II fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Platinum Plus III Fund

SFIN No. ULIF01628/04/09BSLIPLAT3109



About The Fund

Date of Inception: 15-May-09

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: 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.

NAV as on 28th November 2014: ₹ 18.40

Asset held as on 28th November 2014: ₹ 712.85 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

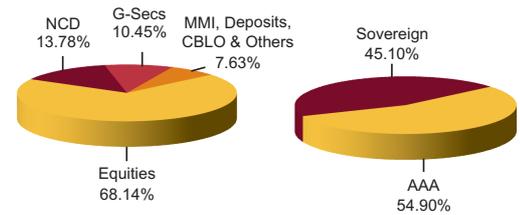
Rating Profile

GOVERNMENT SECURITIES

10.45%

6.9% Government Of India 2019
6.05% Government Of India 2019
5.64% Government Of India 2019
7.8% Government Of India 2020

9.18%
1.05%
0.17%
0.05%



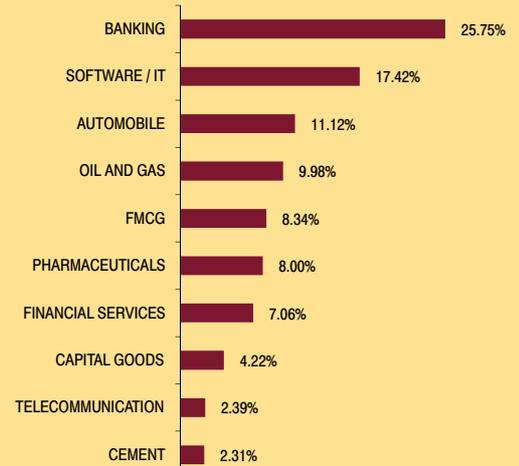
CORPORATE DEBT

13.78%

9.63% Rural Electrification Corpn. Ltd. 2019
National Housing Bank 2019
8.65% NTPC Ltd. 2019
9.39% Power Finance Corpn. Ltd. 2019
8.6% Indian Railway Finance Corpn. Ltd. 2019
9.35% Power Grid Corpn. Of India Ltd. 2019
National Bank For Agri. And Rural Development 2018
9.3% Power Grid Corpn. Of India Ltd. 2019
9.95% State Bank Of India 2026
9.5% Housing Development Finance Corpn. Ltd. 2017
Other Corporate Debt

2.90%
2.48%
2.11%
1.44%
1.42%
1.16%
0.54%
0.36%
0.30%
0.29%
0.79%

Top 10 Sectoral Allocation



Equity

68.14%

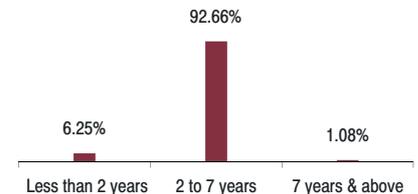
HDFC Bank Ltd.
Infosys Ltd.
ICICI Bank Ltd.
ITC Ltd.
Housing Development Finance Corpn. Ltd.
Reliance Industries Ltd.
State Bank Of India
Tata Consultancy Services Ltd.
Larsen And Toubro Ltd.
Tata Motors Ltd.
Other Equity

6.33%
5.20%
4.89%
4.86%
3.64%
3.56%
3.40%
3.06%
2.87%
2.83%
27.48%

Maturity (in years)

4.34

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 68.14% from 69.12% while that to MMI has been decreased to 7.63% from 10.07% on a MOM basis.

Platinum Plus III fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio.

About The Fund

Date of Inception: 15-Sep-09

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: 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.

NAV as on 28th November 2014: ₹ 16.50

Asset held as on 28th November 2014: ₹ 538.59 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

3.80%

6.9% Government Of India 2019
6.05% Government Of India 2019

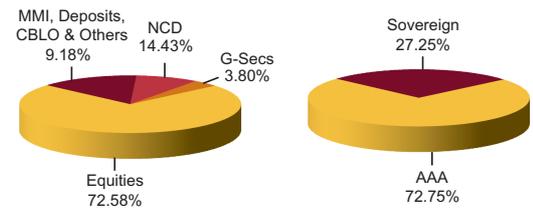
3.46%
0.34%

CORPORATE DEBT

14.43%

9.63% Rural Electrification Corpn. Ltd. 2019
National Bank For Agri. And Rural Development 2019
9.32% Power Finance Corpn. Ltd. 2019
9.15% Larsen And Toubro Ltd. 2019
9.39% Power Finance Corpn. Ltd. 2019
9.95% State Bank Of India 2026
8.49% NHPC Ltd. 2019
8.85% NHPC Ltd. 2019
9.6% Housing Development Finance Corpn. Ltd. 2016
8.34% LIC Housing Finance Ltd. 2018
Other Corporate Debt

3.84%
2.67%
1.91%
1.89%
1.53%
1.00%
0.93%
0.26%
0.19%
0.13%
0.09%



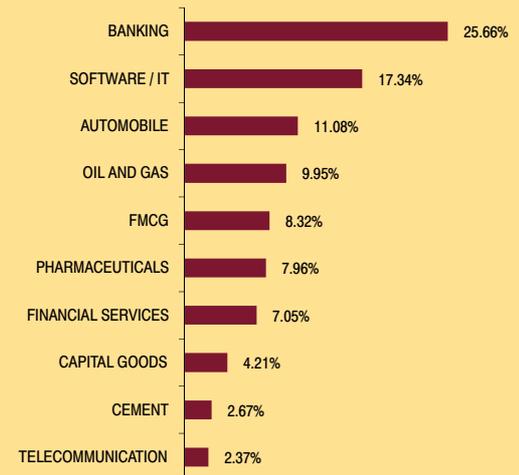
Equity

72.58%

HDFC Bank Ltd.
Infosys Ltd.
ICICI Bank Ltd.
ITC Ltd.
Housing Development Finance Corpn. Ltd.
Reliance Industries Ltd.
State Bank Of India
Tata Consultancy Services Ltd.
Larsen And Toubro Ltd.
Tata Motors Ltd.
Other Equity

6.72%
5.52%
5.19%
5.17%
3.87%
3.79%
3.61%
3.25%
3.06%
2.99%
29.41%

Top 10 Sectoral Allocation



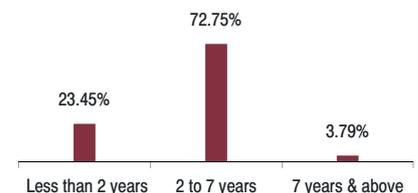
MMI, Deposits, CBLO & Others

9.18%

Maturity (in years)

4.39

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 72.58% from 73.21% while that to MMI has decreased to 9.18% from 11.46% on a MOM basis.

