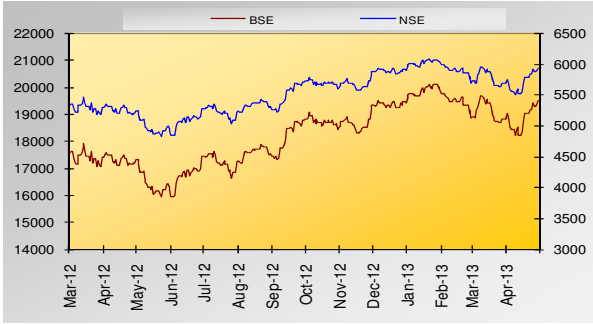


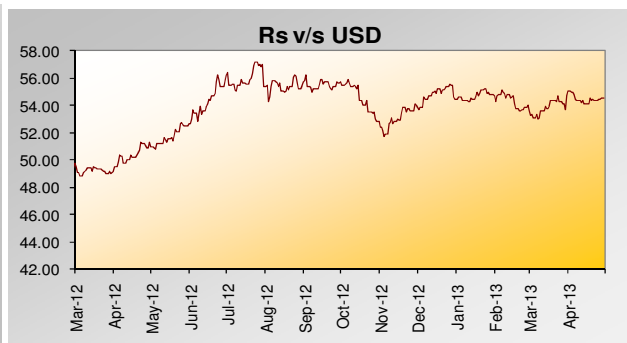
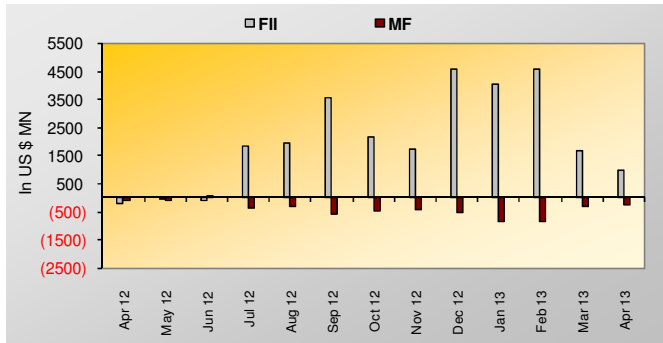
## Market Outlook



Key Indices	30-Apr-13	31-Mar-13	% Change
<b>Nifty</b>	5930.20	5682.55	4.36%
<b>Sensex</b>	19504.18	18835.77	3.55%
<b>BSE 100</b>	5941.35	5678.70	4.63%
<b>Dow Jones</b>	14839.80	14578.54	1.79%
<b>Nikkei</b>	13860.86	12397.91	11.80%
<b>Hang Seng</b>	22737.01	22299.63	1.96%
<b>Nasdaq</b>	3328.79	3267.52	1.88%

RBI, in its Annual Monetary Policy for 2013-14, reduced the repo rate by 25bps to 7.25%. The Cash Reserve Ratio (CRR) was left unchanged. The policy action undertaken in this review carries forward the measures put in place since January 2012 - of supporting growth in the face of gradual moderation in headline inflation. The three broad contours of the RBI's monetary policy stance are (i) to continue addressing accentuated risks to growth (ii) guard against the risk of inflation resurgence and (iii) manage liquidity to ensure adequate credit flow.

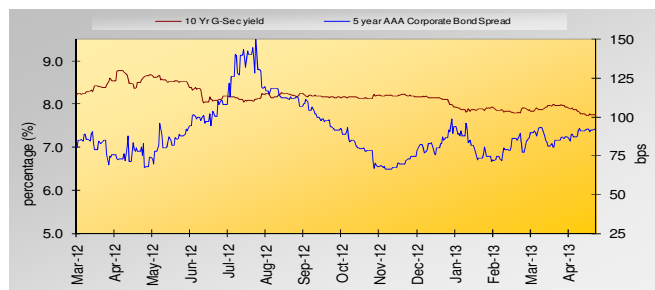
The RBI estimate of FY2014 GDP growth is 5.7%. With predictions of a normal monsoon this year expected to contribute to agricultural growth and major infra and oil and gas projects getting clearances from cabinet committee on investment, the GDP growth should gradually recover. RBI expects inflation to be range-bound with a March 2014 target of 5.5%. The indicative growth for M3 has been kept at 13% YoY, deposit growth at 14% YoY and non-food credit growth at 15% YoY.



Many of the macro indicators are showing signs of improvement. February IIP recorded a mild expansion at 0.6%, surprising positively. Manufacturing growth expanded by 2.2% as growth in capital goods rose 9.5% after 3 months of contraction. Consumer durables growth dropped as consumption slowed down. The March WPI reading came in at a 4 year low of 5.9% and core inflation continued to ease, falling to 3.5%. The CPI can also be expected to fall in FY14 as the MSP hike proposals at 5% for the Kharif crops are much lower than the 23.5% increase in FY13 and 11.5% in FY12. With a weak outlook on global commodities and a correction in precious metal prices, India's CAD should show signs of improving.

The Cabinet Committee on Investment, set up in January, has given its nod to large projects worth Rs.100,000 crores in the Oil and Power sectors in the last 4 months. These projects, which were stuck for years due to lack of various clearances, will give a much needed push to infrastructure growth. Parliament resumed its budget session and bills related to Food Security, Finance, Insurance and Pension are expected to be tabled. The Finance Bill was passed with amendments, including the much-awaited cut in withholding tax on foreign investments in debt to 5% from 20% and the acceptance of the Tax Residency Certificate as a sufficient document for residency proof for overseas investors.

## Market Outlook



Key Indices	30-Apr-13	31-Mar-13	% Change
10 year G-Sec	7.73%	7.96%	-2.98%
5 Year G-Sec	7.55%	7.96%	-5.43%
91 Day T Bill	7.56%	8.02%	-6.08%
364 day T-Bill	7.47%	7.79%	-4.28%
MIBOR	8.34%	9.63%	-15.47%
Call Rates	7.55%	7.81%	-3.44%

### Equity Outlook:

Indian equities had a strong performance in April 2013 with the BSE Sensex gaining 3.5% and making a five month high. Global investor confidence has improved as the domestic macro-economic situation has changed for the better. The FII flows continued and the net inflows at \$1.2bn in April have taken the FII CYTD net purchases of equity to \$11.5bn. On the other hand, DIIs remain net sellers to the tune of \$500mn with the CYTD net outflow at \$6.8bn.

