

as on 31st October 2014

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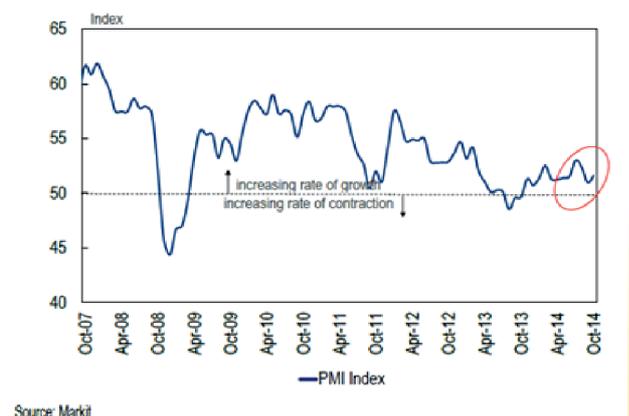
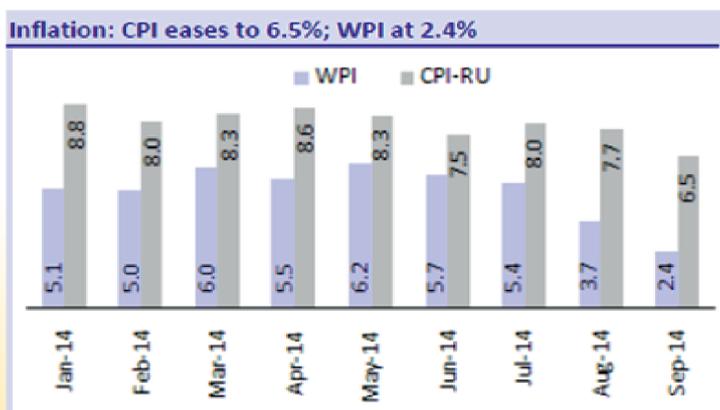
Economy Review

The month of October saw reforms in the oil & gas sector with diesel price decontrol and a natural gas price hike. This followed in quick succession by the ordinance to expedite coal auctions by March end post the Supreme Court cancellation of the same. The Modi Govt. also made two key announcements in the month: (1) permitted 100% FDI (with no restrictions) in the construction development sector to boost investment and job creation, and (2) mandated a 10% cut in non-plan spending, similar to last year, as the fiscal deficit has already reached 83% of the budgeted deficit in H1FY15 due to lower tax revenues. Overall, sentiments were boosted in the wake of another thumping victory by the BJP at the assembly elections in Maharashtra and Haryana.

India grew by 7.6% p.a. over the past decade from 2004 to 2014. We believe that with recent government initiatives to tackle inflation and consolidate the fiscal balance, an average growth rate of 7-8% in the next decade from 2014 till 2024 is achievable. The World Bank has raised India's growth forecast to 5.6% and 6.4% for FY15 and FY16 from the previous 5.5% and 6.3% estimated in Jun'14, in line with the recent upgrades by several international agencies. The government's focus on tackling infrastructure bottlenecks, well-planned urbanization and a renewed focus on manufacturing could even push growth to double digits. We think India's credit rating can also rise to a high BBB level in the next three years.

There was positive cheer on the inflation front as both Consumer Price Index (CPI) and Wholesale Price Index (WPI) dropped to a five year low. The major reason for this decline in inflation was the falling global crude prices. The fall in domestic inflation has opened up a window for RBI to cut rates. WPI was recorded at 2.38 per cent in September, compared to 3.74 percent in August 2014. CPI moderated to 6.46 in September 2014 from 7.8 percent in August 2014.

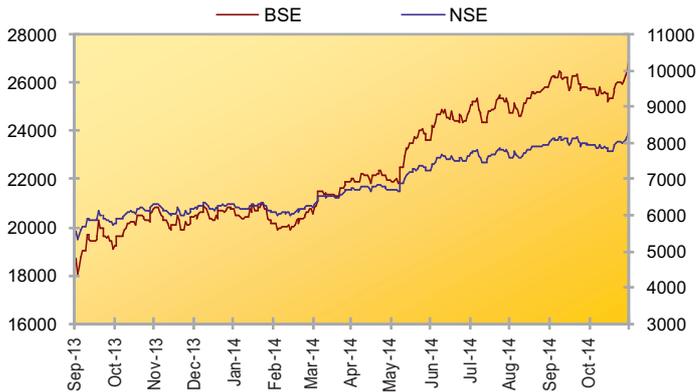
India's HSBC manufacturing PMI showed improvement after decline in the previous month. The data was recorded at 51.6 in October 2014 from 51.0 in September 2014. On the other hand, the services PMI decreased to 50.0 in October 2014 compared to 51.6 in September 2014. A PMI reading above 50 indicates expansion while one below it implies contraction.



Outlook for Equities

The month of October saw new highs with Indian markets gaining around 4.5% on a month on month basis. FII finally booked some profits in the month of October and were net sellers of an amount \$121 mn taking the cumulative figure to \$13.9bn YTD. DIIs turned net buyers to the tune of \$671mn for the month of October. However DIIs have net sold \$4.8bn so far this year.

From a long term perspective, Sensex still appears attractive at 15.5x FY16e earnings as we are at the cusp of an uptrend in the economic cycle.



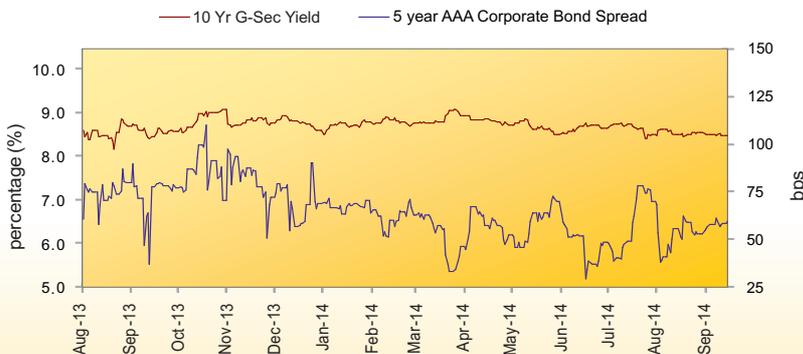
INDEX	31-Oct-14	30-Sep-14	% Change
Nifty	8322.20	7964.80	4.49%
Sensex	27865.83	26630.51	4.64%
BSE 100	8383.91	8015.71	4.59%
Dow Jones	17390.52	17042.90	2.04%
Nikkei	16413.76	16173.52	1.49%
Hang Seng	23998.06	22932.98	4.64%
Nasdaq	4630.74	4493.39	3.06%

Outlook for Debt

We believe that RBI will continue to maintain its stance of “no rate cuts” in the December policy review. While consensus now points to a rate cut in 4QFY15, some sections of the market feel that rate cut could be even earlier. This could provide longevity to growth.

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 be in the range of 8.00% to 8.25% with long term bias to tilt towards softer side on the yield curve. The corporate bond market will trail the G-sec market with a spread of 35bps.



Key Indices	31-Oct-14	30-Sep-14	% Change
10 year G-Sec	8.28%	8.51%	-2.78%
5 Year G-Sec	8.28%	8.56%	-3.38%
91 Day T Bill	8.36%	8.55%	-2.27%
364 day T-Bill	8.39%	8.63%	-2.86%
MIBOR	8.54%	8.77%	-2.69%
Call Rates	8.00%	7.90%	1.25%

Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.94%	0.99%	2.42%	1.70%	2.71%	1.95%	2.92%	2.31%
	3 months	2.45%	2.34%	4.00%	3.10%	4.51%	3.48%	5.05%	3.97%
	6 months	4.79%	4.60%	7.01%	6.16%	9.24%	7.71%	12.03%	9.90%
	1 Year	9.64%	8.78%	10.82%	9.98%	14.13%	11.90%	18.23%	14.49%
CAGR	2 Years	9.14%	8.11%	8.30%	7.54%	9.67%	8.76%	12.24%	10.28%
	3 Years	9.45%	8.35%	9.59%	8.20%	9.90%	8.90%	11.74%	9.61%
	4 Years	9.07%	7.93%	8.58%	7.57%	8.09%	7.62%	8.73%	7.35%
	5 Years	8.65%	7.23%	8.58%	7.09%	8.10%	7.50%	9.24%	7.79%
	Since Inception	9.34%	7.44%	10.80%	7.52%	8.55%	6.30%	10.45%	7.39%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	2.72%	2.19%	2.71%	2.44%	3.82%	2.94%	2.29%	0.67%	0.63%
	3 months	5.14%	3.86%	5.00%	4.16%	6.99%	4.90%	13.01%	2.03%	1.91%
	6 months	11.37%	9.27%	11.96%	10.69%	17.52%	13.88%	39.81%	4.21%	3.92%
	1 Year	17.06%	13.83%	17.40%	15.46%	25.18%	19.40%	48.98%	8.77%	8.07%
CAGR	2 Years	11.76%	9.98%	11.93%	10.88%	15.62%	13.28%	28.63%	8.44%	8.03%
	3 Years	11.42%	9.58%	11.23%	9.94%	13.57%	11.21%	-	-	-
	4 Years	8.59%	7.64%	7.83%	7.35%	8.16%	7.27%	-	-	-
	5 Years	9.06%	7.89%	8.70%	7.97%	10.22%	8.64%	-	-	-
	Since Inception	10.52%	7.37%	11.91%	8.47%	13.25%	10.45%	26.14%	8.10%	8.01%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM	Value Momentum	BM
Absolute Return	1 month	3.87%	3.73%	4.66%	4.07%	5.32%	4.11%	3.99%	3.28%	5.81%	4.07%
	3 months	7.62%	6.09%	9.23%	6.56%	7.97%	6.67%	12.60%	8.15%	10.20%	6.56%
	6 months	23.79%	19.88%	28.15%	21.77%	23.51%	21.29%	36.65%	30.54%	35.24%	21.77%
	1 Year	33.73%	26.92%	39.53%	29.17%	34.33%	27.39%	68.36%	49.47%	62.71%	29.16%
CAGR	2 Years	20.81%	17.98%	21.32%	19.08%	22.74%	19.59%	28.91%	20.32%	23.41%	19.08%
	3 Years	16.30%	13.40%	16.47%	13.93%	18.14%	13.97%	22.56%	15.20%	-	-
	4 Years	7.30%	6.80%	6.30%	6.60%	10.21%	7.16%	9.35%	4.91%	-	-
	5 Years	11.28%	9.58%	10.39%	9.78%	13.35%	9.99%	14.50%	10.52%	-	-
	Since Inception	14.67%	7.66%	10.48%	8.32%	14.83%	11.62%	10.30%	5.63%	20.52%	17.34%

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
ULIF00313/03/01BSLPPROTECT109
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	3.07%	3.36%	3.60%	3.67%	4.25%	4.75%
	3 months	6.30%	6.95%	7.19%	7.42%	7.91%	8.97%
	6 months	18.37%	20.16%	21.27%	22.21%	23.43%	25.83%
	1 Year	26.58%	28.88%	29.18%	30.32%	31.69%	34.96%
CAGR	2 Years	16.88%	17.99%	18.71%	19.04%	20.13%	22.21%
	3 Years	12.99%	13.20%	13.68%	13.49%	14.20%	17.11%
	4 Years	5.90%	6.52%	7.18%	7.16%	7.62%	9.84%
	5 Years	9.93%	10.62%	10.73%	10.91%	-	-
	Since Inception	7.34%	14.63%	11.29%	9.71%	10.71%	9.28%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay
Absolute Return	1 month	3.98%	3.99%	3.90%	3.22%	4.37%
	3 months	7.73%	7.83%	7.82%	6.00%	7.77%
	6 months	22.43%	22.20%	18.94%	17.47%	23.40%
	1 Year	30.90%	30.53%	26.22%	24.15%	31.52%
CAGR	2 Years	19.30%	19.17%	16.95%	15.89%	21.72%
	3 Years	14.79%	14.75%	13.51%	12.15%	16.46%
	4 Years	8.47%	8.49%	8.09%	-	-
	5 Years	-	-	-	-	-
	Since Inception	10.24%	10.28%	8.03%	8.88%	12.26%

Pension Funds

Figures in percentage (%)

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM
Absolute Return	1 month	2.72%	2.21%	3.19%	2.56%	2.77%	1.95%
	3 months	5.11%	3.86%	6.12%	4.34%	4.48%	3.48%
	6 months	11.19%	9.27%	14.54%	11.48%	9.47%	7.71%
	1 Year	16.90%	13.83%	20.87%	16.44%	14.08%	11.90%
CAGR	2 Years	11.65%	9.98%	13.04%	11.49%	9.42%	8.76%
	3 Years	11.11%	9.58%	11.97%	10.27%	9.62%	8.90%
	4 Years	8.42%	7.64%	8.06%	7.34%	7.87%	7.62%
	5 Years	8.87%	7.89%	9.34%	8.15%	7.86%	7.50%
	Since Inception	10.52%	7.37%	12.16%	8.79%	8.33%	6.30%

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
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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
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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.

