

as on 30th September 2014

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Economy Review

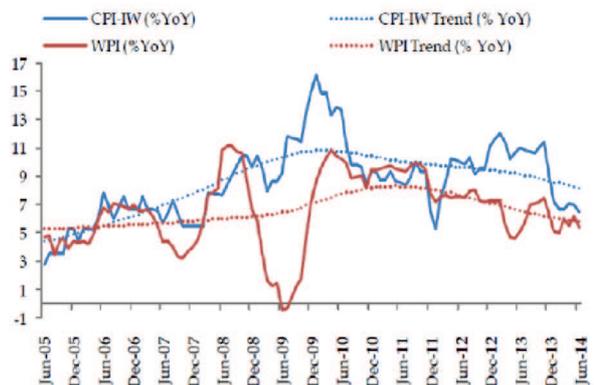
In its fourth bi-monthly credit policy review, the RBI maintained its anti-inflationary stance despite improving domestic (falling vegetable prices) and global (crude) cues. The target of getting inflation to 8% by January-2015 and 6% by January-2016 was kept unchanged. RBI Governor mentioned that the rates cut will happen only if inflation continues to come down. RBI Governor also mentioned that the growth rate for the economy should be around 5.5% as set earlier.

Supreme Court in the month of September came out with its verdict on the coal block allocation. SC cancelled all coal block allocations except 4 PSU related ones. The verdict also called for banks to take a relook at their loan books in an already weakening environment of credit growth. BJP suffered setbacks in assembly by-polls as it lost 14 of its 24 seats across the key states of Uttar Pradesh, Gujarat and Rajasthan. On the positive front, the country saw launch of the "Make in India" campaign by PM Modi amidst a gathering of diplomats, business leaders, journalists and politicians. The campaign focuses on job creation through growth of the manufacturing sector. Another big positive, was S&P's upward revision of India's sovereign outlook to "stable" while reaffirming the rating at "BBB-" after more than two years when it had lowered the same to "negative" in Apr 2012.

Inflation as measured by both Wholesale Price Index (WPI) and Consumer Price Index (CPI) has shown declining trend for the past three months. WPI came down to a four year low of 3.7 percent in August 2014 from 5.2 percent in the previous month. Consumer Price Index (CPI) moderated to 7.8 percent in August from 7.9 percent in July 2014 on account of base effect.

India's HSBC manufacturing PMI continued to decline again in September 2014. The data was recorded at 51.0 in September 2014 from 52.4 in August 2014. The services PMI showed improvement and increased to 51.6 in September 2014 from 50.6 in August 2014.

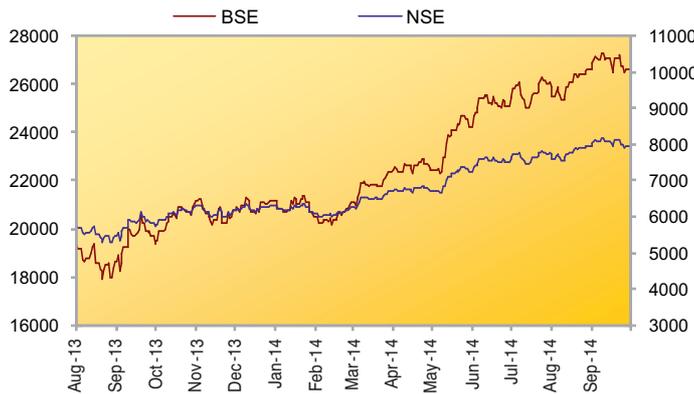
INDIA MANUFACTURING PMI



Outlook for Equities

The month of September saw a lot of volatility in Indian equities and Sensex closed almost flat on a month on month basis. FII inflows into India continued in September- 14 with another \$850 coming in taking the cumulative figure to \$13.8bn YTD. DIIs were net sellers of \$195mn during the month increasing the YTD total to \$5.4bn.

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



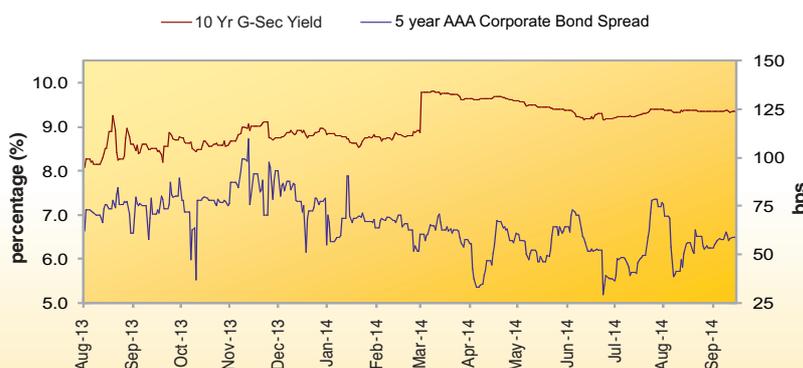
INDEX	30-Sep-14	28-Aug-14	% Change
Nifty	7964.80	7954.35	0.13%
Sensex	26630.51	26638.11	-0.03%
BSE 100	8015.71	8016.74	-0.01%
Dow Jones	17042.90	17098.45	-0.32%
Nikkei	16173.52	15424.59	4.86%
Hang Seng	22932.98	24742.06	-7.31%
Nasdaq	4493.39	4580.27	-1.90%

Outlook for Debt

We believe that the key to RBI policy response will follow the trend in actual inflation trajectory. RBI will continue to maintain its stance of no rate cuts in the current year. There are chances of rate cut in first half of 2015 if the target set by RBI for inflation is achieved.

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 to be in the range of 8.45% to 8.65% 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 65bps.



Key Indices	30-Sep-14	28-Aug-14	% Change
10 year G-Sec	8.51%	8.56%	-0.59%
5 Year G-Sec	8.56%	8.62%	-0.70%
91 Day T Bill	8.55%	8.59%	-0.47%
364 day T-Bill	8.63%	8.68%	-0.58%
MIBOR	8.77%	8.67%	1.14%
Call Rates	7.90%	7.71%	2.41%

Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.85%	0.73%	1.23%	0.91%	1.11%	0.82%	1.07%	0.67%
	3 months	2.21%	1.98%	2.24%	2.02%	2.50%	2.15%	2.93%	2.26%
	6 months	4.59%	4.21%	5.39%	5.26%	7.31%	6.46%	9.83%	8.11%
	1 Year	9.70%	8.89%	9.95%	9.95%	13.69%	12.33%	18.97%	15.66%
CAGR	2 Years	9.03%	7.92%	7.32%	6.94%	8.40%	7.92%	10.55%	9.07%
	3 Years	9.36%	8.20%	8.63%	7.74%	9.03%	8.55%	11.08%	9.43%
	4 Years	8.90%	7.75%	7.97%	7.16%	7.41%	7.14%	8.07%	6.77%
	5 Years	8.56%	7.10%	8.16%	6.80%	7.49%	7.01%	8.40%	7.01%
	Since Inception	9.32%	7.38%	10.53%	7.33%	8.39%	6.15%	10.21%	7.12%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	1.20%	0.75%	1.01%	0.63%	1.37%	0.45%	4.21%	0.72%	0.63%
	3 months	3.11%	2.29%	2.91%	2.32%	3.81%	2.55%	11.71%	2.07%	1.90%
	6 months	9.44%	7.68%	9.89%	8.71%	13.99%	11.14%	34.69%	4.25%	3.87%
	1 Year	17.29%	14.78%	18.73%	16.89%	26.77%	21.90%	54.59%	8.81%	8.27%
CAGR	2 Years	10.40%	8.90%	10.35%	9.55%	13.08%	11.44%	27.21%	8.46%	8.02%
	3 Years	10.72%	9.34%	10.72%	9.81%	13.10%	11.31%	-	-	-
	4 Years	7.96%	7.09%	7.15%	6.73%	7.39%	6.52%	-	-	-
	5 Years	8.37%	7.21%	7.86%	7.09%	8.79%	7.36%	-	-	-
	Since Inception	10.37%	7.21%	11.76%	8.30%	12.96%	10.24%	25.99%	8.09%	8.02%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM	Value Momentum	BM
Absolute Return	1 month	0.74%	0.02%	1.21%	-0.06%	0.84%	-0.07%	5.79%	2.42%	2.59%	-0.06%
	3 months	4.58%	2.91%	4.97%	3.02%	2.47%	4.14%	5.67%	2.48%	-1.29%	3.02%
	6 months	19.81%	15.70%	23.13%	17.07%	17.63%	16.58%	33.62%	28.59%	29.93%	17.07%
	1 Year	39.34%	31.83%	46.19%	34.70%	40.21%	32.41%	73.92%	54.63%	64.46%	34.70%
CAGR	2 Years	17.50%	15.19%	17.64%	15.95%	18.84%	16.44%	25.12%	17.84%	18.76%	15.95%
	3 Years	16.65%	14.04%	16.48%	14.65%	18.59%	14.94%	21.54%	14.77%	-	-
	4 Years	6.69%	5.85%	5.39%	5.55%	8.88%	6.03%	9.24%	4.55%	-	-
	5 Years	9.43%	7.56%	8.03%	7.54%	10.89%	7.64%	13.15%	9.39%	-	-
	Since Inception	14.37%	7.16%	9.92%	7.83%	13.95%	10.96%	9.81%	5.21%	18.63%	16.11%

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
ULIF02807/10/11BSLIQPLUS109
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	0.67%	0.84%	0.62%	0.63%	0.59%	0.70%
	3 months	4.14%	4.52%	4.72%	4.93%	4.73%	5.32%
	6 months	15.53%	16.91%	17.41%	18.18%	18.68%	20.62%
	1 Year	31.21%	34.03%	34.70%	36.07%	37.51%	40.42%
CAGR	2 Years	14.61%	15.44%	15.86%	16.11%	16.77%	18.57%
	3 Years	13.43%	13.72%	14.17%	14.17%	14.66%	17.37%
	4 Years	5.27%	5.80%	6.40%	6.36%	6.68%	8.25%
	5 Years	7.95%	8.55%	8.56%	8.93%	-	-
	Since Inception	6.95%	14.22%	10.75%	9.10%	9.92%	8.23%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay
Absolute Return	1 month	0.46%	0.52%	0.55%	0.62%	0.33%
	3 months	4.50%	4.49%	4.35%	4.23%	4.75%
	6 months	18.39%	18.16%	15.12%	14.41%	18.59%
	1 Year	34.21%	33.75%	27.83%	28.59%	37.84%
CAGR	2 Years	16.28%	16.18%	14.31%	13.22%	18.06%
	3 Years	14.63%	14.57%	13.12%	13.20%	17.04%
	4 Years	7.67%	7.71%	7.15%	-	-
	5 Years	-	-	-	-	-
	Since Inception	9.53%	9.54%	7.24%	8.14%	11.24%

Pension Funds

Figures in percentage (%)

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM
Absolute Return	1 month	1.28%	0.74%	1.27%	0.58%	1.11%	0.82%
	3 months	3.08%	2.27%	3.74%	2.38%	2.38%	2.15%
	6 months	9.35%	7.66%	11.88%	9.32%	7.42%	6.46%
	1 Year	17.32%	14.76%	22.10%	18.13%	13.72%	12.33%
CAGR	2 Years	10.19%	8.89%	11.09%	10.02%	8.11%	7.92%
	3 Years	10.43%	9.34%	11.38%	10.19%	8.78%	8.55%
	4 Years	7.77%	7.09%	7.35%	6.69%	7.16%	7.14%
	5 Years	8.14%	7.21%	8.28%	7.17%	7.25%	7.01%
	Since Inception	10.35%	7.21%	11.95%	8.60%	8.14%	6.15%

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	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index
Pension Growth	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index
Pension Enrich	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index
Foresight - Single Pay	-	-	-
Foresight - 5 Pay	-	-	-

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
 ULIF02510/02/11BSLFSITSP1109

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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.