Platinum Plus IV fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.



About The Fund

Date of Inception: 15-Feb-10

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.

NAV as on 28th November 2014: ₹ 16.56

Asset held as on 28th November 2014: ₹ 934.67 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

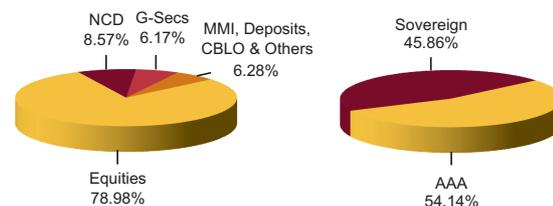
Rating Profile

GOVERNMENT SECURITIES

6.17%

6.35%	Government Of India	2020
8.19%	Government Of India	2020
7.8%	Government Of India	2020
8.12%	Government Of India	2020
7.17%	Government Of India	2015

4.09%
1.12%
0.53%
0.43%
0.01%



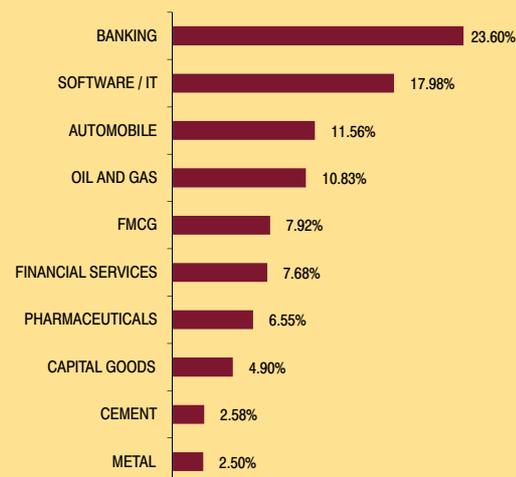
CORPORATE DEBT

8.57%

8.87%	Rural Electrification Corpn. Ltd.	2020
7.93%	Power Grid Corpn. Of India Ltd.	2020
9.3%	Steel Authority Of India Ltd.	2020
8.85%	NHPC Ltd.	2020
8.78%	NTPC Ltd.	2020
8.55%	Indian Railway Finance Corpn. Ltd.	2020
8.5%	Indian Railway Finance Corpn. Ltd.	2020
	Rural Electrification Corpn. Ltd.	2020
9.18%	Housing Development Finance Corpn. Ltd.	2018
8.7%	Power Finance Corpn. Ltd.	2020
	Other Corporate Debt	

1.62%
1.56%
0.55%
0.54%
0.54%
0.54%
0.45%
0.43%
0.34%
1.44%

Top 10 Sectoral Allocation



Equity

78.98%

HDFC Bank Ltd.
Infosys Ltd.
ICICI Bank Ltd.
Reliance Industries Ltd.
Housing Development Finance Corpn. Ltd.
ITC Ltd.
Larsen And Toubro Ltd.
Tata Consultancy Services Ltd.
State Bank Of India
Tata Motors Ltd.
Other Equity

6.68%
6.43%
5.61%
4.80%
4.56%
4.53%
3.87%
3.70%
3.31%
3.22%
32.26%

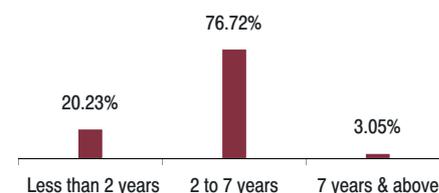
Maturity (in years)

5.12

MMI, Deposits, CBLO & Others

6.28%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 78.98% from 80.30% while that to MMI has decreased to 6.28% from 9.12% on a MOM basis.

Platinum Premier fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

About The Fund

Date of Inception: 20-Sep-10

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.

NAV as on 28th November 2014: ₹ 14.79

Asset held as on 28th November 2014: ₹ 1153.97 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

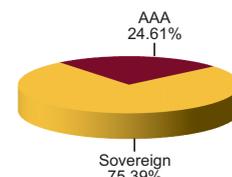
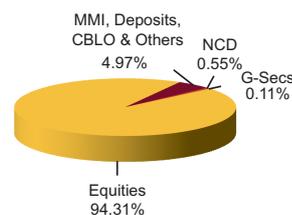
Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

0.17%

7.8% Government Of India 2020



CORPORATE DEBT

0.55%

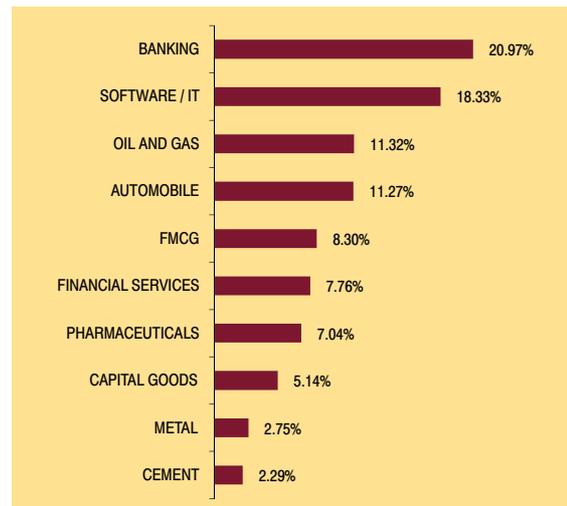
8.49% NHPC Ltd. 2020
Rural Electrification Corpn. Ltd. 2020