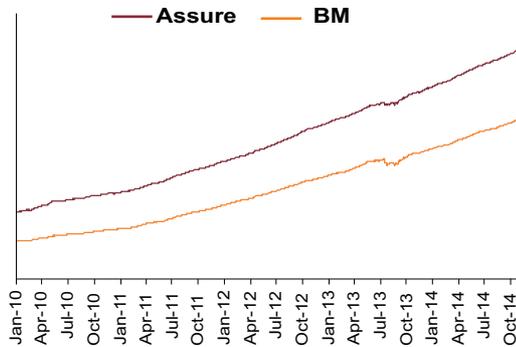
STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 31st October 2014: ₹ 22.62

BENCHMARK: CRISIL Short Term Bond Index

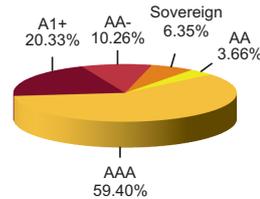
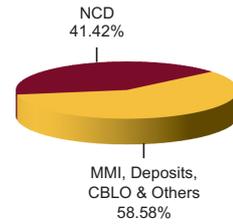
Asset held as on 31st October 2014: ₹ 170.81 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



Asset Allocation

Rating Profile



SECURITIES

CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd. 2018
8.83%	National Bank For Agri. And Rural Development 2015
9.62%	LIC Housing Finance Ltd. 2015
10.18%	LIC Housing Finance Ltd. 2016
8.95%	Power Finance Corpn. Ltd. 2018
8.58%	Housing Development Finance Corpn. Ltd. 2018
8.97%	EID-Parry (India) Ltd. 2016
8.6%	Bharat Aluminium Company Limited 2016
9.75%	Housing Development Finance Corpn. Ltd. 2016
8.8%	HDB Financial Services Ltd 2016
	Other Corporate Debt

Holding

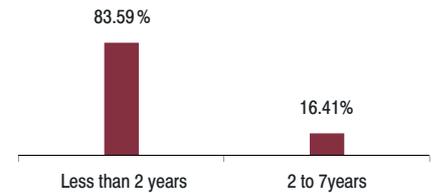
41.42%

5.63%
5.27%
4.59%
4.20%
2.95%
2.92%
2.91%
2.89%
2.86%
1.76%
5.44%

Maturity (in years)

1.24

Maturity Profile



MMI, Deposits, CBLO & Others

58.58%

Fund Update:

The average maturity of the fund has slightly decreased to 1.24 years from 1.28 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.

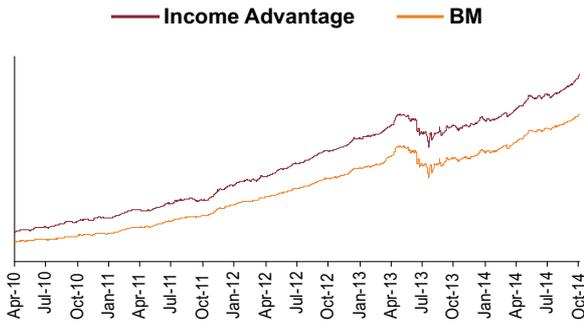
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 31st October 2014: ₹ 18.88

BENCHMARK: Crisil Composite Bond index & Crisil Liquid Fund Index

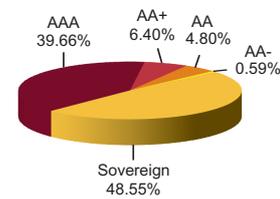
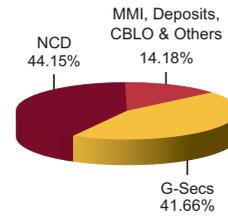
Asset held as on 31st October 2014: ₹ 489.22 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

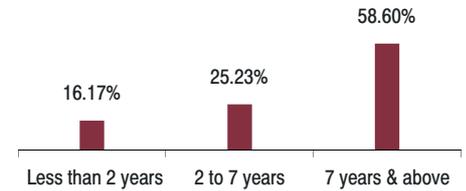
41.66%

8.6%	Government Of India 2028	13.53%
8.28%	Government Of India 2027	10.42%
8.3%	Government Of India 2042	2.44%
9.15%	Government Of India 2024	2.15%
8.28%	Government Of India 2032	1.72%
8.83%	Government Of India 2023	1.72%
8.33%	Government Of India 2026	1.63%
8.2%	Government Of India 2025	1.61%
9.2%	Government Of India 2030	1.10%
8.15%	Government Of India 2022	1.09%
	Other Government Securities	4.25%

Maturity (in years)

8.76

Maturity Profile



CORPORATE DEBT

44.15%

9.04%	Rural Electrification Corpn. Ltd. 2019	4.13%
9.05%	Petronet LNG Ltd. 2019	3.06%
9.4%	Rural Electrification Corpn. Ltd. 2021	2.73%
9.37%	Power Finance Corpn. Ltd. 2024	2.54%
9.75%	Tata Motors Ltd. 2020	1.76%
9.65%	Kotak Mahindra Prime Ltd. 2016	1.66%
9.55%	Hindalco Industries Ltd. 2022	1.54%
8.83%	Export Import Bank Of India 2023	1.43%
2%	Tata Steel Ltd. 2022	1.40%
9.95%	Food Corporation Of India 2022	1.08%
	Other Corporate Debt	22.83%

Fund Update:

Exposure to Corporate Debt has increased to 44.15% from 38.70% while that to MMI has decreased to 14.18% from 16.85% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

MMI, Deposits, CBLO & Others

14.18%

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.

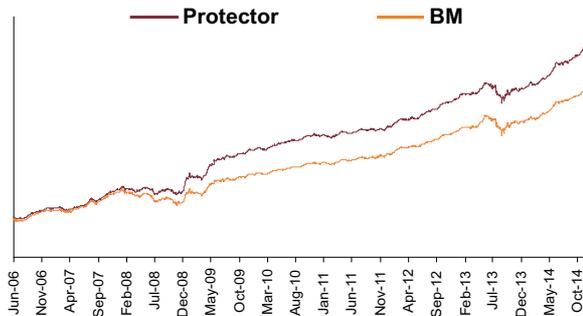
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities

NAV as on 31st October 2014: ₹ 30.58

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

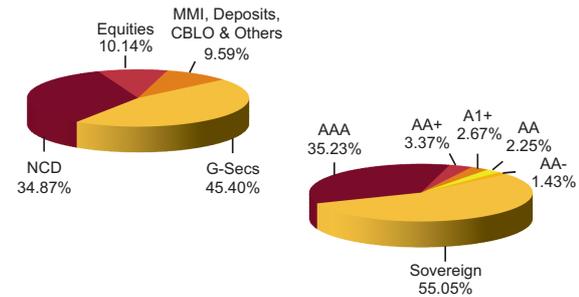
Asset held as on 31st October 2014: ₹ 420.14 Cr

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



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

45.40%

8.33%	Government Of India	2026
8.83%	Government Of India	2023
7.16%	Government Of India	2023
9.23%	Government Of India	2023
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	

12.43%
6.11%
2.86%
2.60%
2.23%
2.11%
1.77%
1.72%
1.58%
1.57%
10.42%

CORPORATE DEBT

34.87%

10.85%	Rural Electrification Corpn. Ltd.	2018
2%	Tata Steel Ltd.	2022
9.57%	Indian Railway Finance Corpn. Ltd.	2021
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
8.97%	EID-Parry (India) Ltd.	2016
	Other Corporate Debt	

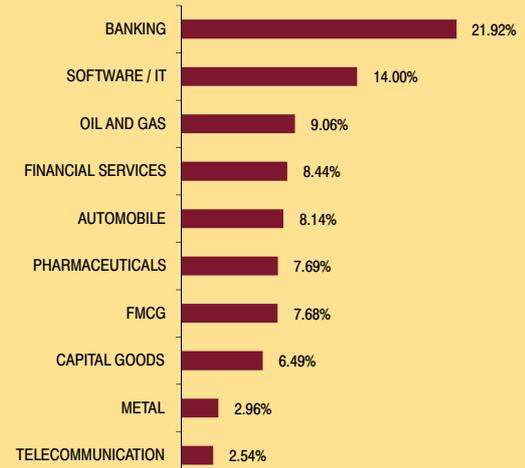
2.79%
2.54%
2.49%
2.40%
1.91%
1.42%
1.23%
1.22%
1.19%
1.18%
16.49%

EQUITY

10.14%

HDFC Bank Ltd.	0.73%
Infosys Ltd.	0.64%
ITC Ltd.	0.49%
Reliance Industries Ltd.	0.49%
ICICI Bank Ltd.	0.48%
Tata Consultancy Services Ltd.	0.44%
Housing Development Finance Corpn. Ltd.	0.41%
Larsen And Toubro Ltd.	0.39%
Tata Motors Ltd.	0.37%
State Bank Of India	0.30%
Other Equity	5.41%

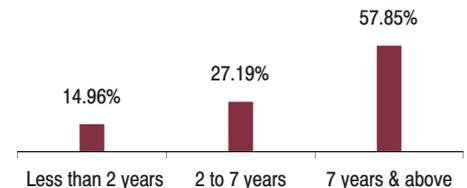
Top 10 Sectoral Allocation



Maturity (in years)

8.91

Maturity Profile



Fund Update:

Exposure to G-secs has increased to 45.40% to 44.96% and to MMI has slightly increased 9.59% from 9.52% on a MOM basis.

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

MMI, Deposits, CBLO & Others

9.59%

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.