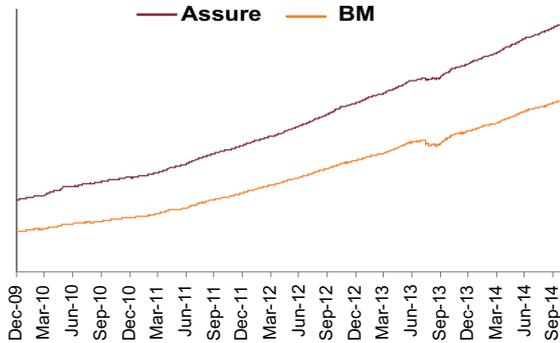
STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 30th September 2014: ₹ 22.41

BENCHMARK: CRISIL Short Term Bond Index

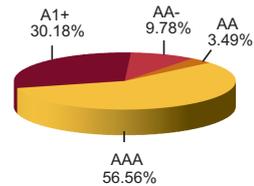
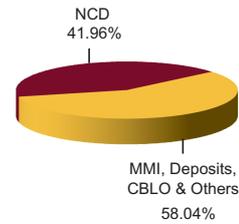
Asset held as on 30th September 2014: ₹ 167.57 Cr

FUND MANAGER: Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd. 2018	5.68%
8.83%	National Bank For Agri. And Rural Development 2015	5.37%
9.62%	LIC Housing Finance Ltd. 2015	4.68%
10.18%	LIC Housing Finance Ltd. 2016	4.26%
8.95%	Power Finance Corpn. Ltd. 2018	2.97%
8.97%	EID-Parry (India) Ltd. 2016	2.95%
8.58%	Housing Development Finance Corpn. Ltd. 2018	2.94%
8.6%	Bharat Aluminium Company Limited 2016	2.93%
9.75%	Housing Development Finance Corpn. Ltd. 2016	2.90%
8.8%	HDB Financial Services Ltd 2016	1.78%
	Other Corporate Debt	5.51%

Holding

41.96%

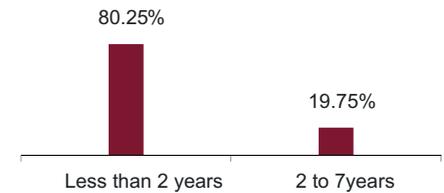
Maturity (in years)

1.28

MMI, Deposits, CBLO & Others

58.04%

Maturity Profile



Fund Update:

The average maturity of the fund has slightly decreased to 1.28 years from 1.34 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

Income Advantage Fund

SFIN No.ULIF01507/08/08BSLIINCADV109



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.

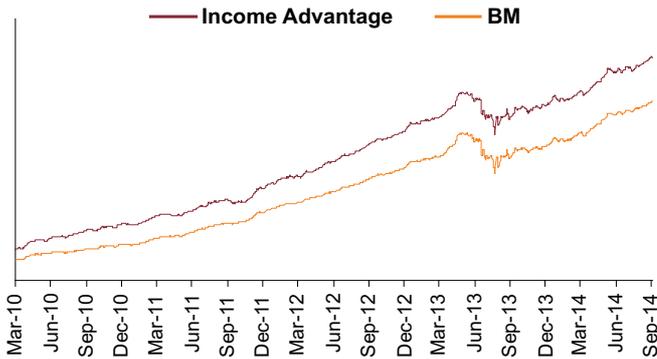
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 30th September 2014: ₹ 18.43

BENCHMARK: Crisil Composite Bond index & Crisil Liquid Fund Index

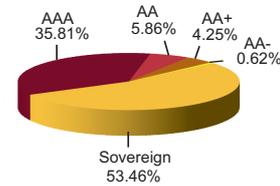
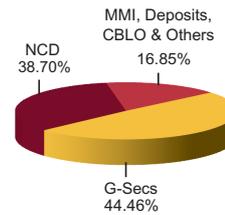
Asset held as on 30th September 2014: ₹ 473.80 Cr

FUND MANAGER: Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

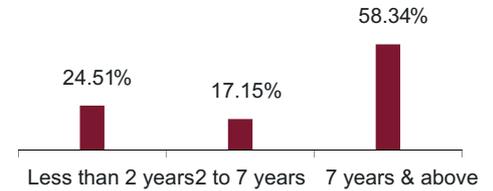
44.46%

8.6%	Government Of India	2028	15.75%
8.28%	Government Of India	2027	10.47%
8.3%	Government Of India	2042	2.43%
9.15%	Government Of India	2024	2.17%
8.83%	Government Of India	2023	1.74%
8.28%	Government Of India	2032	1.73%
8.33%	Government Of India	2026	1.63%
8.2%	Government Of India	2025	1.62%
8.08%	Government Of India	2022	1.54%
8.15%	Government Of India	2022	1.10%
	Other Government Securities		4.27%

Maturity (in years)

8.79

Maturity Profile



CORPORATE DEBT

38.70%

9.4%	Rural Electrification Corpn. Ltd.	2021	2.77%
9.37%	Power Finance Corpn. Ltd.	2024	2.57%
9.75%	Tata Motors Ltd.	2020	1.79%
9.65%	Kotak Mahindra Prime Ltd.	2016	1.70%
9.55%	Hindalco Industries Ltd.	2022	1.56%
8.83%	Export Import Bank Of India	2023	1.45%
2%	Tata Steel Ltd.	2022	1.40%
9.65%	Housing Development Finance Corpn. Ltd.	2016	1.13%
9.95%	Food Corporation Of India	2022	1.10%
10.25%	Housing Development Finance Corpn. Ltd.	2017	1.08%
	Other Corporate Debt		22.16%

Fund Update:

Exposure to Corporate Debt has increased to 38.70% from 37.12% while that to MMI has slightly increased to 16.85% from 16.79% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

MMI, Deposits, CBLO & Others

16.85%

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.

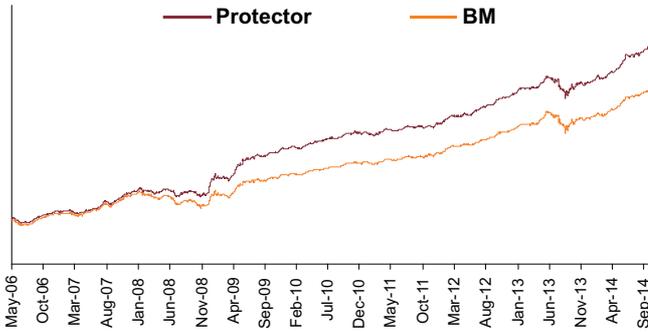
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities

NAV as on 30th September 2014: ₹ 29.77

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

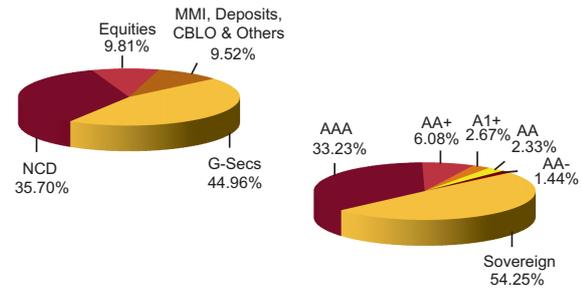
Asset held as on 30th September 2014: ₹ 414.20 Cr

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



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

44.96%

8.33%	Government Of India 2026
8.83%	Government Of India 2023
7.16%	Government Of India 2023
9.23%	Government Of India 2043
7.5%	Government Of India 2034
8.15%	Government Of India 2022
8.28%	Government Of India 2027
8.24%	Government Of India 2027
6.9%	Government Of India 2019
8.79%	Government Of India 2021
	Other Government Securities

12.26%
6.08%
2.84%
2.55%
2.19%
2.10%
1.74%
1.69%
1.58%
1.57%
10.35%

CORPORATE DEBT

35.70%

10.85%	Rural Electrification Corpn. Ltd. 2018
2%	Tata Steel Ltd. 2022
9.57%	Indian Railway Finance Corpn. Ltd. 2021
9.55%	Mahindra And Mahindra Financial Services Ltd. 2014
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
8.97%	EID-Parry (India) Ltd. 2016
8.88%	Export Import Bank Of India 2022
	Other Corporate Debt

2.80%
2.50%
2.48%
2.29%
1.91%
1.42%
1.23%
1.21%
1.19%
1.19%
17.48%

EQUITY

9.81%

HDFC Bank Ltd.	0.71%
Infosys Ltd.	0.60%
ITC Ltd.	0.52%
Reliance Industries Ltd.	0.47%
Tata Consultancy Services Ltd.	0.43%
ICICI Bank Ltd.	0.43%
Housing Development Finance Corpn. Ltd.	0.40%
Larsen & Toubro Ltd.	0.35%
Tata Motors Ltd.	0.35%
Oil And Natural Gas Corpn. Ltd.	0.29%
Other Equity	5.27%

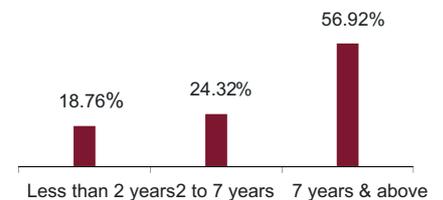
Top 10 Sectoral Allocation



Maturity (in years)

8.71

Maturity Profile



Fund Update:

Exposure to G-secs has increased to 44.96% to 42.08% while that to MMI has decreased 9.52% from 14.63% on a MOM basis.

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

MMI, Deposits, CBLO & Others

9.52%

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.

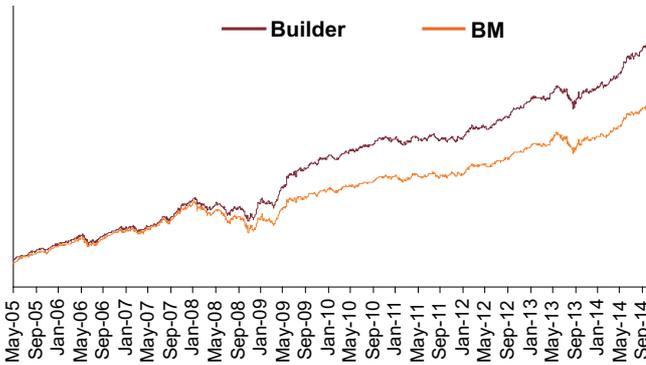
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 30th September 2014: ₹ 38.00

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

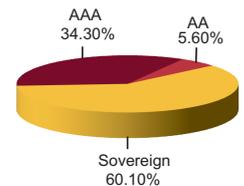
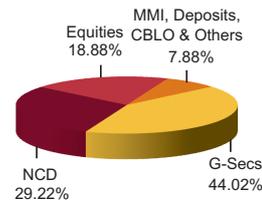
Asset held as on 30th September 2014: ₹ 279.67 Cr

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

44.02%

6.31%
6.05%
5.59%
5.57%
4.95%
3.51%
2.68%
1.61%
1.42%
1.39%
4.93%

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
9.655%	National Bank For Agri. And Rural Development	2014
9.39%	Power Finance Corpn. Ltd.	2029
8.7%	Power Finance Corpn. Ltd.	2020
	Other Corporate Debt	

29.22%

3.86%
2.93%
1.86%
1.41%
1.39%
1.27%
1.27%
1.07%
0.91%
0.91%
12.35%

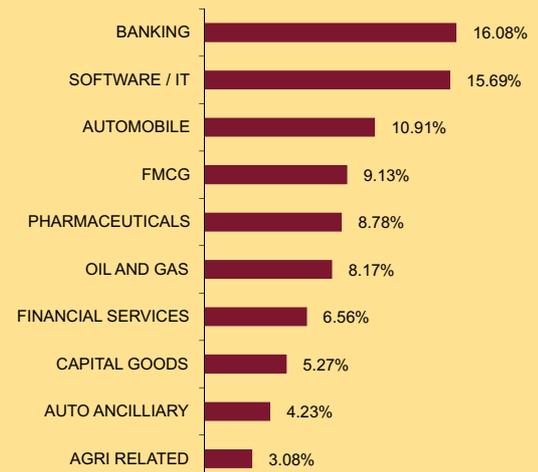
EQUITY

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

18.88%

1.08%
1.06%
1.06%
1.02%
0.87%
0.76%
0.74%
0.70%
0.62%
0.59%
10.39%

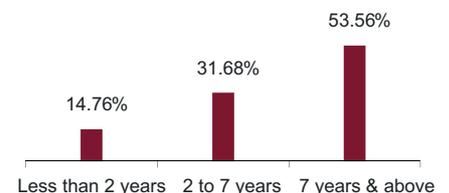
Top 10 Sectoral Allocation



Maturity (in years)

8.08

Maturity Profile



Fund Update:

Exposure to NCD has increased to 29.22% from 28.85% while that to MMI has decreased to 7.88% from 8.05% on a MOM basis.