Top 10 Sectoral Allocation

Equity

94.31%

Infosys Ltd.	7.15%
HDFC Bank Ltd.	6.53%
ICICI Bank Ltd.	6.04%
ITC Ltd.	5.80%
Reliance Industries Ltd.	5.61%
Housing Development Finance Corpn. Ltd.	5.33%
Larsen And Toubro Ltd.	4.84%
Tata Consultancy Services Ltd.	4.51%
State Bank Of India	3.99%
Tata Motors Ltd.	3.69%
Other Equity	40.84%



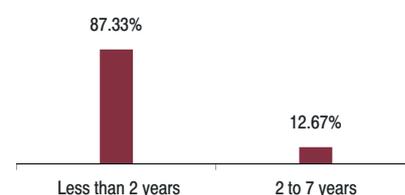
MMI, Deposits, CBLO & Others

4.97%

Maturity (in years)

1.86

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 94.31% from 95.63% while that to MMI has slightly increased to 4.97% from 4.09% on a MOM basis.

About The Fund

Date of Inception: 22-Feb-11

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 appreciation. Derivatives would be used for hedging purpose only and as approved by 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.

NAV as on 28th November 2014: ₹ 15.75

Asset held as on 28th November 2014: ₹ 99.90 Cr

FUND MANAGER: Mr. Dhruvil Shah (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

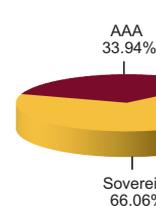
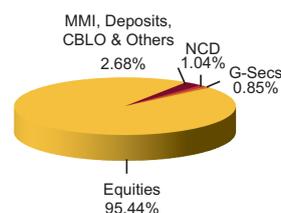
Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

0.85%



8.2% Government Of India 2022

0.85%

CORPORATE DEBT

1.04%

9.3% Power Grid Corpn. Of India Ltd. 2021

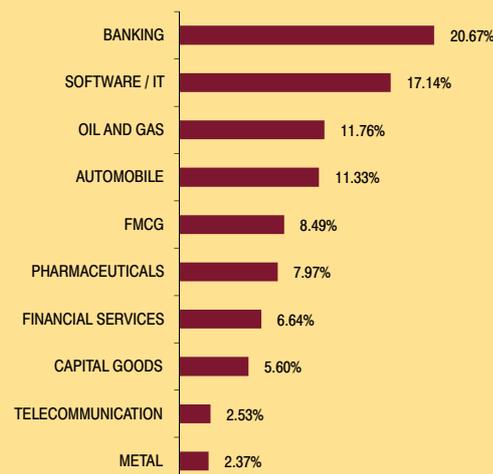
1.04%

Equity

95.44%

Infosys Ltd.	7.50%
ITC Ltd.	6.99%
Reliance Industries Ltd.	6.79%
ICICI Bank Ltd.	6.53%
HDFC Bank Ltd.	5.66%
Housing Development Finance Corpn. Ltd.	5.41%
Larsen And Toubro Ltd.	5.35%
Tata Consultancy Services Ltd.	4.43%
State Bank Of India	3.61%
Tata Motors Ltd.	3.48%
Other Equity	39.68%

Top 10 Sectoral Allocation



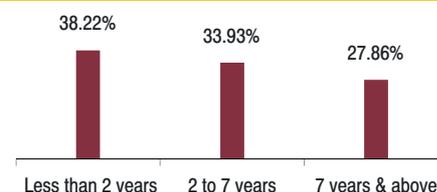
MMI, Deposits, CBLO & Others

2.68%

Maturity (in years)

4.14

Maturity Profile



Fund Update:

Exposure to Equities has increased to 95.44% from 91.61% while that to MMI has decreased to 2.68% from 6.22% on a MOM basis.

About The Fund

Date of Inception: 22-Feb-11

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 appreciation. Derivatives would be used for hedging purpose only and as approved by 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.

NAV as on 28th November 2014: ₹ 14.00

Asset held as on 28th November 2014: ₹ 1902.06 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

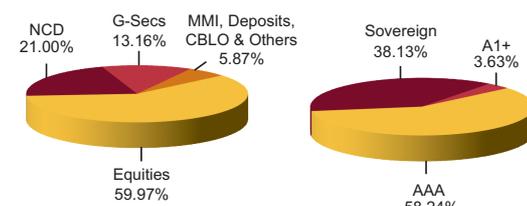
Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

13.16%

7.8%	Government Of India	2021	3.25%
8.12%	Government Of India	2020	2.41%
8.79%	Government Of India	2021	2.27%
7.94%	Government Of India	2021	1.93%
7.16%	Government Of India	2023	1.23%
6.35%	Government Of India	2020	0.33%
8.15%	Government Of India	2022	0.30%
10.25%	Government Of India	2021	0.27%
7.8%	Government Of India	2020	0.21%
8.24%	Government Of India	2018	0.20%
	Other Government Securities		0.77%