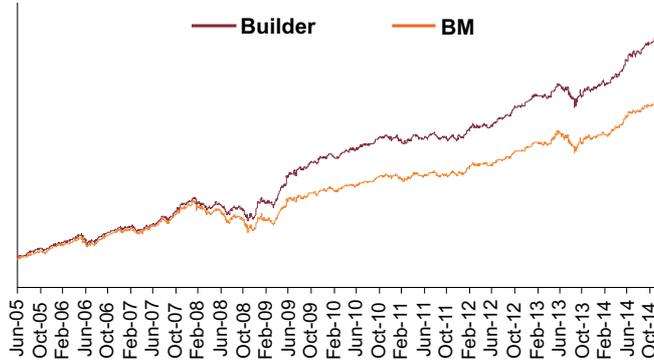
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st October 2014: ₹ 39.03

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

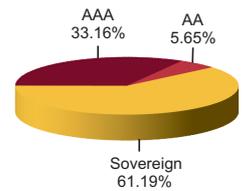
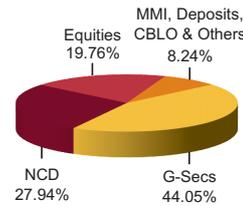
Asset held as on 31st October 2014: ₹ 285.62 Cr

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



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

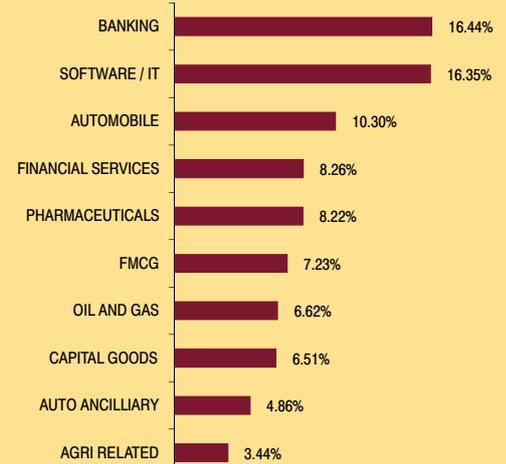
7.16%	Government Of India	2023
8.33%	Government Of India	2026
8.28%	Government Of India	2027
8.2%	Government Of India	2022
8.83%	Government Of India	2023
7.8%	Government Of India	2021
8.32%	Government Of India	2032
8.79%	Government Of India	2021
7.95%	Government Of India	2032
8.12%	Government Of India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

Holding

44.05%

6.31%
6.10%
5.63%
5.54%
4.94%
3.50%
2.70%
1.61%
1.43%
1.38%
4.90%

Top 10 Sectoral Allocation



CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
8.5%	Indian Railway Finance Corpn. Ltd.	2020
8.9%	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
9.35%	Rural Electrification Corpn. Ltd.	2022
	Other Corporate Debt	

27.94%

3.84%
2.90%
1.84%
1.41%
1.38%
1.27%
1.25%
0.92%
0.90%
0.90%
11.34%

Maturity (in years)

8.15

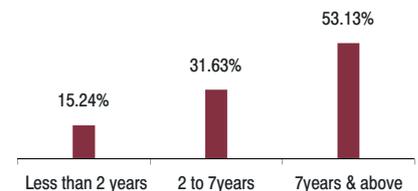
EQUITY

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

19.76%

1.17%
1.08%
1.08%
0.99%
0.89%
0.82%
0.78%
0.68%
0.65%
0.65%
10.96%

Maturity Profile



Fund Update:

Exposure to NCD has decreased to 27.94% from 29.22% while that to MMI has increased to 8.24% from 7.88% on a MOM basis.

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

MMI, Deposits, CBLO & Others

8.24%

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.

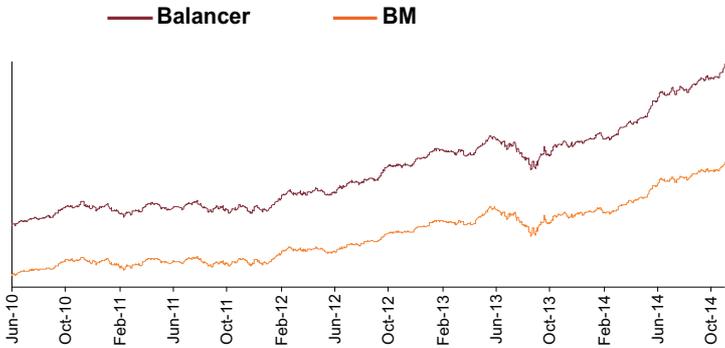
STRATEGY: To invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 31st October 2014: ₹ 25.18

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

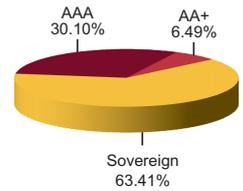
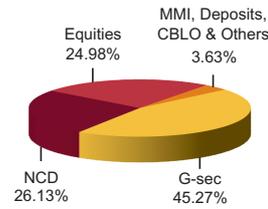
Asset held as on 31st October 2014: ₹ 32.64 Cr

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

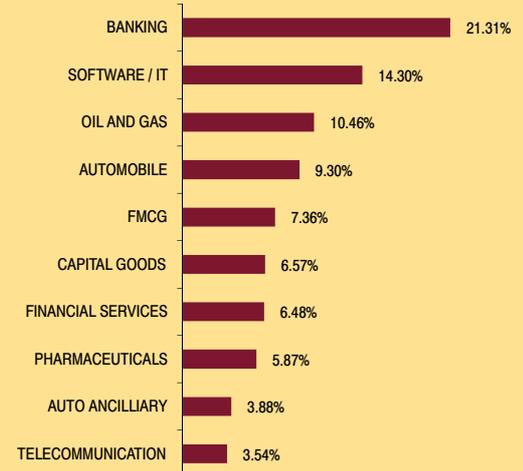


Asset Allocation

Rating Profile



Top 10 Sectoral Allocation



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

45.27%

10.43%
6.10%
5.16%
3.05%
2.81%
2.65%
2.65%
2.25%
1.56%
1.52%
7.08%

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	

26.13%

6.27%
4.64%
4.04%
3.10%
2.37%
1.57%
1.54%
0.98%
0.66%
0.63%
0.33%

Equity

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

24.98%

1.98%
1.37%
1.22%
1.21%
1.20%
1.14%
1.08%
1.03%
0.92%
0.83%
12.99%

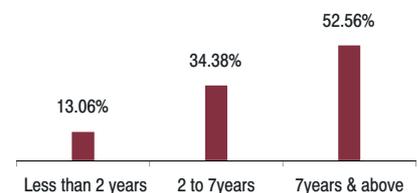
MMI, Deposits, CBLO & Others

3.63%

Maturity (in years)

10.79

Maturity Profile



Fund Update:

Exposure to Equities has slightly increased to 24.98% from 24.45% while that to MMI has decreased to 3.63% from 11.89% 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.

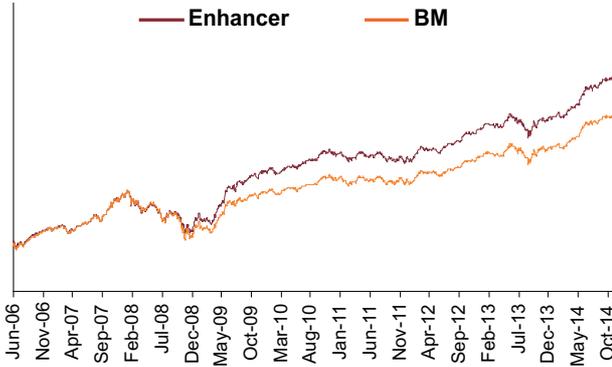
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st October 2014: ₹ 46.27

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

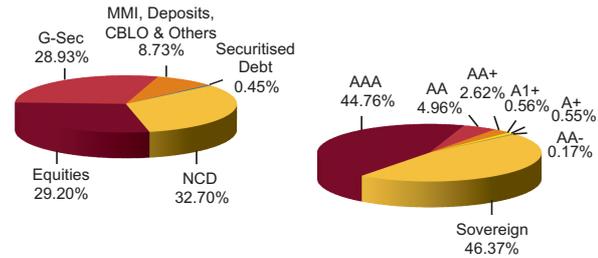
Asset held as on 31st October 2014: ₹ 7011.49 Cr

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



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.83%	Government Of India	2023
6.9%	Government Of India	2019
8.33%	Government Of India	2026
8.15%	Government Of India	2022
7.8%	Government Of India	2021
7.95%	Government Of India	2032
8.2%	Government Of India	2022
7.8%	Government Of India	2020
8.79%	Government Of India	2021
7.16%	Government Of India	2023
	Other Government Securities	

Holding

28.93%

4.56%
2.77%
2.18%
2.08%
1.41%
1.14%
1.04%
0.96%
0.91%
0.88%
11.00%

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	

32.70%

0.83%
0.79%
0.71%
0.68%
0.54%
0.47%
0.45%
0.43%
0.43%
0.42%
26.94%

Securitised Debt

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

0.45%

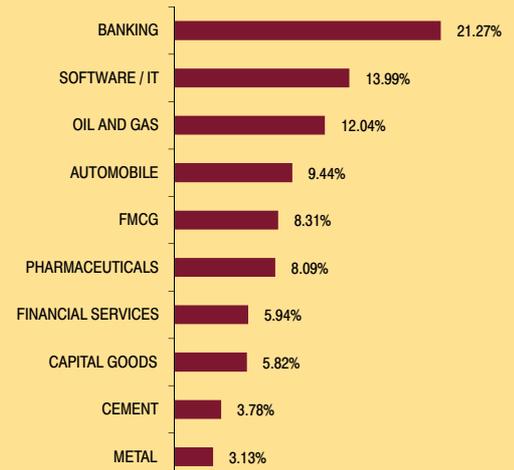
0.45%

Equity

29.20%

HDFC Bank Ltd.	2.12%
ITC Ltd.	1.74%
Infosys Ltd.	1.68%
ICICI Bank Ltd.	1.66%
Reliance Industries Ltd.	1.61%
Larsen And Toubro Ltd.	1.54%
Tata Consultancy Services Ltd.	1.31%
Tata Motors Ltd.	1.24%
Housing Development Finance Corpn. Ltd.	1.17%
State Bank Of India	1.12%
Other Equity	14.00%

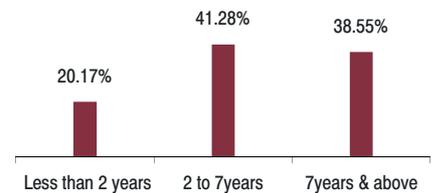
Top 10 Sectoral Allocation



Maturity (in years)

6.75

Maturity Profile



Fund Update:

Exposure to Equities has increased to 29.20% from 28.66% while that to MMI has slightly decreased to 8.73% from 8.89% on a MOM basis.

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

MMI, Deposits, CBLO & Others

8.73%

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 31st October 2014: ₹ 37.82

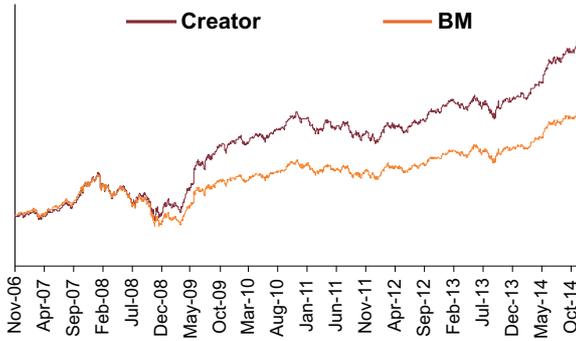
₹ 37.82

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

Asset held as on 31st October 2014: ₹ 416.85 Cr

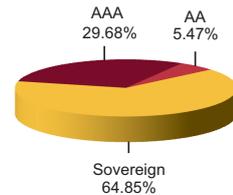
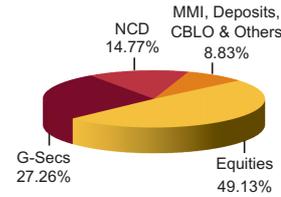
₹ 416.85 Cr

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



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.83%	Government Of India	2023
8.33%	Government Of India	2026
8.28%	Government Of India	2027
8.15%	Government Of India	2022
9.23%	Government Of India	2043
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

27.26%

7.63%
4.30%
2.97%
2.95%
2.63%
1.18%
1.18%
0.97%
0.71%
0.68%
2.06%

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
10.6%	Indian Railway Finance Corpn. Ltd.	2018
9.39%	Power Finance Corpn. Ltd.	2029
	Other Corporate Debt	

14.77%

2.46%
1.41%
1.20%
1.19%
1.08%
0.87%
0.72%
0.72%
0.64%
0.63%
3.84%

EQUITY

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

49.13%

3.55%
3.07%
2.32%
2.31%
2.29%
2.13%
1.93%
1.91%
1.77%
1.44%
26.41%

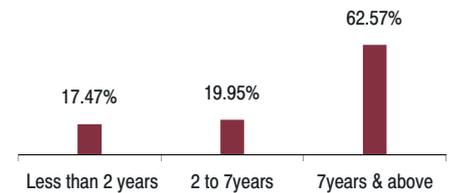
Top 10 Sectoral Allocation



Maturity (in years)

10.15

Maturity Profile



Fund Update:

Exposure to Equities has increased to 49.13% from 48.45% and to MMI has increased to 8.83% from 7.26% on a MOM basis.