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

MMI, Deposits, CBLO & Others

7.88%



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.

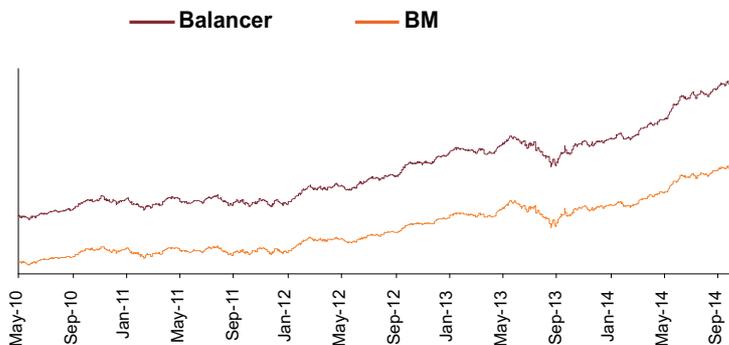
STRATEGY: To invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 30th September 2014: ₹ 24.47

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

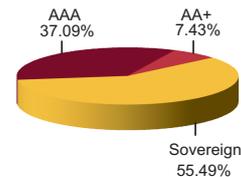
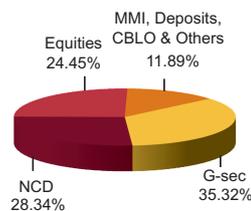
Asset held as on 30th September 2014: ₹ 31.86 Cr

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



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India 2026
8.2%	Government Of India 2022
8.32%	Government Of India 2032
7.8%	Government Of India 2021
5.64%	Government Of India 2019
7.95%	Government Of India 2032
7.46%	Government Of India 2017
8.79%	Government Of India 2021
8.15%	Government Of India 2022
8.3%	Government Of India 2042
	Other Government Securities

Holding

35.32%

6.07%
5.19%
3.04%
2.83%
2.68%
2.64%
2.30%
1.57%
1.52%
1.50%
5.98%

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
9.5%	Housing Development Finance Corpn. Ltd. 2017
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
	Other Corporate Debt

28.34%

6.32%
4.73%
4.08%
3.16%
2.39%
1.59%
1.58%
1.55%
0.99%
0.66%
1.29%

Equity

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

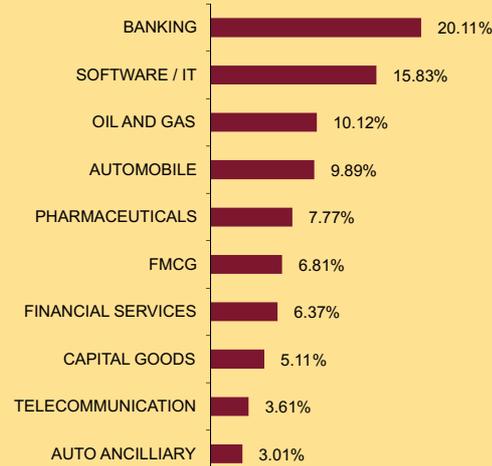
24.45%

1.94%
1.33%
1.22%
1.17%
1.15%
1.10%
1.02%
1.00%
0.80%
0.76%
12.96%

MMI, Deposits, CBLO & Others

11.89%

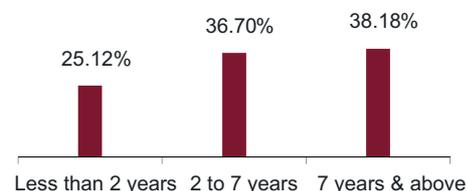
Top 10 Sectoral Allocation



Maturity (in years)

7.69

Maturity Profile



Fund Update:

Exposure to Equities has slightly increased to 24.45% from 24.32% while that to MMI has decreased to 11.89% from 12.41% 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.

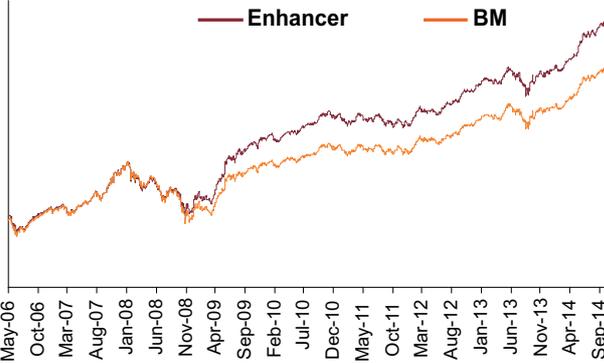
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 30th September 2014: ₹ 45.05

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

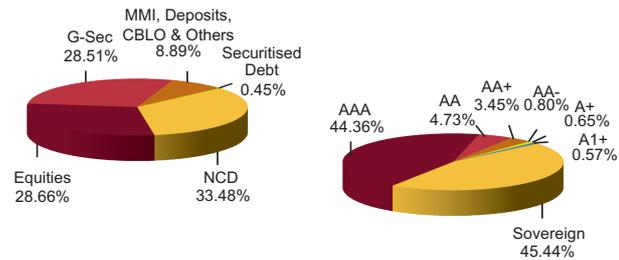
Asset held as on 30th September 2014: ₹ 6856.88 Cr

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



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

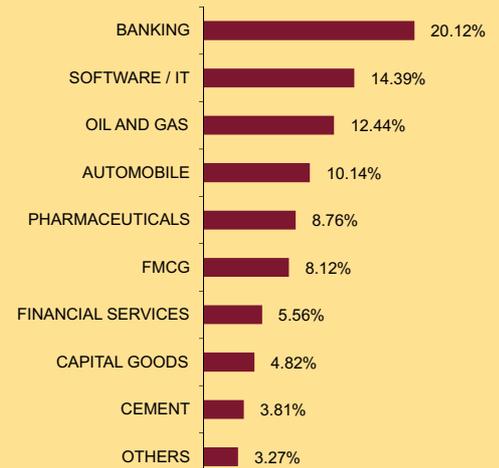
8.83%	Government Of India 2023
6.9%	Government Of India 2019
8.33%	Government Of India 2026
8.15%	Government Of India 2022
7.8%	Government Of India 2021
7.95%	Government Of India 2032
8.2%	Government Of India 2022
7.8%	Government Of India 2020
8.79%	Government Of India 2021
7.16%	Government Of India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

Holding

28.51%

4.57%
2.80%
2.17%
2.09%
1.42%
1.14%
1.04%
0.97%
0.92%
0.88%
10.53%

Top 10 Sectoral Allocation



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

33.48%

0.84%
0.78%
0.73%
0.69%
0.55%
0.48%
0.46%
0.44%
0.43%
0.42%
27.67%

Maturity (in years)

6.65

Securitised Debt

Indian Railway Finance Corpn. Ltd. 2015

0.45%

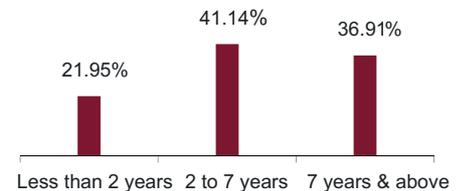
0.45%

Equity

28.66%

HDFC Bank Ltd.	2.08%
ITC Ltd.	1.71%
Infosys Ltd.	1.70%
ICICI Bank Ltd.	1.53%
Reliance Industries Ltd.	1.52%
Tata Consultancy Services Ltd.	1.35%
Tata Motors Ltd.	1.27%
Housing Development Finance Corpn. Ltd.	1.23%
Larsen & Toubro Ltd.	1.22%
Oil And Natural Gas Corpn. Ltd.	1.08%
Other Equity	13.97%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 28.66% from 29.40% while that to MMI has slightly increased to 8.89% from 8.25% on a MOM basis.

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

MMI, Deposits, CBLO & Others

8.89%

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.

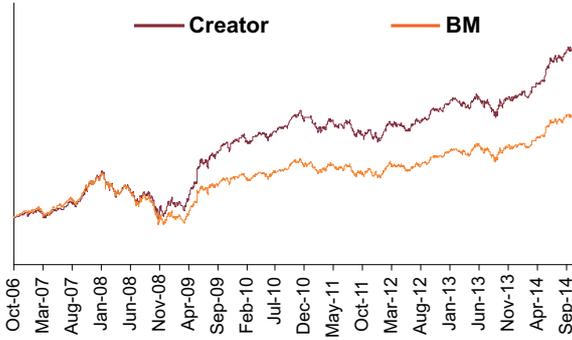
STRATEGY: To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

NAV as on 30th September 2014: ₹ 36.43

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

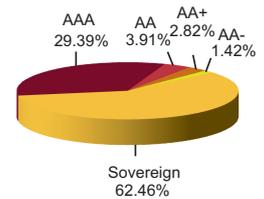
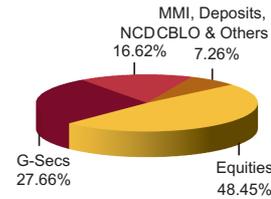
Asset held as on 30th September 2014: ₹ 400.93 Cr

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

Holding

27.66%

7.78%
4.34%
3.02%
3.00%
2.63%
1.20%
1.20%
0.98%
0.72%
0.69%
2.09%

CORPORATE DEBT

9.4%	Rural Electrification Corpn. Ltd.	2021
11%	Power Finance Corpn. Ltd.	2018
9.7%	Sundaram Finance Ltd.	2014
8.45%	Indian Railway Finance Corpn. Ltd.	2018
8.82%	Rural Electrification Corpn. Ltd.	2023
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
	Other Corporate Debt	

16.62%

2.52%
1.45%
1.25%
1.22%
1.22%
1.11%
0.89%
0.74%
0.74%
0.66%
4.84%

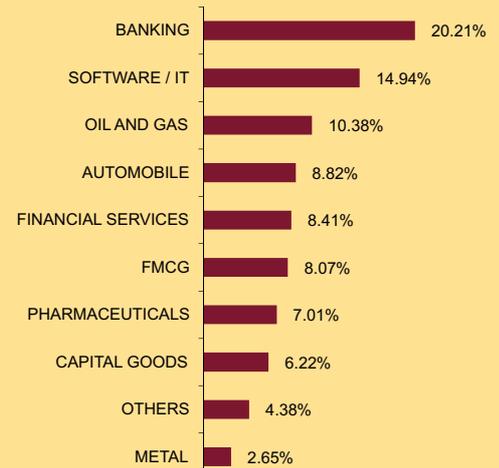
EQUITY

HDFC Bank Ltd.	3.53%
Infosys Ltd.	2.96%
ITC Ltd.	2.64%
Reliance Industries Ltd.	2.27%
ICICI Bank Ltd.	2.10%
Tata Consultancy Services Ltd.	2.04%
Housing Development Finance Corpn. Ltd.	1.91%
Larsen & Toubro Ltd.	1.75%
Tata Motors Ltd.	1.73%
Oil And Natural Gas Corpn. Ltd.	1.58%
Other Equity	25.94%

48.45%

3.53%
2.96%
2.64%
2.27%
2.10%
2.04%
1.91%
1.75%
1.73%
1.58%
25.94%

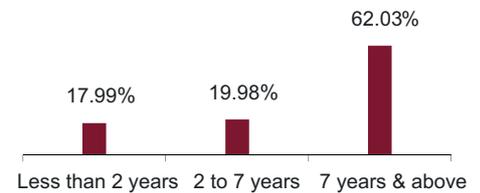
Top 10 Sectoral Allocation



Maturity (in years)

9.85

Maturity Profile



Fund Update:

Exposure to Equities has increased to 48.45% from 47.96% while that to MMI has decreased to 7.26% from 10.08% on a MOM basis.