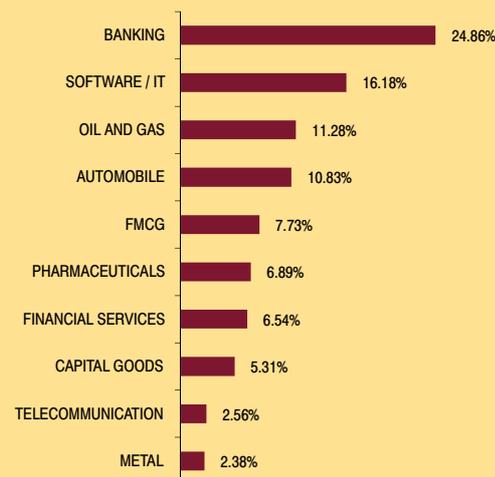


CORPORATE DEBT

21.00%

9%	Export Import Bank Of India	2019	1.58%
9.3%	Power Grid Corpn. Of India Ltd.	2021	1.31%
9.57%	Indian Railway Finance Corpn. Ltd.	2021	1.12%
9.61%	Power Finance Corpn. Ltd.	2021	1.08%
9.25%	Power Grid Corpn. Of India Ltd.	2018	0.86%
9.48%	Rural Electrification Corpn. Ltd.	2021	0.85%
9.4%	Rural Electrification Corpn. Ltd.	2021	0.82%
	Rural Electrification Corpn. Ltd.	2020	0.81%
9.18%	Housing Development Finance Corpn. Ltd.	2018	0.62%
8.34%	LIC Housing Finance Ltd.	2018	0.58%
	Other Corporate Debt		11.37%

Top 10 Sectoral Allocation



Equity

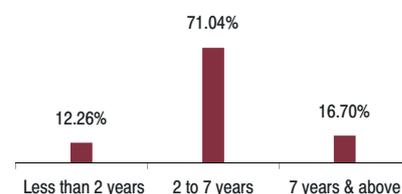
59.97%

	HDFC Bank Ltd.	5.69%
	Infosys Ltd.	4.36%
	ITC Ltd.	3.93%
	ICICI Bank Ltd.	3.90%
	Reliance Industries Ltd.	3.79%
	Housing Development Finance Corpn. Ltd.	3.34%
	Larsen And Toubro Ltd.	3.18%
	State Bank Of India	2.94%
	Tata Consultancy Services Ltd.	2.78%
	Maruti Suzuki India Ltd.	2.23%
	Other Equity	23.84%

Maturity (in years)

5.80

Maturity Profile



MMI, Deposits, CBLO & Others

5.87%

Fund Update:

Exposure to Equities has increased to 59.97% from 55.03% and to MMI has decreased to 5.87% from 9.59% on a MOM basis.

About The Fund

Date of Inception: 16-Dec-09

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 ensure capital protection after five years.

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.

NAV as on 28th November 2014: ₹ 16.50

Asset held as on 28th November 2014: ₹ 50.61 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

3.54%

7.59% Government Of India 2015
7.17% Government Of India 2015

1.87%
1.67%

CORPORATE DEBT

8.30%

9.37% National Housing Bank 2015
9.2% IDFC Ltd 2015
8.95% Power Finance Corpn. Ltd. 2015

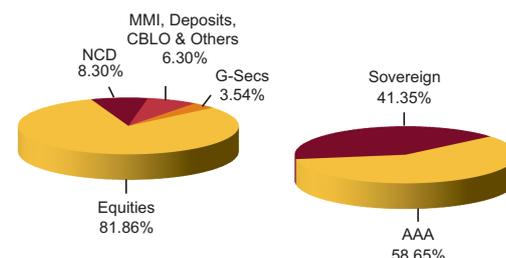
3.95%
3.56%
0.79%

Equity

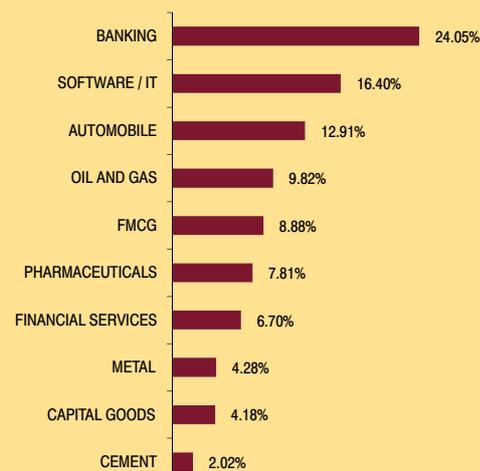
81.86%

HDFC Bank Ltd.
Infosys Ltd.
Reliance Industries Ltd.
ICICI Bank Ltd.
ITC Ltd.
Tata Motors Ltd.
State Bank Of India
Housing Development Finance Corpn. Ltd.
Larsen And Toubro Ltd.
Tata Consultancy Services Ltd.
Other Equity

6.38%
6.08%
5.09%
4.73%
4.38%
4.37%
4.10%
3.78%
3.42%
3.15%
36.40%



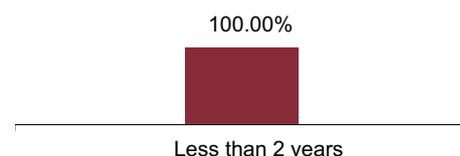
Top 10 Sectoral Allocation



Maturity (in years)

0.22

Maturity Profile



Fund Update:

Exposure to Equities has increased to 81.86% from 80.59%

Titanium I fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

About The Fund

Date of Inception: 16-Mar-10

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 ensure capital protection after five years.

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.

NAV as on 28th November 2014: ₹ 16.14

Asset held as on 28th November 2014: ₹ 13.93 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

6.08%

7.59% Government Of India 2015
7.17% Government Of India 2015

3.15%
2.93%

CORPORATE DEBT

6.46%

9.2% IDFC Ltd 2015
9.15% Export Import Bank Of India 2015
8.29% Power Finance Corpn. Ltd. 2015

3.59%
1.44%
1.43%

Equity

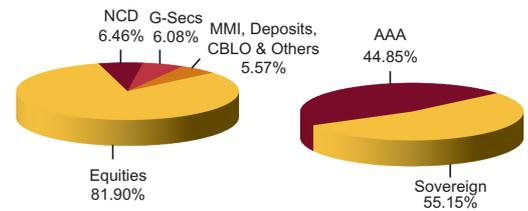
81.90%

HDFC Bank Ltd.
Infosys Ltd.
Reliance Industries Ltd.
ICICI Bank Ltd.
ITC Ltd.
Tata Motors Ltd.
State Bank Of India
Housing Development Finance Corpn. Ltd.
Larsen And Toubro Ltd.
Tata Consultancy Services Ltd.
Other Equity