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

MMI, Deposits, CBLO & Others

8.83%

About The Fund

Date of Inception: 12-Aug-04

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

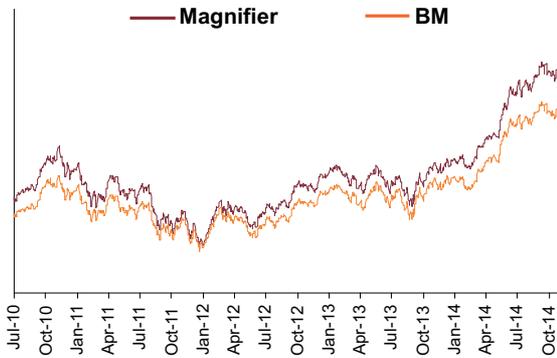
STRATEGY: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 31st October 2014: ₹ 40.52

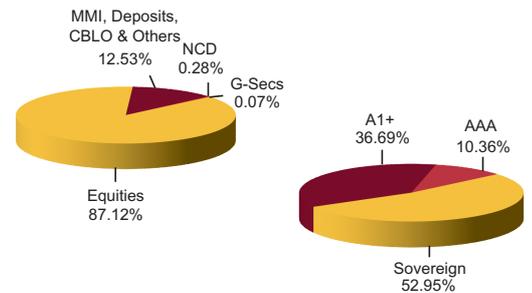
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st October 2014: ₹ 1135.39 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.
ITC Ltd.
Infosys Ltd.
ICICI Bank Ltd.
Reliance Industries Ltd.
Larsen And Toubro Ltd.
Tata Consultancy Services Ltd.
Housing Development Finance Corpn. Ltd.
Tata Motors Ltd.
State Bank Of India
Other Equity

Holding

0.07%

0.05%
0.02%

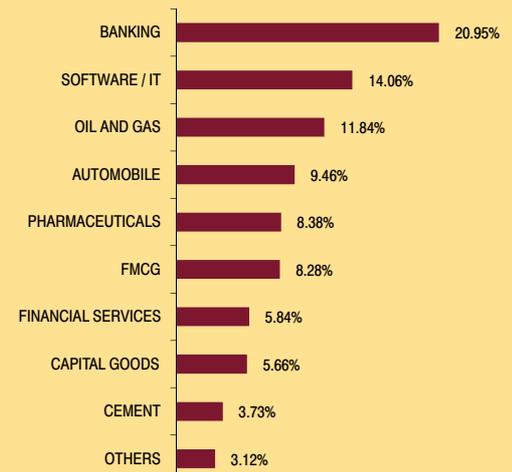
0.28%

0.13%
0.07%
0.07%
0.01%

87.12%

6.39%
5.19%
4.99%
4.91%
4.72%
4.45%
3.86%
3.69%
3.61%
3.26%
42.07%

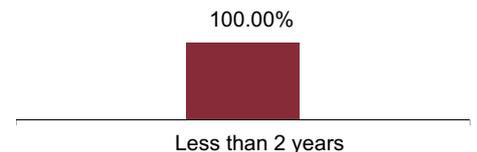
Top 10 Sectoral Allocation



Maturity (in years)

0.69

Maturity Profile



MMI, Deposits, CBLO & Others

12.53%

Fund Update:

Exposure to Equities has decreased to 87.12% from 88.32% while that to MMI has increased to 12.53% from 11.18% 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.

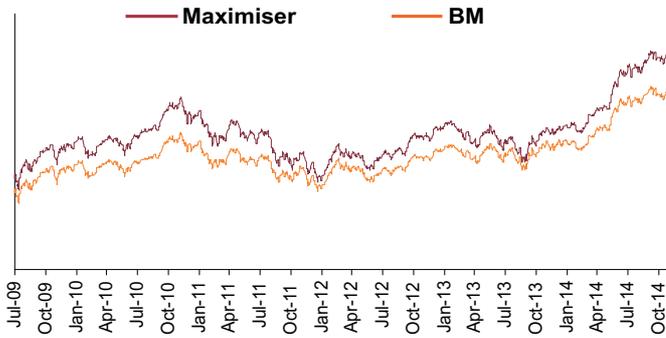
STRATEGY: Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 31st October 2014: ₹ 20.89

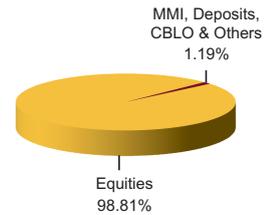
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st October 2014: ₹ 2409.64 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation



SECURITIES

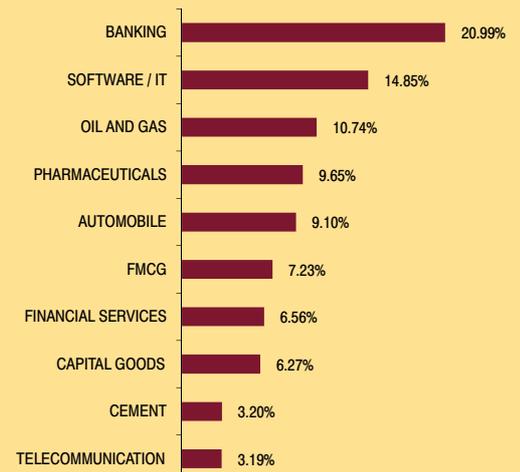
EQUITY

Infosys Ltd.	6.84%
HDFC Bank Ltd.	6.22%
ICICI Bank Ltd.	5.44%
Reliance Industries Ltd.	5.21%
ITC Ltd.	4.72%
Larsen And Toubro Ltd.	4.60%
Tata Motors Ltd.	4.18%
Tata Consultancy Services Ltd.	4.12%
Housing Development Finance Corpn. Ltd.	4.11%
State Bank Of India	4.03%
Other Equity	49.33%

Holding

98.81%

Top 10 Sectoral Allocation



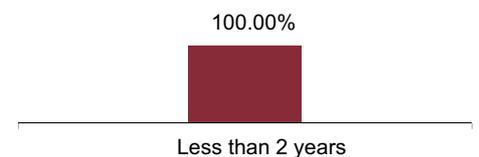
MMI, Deposits, CBLO & Others

1.19%

Maturity (in years)

0.00

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 98.81% from 99.35% while that to MMI has slightly increased to 1.19% from 0.65% 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.

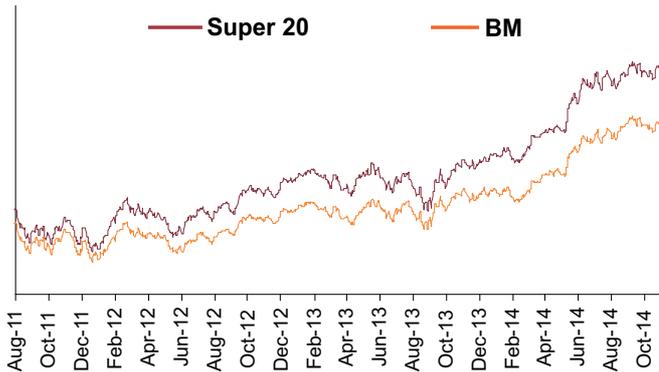
STRATEGY: To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, 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 31st October 2014: ₹ 20.88

BENCHMARK: Sensex & Crisil Liquid Fund Index

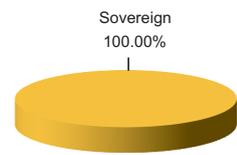
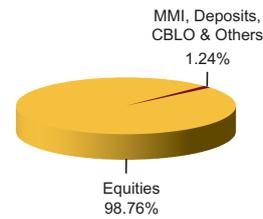
Asset held as on 31st October 2014: ₹ 544.38 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation

Rating Profile



SECURITIES

Equity

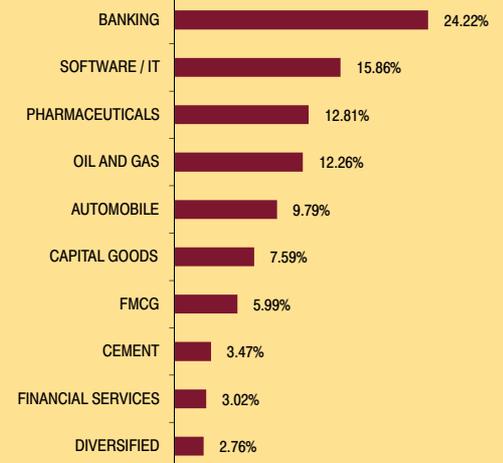
HDFC Bank Ltd.
 Infosys Ltd.
 Larsen And Toubro Ltd.
 Reliance Industries Ltd.
 ICICI Bank Ltd.
 Tata Motors Ltd.
 ITC Ltd.
 Tata Consultancy Services Ltd.
 Oil And Natural Gas Corpn. Ltd.
 Cipla Ltd.
 Other Equity

Holding

98.76%

8.63%
 8.26%
 7.50%
 7.17%
 6.93%
 6.10%
 5.91%
 5.40%
 4.94%
 4.71%
 33.20%

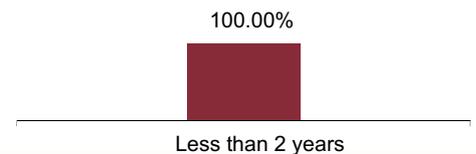
Top 10 Sectoral Allocation



Maturity (in years)

0.01

Maturity Profile



Fund Update:

Exposure to Equities has slightly increased to 98.76% from 98.68% while that to MMI has slightly decreased to 1.24% from 1.32% 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.

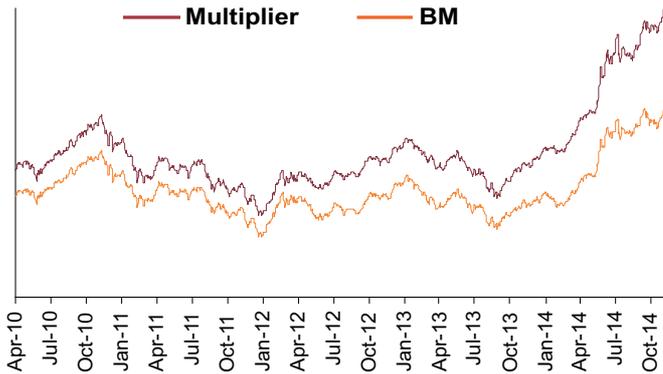
STRATEGY: Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of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

NAV as on 31st October 2014: ₹ 19.88

BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

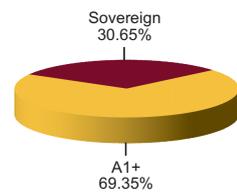
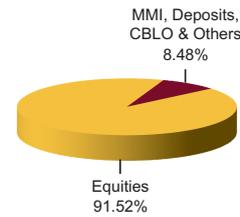
Asset held as on 31st October 2014: ₹ 454.21 Cr

FUND MANAGER: Mr. Sumit Mangal



Asset Allocation

Rating Profile



SECURITIES

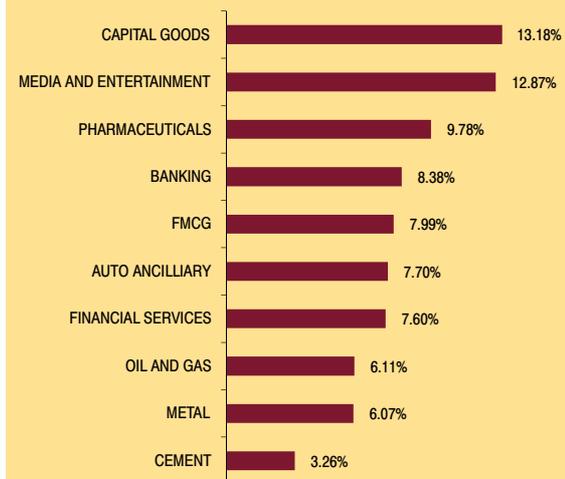
Holding

Equity

91.52%

Jagran Prakashan Ltd.	6.43%
Colgate-Palmolive (India) Ltd.	5.46%
Gujarat Mineral Development Corporation	4.52%
AIA Engineering Ltd.	4.50%
Divis Laboratories Ltd.	3.46%
Muthoot Finance Ltd.	3.45%
HDFC Bank Ltd.	3.41%
Alstom India Limited	3.27%
Engineers India Ltd.	3.19%
Glenmark Pharmaceuticals Ltd.	2.95%
Other Equity	50.89%