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

MMI, Deposits, CBLO & Others

7.26%

About The Fund

Date of Inception: 12-Aug-04

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

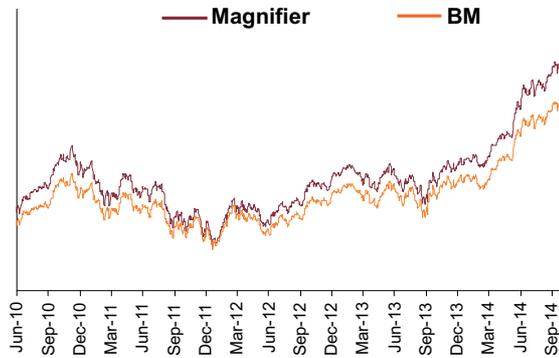
STRATEGY: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 30th September 2014: ₹ 39.01

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

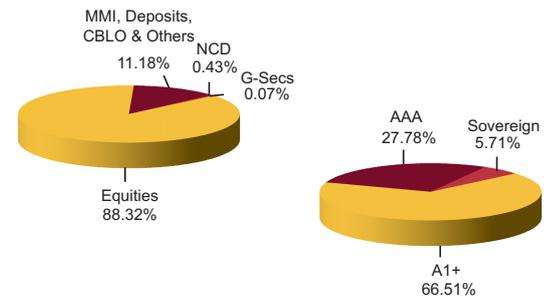
Asset held as on 30th September 2014: ₹ 1098.65 Cr

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
9.25% ICICI Home Finance Co. 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.
Housing Development Finance Corpn. Ltd.
Tata Consultancy Services Ltd.
Tata Motors Ltd.
Larsen & Toubro Ltd.
State Bank Of India
Other Equity

Holding

0.07%

0.05%
0.02%

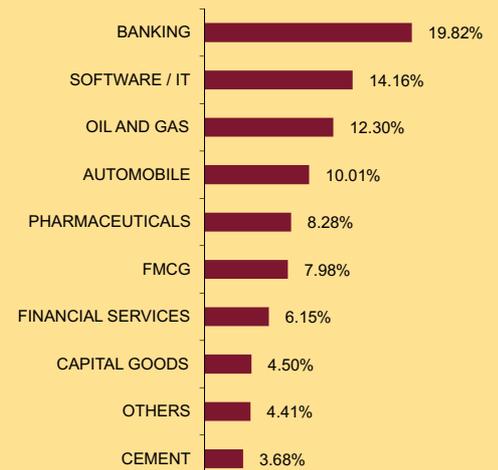
0.43%

0.14%
0.14%
0.07%
0.07%
0.01%

88.32%

6.32%
5.19%
5.11%
4.64%
4.61%
4.37%
3.99%
3.78%
3.50%
3.28%
43.53%

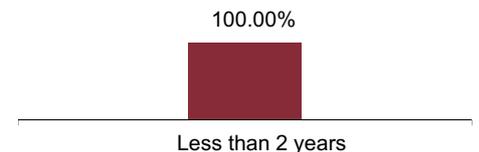
Top 10 Sectoral Allocation



Maturity (in years)

0.87

Maturity Profile



MMI, Deposits, CBLO & Others

11.18%

Fund Update:

Exposure to Equities has decreased to 88.32% from 90.01% while that to MMI has increased to 11.18% from 9.49% 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.

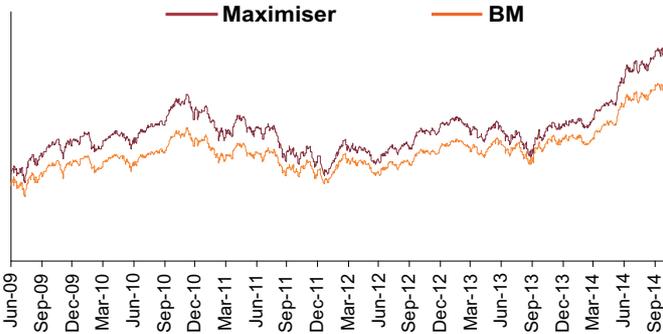
STRATEGY: Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 30th September 2014: ₹ 19.96

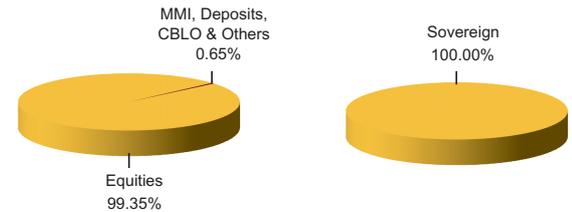
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 30th September 2014: ₹ 2313.96 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation Rating Profile



SECURITIES

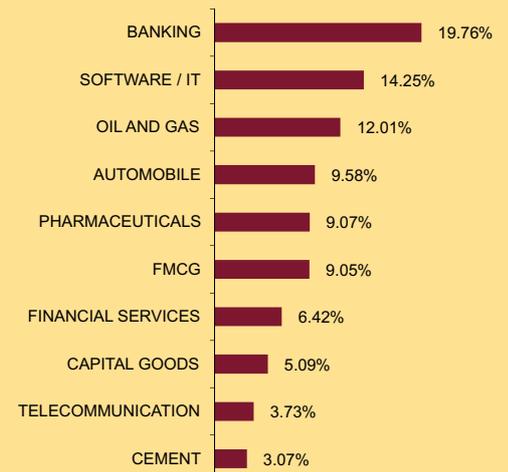
EQUITY

HDFC Bank Ltd.	7.73%
Infosys Ltd.	6.26%
ITC Ltd.	5.38%
Reliance Industries Ltd.	5.23%
Housing Development Finance Corpn. Ltd.	5.21%
ICICI Bank Ltd.	5.19%
Tata Motors Ltd.	4.92%
Tata Consultancy Services Ltd.	4.82%
Oil And Natural Gas Corpn. Ltd.	3.93%
Larsen & Toubro Ltd.	3.74%
Other Equity	46.95%

Holding

99.35%

Top 10 Sectoral Allocation



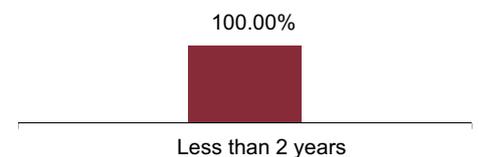
MMI, Deposits, CBLO & Others

0.65%

Maturity (in years)

0.002

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 99.35% from 99.52% while that to MMI has slightly increased to 0.65% from 0.48% 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.

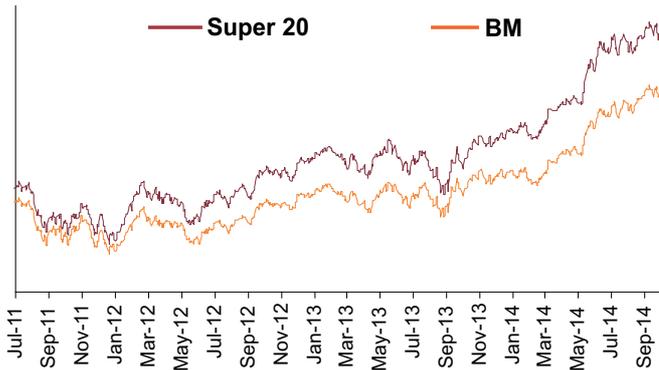
STRATEGY: To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, 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 30th September 2014: ₹ 19.82

BENCHMARK: Sensex & Crisil Liquid Fund Index

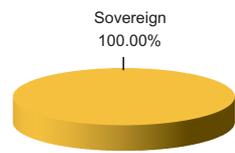
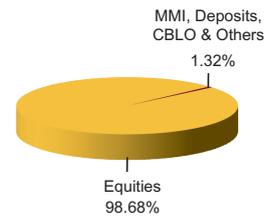
Asset held as on 30th September 2014: ₹ 503.39 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation

Rating Profile



SECURITIES

Equity

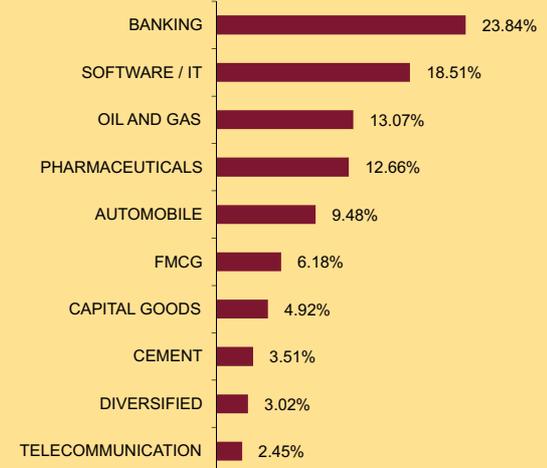
Infosys Ltd.
HDFC Bank Ltd.
Reliance Industries Ltd.
Tata Consultancy Services Ltd.
ICICI Bank Ltd.
ITC Ltd.
Tata Motors Ltd.
Oil And Natural Gas Corpn. Ltd.
Larsen & Toubro Ltd.
Sun Pharmaceutical Inds. Ltd.
Other Equity

Holding

98.68%

8.94%
8.93%
7.32%
7.02%
6.60%
6.10%
5.85%
5.57%
4.86%
4.34%
33.14%

Top 10 Sectoral Allocation



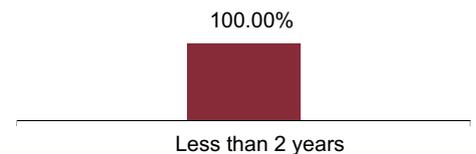
MMI, Deposits, CBLO & Others

1.32%

Maturity (in years)

0.003

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 98.68% from 99.38% while that to MMI has increased to 1.32% from 0.62% 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.

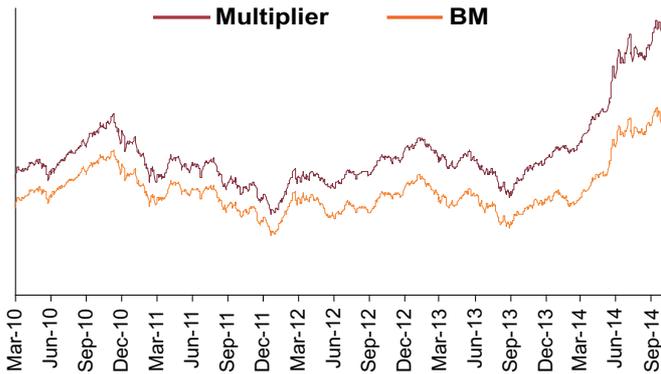
STRATEGY: Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of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

NAV as on 30th September 2014: ₹ 19.12

BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

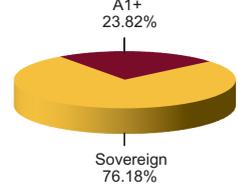
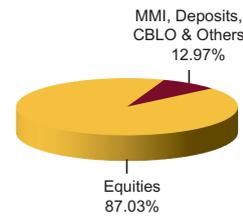
Asset held as on 30th September 2014: ₹ 438.40 Cr