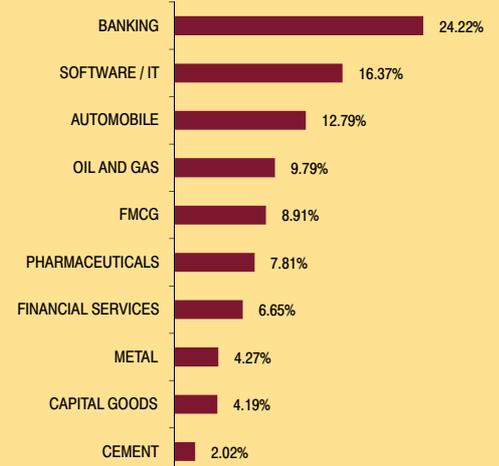
6.30%
6.08%
5.10%
4.67%
4.32%
4.32%
4.27%
3.73%
3.43%
3.14%
36.53%

MMI, Deposits, CBLO & Others

5.57%



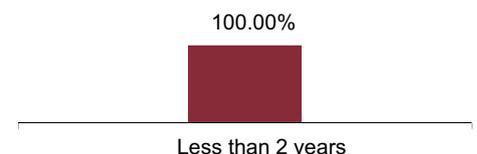
Top 10 Sectoral Allocation



Maturity (in years)

0.36

Maturity Profile



Fund Update:

Exposure to Equities has increased to 81.90% from 80.45% while that to MMI has decreased to 5.57% from 6.91% on a MOM basis.

Titanium II fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

About The Fund

Date of Inception: 16-Jun-10

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 ensure capital protection after five years.

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.

NAV as on 28th November 2014: ₹ 14.39

Asset held as on 28th November 2014: ₹ 7.55 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

GOVERNMENT SECURITIES

2.17%

7.17% Government Of India 2015

2.17%

CORPORATE DEBT

12.24%

8.64% Power Grid Corpn. Of India Ltd. 2015

8.27%

9.37% National Housing Bank 2015

3.97%

Equity

81.70%

HDFC Bank Ltd.

6.51%

Infosys Ltd.

6.10%

Reliance Industries Ltd.

5.10%

ICICI Bank Ltd.

4.83%

ITC Ltd.

4.46%

Tata Motors Ltd.

4.45%

State Bank Of India

4.25%

Housing Development Finance Corpn. Ltd.

3.86%

Larsen And Toubro Ltd.

3.43%

Tata Consultancy Services Ltd.

3.15%

Other Equity

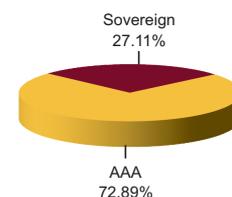
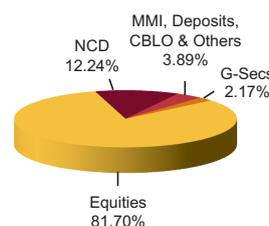
35.55%

MMI, Deposits, CBLO & Others

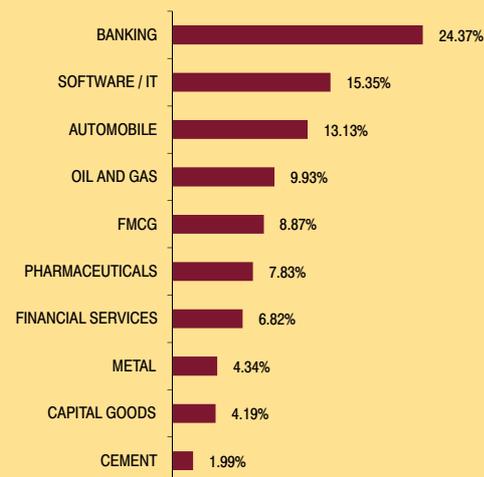
3.89%

Asset Allocation

Rating Profile



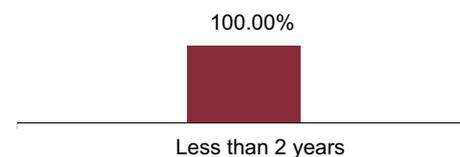
Top 10 Sectoral Allocation



Maturity (in years)

0.40

Maturity Profile



Fund Update:

Exposure to Equities has increased to 81.70% from 78.95% while that to MMI has decreased to 3.89% from 5.68% on a MOM basis.

Titanium III fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

About The Fund

Date of Inception: 09-Mar-12

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

NAV as on 28th November 2014: ₹ 18.87

Asset held as on 28th November 2014: ₹ 11.89 Cr

FUND MANAGER: Mr. Praful Kumar

SECURITIES

Holding

Asset Allocation

Equity

99.12%

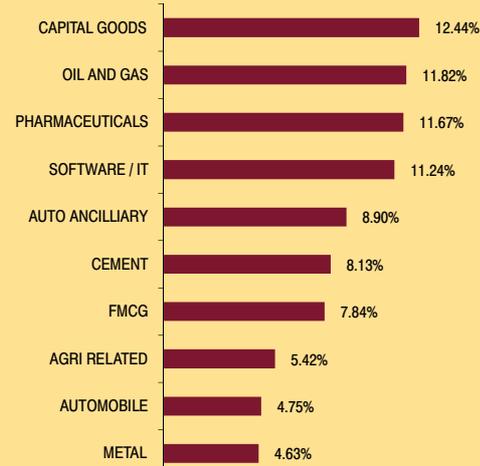
Reliance Industries Ltd.	5.99%
Exide Industries Ltd.	4.32%
Alstom India Limited	4.23%
ACC Ltd.	4.20%
Larsen And Toubro Ltd.	3.92%
Oil And Natural Gas Corpn. Ltd.	3.63%
Container Corpn. Of India Ltd.	3.34%
AIA Engineering Ltd.	3.20%
Bata India Ltd.	3.18%
UPL Limited	2.84%
Other Equity	60.29%



MMI, Deposits, CBLO & Others

0.88%

Top 10 Sectoral Allocation



Fund Update:

Exposure to Equities has increased to 99.12% from 97.72% while that to MMI has decreased to 0.88% from 2.28% on a MOM basis.