Top 10 Sectoral Allocation



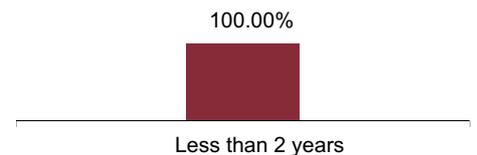
MMI, Deposits, CBLO & Others

8.48%

Maturity (in years)

0.38

Maturity Profile



Fund Update:

Exposure to Equities has increased to 91.52% from 87.03% while that to MMI has decreased to 8.48% from 12.97% 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 31st October 2014: ₹ 15.99

Asset held as on 31st October 2014: ₹ 328.64 Cr

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

SECURITIES

Holding

Asset Allocation

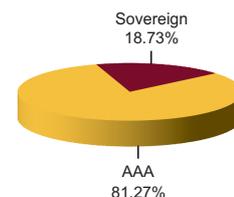
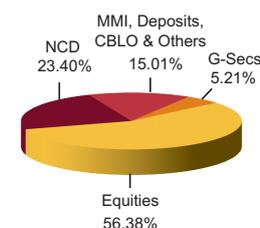
Rating Profile

GOVERNMENT SECURITIES

5.21%

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

2.31%
1.51%
1.16%
0.21%
0.01%

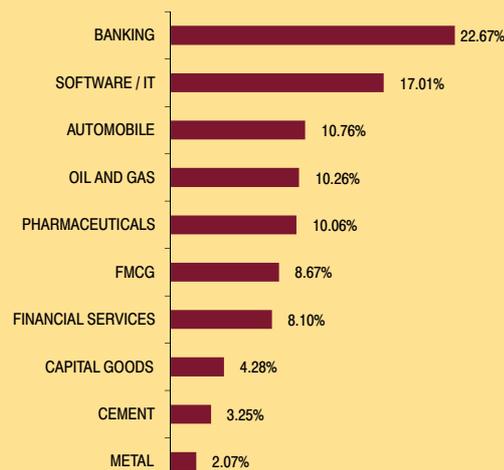


CORPORATE DEBT

23.40%

National Bank For Agri. And Rural Development	2017	4.58%	
9.18%	Housing Development Finance Corpn. Ltd.	2018	2.47%
8.95%	L&T Shipbuilding Ltd	2017	2.35%
8.95%	Power Finance Corpn. Ltd.	2018	2.30%
9.2%	Housing Development Finance Corpn. Ltd.	2018	2.16%
8.85%	NHPC Ltd.	2018	1.53%
11.25%	Power Finance Corpn. Ltd.	2018	1.49%
10.85%	Rural Electrification Corpn. Ltd.	2018	1.30%
9.81%	Power Finance Corpn. Ltd.	2018	1.26%
9.5%	Housing Development Finance Corpn. Ltd.	2017	1.24%
Other Corporate Debt		2.71%	

Top 10 Sectoral Allocation



Equity

56.38%

Infosys Ltd.	4.99%
HDFC Bank Ltd.	4.53%
ICICI Bank Ltd.	3.74%
Housing Development Finance Corpn. Ltd.	3.60%
Reliance Industries Ltd.	3.52%
ITC Ltd.	3.49%
Tata Motors Ltd.	3.04%
Larsen And Toubro Ltd.	2.42%
State Bank Of India	2.37%
Tata Consultancy Services Ltd.	2.32%
Other Equity	22.39%

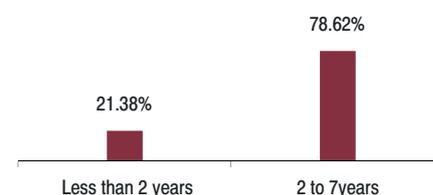
Maturity (in years)

3.25

MMI, Deposits, CBLO & Others

15.01%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 56.38% from 58.89% while that to MMI has increased to 15.01% from 12.44% 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 31st October 2014: ₹ 23.15

Asset held as on 31st October 2014: ₹ 604.94 Cr

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

SECURITIES

GOVERNMENT SECURITIES

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

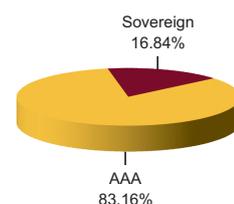
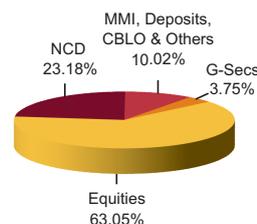
Holding

3.75%

1.94%
0.61%
0.60%
0.37%
0.23%

Asset Allocation

Rating Profile



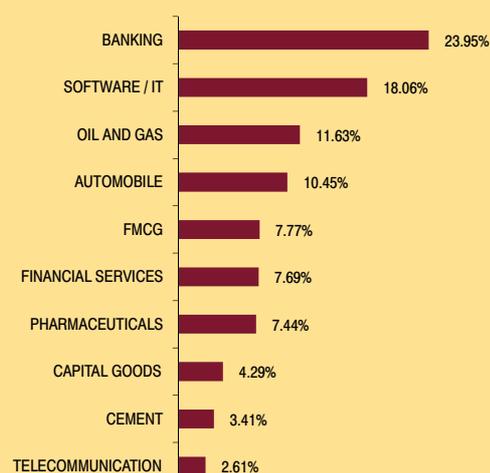
CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd.	2018
9.7%	Power Finance Corpn. Ltd.	2018
9.63%	Rural Electrification Corpn. Ltd.	2019
	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	

23.18%

3.42%
2.56%
2.55%
2.45%
2.14%
1.69%
1.38%
1.07%
0.92%
0.90%
4.10%

Top 10 Sectoral Allocation



Equity

HDFC Bank Ltd.	5.11%
Infosys Ltd.	4.99%
ICICI Bank Ltd.	4.62%
ITC Ltd.	4.57%
Housing Development Finance Corpn. Ltd.	3.79%
Reliance Industries Ltd.	3.50%
Tata Consultancy Services Ltd.	3.17%
Tata Motors Ltd.	2.75%
Larsen And Toubro Ltd.	2.70%
State Bank Of India	2.64%
Other Equity	25.20%

63.05%

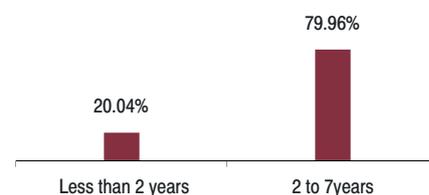
Maturity (in years)

3.77

MMI, Deposits, CBLO & Others

10.02%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 63.05% from 66.77% while that to MMI has increased to 10.02% from 7.77% on a MOM basis.

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

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 31st October 2014: ₹ 17.94

Asset held as on 31st October 2014: ₹ 708.86 Cr

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

SECURITIES

Holding

Asset Allocation

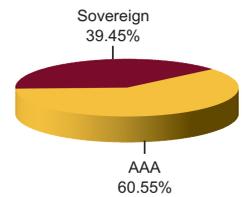
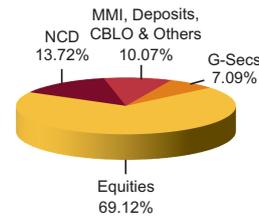
Rating Profile

GOVERNMENT SECURITIES

7.09%

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

5.82%
1.05%
0.17%
0.05%



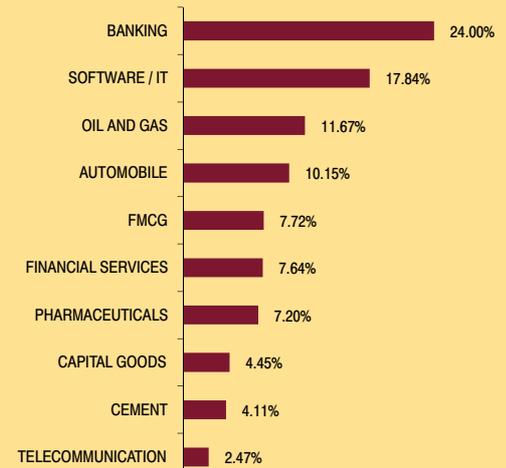
CORPORATE DEBT

13.72%

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%
2.43%
2.11%
1.44%
1.41%
1.15%
0.53%
0.36%
0.30%
0.29%
0.79%

Top 10 Sectoral Allocation



Equity

69.12%

HDFC Bank Ltd.	5.58%
Infosys Ltd.	5.49%
ICICI Bank Ltd.	5.08%
ITC Ltd.	4.97%
Housing Development Finance Corpn. Ltd.	4.12%
Reliance Industries Ltd.	3.89%
Tata Consultancy Services Ltd.	3.35%
Larsen And Toubro Ltd.	3.08%
State Bank Of India	2.88%
Tata Motors Ltd.	2.86%
Other Equity	27.82%

5.58%
5.49%
5.08%
4.97%
4.12%
3.89%
3.35%
3.08%
2.88%
2.86%
27.82%

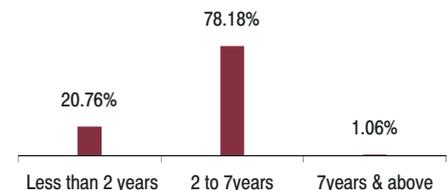
Maturity (in years)

4.20

MMI, Deposits, CBLO & Others

10.07%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 69.12% from 72.49% while that to MMI has been increased to 10.07% from 8.76% 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 31st October 2014: ₹ 16.09

Asset held as on 31st October 2014: ₹ 536.07 Cr

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

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

3.79%

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

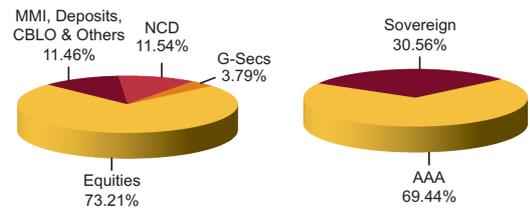
3.44%
0.34%

CORPORATE DEBT

11.54%

9.63% Rural Electrification Corpn. Ltd. 2019
National Bank For Agri. And Rural Development 2019
9.15% Larsen And Toubro Ltd. 2019
9.39% Power Finance Corpn. Ltd. 2019
9.95% State Bank Of India 2026
8.85% NHPC Ltd. 2019
9.6% Housing Development Finance Corpn. Ltd. 2016
8.34% LIC Housing Finance Ltd. 2018
9.2% Housing Development Finance Corpn. Ltd. 2018

3.84%
2.63%
1.89%
1.53%
0.98%
0.26%
0.19%
0.13%
0.09%



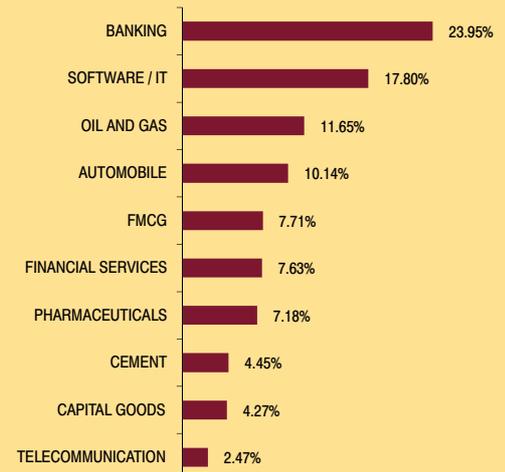
Equity

73.21%

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

5.90%
5.80%
5.37%
5.26%
4.36%
4.11%
3.54%
3.13%
3.05%
3.02%
29.67%

Top 10 Sectoral Allocation



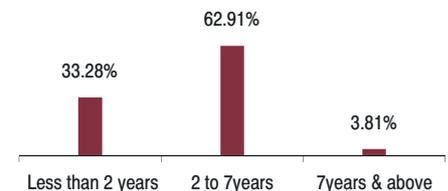
MMI, Deposits, CBLO & Others

11.46%

Maturity (in years)