The sustainability of the equity will depend on future commodity price trends and continued FII flows. The equity market's short to medium term direction would also depend on government's continued focus on domestic policy actions despite political uncertainty. Valuations at 14x FY14e earnings are quite attractive for long term investors as the economy has already seen its worst in terms of economic data.

### Debt Outlook:

The bond markets saw a good amount of softening in the days before the RBI policy. The market participants had expected a bigger rate cut and some further steps from RBI to improve liquidity but RBI took only moderate policy action. The Gsec yields dipped to as low as 7.68% before retracting to 7.75% on the day of the policy. Corporate bonds have also seen a good amount of trading in view of shortage in primary supply and also the government's move to cut the FII withholding tax from 20% to 5% making investment in bonds and debt instrument lucrative for FIIs. We believe RBI would be inclined to ease rates by a further 50 bps in FY14 if fiscal consolidation proceeds as expected and WPI eases.

RBI's slightly hawkish view in the recent monetary policy coupled with a negative liquidity of Rs. 50 lakh crores has kept the markets confused. We expect the benchmark 10 year government yield to trade in the range of 7.60% to 7.70%. Corporate bonds will continue to trade with a narrow spread of 65 bps to the government bond as there are no large issuances expected in the near term.

## FUND PERFORMANCE AS ON 30TH April 2013

INDIVIDUAL Inception Date	Assure 12-Sep-05		Income Advantage 22-Aug-06		Protector 22-Mar-01		Builder 22-Mar-01	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	10.30%	8.92%	12.21%	10.51%	11.55%	10.67%	12.61%	10.82%
Last 2 years	9.70%	8.54%	10.34%	9.26%	8.59%	8.53%	8.20%	7.78%
Last 3 years	8.27%	7.21%	8.88%	7.62%	7.27%	7.21%	7.11%	6.78%
Last 4 years	8.46%	6.48%	8.57%	-	8.07%	7.32%	9.72%	8.12%
Last 5 years	10.24%	7.27%	-	-	8.83%	6.90%	9.41%	6.58%
Since Inception	9.40%	7.31%	12.03%	6.90%	8.47%	6.06%	10.35%	7.04%
<b>Asset Held (Rs. In Crores)</b>	<b>129</b>		<b>375</b>		<b>411</b>		<b>278</b>	

INDIVIDUAL Inception Date	Balancer 18-Jul-05		Enhancer 22-Mar-01		Creator 23-Feb-04		Magnifier 12-Aug-04	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	12.10%	10.59%	12.12%	10.65%	12.21%	10.88%	12.83%	10.49%
Last 2 years	8.08%	7.11%	6.91%	6.72%	5.09%	5.13%	1.21%	1.39%
Last 3 years	7.14%	6.27%	6.44%	6.04%	5.17%	5.07%	2.79%	2.69%
Last 4 years	10.01%	8.23%	10.04%	8.61%	12.85%	10.04%	15.07%	12.36%
Last 5 years	10.16%	6.18%	7.95%	5.35%	10.03%	4.97%	3.66%	2.24%
Since Inception	10.07%	6.66%	11.89%	8.10%	12.56%	9.88%	13.04%	4.04%
<b>Asset Held (Rs. In Crores)</b>	<b>35</b>		<b>6719</b>		<b>333</b>		<b>1027</b>	

INDIVIDUAL Inception Date	Maximiser 12-Jun-07		Multiplier 30-Oct-07		Super 20 6-Jul-09	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	11.98%	10.78%	9.84%	3.59%	15.28%	10.64%
Last 2 years	-1.59%	0.62%	0.77%	-2.61%	3.48%	0.36%
Last 3 years	0.83%	2.12%	0.39%	-1.45%	5.80%	2.64%
Last 4 years	14.12%	12.93%	21.28%	16.42%	-	-
Last 5 years	4.09%	1.52%	6.80%	1.41%	-	-
Since Inception	6.60%	5.03%	3.71%	0.32%	10.64%	7.37%
<b>Asset Held (Rs. In Crores)</b>	<b>2198</b>		<b>370</b>		<b>259</b>	

Fund Name	Benchmark Composition	SEIN
Assure	-	Crisil Short Term Bond Index ULIF01008/07/05BSLIASSURE109
Income Advantage	-	Crisil Composite Bond Index ULIF01507/08/08BSLIINCADV109
Protector	BSE 100	Crisil Composite Bond Index ULIF00313/03/01BSLPROTECT109
Builder	BSE 100	Crisil Composite Bond Index ULIF00113/03/01BSLBUILDER109
Balancer	BSE 100	Crisil Composite Bond Index ULIF00931/05/05BSLBALANCE109
Enhancer	BSE 100	Crisil Composite Bond Index ULIF00213/03/01BSLENHANCE109
Creator	BSE 100	Crisil Composite Bond Index ULIF00704/02/04BSLCREATOR109
Magnifier	BSE 100	Crisil Liquid Fund Index ULIF00826/06/04BSLIIMAGNI109
Maximiser	BSE 100	Crisil Liquid Fund Index ULIF01101/06/07BSLIINMAXI109
Multiplier	CNX Midcap	Crisil Liquid Fund Index ULIF01217/10/07BSLINMULTI109
Super 20	Sensex	Crisil Liquid Fund Index ULIF01723/06/09BSLSUPER20109

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## FUND PERFORMANCE AS ON 30TH April 2013

INDIVIDUAL Inception Date	Platinum Plus I 17-Mar-08		Platinum Plus II 8-Sep-08		Platinum Plus III 15-May-09		Platinum Plus IV 15-Sep-09	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	11.90%	-	11.76%	-	12.95%	-	12.68%	-
Last 2 years	0.77%	-	0.68%	-	1.42%	-	0.85%	-
Last 3 years	4.03%	-	4.49%	-	4.59%	-	4.92%	-
Last 4 years	12.27%	-	14.15%	-	-	-	-	-
Last 5 years	2.02%	-	-	-	-	-	-	-
Since Inception	4.23%	-	12.88%	-	7.92%	-	5.25%	-