FUND MANAGER: Mr. Sumit Mangal



Asset Allocation

Rating Profile



SECURITIES

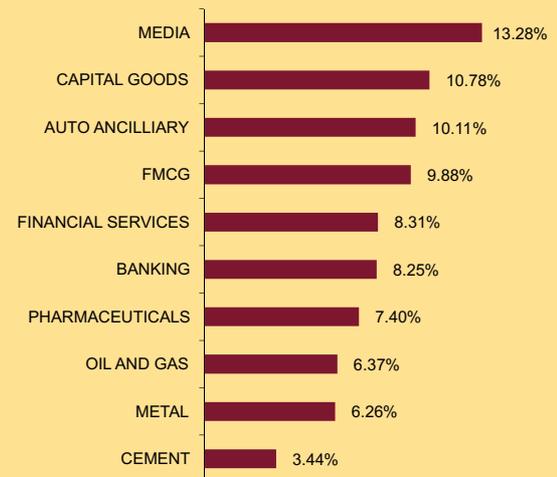
Holding

Equity

87.03%

Jagran Prakashan Ltd.	6.36%
Colgate-Palmolive (India) Ltd.	5.83%
Divis Laboratories Ltd.	4.56%
Gujarat Mineral Development Corporation	4.45%
AIA Engineering Ltd.	4.35%
Muthoot Finance Ltd.	3.63%
Engineers India Ltd.	2.97%
Mother's Sumi Systems Ltd.	2.76%
Federal Bank Ltd.	2.46%
Container Corporation of India Ltd.	2.42%
Other Equity	47.24%

Top 10 Sectoral Allocation



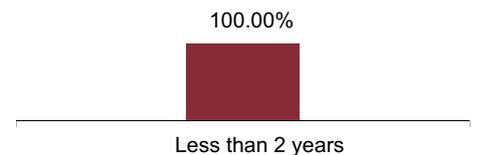
MMI, Deposits, CBLO & Others

12.97%

Maturity (in years)

0.09

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 87.03% from 87.17%. MMI has slightly increased to 12.97% from 12.83% 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 30th September 2014: ₹ 15.52

Asset held as on 30th September 2014: ₹ 322.38 Cr **FUND MANAGER:** Mr. Sumit poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

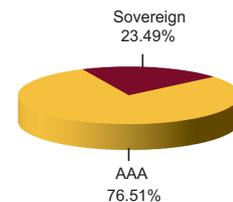
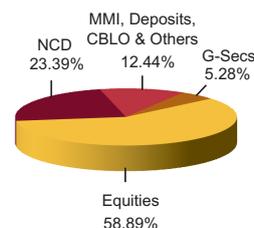
Rating Profile

GOVERNMENT SECURITIES

5.28%

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

2.34%
1.54%
1.18%
0.21%
0.01%

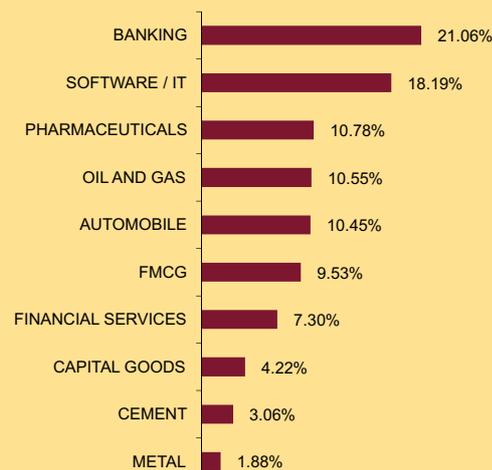


CORPORATE DEBT

23.39%

National Bank For Agri. And Rural Development	2017	4.59%	
9.18%	Housing Development Finance Corpn. Ltd.	2018	2.49%
8.95%	L&T Shipbuilding Ltd	2017	2.38%
8.95%	Power Finance Corpn. Ltd.	2018	2.32%
9.2%	Housing Development Finance Corpn. Ltd.	2018	2.18%
8.85%	NHPC Ltd.	2018	1.54%
11.25%	Power Finance Corpn. Ltd.	2018	1.49%
10.85%	Rural Electrification Corpn. Ltd.	2018	1.31%
9.81%	Power Finance Corpn. Ltd.	2018	1.27%
9.5%	Housing Development Finance Corpn. Ltd.	2017	1.25%
Other Corporate Debt		2.57%	

Top 10 Sectoral Allocation



Equity

58.89%

Infosys Ltd.	4.70%
HDFC Bank Ltd.	4.42%
ITC Ltd.	4.19%
Housing Development Finance Corpn. Ltd.	3.43%
Reliance Industries Ltd.	3.39%
ICICI Bank Ltd.	3.36%
Tata Consultancy Services Ltd.	3.06%
Tata Motors Ltd.	2.91%
State Bank Of India	2.49%
Larsen&Toubro Ltd.	2.49%
Other Equity	24.46%

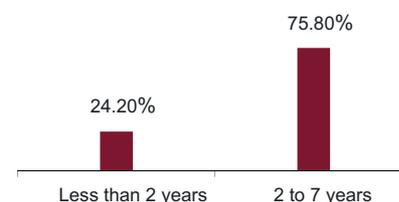
Maturity (in years)

3.15

MMI, Deposits, CBLO & Others

12.44%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 58.89% from 64.21% while that to MMI has increased to 12.44% from 7.91% 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 30th September 2014: ₹ 22.39

Asset held as on 30th September 2014: ₹ 590.51 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

3.81%

1.98%
0.62%
0.61%
0.37%
0.24%

CORPORATE DEBT

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
9.81%	Power Finance Corpn. Ltd. 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

21.65%

2.58%
2.58%
2.45%
2.14%
1.73%
1.71%
1.40%
1.08%
0.93%
0.91%
4.14%

Equity

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

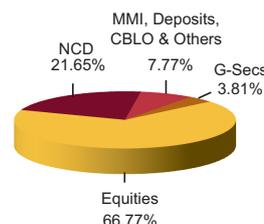
66.77%

5.44%
4.73%
4.55%
4.29%
4.17%
3.68%
3.41%
3.39%
2.64%
2.59%
27.88%

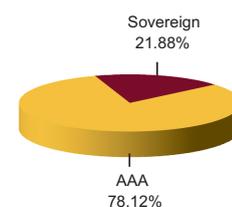
MMI, Deposits, CBLO & Others

7.77%

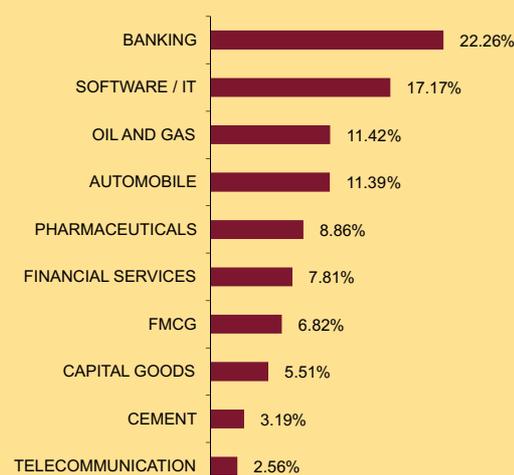
Asset Allocation



Rating Profile



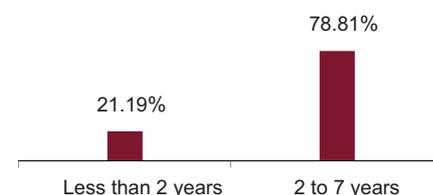
Top 10 Sectoral Allocation



Maturity (in years)

3.65

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 66.77% from 72.76% while that to MMI has increased to 7.77% from 6.15% 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 30th September 2014: ₹ 17.32

Asset held as on 30th September 2014: ₹ 694.36 Cr FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

GOVERNMENT SECURITIES

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

Holding

7.16%

5.88%
1.06%
0.17%
0.05%

CORPORATE DEBT

National Housing Bank 2019
9.63% Rural Electrification Corpn. Ltd. 2019
8.65% NTPC 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
9.18% Housing Development Finance Corpn. Ltd. 2018
Other Corporate Debt

11.59%

2.43%
2.19%
2.12%
1.42%
1.16%
0.53%
0.36%
0.30%
0.29%
0.29%
0.51%

Equity

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

72.49%

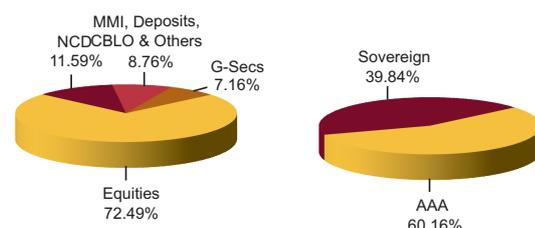
6.23%
5.19%
4.79%
4.67%
4.57%
4.33%
3.75%
3.59%
3.15%
2.73%
29.49%

MMI, Deposits, CBLO & Others

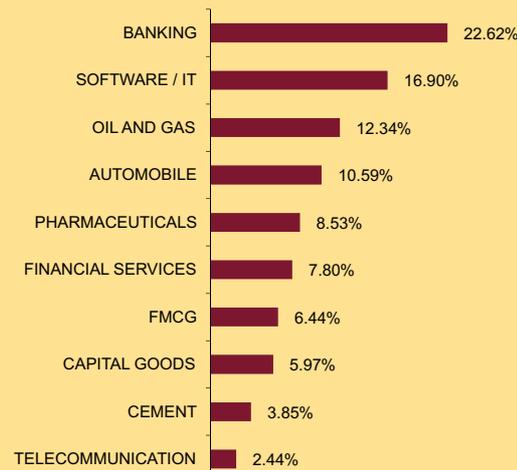
8.76%

Asset Allocation

Rating Profile



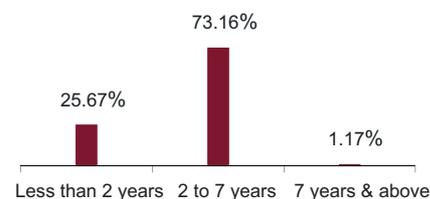
Top 10 Sectoral Allocation



Maturity (in years)

4.49

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 72.49% from 79.34% while that to MMI has been increased to 8.76% from 4.40% 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 30th September 2014: ₹ 15.52

Asset held as on 30th September 2014: ₹ 524.57 Cr FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

3.83%

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

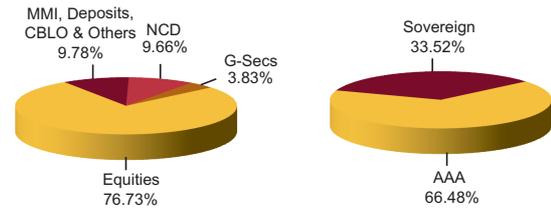
3.48%
0.35%

CORPORATE DEBT

9.66%

9.63% Rural Electrification Corpn. Ltd. 2019
9.15% Larsen & 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

2.62%
1.93%
1.90%
1.54%
0.99%
0.26%
0.19%
0.13%
0.10%



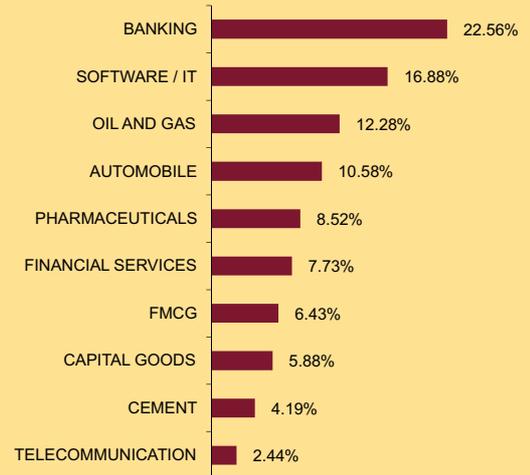
Equity

76.73%

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

6.60%
5.49%
5.02%
4.94%
4.84%
4.51%
3.97%
3.80%
3.30%
2.89%
31.37%

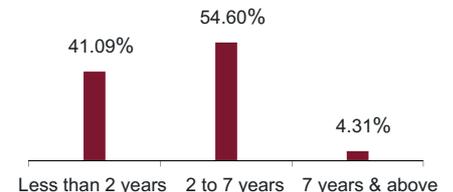
Top 10 Sectoral Allocation



Maturity (in years)

4.59

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 76.73% from 83.73% while that to MMI has increased to 9.78% from 3.12% 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 30th September 2014: ₹ 15.49