4.46

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 73.21% from 76.73% while that to MMI has increased to 11.46% from 9.78% 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 31st October 2014: ₹ 16.15

Asset held as on 31st October 2014: ₹ 925.78 Cr

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

SECURITIES

Holding

Asset Allocation

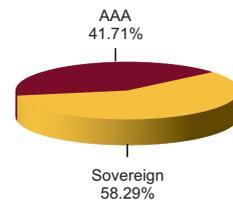
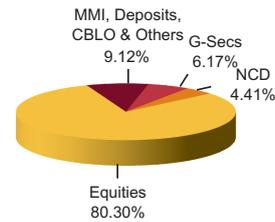
Rating Profile

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%



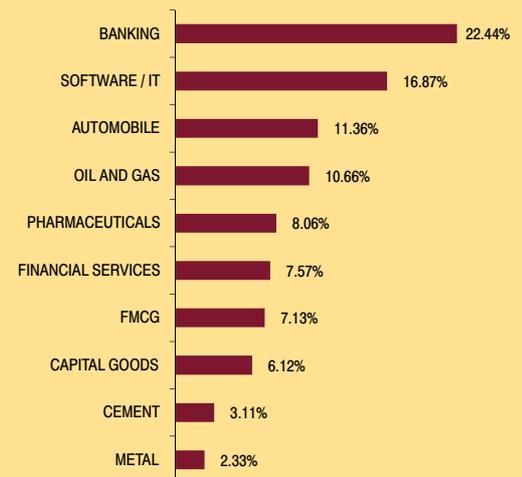
CORPORATE DEBT

4.41%

7.93%	Power Grid Corpn. Of India Ltd.	2020
8.87%	Rural Electrification Corpn. Ltd.	2020
8.85%	NHPC Ltd.	2020
	Rural Electrification Corpn. Ltd.	2020
9.18%	Housing Development Finance Corpn. Ltd.	2018
9.25%	Power Grid Corpn. Of India Ltd.	2019
8.46%	Rural Electrification Corpn. Ltd.	2028
9.61%	Power Finance Corpn. Ltd.	2021
8.85%	NHPC Ltd.	2019
9.29%	LIC Housing Finance Ltd.	2024
	Other Corporate Debt	

1.04%
0.54%
0.54%
0.44%
0.44%
0.30%
0.26%
0.20%
0.18%
0.17%
0.29%

Top 10 Sectoral Allocation



Equity

80.30%

Infosys Ltd.	6.03%
HDFC Bank Ltd.	6.03%
ICICI Bank Ltd.	5.26%
Larsen And Toubro Ltd.	4.92%
Reliance Industries Ltd.	4.89%
Housing Development Finance Corpn. Ltd.	4.58%
ITC Ltd.	4.48%
Tata Consultancy Services Ltd.	3.68%
State Bank Of India	3.52%
Tata Motors Ltd.	3.27%
Other Equity	33.65%

6.03%
6.03%
5.26%
4.92%
4.89%
4.58%
4.48%
3.68%
3.52%
3.27%
33.65%

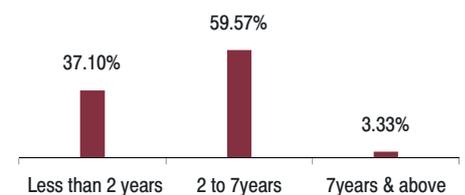
Maturity (in years)

5.55

MMI, Deposits, CBLO & Others

9.12%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 80.30% from 83.70% while that to MMI has increased to 9.12% from 7.73% 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 31st October 2014: ₹ 14.41

Asset held as on 31st October 2014: ₹ 1132.78 Cr

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

SECURITIES

Holding

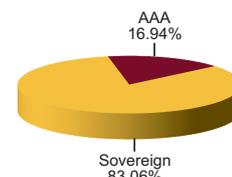
Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

0.17%

7.8% Government Of India 2020



CORPORATE DEBT

0.11%

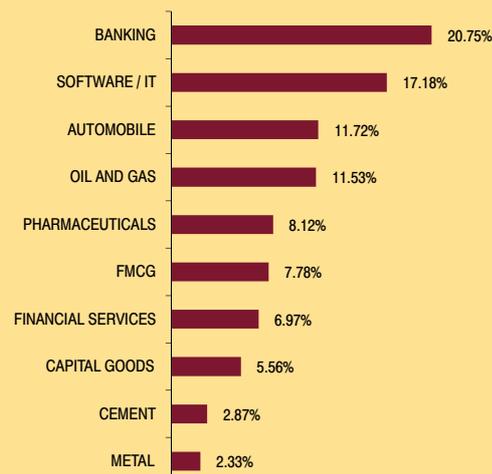
Rural Electrification Corpn. Ltd. 2020

Equity

95.63%

HDFC Bank Ltd.	6.82%
Infosys Ltd.	6.76%
ICICI Bank Ltd.	6.09%
ITC Ltd.	5.99%
Reliance Industries Ltd.	5.76%
Larsen And Toubro Ltd.	5.31%
Housing Development Finance Corpn. Ltd.	5.17%
Tata Consultancy Services Ltd.	4.53%
Tata Motors Ltd.	3.77%
State Bank Of India	3.42%
Other Equity	42.00%

Top 10 Sectoral Allocation



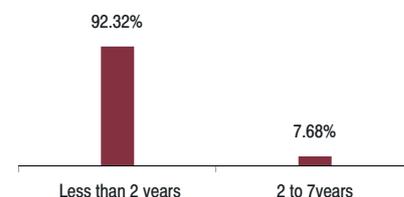
MMI, Deposits, CBLO & Others

4.09%

Maturity (in years)

2.35

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 95.63% from 98.56% while that to MMI has increased to 4.09% from 1.15% 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 31st October 2014: ₹ 15.32

Asset held as on 31st October 2014: ₹ 97.22 Cr

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

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

1.12%

8.2% Government Of India 2022
7.8% Government Of India 2021

0.87%
0.25%

CORPORATE DEBT

1.05%

9.3% Power Grid Corpn. Of India Ltd. 2021

1.05%

Equity

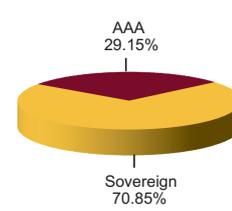
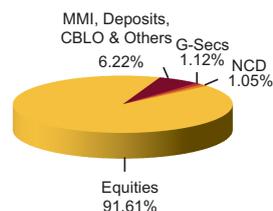
91.61%

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

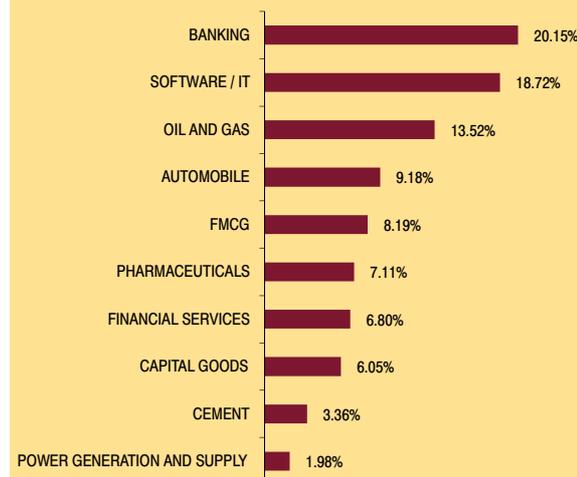
7.96%
7.03%
7.03%
6.23%
5.78%
5.55%
5.29%
4.82%
3.59%
3.12%
35.21%

MMI, Deposits, CBLO & Others

6.22%



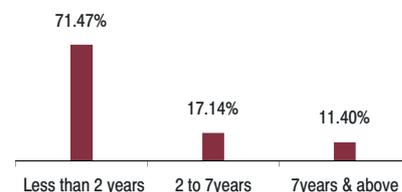
Top 10 Sectoral Allocation



Maturity (in years)

4.06

Maturity Profile



Fund Update:

Exposure to Equities has increased to 91.61% from 90.47% while that to MMI has decreased to 6.22% from 7.31% 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 31st October 2014: ₹ 13.69

Asset held as on 31st October 2014: ₹ 1850.09 Cr

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

SECURITIES

Holding

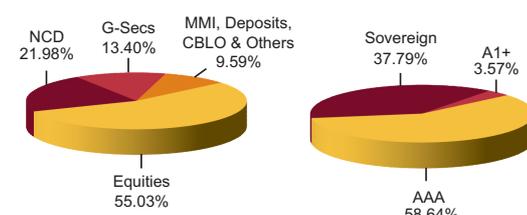
Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

13.40%

7.8%	Government Of India	2021	3.30%
8.12%	Government Of India	2020	2.46%
8.79%	Government Of India	2021	2.31%
7.94%	Government Of India	2021	1.96%
7.16%	Government Of India	2023	1.25%
6.35%	Government Of India	2020	0.33%
8.15%	Government Of India	2022	0.31%
10.25%	Government Of India	2021	0.28%
7.8%	Government Of India	2020	0.21%
8.24%	Government Of India	2018	0.20%
	Other Government Securities		0.79%

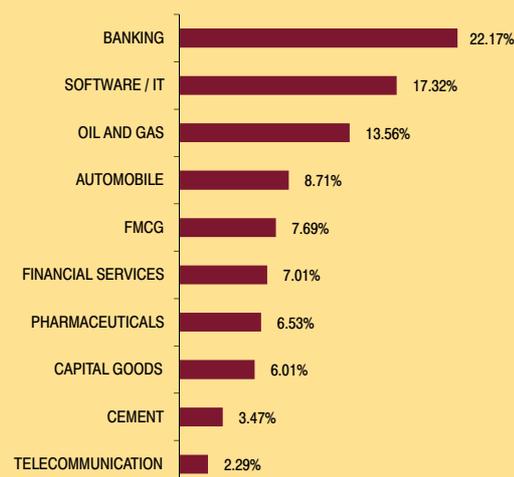


CORPORATE DEBT

21.98%

9%	Export Import Bank Of India	2019	1.61%
9.3%	Power Grid Corpn. Of India Ltd.	2021	1.33%
9.57%	Indian Railway Finance Corpn. Ltd.	2021	1.13%
9.61%	Power Finance Corpn. Ltd.	2021	1.10%
9.25%	Power Grid Corpn. Of India Ltd.	2018	0.88%
9.4%	Rural Electrification Corpn. Ltd.	2021	0.83%
	Rural Electrification Corpn. Ltd.	2020	0.81%
9.48%	Rural Electrification Corpn. Ltd.	2021	0.77%
9.18%	Housing Development Finance Corpn. Ltd.	2018	0.64%
8.34%	LIC Housing Finance Ltd.	2018	0.61%
	Other Corporate Debt		12.28%

Top 10 Sectoral Allocation



Equity

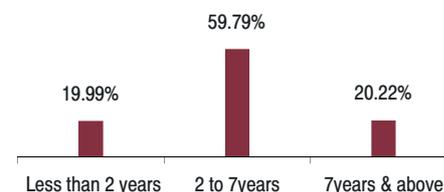
55.03%

HDFC Bank Ltd.	4.93%
Infosys Ltd.	4.16%
ITC Ltd.	3.95%
Reliance Industries Ltd.	3.94%
ICICI Bank Ltd.	3.71%
Larsen And Toubro Ltd.	3.31%
Housing Development Finance Corpn. Ltd.	3.27%
Tata Consultancy Services Ltd.	3.03%
Tata Motors Ltd.	1.87%
Oil And Natural Gas Corpn. Ltd.	1.86%
Other Equity	21.01%