About The Fund

Date of Inception: 09-Mar-12

OBJECTIVE: To provide reasonable & stable returns, at a high level of safety and liquidity for capital conservation for the Policyholder by investing in low maturity debt & money market instruments

STRATEGY: The strategy of this BSLI Fund Option is to make judicious investments in high quality debt and money market instruments to protect capital of the policyholder & generate steady returns at very low level of risk

NAV as on 28th November 2014: ₹ 12.36

BENCHMARK: Crisil Liquid Index

Asset held as on 28th November 2014: ₹ 41.78 Cr

FUND MANAGER : Mr. Ajit Kumar PPB

SECURITIES

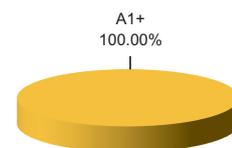
MMI, Deposits, CBLO & Others

Holding

100.00%

Asset Allocation

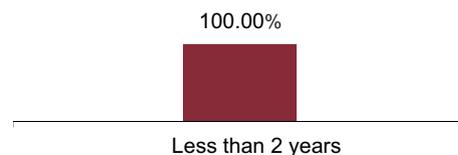
Rating Profile



Maturity (in years)

0.42

Maturity Profile



Fund Update:

The average maturity of the fund has slightly decreased to 0.42 years from 0.48 years in the previous month.

About The Fund

Date of Inception: 09-Mar-12

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

NAV as on 28th November 2014: ₹ 16.66

BENCHMARK: BSE 100

Asset held as on 28th November 2014: ₹ 33.08 Cr

FUND MANAGER: Mr. Sunil Kumar

SECURITIES

Holding

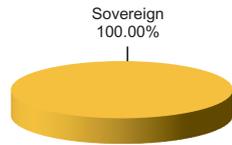
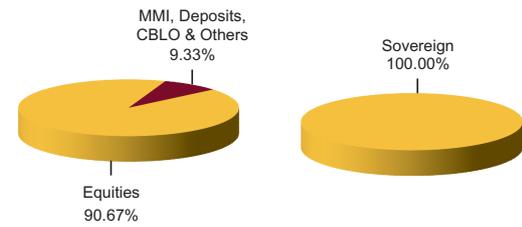
Asset Allocation

Rating Profile

Equity

90.67%

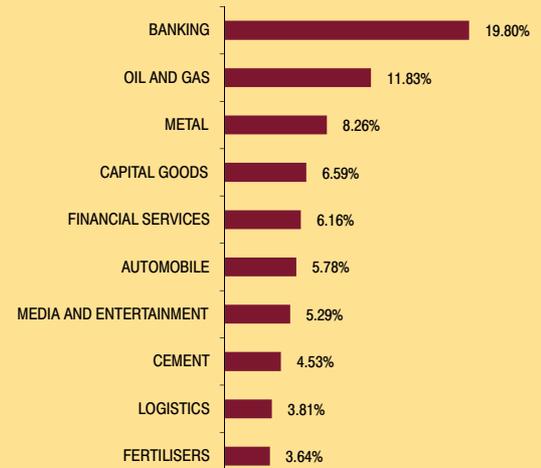
Engineers India Ltd.	4.20%
ACC Ltd.	4.11%
Muthoot Finance Ltd.	3.81%
Karnataka Bank Ltd.	3.46%
Gateway Distriparks Ltd.	3.45%
Jagran Prakashan Ltd.	3.32%
Hero Motocorp Limited	3.32%
Bharti Infratel Ltd	3.28%
Union Bank Of India	3.22%
Hexaware Technologies Ltd.	2.95%
Other Equity	55.54%



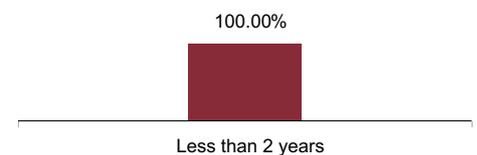
MMI, Deposits, CBLO & Others

9.33%

Top 10 Sectoral Allocation



Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 90.67% from 91.54% while that to MMI has increased to 9.33% from 8.46% on a MOM basis.

About The Fund

Date of Inception: 12-Mar-03

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.

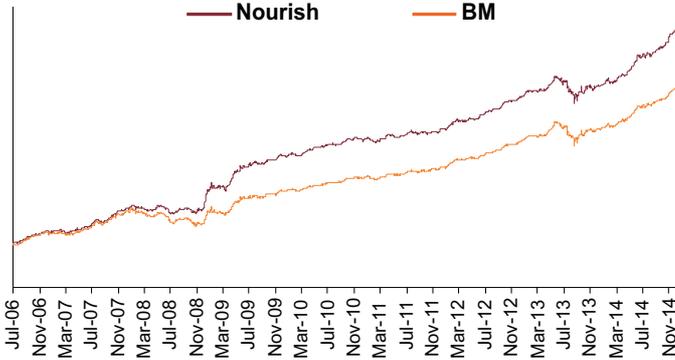
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 28th November 2014: ₹ 25.85

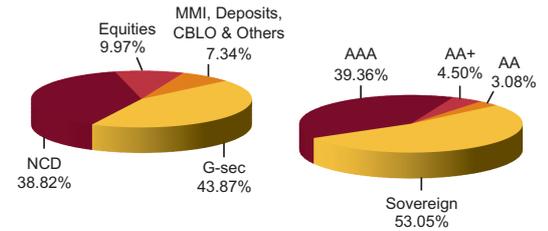
BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

Asset held as on 28th November 2014: ₹ 13.49 Cr

FUND MANAGER: Mr. Praful Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

43.87%

- 8.33% Government Of India 2026
- 8.4% Government Of India 2024
- 8.28% Government Of India 2027
- 8.3% Government Of India 2040
- 8.15% Government Of India 2022
- 7.16% Government Of India 2023