Asset held as on 30th September 2014: ₹ 899.31 Cr

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

SECURITIES

Holding

Asset Allocation

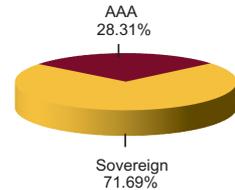
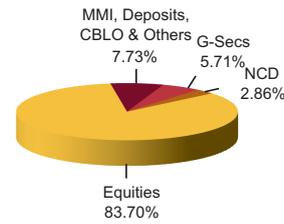
Rating Profile

GOVERNMENT SECURITIES

5.71%

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

4.13%
1.14%
0.43%
0.01%



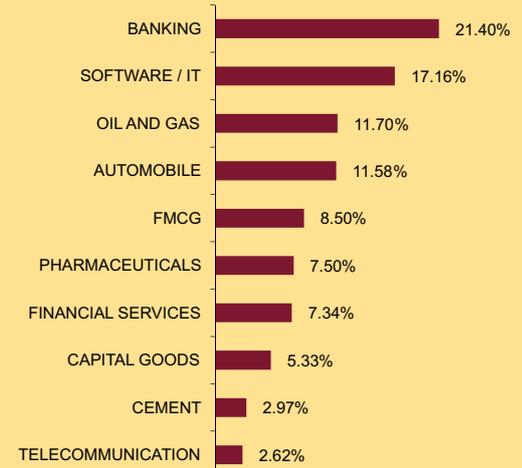
CORPORATE DEBT

2.86%

8.85%	NHPC Ltd.	2020
9.18%	Housing Development Finance Corpn. Ltd.	2018
	Rural Electrification Corpn. Ltd.	2020
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
9.45%	State Bank Of India	2026
9.2%	Housing Development Finance Corpn. Ltd.	2018
	Other Corporate Debt	

0.55%
0.45%
0.44%
0.31%
0.26%
0.20%
0.19%
0.17%
0.16%
0.08%
0.06%

Top 10 Sectoral Allocation



Equity

83.70%

HDFC Bank Ltd.	6.85%
Infosys Ltd.	5.74%
ITC Ltd.	5.61%
ICICI Bank Ltd.	5.14%
Housing Development Finance Corpn. Ltd.	4.79%
Reliance Industries Ltd.	4.76%
Larsen & Toubro Ltd.	4.46%
Tata Consultancy Services Ltd.	4.01%
Tata Motors Ltd.	3.15%
Oil And Natural Gas Corpn. Ltd.	3.13%
Other Equity	36.05%

6.85%
5.74%
5.61%
5.14%
4.79%
4.76%
4.46%
4.01%
3.15%
3.13%
36.05%

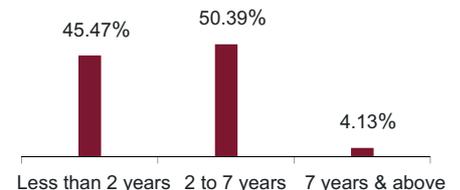
Maturity (in years)

4.84

MMI, Deposits, CBLO & Others

7.73%

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 83.70% from 88.83% while that to MMI has increased to 7.73% from 3.19% 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 30th September 2014: ₹ 13.75

Asset held as on 30th September 2014: ₹ 1085.28 Cr

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

SECURITIES

Holding

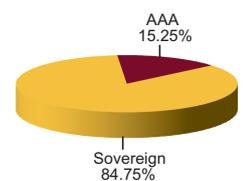
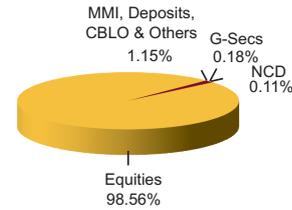
Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

0.18%

7.8% Government Of India 2020



CORPORATE DEBT

0.11%

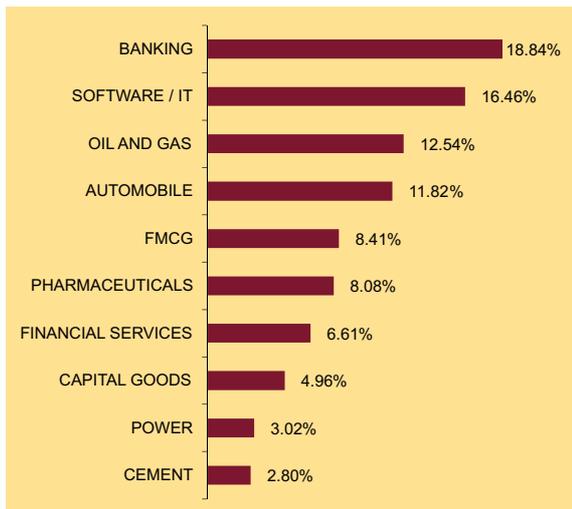
Rural Electrification Corpn. Ltd. 2020

Top 10 Sectoral Allocation

Equity

98.56%

HDFC Bank Ltd.	7.06%
ITC Ltd.	6.77%
Infosys Ltd.	6.53%
Reliance Industries Ltd.	5.69%
ICICI Bank Ltd.	5.61%
Housing Development Finance Corpn. Ltd.	5.15%
Larsen & Toubro Ltd.	4.89%
Tata Consultancy Services Ltd.	4.41%
Tata Motors Ltd.	3.69%
Oil And Natural Gas Corpn. Ltd.	3.37%
Other Equity	45.41%



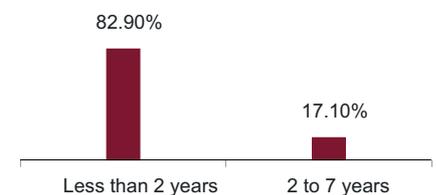
MMI, Deposits, CBLO & Others

1.15%

Maturity (in years)

2.17

Maturity Profile



Fund Update:

Exposure to Equities has increased to 98.56% from 97.43% while that to MMI has decreased to 1.15% from 2.28% 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 30th September 2014: ₹ 14.68

Asset held as on 30th September 2014: ₹ 93.12 Cr

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

SECURITIES

Holding

Asset Allocation

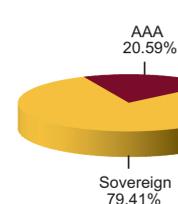
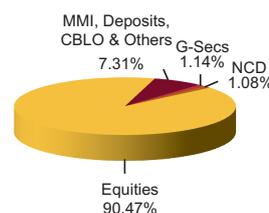
Rating Profile

GOVERNMENT SECURITIES

1.14%

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

0.89%
0.26%



CORPORATE DEBT

1.08%

9.3% Power Grid Corpn. Of India Ltd. 2021

1.08%

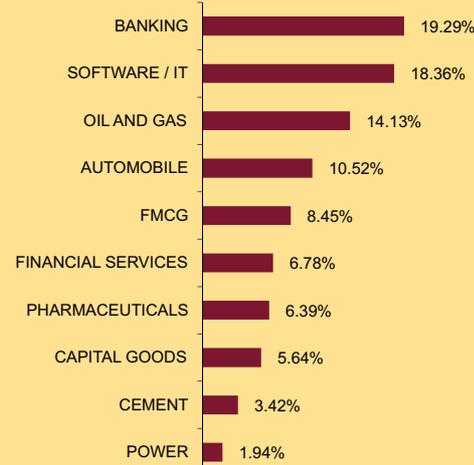
Equity

90.47%

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

7.65%
6.94%
6.69%
5.78%
5.73%
5.28%
5.27%
5.10%
3.51%
3.31%
35.21%

Top 10 Sectoral Allocation



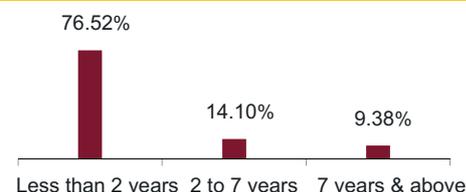
MMI, Deposits, CBLO & Others

7.31%

Maturity (in years)

2.92

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 90.47% from 93.86% while that to MMI has increased to 7.31% from 3.92% 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 30th September 2014: ₹ 13.26

Asset held as on 30th September 2014: ₹ 1752.51 Cr FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

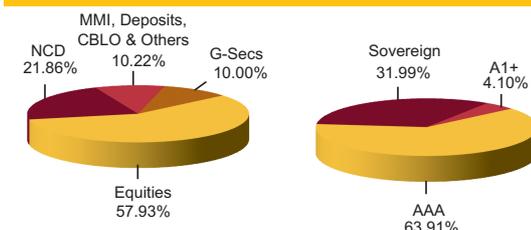
Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

10.00%

7.8%	Government Of India 2021	2.33%
7.94%	Government Of India 2021	2.04%
7.16%	Government Of India 2023	1.29%
8.12%	Government Of India 2020	1.17%
8.79%	Government Of India 2021	0.97%
6.35%	Government Of India 2020	0.34%
8.15%	Government Of India 2022	0.32%
10.25%	Government Of India 2021	0.29%
7.8%	Government Of India 2020	0.22%
8.24%	Government Of India 2018	0.21%
	Other Government Securities	0.82%

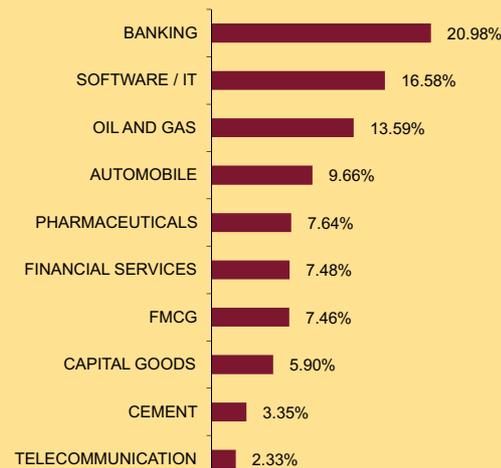


CORPORATE DEBT

21.86%

9%	Export Import Bank Of India 2019	1.68%
9.3%	Power Grid Corpn. Of India Ltd. 2021	1.38%
9.57%	Indian Railway Finance Corpn. Ltd. 2021	1.17%
9.61%	Power Finance Corpn. Ltd. 2021	1.15%
9.25%	Power Grid Corpn. Of India Ltd. 2018	0.91%
	Rural Electrification Corpn. Ltd. 2020	0.83%
9.48%	Rural Electrification Corpn. Ltd. 2021	0.75%
9.18%	Housing Development Finance Corpn. Ltd. 2018	0.66%
8.34%	LIC Housing Finance Ltd. 2018	0.63%
9.15%	Export Import Bank Of India 2022	0.61%
	Other Corporate Debt	12.08%

Top 10 Sectoral Allocation



Equity

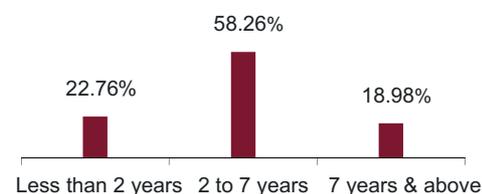
57.93%

	HDFC Bank Ltd.	4.98%
	ITC Ltd.	4.32%
	Infosys Ltd.	4.06%
	Reliance Industries Ltd.	3.93%
	Housing Development Finance Corpn. Ltd.	3.79%
	ICICI Bank Ltd.	3.46%
	Larsen & Toubro Ltd.	3.42%
	Tata Consultancy Services Ltd.	3.36%
	Oil And Natural Gas Corpn. Ltd.	2.27%
	Sun Pharmaceutical Inds. Ltd.	1.87%
	Other Equity	22.48%

Maturity (in years)

5.77

Maturity Profile



MMI, Deposits, CBLO & Others

10.22%

Fund Update:

Exposure to Equities has decreased to 57.93% from 64.37% while that to MMI has increased to 10.22% from 5.11% on a MOM basis.