Asset Held (Rs. In Crores) **372** **641** **762** **587**

INDIVIDUAL Inception Date	Platinum Premier 15-Feb-10		Platinum Advantage 20-Sep-10		Foresight 5 Pay 22-Feb-11		Foresight Single Pay 22-Feb-11	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	13.11%	-	14.07%	-	12.94%	-	14.58%	-
Last 2 years	1.49%	-	3.10%	-	2.34%	-	3.36%	-
Last 3 years	4.73%	-	-	-	-	-	-	-
Last 4 years	-	-	-	-	-	-	-	-
Last 5 years	-	-	-	-	-	-	-	-
Since Inception	5.65%	-	0.77%	-	3.87%	-	4.80%	-

Asset Held (Rs. In Crores) **922** **713** **916** **68**

INDIVIDUAL Inception Date	Titanium I 16-Dec-09		Titanium II 16-Mar-10		Titanium III 16-Jun-10	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	12.42%	-	12.05%	-	10.94%	-
Last 2 years	2.32%	-	2.68%	-	3.29%	-
Last 3 years	4.86%	-	5.20%	-	-	-
Last 4 years	-	-	-	-	-	-
Last 5 years	-	-	-	-	-	-
Since Inception	5.41%	-	5.17%	-	2.67%	-

Asset Held (Rs. In Crores) **58** **26** **7**

PENSION Inception Date	Nourish 12-Mar-03		Growth 18-Mar-03		Enrich 12-Mar-03	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	11.35%	10.67%	11.62%	10.82%	11.82%	10.71%
Last 2 years	8.46%	8.53%	7.73%	7.78%	6.46%	6.33%
Last 3 years	7.01%	7.21%	6.71%	6.78%	6.00%	5.81%
Last 4 years	7.70%	7.32%	9.22%	8.12%	11.09%	8.99%
Last 5 years	9.25%	6.90%	10.48%	6.58%	9.52%	5.76%
Since Inception	8.25%	6.06%	10.31%	7.04%	11.89%	8.34%

Asset Held (Rs. In Crores)

Fund Name	Benchmark Composition	SFIN
Platinum Plus I	-	ULIF01325/02/08BSLIPLAT1109
Platinum Plus II	-	ULIF01425/02/08BSLIPLAT2109
Platinum Plus III	-	ULIF01628/04/09BSLIPLAT3109
Platinum Plus IV	-	ULIF01816/09/09BSLIPLAT4109
Platinum Premier	-	ULIF02203/02/10BSLPLATPR1109
Platinum Advantage	-	ULIF02408/09/10BSLPLATADV109
Titanium I	-	ULIF01911/12/09BSLITITAN1109
Titanium II	-	ULIF02011/12/09BSLITITAN2109
Titanium III	-	ULIF02111/12/09BSLITITAN3109
Pension Nourish	BSE 100	ULIF00604/03/03BSLNOURISH109
Pension Growth	BSE 100	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100	ULIF00404/03/03BSLIENRICH109

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Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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<b>GOVERNMENT SECURITIES</b>	<b>0.00%</b>
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<b>CORPORATE DEBT</b>	<b>56.75%</b>
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8.83% NATIONAL BANK FOR AGRI. AND RURAL DEVELC	7.01%
9.62% L I C HOUSING FINANCE LTD. 2015	6.18%
10.8% EXPORT IMPORT BANK OF INDIA 2013	4.67%
9.7% SUNDARAM FINANCE LTD. 2014	3.92%
10.9% RURAL ELECTRIFICATION CORPN. LTD. 2013	3.90%
9.72% IDFC LTD 2013	3.90%
8% MAHINDRA VEHICLE MANUFACTURERS LIMITED 20	3.24%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.19%
10.2% SUNDARAM FINANCE LTD. 2014	3.15%
11.3% A C C LTD. 2013	3.15%
OTHER CORPORATE DEBT	14.43%

<b>SECURITISED DEBT</b>	<b>0.00%</b>
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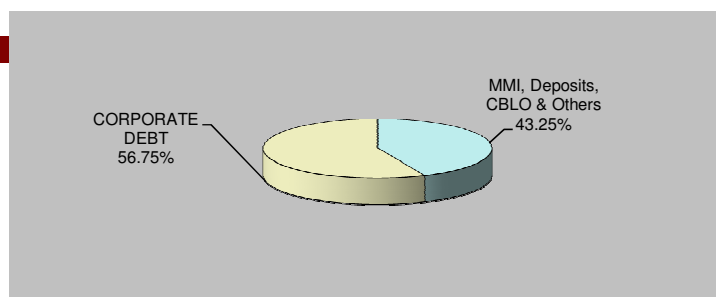
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>43.25%</b>
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### About the Fund

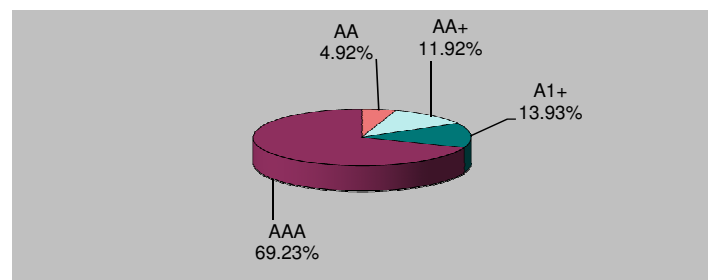
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

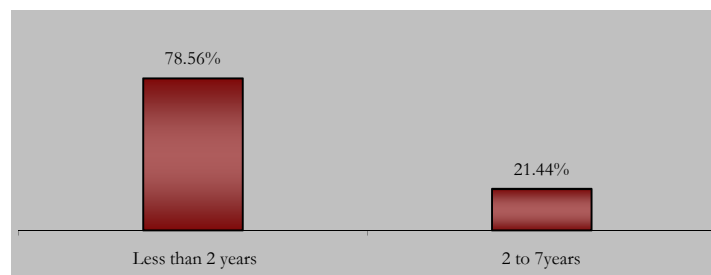
### Asset Allocation



### Rating Profile



### Maturity Profile



SECURITIES	HOLDING
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GOVERNMENT SECURITIES	34.73%
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8.15% GOVERNMENT OF INDIA 2022	9.99%
8.33% GOVERNMENT OF INDIA 2026	6.68%
8.2% GOVERNMENT OF INDIA 2022	3.97%
9.15% GOVERNMENT OF INDIA 2024	2.92%
8.28% GOVERNMENT OF INDIA 2032	2.34%
8.2% GOVERNMENT OF INDIA 2025	2.20%
8.08% GOVERNMENT OF INDIA 2022	2.20%
7.83% GOVERNMENT OF INDIA 2018	1.35%
8.97% GOVERNMENT OF INDIA 2030	0.88%
8.3% GOVERNMENT OF INDIA 2040	0.83%
OTHER GOVERNMENT SECURITIES	1.37%