- 14.95%
- 7.56%
- 7.46%
- 5.63%
- 4.80%
- 3.47%

CORPORATE DEBT

38.82%

- 9.04% Rural Electrification Corpn. Ltd. 2019
- 9.81% Power Finance Corpn. Ltd. 2018
- 9.95% Food Corporation Of India 2022
- 9.6% L&T Finance Ltd. 2016
- 9.37% Power Finance Corpn. Ltd. 2024
- 10.7% Indian Railway Finance Corpn. Ltd. 2023
- 9.5% Housing Development Finance Corpn. Ltd. 2017
- 8.9% Steel Authority Of India Ltd. 2019
- 10.85% Rural Electrification Corpn. Ltd. 2018
- 9.74% Tata Sons Ltd. 2024
- Other Corporate Debt

- 7.54%
- 4.60%
- 4.01%
- 3.73%
- 3.11%
- 2.55%
- 2.26%
- 2.25%
- 1.58%
- 1.56%
- 5.61%

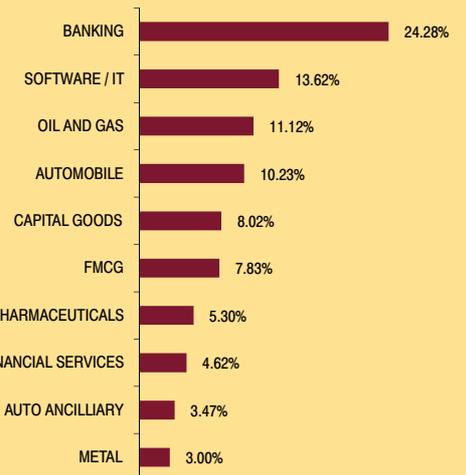
Equity

9.97%

- HDFC Bank Ltd.
- ICICI Bank Ltd.
- ITC Ltd.
- Reliance Industries Ltd.
- Infosys Ltd.
- Tata Motors Ltd.
- Larsen And Toubro Ltd.
- State Bank Of India
- Tata Consultancy Services Ltd.
- Housing Development Finance Corpn. Ltd.
- Other Equity

- 0.95%
- 0.55%
- 0.51%
- 0.50%
- 0.48%
- 0.43%
- 0.42%
- 0.37%
- 0.36%
- 0.36%
- 5.04%

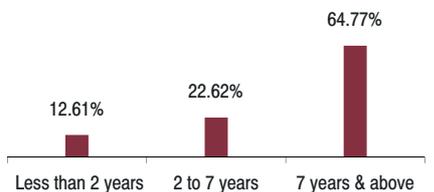
Top 10 Sectoral Allocation



Maturity (in years)

9.10

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 9.97% from 10.13% while that to MMI has slightly decreased to 7.34% from 7.65% on a MOM basis.

MMI, Deposits, CBLO & Others

7.34%

Pension Growth Fund

SFIN No.ULIF00504/03/03BSLIGROWTH109

About The Fund

Date of Inception: 18-Mar-03

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.

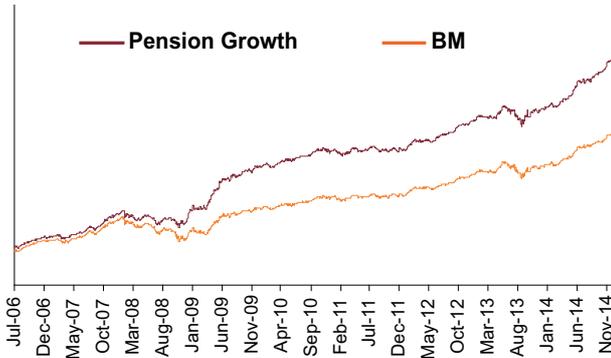
STRATEGY: Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 28th November 2014: ₹ 32.63

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

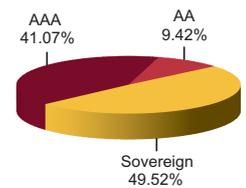
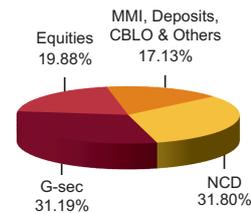
Asset held as on 28th November 2014: ₹ 33.89 Cr

FUND MANAGER: Mr. Devendra Singhvi



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.83%	Government Of India	2023
8.2%	Government Of India	2022
7.95%	Government Of India	2032
8.79%	Government Of India	2021
8.15%	Government Of India	2022
8.28%	Government Of India	2032
8.97%	Government Of India	2030
8.3%	Government Of India	2042
7.5%	Government Of India	2034

CORPORATE DEBT

9.37%	Power Finance Corpn. Ltd.	2024
9.02%	Rural Electrification Corpn. Ltd.	2022
9.2%	Power Grid Corpn. Of India Ltd.	2020
8.96%	Power Finance Corpn. Ltd.	2019
9.55%	Hindalco Industries Ltd.	2022
9.65%	Cholamandalam Investment And Finance Co. Ltd.	2018
9.34%	Rural Electrification Corpn. Ltd.	2024
9.35%	Power Grid Corpn. Of India Ltd.	2021
9.04%	Rural Electrification Corpn. Ltd.	2019

Equity

HDFC Bank Ltd.	2.07%
Infosys Ltd.	1.68%
ITC Ltd.	1.13%
ICICI Bank Ltd.	1.11%
Tata Consultancy Services Ltd.	1.01%
Housing Development Finance Corpn. Ltd.	0.79%
Larsen And Toubro Ltd.	0.78%
State Bank Of India	0.74%
Oil And Natural Gas Corpn. Ltd.	0.70%
Tata Motors Ltd.	0.68%
Other Equity	9.20%