About The Fund

Date of Inception: 16-Dec-08

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 30th September 2014: ₹ 15.47

Asset held as on 30th September 2014: ₹ 48.81 Cr

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

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

3.66%

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

1.94%
1.72%

CORPORATE DEBT

8.60%

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

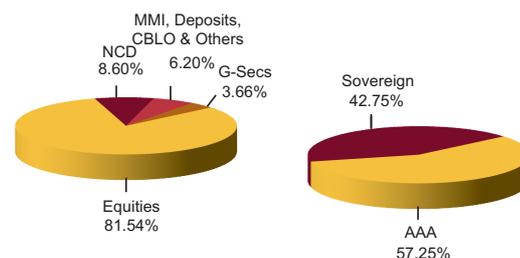
4.10%
3.69%
0.82%

Equity

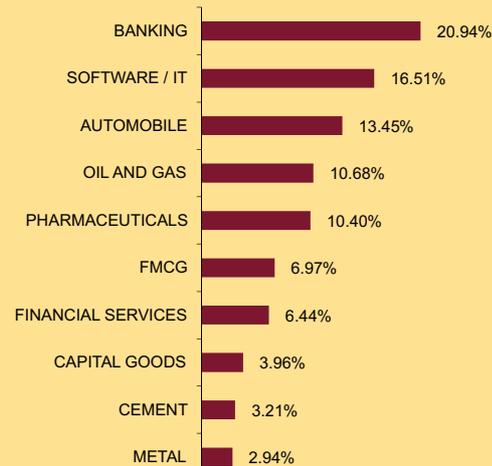
81.54%

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

6.05%
6.03%
5.48%
4.62%
4.26%
4.00%
3.69%
3.56%
3.23%
3.23%
37.38%



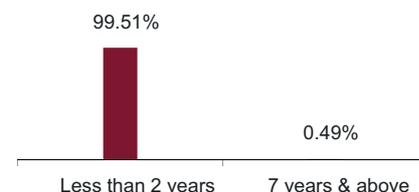
Top 10 Sectoral Allocation



Maturity (in years)

0.35

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 81.54% from 83.38%

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 30th September 2014: ₹ 15.13

Asset held as on 30th September 2014: ₹ 13.42 Cr FUND MANAGER: Mr. Sumit poddarr (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

Asset Allocation

Rating Profile

GOVERNMENT SECURITIES

6.29%

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

3.26%
3.02%

CORPORATE DEBT

6.70%

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

3.73%
1.49%
1.48%

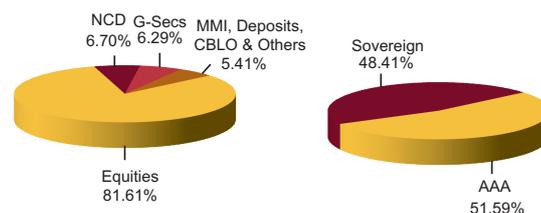
Equity

81.61%

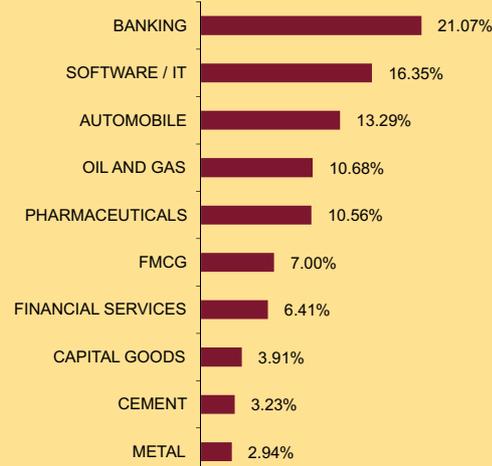
Infosys Ltd. 5.98%
HDFC Bank Ltd. 5.96%
Reliance Industries Ltd. 5.53%
ITC Ltd. 4.57%
Tata Motors Ltd. 4.22%
ICICI Bank Ltd. 3.96%
Tata Consultancy Services Ltd. 3.66%
Housing Development Finance Corpn. Ltd. 3.52%
State Bank Of India 3.37%
Larsen & Toubro Ltd. 3.19%
Other Equity 37.64%

MMI, Deposits, CBLO & Others

5.41%



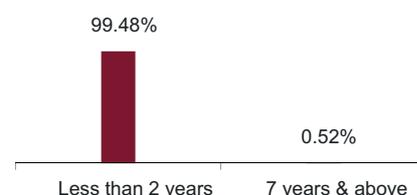
Top 10 Sectoral Allocation



Maturity (in years)

0.57

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 81.61% from 84.86% while that to MMI has increased to 5.41% from 2.37% 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 30th September 2014: ₹ 13.50

Asset held as on 30th September 2014: ₹ 7.46 Cr FUND MANAGER: Mr. Sumit poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES

Holding

GOVERNMENT SECURITIES

2.19%

7.17% Government Of India 2015

2.19%

CORPORATE DEBT

13.72%

8.64% Power Grid Corpn. Of India Ltd. 2015

8.35%

9.37% National Housing Bank 2015

5.37%

Equity

80.75%

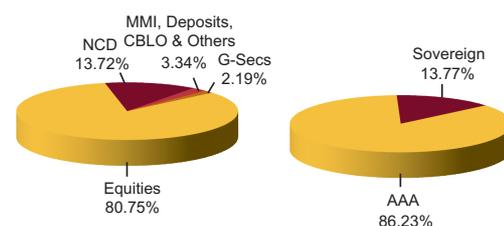
Infosys Ltd. 6.01%
HDFC Bank Ltd. 6.01%
Reliance Industries Ltd. 5.43%
ITC Ltd. 4.61%
Tata Motors Ltd. 4.24%
ICICI Bank Ltd. 4.00%
Tata Consultancy Services Ltd. 3.69%
Housing Development Finance Corpn. Ltd. 3.55%
State Bank Of India 3.28%
Larsen & Toubro Ltd. 3.21%
Other Equity 36.71%

MMI, Deposits, CBLO & Others

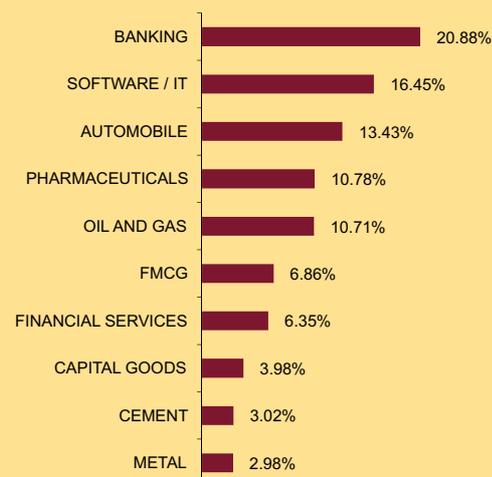
3.34%

Asset Allocation

Rating Profile



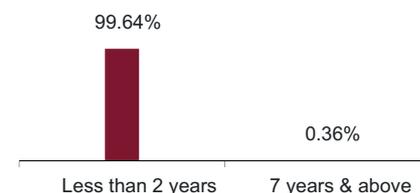
Top 10 Sectoral Allocation



Maturity (in years)

0.60

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 80.75% from 82.88% while that to MMI has increased to 3.34% from 1.42% 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 30th September 2014: ₹ 18.07

Asset held as on 30th September 2014: ₹ 9.91 Cr

FUND MANAGER:

Mr. Praful Kumar

SECURITIES

Holding

Asset Allocation

Equity

93.21%

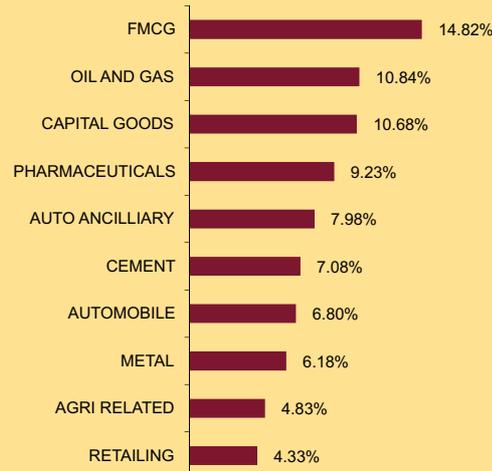
ACC Ltd.	4.77%
Reliance Industries Ltd.	4.37%
McLeod Russel India Ltd.	4.17%
Colgate-Palmolive (India) Ltd.	4.04%
Bata India Ltd.	4.04%
Container Corpn. Of India Ltd.	4.02%
Exide Industries Ltd.	4.01%
Grasim Industries Ltd.	3.94%
Gujarat Mineral Development Corporation	3.65%
Oil And Natural Gas Corpn. Ltd.	3.33%
Other Equity	52.85%



MMI, Deposits, CBLO & Others

6.79%

Top 10 Sectoral Allocation



Fund Update:

Exposure to Equities has decreased to 93.21% from 98.32% while that to MMI has increased to 6.79% from 1.68% 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 30th September 2014: ₹ 12.21 BENCHMARK: Crisil Liquid Index

Asset held as on 30th September 2014: ₹ 40.05 Cr FUND MANAGER : Mr. Ajit Kumar PPB (Debt)

SECURITIES

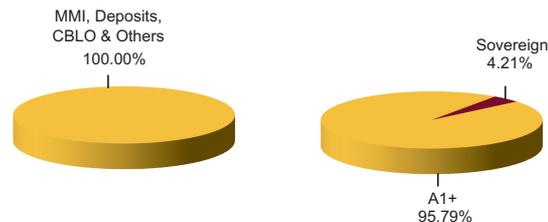
MMI, Deposits, CBLO & Others

Holding

100.00%

Asset Allocation

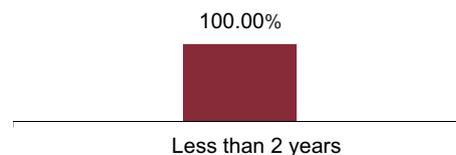
Rating Profile



Maturity (in years)

0.41

Maturity Profile



Fund Update:

The average maturity of the fund has slightly decreased to 0.41 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 30th September 2014: ₹ 15.49

BENCHMARK:

BSE 100

Asset held as on 30th September 2014: ₹ 26.23 Cr

FUND MANAGER:

Mr. Sunil Kumar

SECURITIES

Holding

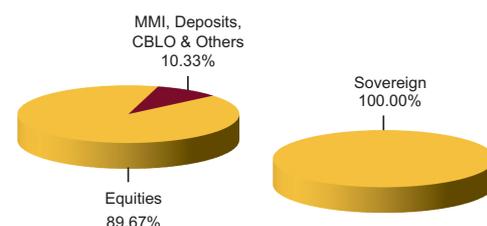
Asset Allocation

Rating Profile

Equity

89.67%

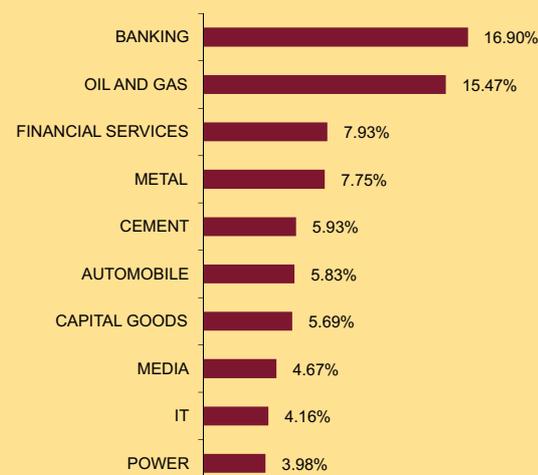
Union Bank Of India	4.47%
Muthoot Finance Ltd.	4.43%
Engineers India Ltd.	4.32%
ACC Ltd.	3.90%
Coal India Ltd	3.44%
Hexaware Technologies Ltd.	3.42%
Bajaj Auto Ltd.	3.22%
Oil And Natural Gas Corpn. Ltd.	3.16%
Federal Bank Ltd.	2.96%
GAIL (India) Ltd.	2.87%
Other Equity	53.47%



MMI, Deposits, CBLO & Others

10.33%

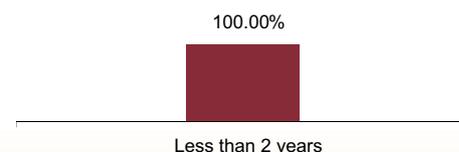
Top 10 Sectoral Allocation



Maturity (in years)

0.003

Maturity Profile



Fund Update:

Exposure to Equities has increased to 89.67% from 87.31% while that to MMI has decreased to 10.33% from 12.69% 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.