CORPORATE DEBT	38.45%
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9.75% TATA MOTORS LTD. 2020	2.30%
8.83% EXPORT IMPORT BANK OF INDIA 2023	1.90%
9.75% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.87%
2% TATA STEEL LTD. 2022	1.68%
9.6% HOUSING DEVELOPMENT FINANCE CORPN. LTD. :	1.54%
9.65% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.46%
10.25% HOUSING DEVELOPMENT FINANCE CORPN. LTD	1.41%
9.15% EXPORT IMPORT BANK OF INDIA 2022	1.38%
9.62% POWER FINANCE CORPN. LTD. 2016	1.38%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVELOI	1.37%
OTHER CORPORATE DEBT	22.16%

SECURITISED DEBT	0.00%
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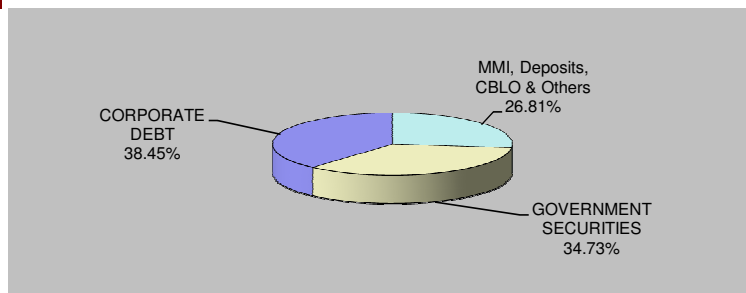
MMI, Deposits, CBLO & Others	26.81%
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### About the Fund

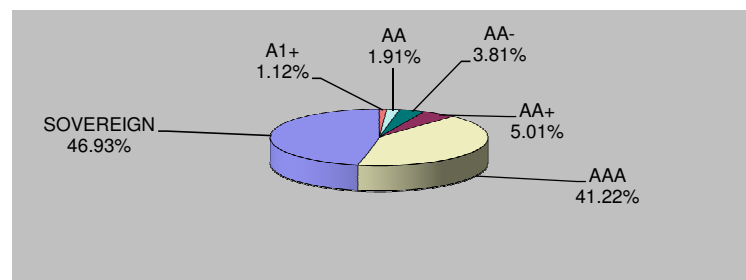
**Objective:** To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments

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

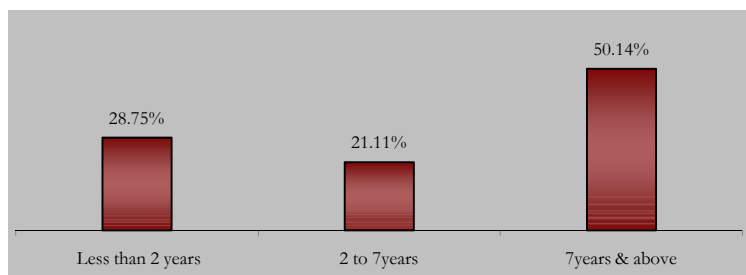
### Asset Allocation



### Rating Profile



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>29.53%</b>
8.15% GOVERNMENT OF INDIA 2022	4.12%
7.8% GOVERNMENT OF INDIA 2021	3.72%
7.99% GOVERNMENT OF INDIA 2017	2.47%
7.5% GOVERNMENT OF INDIA 2034	2.37%
11.5% GOVERNMENT OF INDIA 2015	2.09%
8.24% GOVERNMENT OF INDIA 2027	1.83%
8.79% GOVERNMENT OF INDIA 2021	1.68%
6.9% GOVERNMENT OF INDIA 2019	1.64%
7.95% GOVERNMENT OF INDIA 2032	1.58%
8.2% GOVERNMENT OF INDIA 2022	1.50%
OTHER GOVERNMENT SECURITIES	6.52%

CORPORATE DEBT	44.38%
8.6% POWER FINANCE CORPN. LTD. 2014	3.17%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	2.95%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.95%
8.64% POWER GRID CORPN. OF INDIA LTD. 2014	1.95%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	1.82%
11.25% POWER FINANCE CORPN. LTD. 2018	1.50%
11.4% POWER FINANCE CORPN. LTD. 2013	1.48%
8.85% TATA SONS LTD. 2016	1.46%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.43%
9.61% POWER FINANCE CORPN. LTD. 2021	1.29%
OTHER CORPORATE DEBT	25.37%

SECURITISED DEBT	0.00%
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EQUITY	9.11%
I T C LTD.	0.66%
RELIANCE INDUSTRIES LTD.	0.58%
I C I BANK LTD.	0.57%
H D F C BANK LTD.	0.46%
INFOSYS LTD.	0.45%
LARSEN AND TOUBRO LTD.	0.40%
STATE BANK OF INDIA	0.34%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.31%
TATA CONSULTANCY SERVICES LTD.	0.30%
OIL AND NATURAL GAS CORPN. LTD.	0.27%
OTHER EQUITY	4.76%

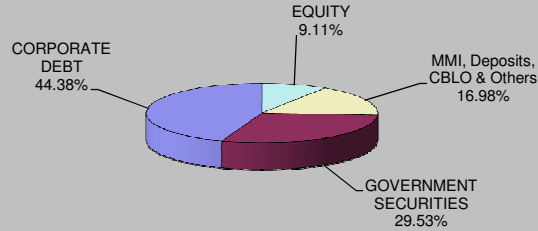
MMI, Deposits, CBLO & Others	16.98%
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### About the Fund

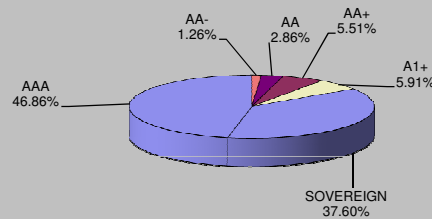
**Objective:** To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