Maturity (in years)

5.83

Maturity Profile



MMI, Deposits, CBLO & Others

9.59%

Fund Update:

Exposure to Equities has decreased to 55.03% from 57.93% and to MMI has decreased to 9.59% from 10.22% 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 31st October 2014: ₹ 16.09

Asset held as on 31st October 2014: ₹ 50.13 Cr

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

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

3.57%

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

1.89%
1.68%

CORPORATE DEBT

8.38%

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

3.99%
3.59%
0.80%

Equity

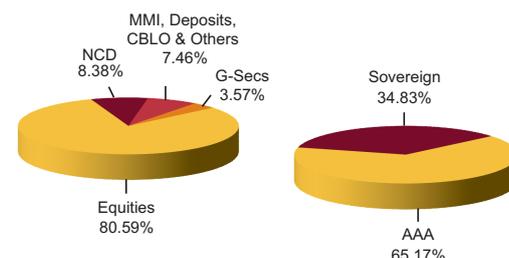
80.59%

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

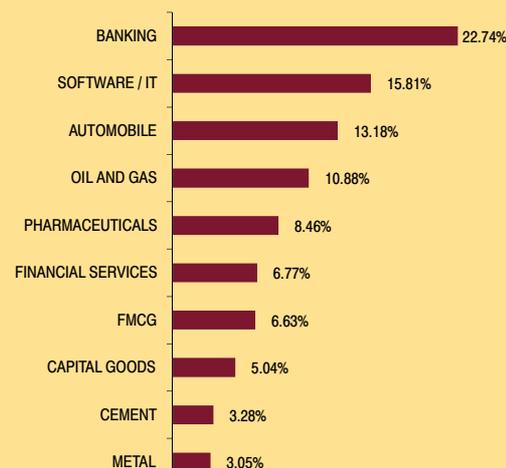
6.37%
6.13%
5.64%
4.43%
4.42%
4.32%
4.06%
3.64%
3.48%
3.14%
34.96%

MMI, Deposits, CBLO & Others

7.46%



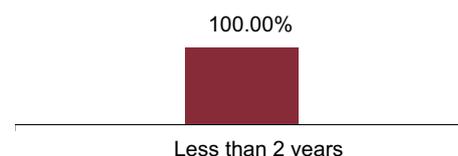
Top 10 Sectoral Allocation



Maturity (in years)

0.32

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 80.59% from 81.54%

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 31st October 2014: ₹ 15.73

Asset held as on 31st October 2014: ₹ 13.81 Cr

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

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

6.12%

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

3.17%
2.95%

CORPORATE DEBT

6.51%

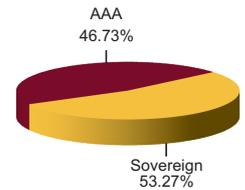
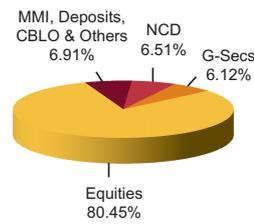
9.2% IDFC Ltd 2015
9.15% Export Import Bank Of India 2015
8.29% Power Finance Corpn. Ltd. 2015

3.62%
1.45%
1.44%

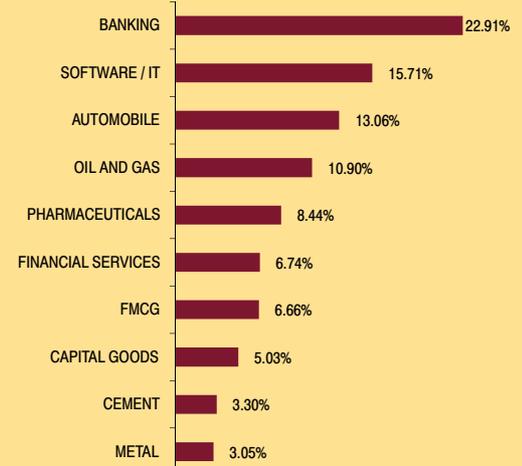
Equity

80.45%

Infosys Ltd. 6.28%
HDFC Bank Ltd. 6.05%
Reliance Industries Ltd. 5.68%
Tata Motors Ltd. 4.37%
ICICI Bank Ltd. 4.36%
ITC Ltd. 4.26%
Larsen And Toubro Ltd. 4.05%
State Bank Of India 3.62%
Housing Development Finance Corpn. Ltd. 3.59%
Tata Consultancy Services Ltd. 3.12%
Other Equity 35.05%



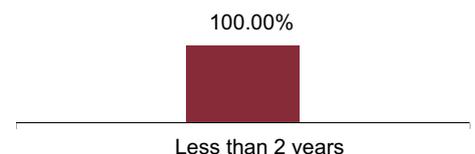
Top 10 Sectoral Allocation



Maturity (in years)

0.44

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 80.45% from 81.61% while that to MMI has increased to 6.91% from 5.41% 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 31st October 2014: ₹ 14.02

Asset held as on 31st October 2014: ₹ 7.73 Cr

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

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

2.12%

7.17% Government Of India 2015

2.12%

CORPORATE DEBT

13.25%

8.64% Power Grid Corpn. Of India Ltd. 2015
9.37% National Housing Bank 2015

8.07%

5.18%

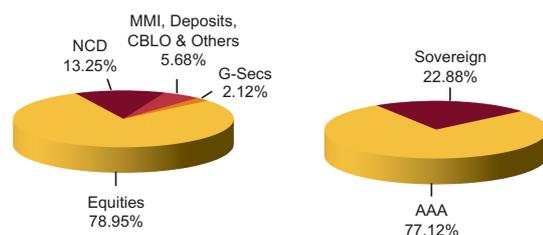
Equity

78.95%

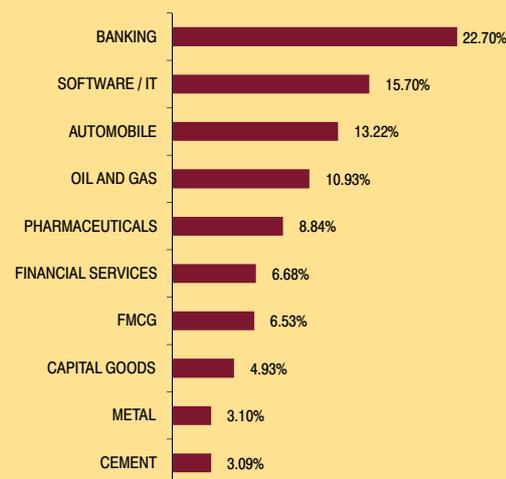
Infosys Ltd. 6.27%
HDFC Bank Ltd. 6.06%
Reliance Industries Ltd. 5.55%
ICICI Bank Ltd. 4.38%
Tata Motors Ltd. 4.37%
ITC Ltd. 4.27%
Larsen And Toubro Ltd. 3.90%
Housing Development Finance Corpn. Ltd. 3.59%
State Bank Of India 3.49%
Tata Consultancy Services Ltd. 3.04%
Other Equity 34.03%

MMI, Deposits, CBLO & Others

5.68%



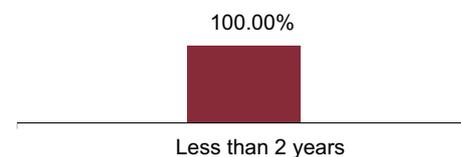
Top 10 Sectoral Allocation



Maturity (in years)

0.01

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 78.95% from 80.75% while that to MMI has increased to 5.68% from 3.34% 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 31st October 2014: ₹ 18.49

Asset held as on 31st October 2014: ₹ 10.95 Cr

FUND MANAGER:

Mr. Praful Kumar

SECURITIES

Holding

Asset Allocation

Equity

97.72%

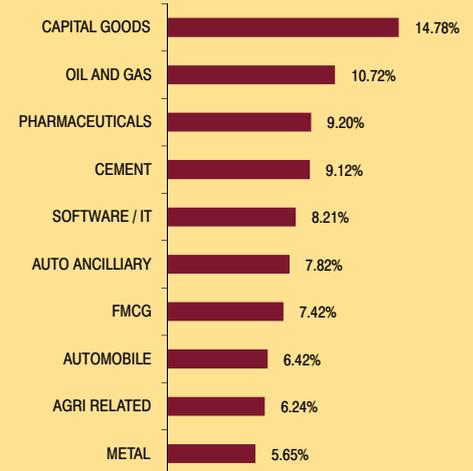
ACC Ltd.	4.63%
Larsen And Toubro Ltd.	4.30%
Oil And Natural Gas Corpn. Ltd.	4.21%
Reliance Industries Ltd.	4.18%
Container Corpn. Of India Ltd.	3.64%
Cipla Ltd.	3.55%
Bata India Ltd.	3.51%
Gujarat Mineral Developmenmt Corportaion	3.48%
Exide Industries Ltd.	3.37%
Britannia Industries Ltd.	3.12%
Other Equity	59.72%



MMI, Deposits, CBLO & Others

2.28%

Top 10 Sectoral Allocation



Fund Update:

Exposure to Equities has increased to 97.72% from 93.21% while that to MMI has decreased to 2.28% from 6.79% 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 31st October 2014: ₹ 12.29 BENCHMARK: Crisil Liquid Index

Asset held as on 31st October 2014: ₹ 43.44 Cr FUND MANAGER : Mr. Ajit Kumar PPB (Debt)

SECURITIES

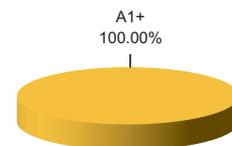
MMI, Deposits, CBLO & Others

Holding

100.00%

Asset Allocation

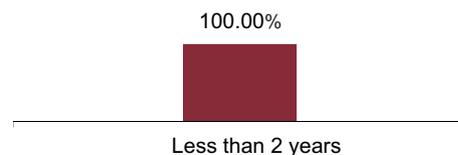
Rating Profile



Maturity (in years)

0.48

Maturity Profile



Fund Update:

The average maturity of the fund has slightly increased to 0.48 years from 0.41 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 31st October 2014: ₹ 16.39

BENCHMARK:

BSE 100

Asset held as on 31st October 2014: ₹ 29.87 Cr

FUND MANAGER:

Mr. Sunil Kumar

SECURITIES

Holding

Equity

91.54%

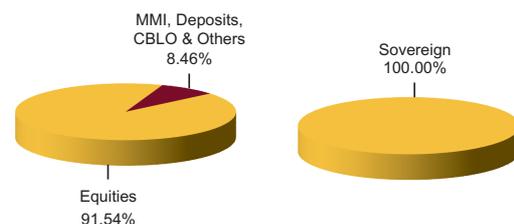
ACC Ltd.	4.62%
Muthoot Finance Ltd.	4.25%
Engineers India Ltd.	4.23%
Union Bank Of India	3.74%
Karnataka Bank Ltd.	3.29%
Coal India Ltd	3.28%
Bajaj Auto Ltd.	3.14%
Syndicate Bank	3.08%
Hexaware Technologies Ltd.	2.95%
Federal Bank Ltd.	2.94%
Other Equity	56.02%

MMI, Deposits, CBLO & Others

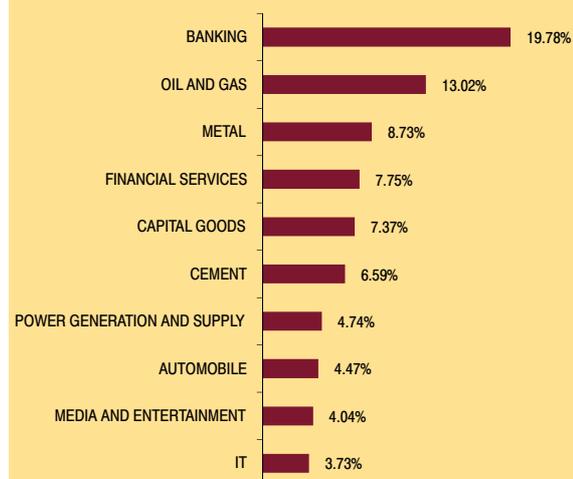
8.46%

Asset Allocation

Rating Profile



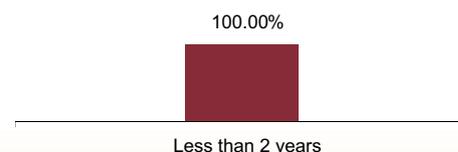
Top 10 Sectoral Allocation



Maturity (in years)

0.01

Maturity Profile



Fund Update:

Exposure to Equities has increased to 91.54% from 89.67% while that to MMI has decreased to 8.46% from 10.33% 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.