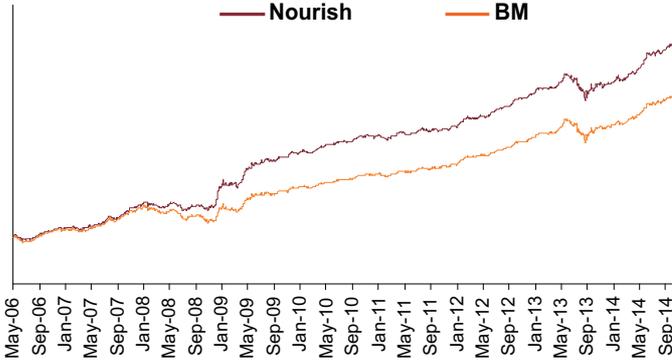
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 30th September 2014: ₹ 24.71

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

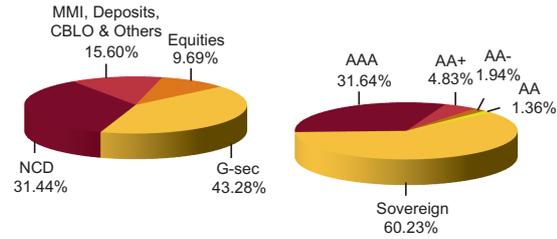
Asset held as on 30th September 2014: ₹ 13.15 Cr

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



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

43.28%

- 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

- 14.72%
- 7.55%
- 7.32%
- 5.46%
- 4.78%
- 3.44%

CORPORATE DEBT

31.44%

- 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
- 9.36% Power Finance Corpn. Ltd. 2021
- Other Corporate Debt

- 4.67%
- 3.95%
- 3.82%
- 3.08%
- 2.52%
- 2.31%
- 2.26%
- 1.60%
- 1.57%
- 1.53%
- 4.13%

Equity

9.69%

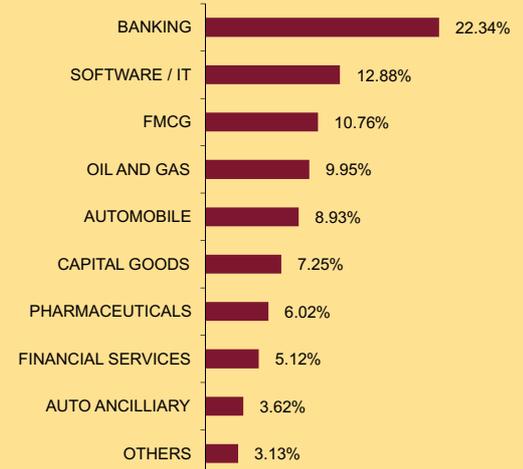
- HDFC Bank Ltd.
- ITC Ltd.
- Infosys Ltd.
- State Bank Of India
- Reliance Industries Ltd.
- Tata Consultancy Services Ltd.
- ICICI Bank Ltd.
- Larsen & Toubro Ltd.
- Housing Development Finance Corpn. Ltd.
- Tata Motors Ltd.
- Other Equity

- 0.72%
- 0.63%
- 0.48%
- 0.42%
- 0.40%
- 0.39%
- 0.36%
- 0.36%
- 0.33%
- 0.33%
- 5.26%

MMI, Deposits, CBLO & Others

15.60%

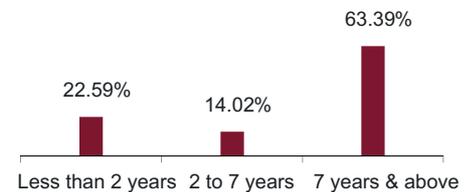
Top 10 Sectoral Allocation



Maturity (in years)

9.09

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 9.69% from 9.88% while that to MMI has slightly decreased to 15.60% from 15.90% 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.

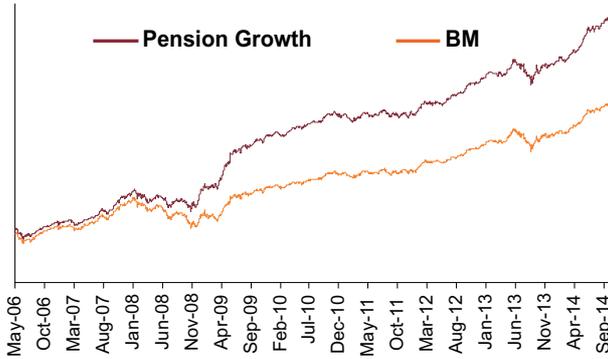
STRATEGY: Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 30th September 2014: ₹ 31.16

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

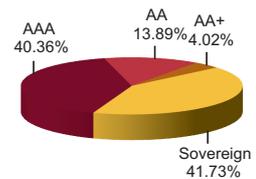
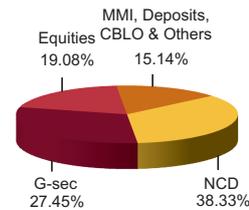
Asset held as on 30th September 2014: ₹ 38.20 Cr

FUND MANAGER: Mr. Devendra Singhvi



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

27.45%

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

6.33%
5.27%
3.44%
2.82%
2.62%
2.53%
1.89%
1.33%
0.63%
0.58%

CORPORATE DEBT

38.33%

9.37%	Power Finance Corpn. Ltd.	2024
9.2%	Power Grid Corpn. Of India Ltd.	2020
9.02%	Rural Electrification Corpn. Ltd.	2022
9.9%	Cholamandalam Investment And Finance Co. Ltd.	2016
9.95%	Family Credit Limited	2016
9.4%	National Bank For Agri. And Rural Development	2016
9.3%	State Bank Of India	2021
9.65%	Cholamandalam Investment And Finance Co. Ltd.	2018
9.55%	Hindalco Industries Ltd.	2022
9.48%	Rural Electrification Corpn. Ltd.	2021
	Other Corporate Debt	

5.30%
5.23%
5.19%
3.95%
2.64%
2.63%
2.62%
2.62%
2.57%
2.12%
3.44%

Equity

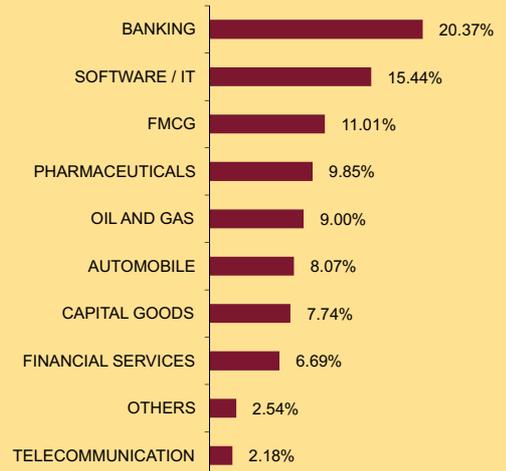
19.08%

HDFC Bank Ltd.	1.67%
Infosys Ltd.	1.38%
ITC Ltd.	1.21%
Housing Development Finance Corpn. Ltd.	1.07%
Tata Consultancy Services Ltd.	0.91%
Larsen & Toubro Ltd.	0.82%
ICICI Bank Ltd.	0.81%
State Bank Of India	0.79%
Reliance Industries Ltd.	0.74%
Colgate-Palmolive (India) Ltd.	0.70%
Other Equity	9.00%

MMI, Deposits, CBLO & Others

15.14%

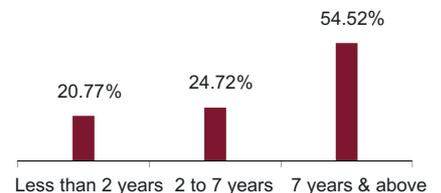
Top 10 Sectoral Allocation



Maturity (in years)

7.51

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 19.08% from 19.24% while that to MMI has slightly decreased to 15.14% from 16.26% on a MOM

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.

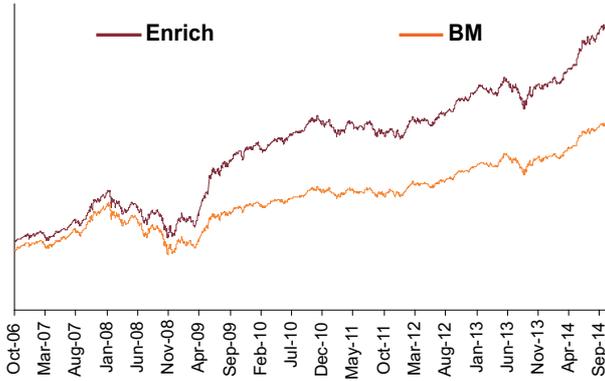
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 30th September 2014: ₹ 36.87

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

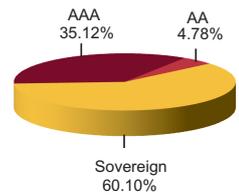
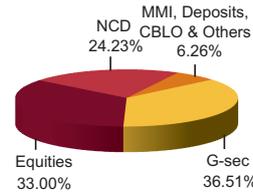
Asset held as on 30th September 2014: ₹ 170.87 Cr

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

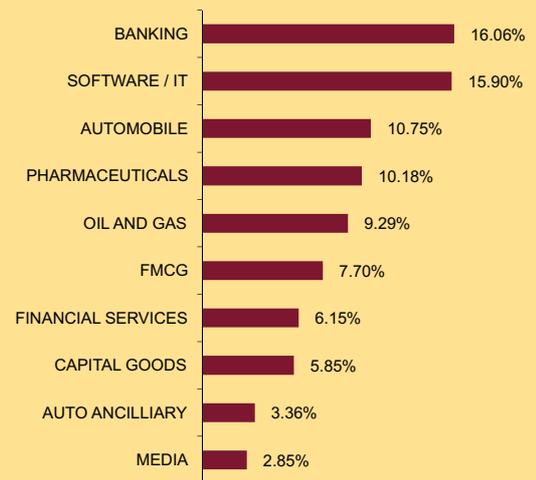


Asset Allocation

Rating Profile



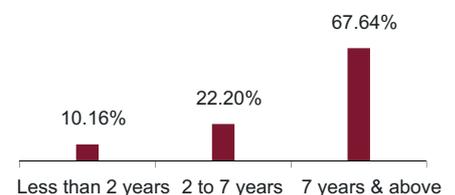
Top 10 Sectoral Allocation



Maturity (in years)

9.40

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 33.00% from 34.19% while that to MMI has increased to 6.26% from 5.12% on a MOM basis.

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

36.51%

9.06%
7.36%
7.04%
6.36%
3.93%
1.62%
1.13%

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
10.15%	Kotak Mahindra Prime Ltd.	2017
9.37%	Power Finance Corpn. Ltd.	2024
9.65%	Kotak Mahindra Prime Ltd.	2016
	Other Corporate Debt	

24.23%

2.89%
2.22%
1.82%
1.78%
1.76%
1.76%
1.73%
1.20%
1.19%
1.18%
6.71%

Equity

33.00%

Tata Consultancy Services Ltd.	1.97%
ITC Ltd.	1.96%
Infosys Ltd.	1.89%
HDFC Bank Ltd.	1.83%
Maruti Suzuki India Ltd.	1.53%
Housing Development Finance Corpn. Ltd.	1.46%
Sun Pharmaceutical Inds. Ltd.	1.29%
Larsen And Toubro Ltd.	1.22%
Tata Motors Ltd.	1.13%
ICICI Bank Ltd.	1.10%
Other Equity	17.63%

MMI, Deposits, CBLO & Others

6.26%