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

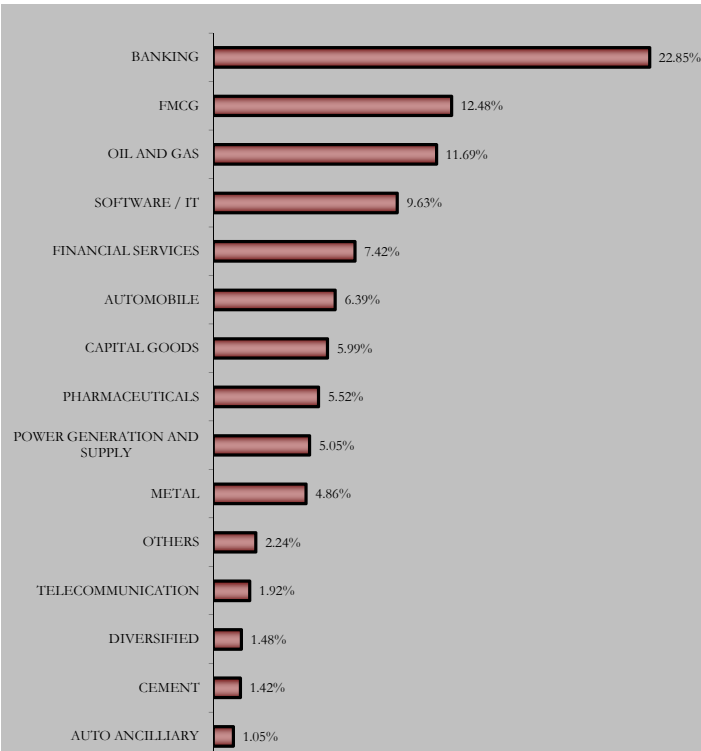
### Asset Allocation



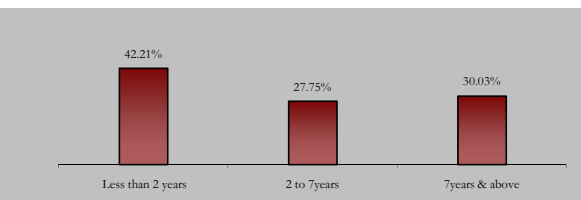
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>26.07%</b>
8.2% GOVERNMENT OF INDIA 2022	5.91%
7.8% GOVERNMENT OF INDIA 2021	4.50%
8.15% GOVERNMENT OF INDIA 2022	3.69%
8.32% GOVERNMENT OF INDIA 2032	1.78%
8.28% GOVERNMENT OF INDIA 2027	1.77%
8.79% GOVERNMENT OF INDIA 2021	1.72%
7.95% GOVERNMENT OF INDIA 2032	1.54%
8.3% GOVERNMENT OF INDIA 2040	1.21%
7.59% GOVERNMENT OF INDIA 2015	1.08%
8.08% GOVERNMENT OF INDIA 2022	0.92%
OTHER GOVERNMENT SECURITIES	1.96%

CORPORATE DEBT	40.45%
8.65% RURAL ELECTRIFICATION CORPN. LTD. 2019	3.98%
11.45% RELIANCE INDUSTRIES LTD. 2013	3.36%
8.6% POWER FINANCE CORPN. LTD. 2014	2.88%
8.85% TATA SONS LTD. 2016	2.34%
10.25% TECH MAHINDRA LTD. 2014	2.19%
8.5% INDIAN RAILWAY FINANCE CORPN. LTD. 2020	1.92%
9.35% RURAL ELECTRIFICATION CORPN. LTD. 2022	1.89%
9.47% POWER GRID CORPN. OF INDIA LTD. 2014	1.81%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.44%
7.55% NATIONAL HOUSING BANK 2013	1.43%
OTHER CORPORATE DEBT	17.21%

SECURITISED DEBT	0.00%
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EQUITY	19.02%
H D F C BANK LTD.	1.35%
I T C LTD.	1.32%
RELIANCE INDUSTRIES LTD.	0.96%
I C I C I BANK LTD.	0.89%
INFOSYS LTD.	0.75%
DIVIS LABORATORIES LTD.	0.75%
STATE BANK OF INDIA	0.74%
MARUTI SUZUKI INDIA LTD.	0.69%
MCLEOD RUSSEL INDIA LTD.	0.63%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.61%
OTHER EQUITY	10.34%

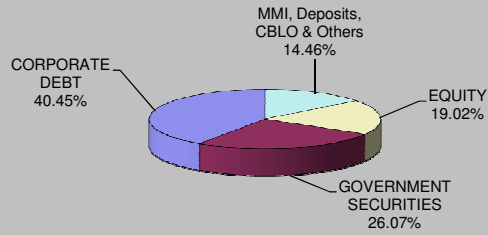
MMI, Deposits, CBLO & Others	14.46%
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### About the Fund

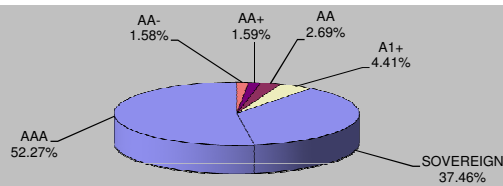
**Objective:** To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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