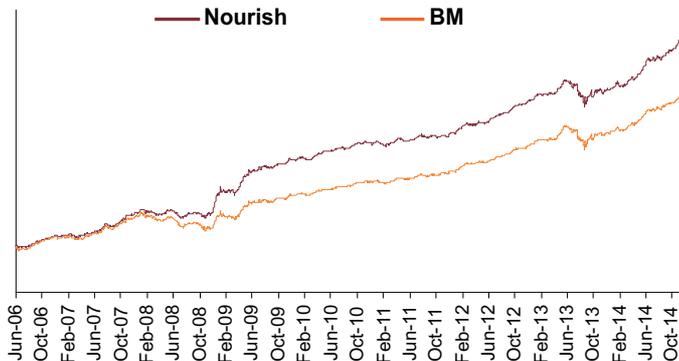
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st October 2014: ₹ 25.39

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

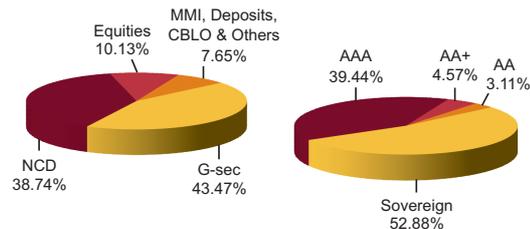
Asset held as on 31st October 2014: ₹ 13.43 Cr

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



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

43.47%

- 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

- 14.82%
- 7.51%
- 7.38%
- 5.55%
- 4.77%
- 3.44%

CORPORATE DEBT

38.74%

- 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

- 7.53%
- 4.62%
- 3.94%
- 3.76%
- 3.09%
- 2.51%
- 2.28%
- 2.24%
- 1.59%
- 1.57%
- 5.60%

Equity

10.13%

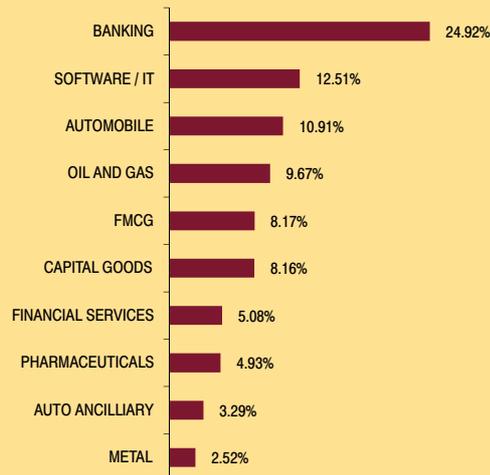
- HDFC Bank Ltd.
- ITC Ltd.
- ICICI Bank Ltd.
- Infosys Ltd.
- Larsen And Toubro Ltd.
- State Bank Of India
- Tata Motors Ltd.
- Reliance Industries Ltd.
- Tata Consultancy Services Ltd.
- Housing Development Finance Corpn. Ltd.
- Other Equity

- 0.74%
- 0.60%
- 0.56%
- 0.51%
- 0.46%
- 0.45%
- 0.44%
- 0.41%
- 0.36%
- 0.34%
- 5.26%

MMI, Deposits, CBLO & Others

7.65%

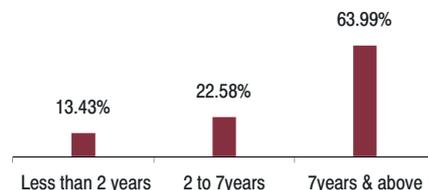
Top 10 Sectoral Allocation



Maturity (in years)

9.16

Maturity Profile



Fund Update:

Exposure to Equities has slightly increased to 10.13% from 9.69% while that to MMI has decreased to 7.65% from 15.60% on a MOM basis.

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.

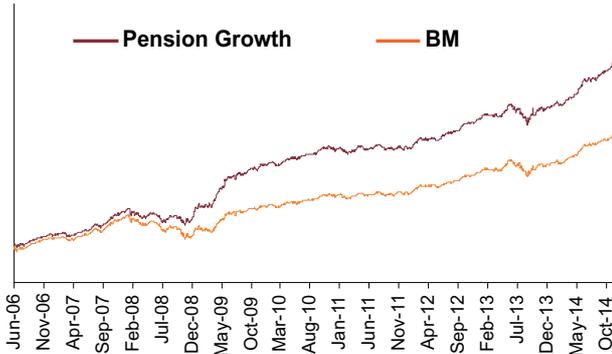
STRATEGY: Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st October 2014: ₹ 32.01

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

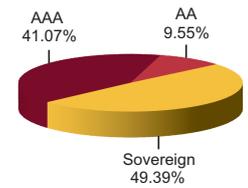
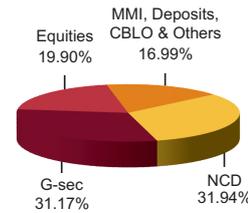
Asset held as on 31st October 2014: ₹ 33.45 Cr

FUND MANAGER: Mr. Devendra Singhvi



Asset Allocation

Rating Profile



SECURITIES

Holding

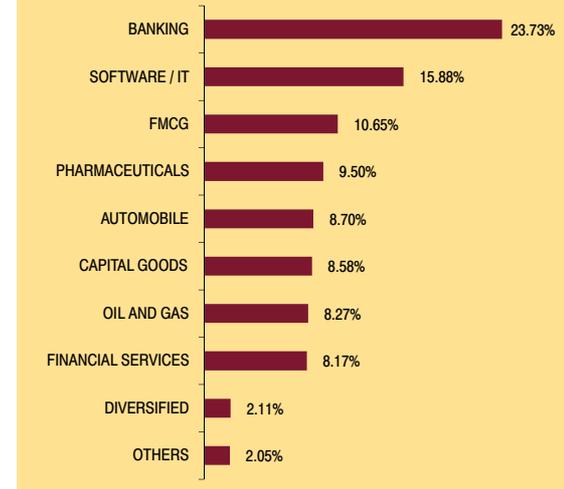
Top 10 Sectoral Allocation

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

31.17%

7.44%
5.22%
3.99%
3.31%
3.05%
2.94%
2.22%
1.57%
0.74%
0.69%



CORPORATE DEBT

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

31.94%

6.19%
6.08%
6.04%
3.62%
3.03%
3.00%
1.55%
1.53%
0.91%

Maturity (in years)

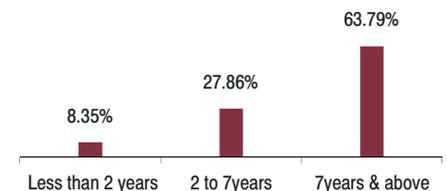
8.25

Equity

19.90%

HDFC Bank Ltd.	2.00%
Infosys Ltd.	1.58%
ITC Ltd.	1.32%
Housing Development Finance Corpn. Ltd.	1.06%
ICICI Bank Ltd.	1.04%
Tata Consultancy Services Ltd.	1.01%
Reliance Industries Ltd.	0.89%
Larsen And Toubro Ltd.	0.80%
Tata Motors Ltd.	0.79%
Oil And Natural Gas Corpn. Ltd.	0.76%
Other Equity	8.64%

Maturity Profile



Fund Update:

Exposure to Equities has slightly increased to 19.90% from 19.08% and to MMI has increased to 16.99% from 15.14% on a MOM basis.

MMI, Deposits, CBLO & Others

16.99%

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.

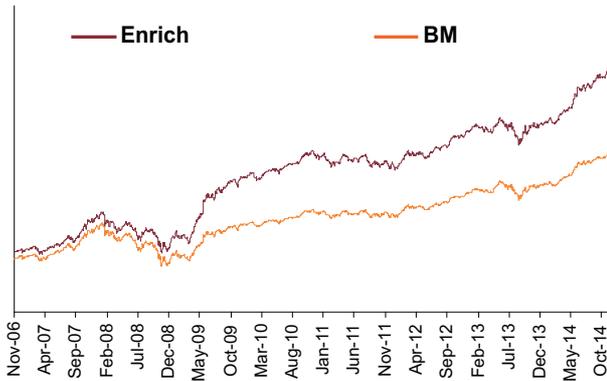
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st October 2014: ₹ 38.05

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

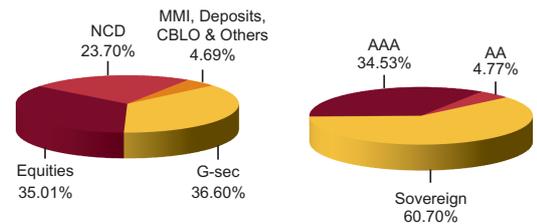
Asset held as on 31st October 2014: ₹ 174.87 Cr

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

Holding

36.60%

9.10%
7.34%
7.08%
6.34%
3.98%
1.62%
1.14%

CORPORATE DEBT

8.9%	Steel Authority Of India Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
9.95%	Food Corporation Of India	2022
9.5%	Housing Development Finance Corpn. Ltd.	2017
9.24%	Rural Electrification Corpn. Ltd.	2018
9.18%	Housing Development Finance Corpn. Ltd.	2018
9.55%	Hindalco Industries Ltd.	2022
9.37%	Power Finance Corpn. Ltd.	2024
10.15%	Kotak Mahindra Prime Ltd.	2017
9.65%	Kotak Mahindra Prime Ltd.	2016
	Other Corporate Debt	

23.70%

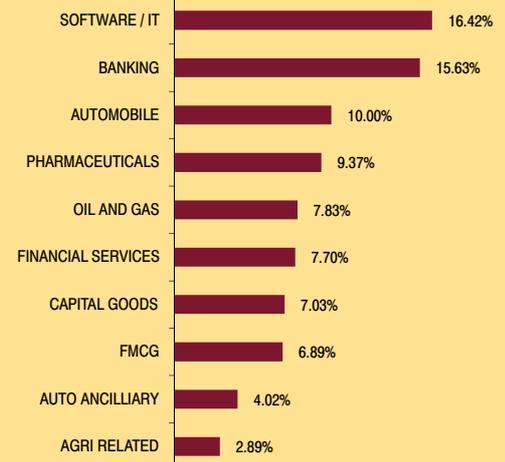
2.87%
2.19%
1.81%
1.75%
1.74%
1.74%
1.72%
1.18%
1.18%
1.16%
6.35%

Equity

35.01%

Tata Consultancy Services Ltd.	2.19%
Infosys Ltd.	1.99%
HDFC Bank Ltd.	1.86%
ITC Ltd.	1.84%
Housing Development Finance Corpn. Ltd.	1.50%
Maruti Suzuki India Ltd.	1.45%
Larsen And Toubro Ltd.	1.36%
Sun Pharmaceutical Inds. Ltd.	1.24%
ICICI Bank Ltd.	1.22%
Tata Motors Ltd.	1.18%
Other Equity	19.17%

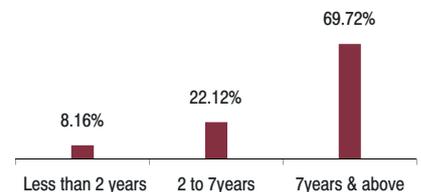
Top 10 Sectoral Allocation



Maturity (in years)

9.39

Maturity Profile



Fund Update:

Exposure to Equities has increased to 35.01% from 33.00% while that to MMI has decreased to 4.69% from 6.26% on a MOM basis.

MMI, Deposits, CBLO & Others

4.69%