MMI, Deposits, CBLO & Others

17.13%

Holding

31.19%

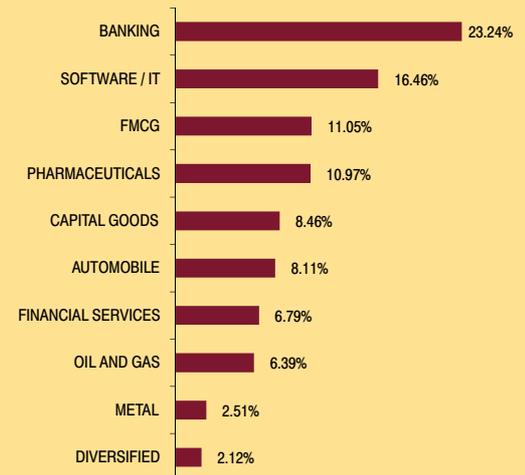
7.44%
5.22%
3.98%
3.33%
3.04%
2.94%
2.23%
1.57%
0.75%
0.69%

31.80%

6.20%
6.05%
6.05%
3.59%
2.97%
2.96%
1.55%
1.53%
0.90%

19.88%

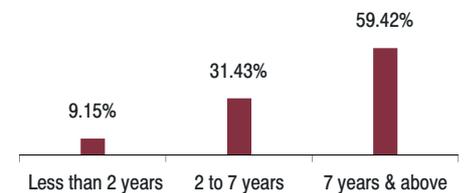
Top 10 Sectoral Allocation



Maturity (in years)

8.19

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 19.88% from 19.90% and to MMI has increased to 17.13% from 16.99% on a MOM basis.

About The Fund

Date of Inception: 12-Mar-03

OBJECTIVE: 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.

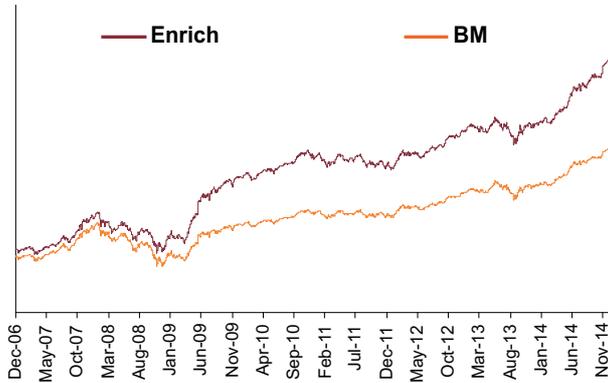
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 28th November 2014: ₹ 38.94

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

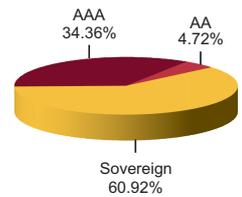
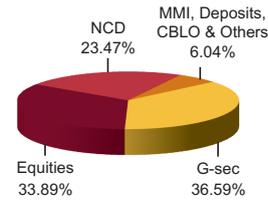
Asset held as on 28th November 2014: ₹ 177.49 Cr

FUND MANAGER: Mr. Dhruvil Shah (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.83%	Government Of India	2023
8.28%	Government Of India	2027
7.16%	Government Of India	2023
8.3%	Government Of India	2042
9.15%	Government Of India	2024
8.32%	Government Of India	2032

CORPORATE DEBT

8.9%	Steel Authority Of India Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
9.95%	Food Corporation Of India	2022
9.24%	Rural Electrification Corpn. Ltd.	2018
9.5%	Housing Development Finance Corpn. Ltd.	2017
9.18%	Housing Development Finance Corpn. Ltd.	2018
9.55%	Hindalco Industries Ltd.	2022
9.37%	Power Finance Corpn. Ltd.	2024
9.02%	Rural Electrification Corpn. Ltd.	2022
10.15%	Kotak Mahindra Prime Ltd.	2017
	Other Corporate Debt	

Equity

Tata Consultancy Services Ltd.	2.02%
Infosys Ltd.	1.94%
HDFC Bank Ltd.	1.93%
Maruti Suzuki India Ltd.	1.75%
ITC Ltd.	1.50%
Sun Pharmaceutical Inds. Ltd.	1.39%
Larsen And Toubro Ltd.	1.32%
Kotak Mahindra Bank Ltd.	1.27%
Housing Development Finance Corpn. Ltd.	1.18%
Tata Motors Ltd.	0.98%
Other Equity	18.61%

MMI, Deposits, CBLO & Others

6.04%

Holding

36.59%

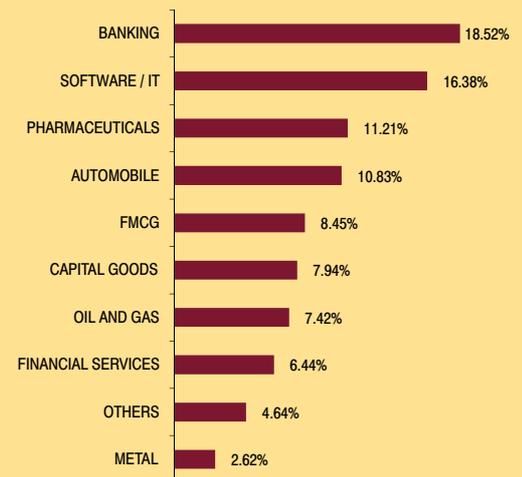
9.09%
7.33%
7.09%
6.33%
4.00%
1.62%
1.14%

23.47%

2.85%
2.16%
1.83%
1.72%
1.72%
1.71%
1.70%
1.18%
1.16%
1.15%
6.29%

33.89%

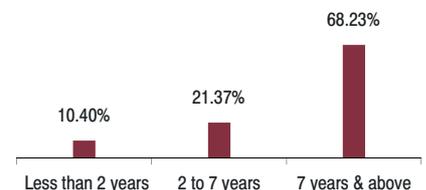
Top 10 Sectoral Allocation



Maturity (in years)

9.35

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 33.89% from 35.01% while that to MMI has increased to 6.04% from 4.69% on a MOM basis.