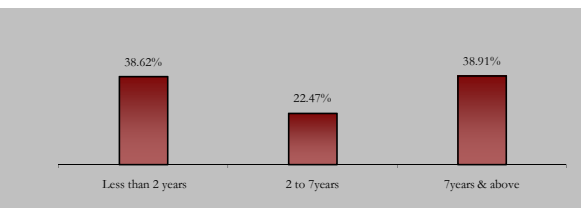
### Asset Allocation



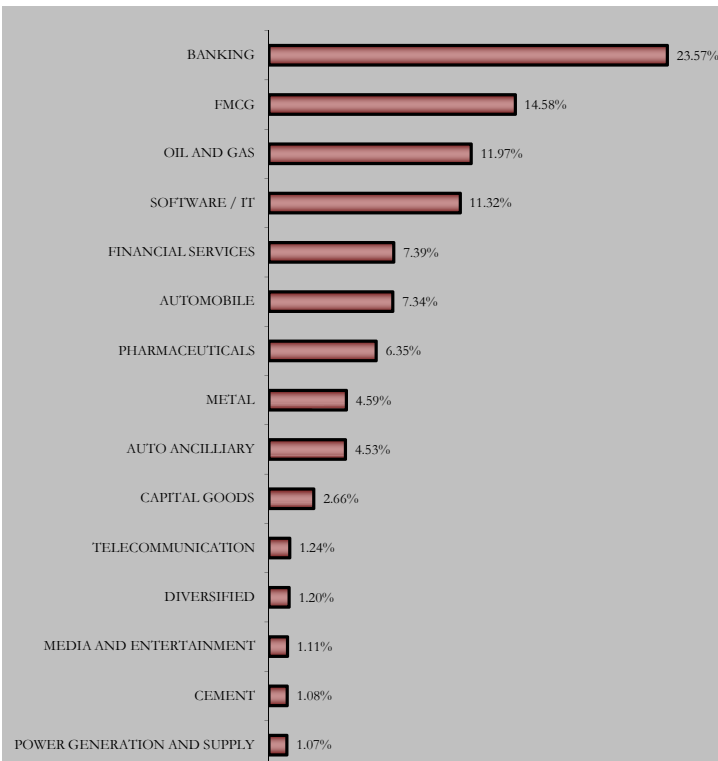
### Rating Profile



### Maturity Profile



### Sectoral Allocation





Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>28.08%</b>
8.33% GOVERNMENT OF INDIA 2026	5.95%
8.2% GOVERNMENT OF INDIA 2022	4.98%
7.8% GOVERNMENT OF INDIA 2021	2.70%
7.95% GOVERNMENT OF INDIA 2032	2.58%
5.64% GOVERNMENT OF INDIA 2019	2.47%
7.46% GOVERNMENT OF INDIA 2017	2.13%
8.79% GOVERNMENT OF INDIA 2021	1.52%
6.9% GOVERNMENT OF INDIA 2019	1.38%
7% GOVERNMENT OF INDIA 2022	1.33%
8.08% GOVERNMENT OF INDIA 2022	1.16%
OTHER GOVERNMENT SECURITIES	1.89%

CORPORATE DEBT	31.13%
9% EXPORT IMPORT BANK OF INDIA 2019	3.81%
9.43% RURAL ELECTRIFICATION CORPN. LTD. 2014	3.46%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVE	2.93%
10.05% NATIONAL BANK FOR AGRI. AND RURAL DE'	2.90%
7.05% CANARA BANK 2014	2.81%
9.47% POWER GRID CORPN. OF INDIA LTD. 2022	2.26%
9.35% POWER GRID CORPN. OF INDIA LTD. 2021	1.49%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LI	1.48%
11.3% A C C LTD. 2013	1.45%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.45%
OTHER CORPORATE DEBT	7.10%

SECURITISED DEBT	0.00%
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EQUITY	22.72%
RELIANCE INDUSTRIES LTD.	1.49%
I T C LTD.	1.30%
I C I C I BANK LTD.	1.30%
STATE BANK OF INDIA	1.18%
INFOSYS LTD.	1.14%
H D F C BANK LTD.	1.00%
LARSEN AND TOUBRO LTD.	0.89%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.87%
HINDUSTAN UNILEVER LTD.	0.83%
MAHINDRA AND MAHINDRA LTD.	0.71%
OTHER EQUITY	12.01%

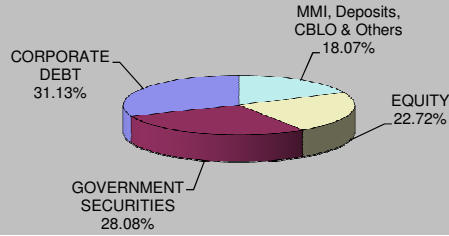
MMI, Deposits, CBLO & Others	18.07%
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### About the Fund

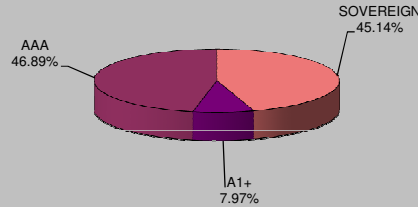
**Objective:** The objective of this fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

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

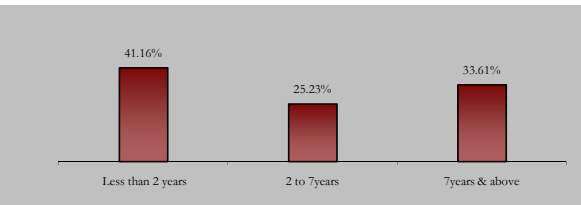
### Asset Allocation



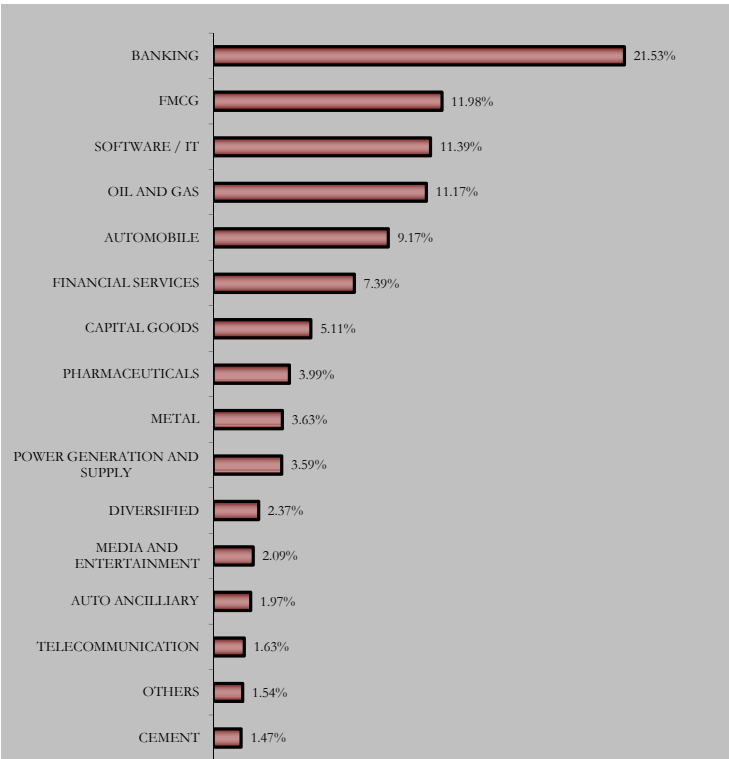
### Rating Profile



### Maturity Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>24.90%</b>
8.15% GOVERNMENT OF INDIA 2022	4.01%
6.9% GOVERNMENT OF INDIA 2019	3.14%
6.35% GOVERNMENT OF INDIA 2020	1.87%
7.8% GOVERNMENT OF INDIA 2021	1.52%
8.2% GOVERNMENT OF INDIA 2022	1.19%
7.95% GOVERNMENT OF INDIA 2032	1.18%
8.79% GOVERNMENT OF INDIA 2021	1.04%
7.8% GOVERNMENT OF INDIA 2020	1.01%
8.26% GOVERNMENT OF INDIA 2027	0.92%
7.46% GOVERNMENT OF INDIA 2017	0.73%
OTHER GOVERNMENT SECURITIES	8.28%

CORPORATE DEBT	38.37%
10.75% RELIANCE INDUSTRIES LTD. 2018	0.89%
10.2% TATA STEEL LTD. 2015	0.76%
9.05% STATE BANK OF INDIA 2020	0.72%
9.25% DR. REDDYS LABORATORIES LTD. 2014	0.62%
10.25% TECH MAHINDRA LTD. 2014	0.59%
2% INDIAN HOTELS CO. LTD. 2014	0.51%
9.8% L I C HOUSING FINANCE LTD. 2017	0.50%
8.55% INDIAN RAILWAY FINANCE CORPN. LTD. 2019	0.48%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	0.48%
9.1% STATE BANK OF MYSORE 2019	0.46%
OTHER CORPORATE DEBT	32.37%

SECURITISED DEBT	0.41%
INDIAN RAILWAY FINANCE CORPN. LTD. 2015	0.41%

EQUITY	25.42%
I C I C I BANK LTD.	1.79%
RELIANCE INDUSTRIES LTD.	1.72%
I T C LTD.	1.67%
H D F C BANK LTD.	1.48%
INFOSYS LTD.	1.31%
LARSEN AND TOUBRO LTD.	1.18%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.14%
STATE BANK OF INDIA	1.04%
OIL AND NATURAL GAS CORPN. LTD.	0.82%
TATA CONSULTANCY SERVICES LTD.	0.79%
OTHER EQUITY	12.47%

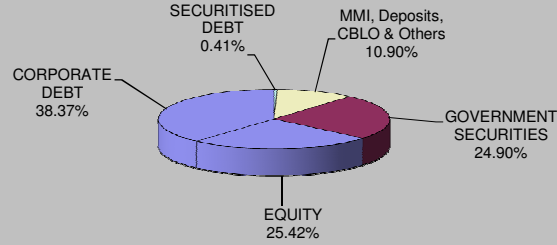
MMI, Deposits, CBLO & Others	10.90%
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### About the Fund

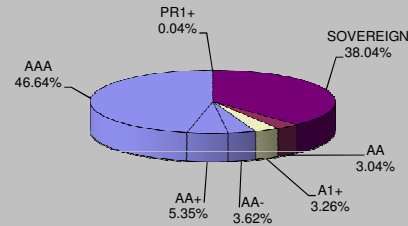
**Objective:** Helps you to grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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

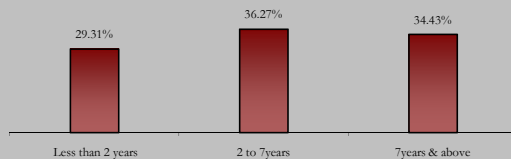
### Asset Allocation



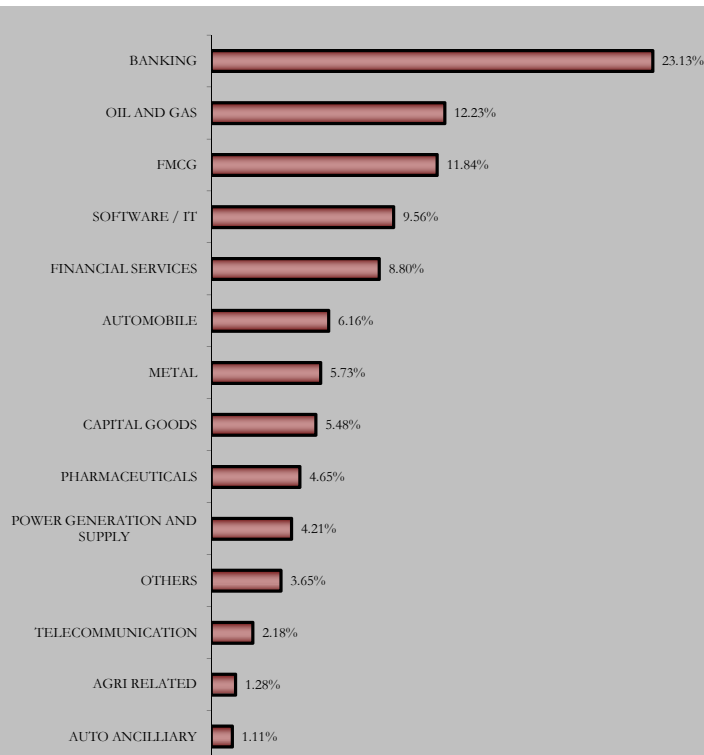
### Rating Profile



### Maturity Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>16.27%</b>
8.15% GOVERNMENT OF INDIA 2022	4.78%
7.8% GOVERNMENT OF INDIA 2021	1.96%
8.28% GOVERNMENT OF INDIA 2027	1.55%
8.24% GOVERNMENT OF INDIA 2027	1.27%
7.99% GOVERNMENT OF INDIA 2017	1.01%
8.28% GOVERNMENT OF INDIA 2032	0.93%
5.64% GOVERNMENT OF INDIA 2019	0.85%
8.83% GOVERNMENT OF INDIA 2041	0.82%
8.32% GOVERNMENT OF INDIA 2032	0.62%
7.46% GOVERNMENT OF INDIA 2017	0.60%
OTHER GOVERNMENT SECURITIES	1.87%

CORPORATE DEBT	22.48%
8.6% POWER FINANCE CORPN. LTD. 2014	3.31%
9.7% SUNDARAM FINANCE LTD. 2014	1.52%
8.45% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	1.51%
10.1% POWER GRID CORPN. OF INDIA LTD. 2013	1.50%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.49%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.36%
11.4% POWER FINANCE CORPN. LTD. 2013	1.07%
9.55% HINDALCO INDUSTRIES LTD. 2022	0.94%
8.95% H D F C BANK LTD. 2022	0.92%
9.7% CADILA HEALTHCARE LTD. 2016	0.91%
OTHER CORPORATE DEBT	7.96%

SECURITISED DEBT	0.00%
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EQUITY	44.99%
I T C LTD.	3.22%
RELIANCE INDUSTRIES LTD.	3.00%
I C I BANK LTD.	2.84%
H D F C BANK LTD.	2.28%
INFOSYS LTD.	2.23%
LARSEN AND TOUBRO LTD.	1.98%
STATE BANK OF INDIA	1.70%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.54%
TATA CONSULTANCY SERVICES LTD.	1.50%
OIL AND NATURAL GAS CORPN. LTD.	1.35%
OTHER EQUITY	23.34%

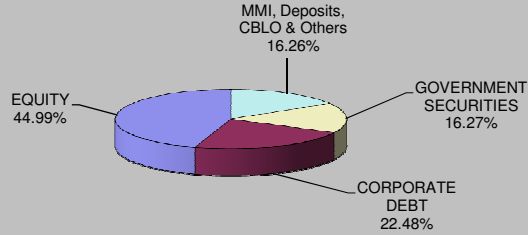
MMI, Deposits, CBLO & Others	16.26%
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### About the Fund

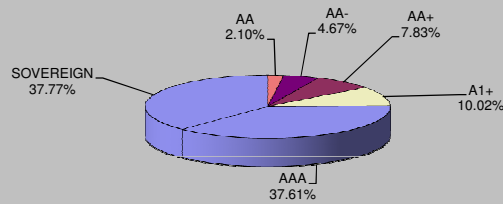
**Objective:** To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security.

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

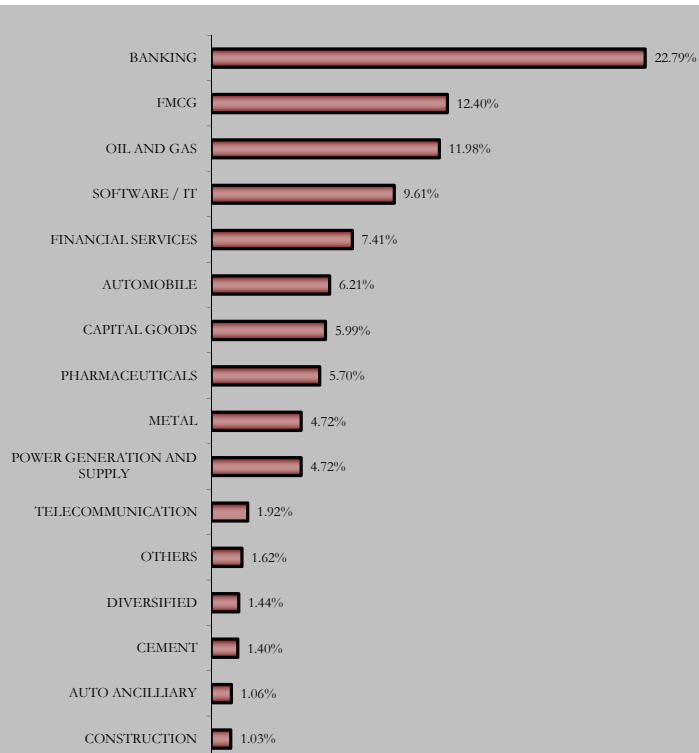
### Asset Allocation



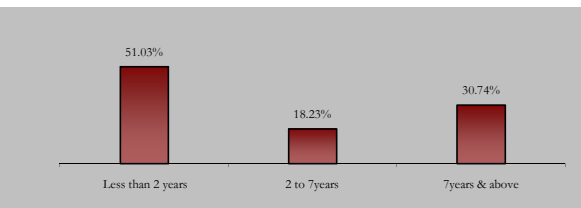
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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<b>GOVERNMENT SECURITIES</b>	<b>0.00%</b>
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<b>CORPORATE DEBT</b>	<b>2.70%</b>
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HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2013	0.59%
10.48% ULTRATECH CEMENT LTD. 2013	0.54%
11.3% A C C LTD. 2013	0.35%
8.2% ASHOK LEYLAND LTD. 2014	0.29%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	0.25%
HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2014	0.23%
10.4% I C I C I SECURITIES PRIMARY DEALERSHIP LTD.	0.20%
9.25% I C I C I HOME FINANCE CO. LTD. 2014	0.15%
9.9% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.12%

<b>SECURITISED DEBT</b>	<b>0.00%</b>
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<b>EQUITY</b>	<b>78.58%</b>
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I T C LTD.	5.36%
I C I C I BANK LTD.	5.33%
RELIANCE INDUSTRIES LTD.	5.24%
H D F C BANK LTD.	4.53%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.96%
INFOSYS LTD.	3.84%
LARSEN AND TOUBRO LTD.	3.53%
STATE BANK OF INDIA	3.20%
OIL AND NATURAL GAS CORPN. LTD.	2.46%
TATA CONSULTANCY SERVICES LTD.	2.45%
OTHER EQUITY	38.69%

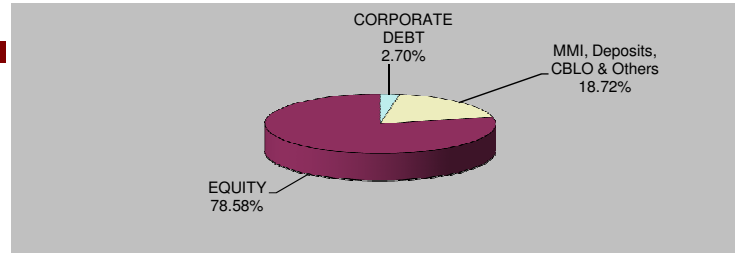
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>18.72%</b>
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### About the Fund

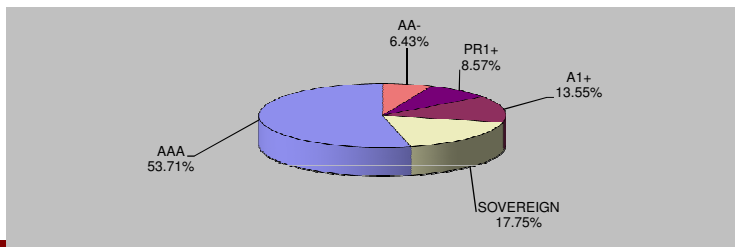
**Objective:** To maximize wealth by actively managing a diversified equity portfolio.

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

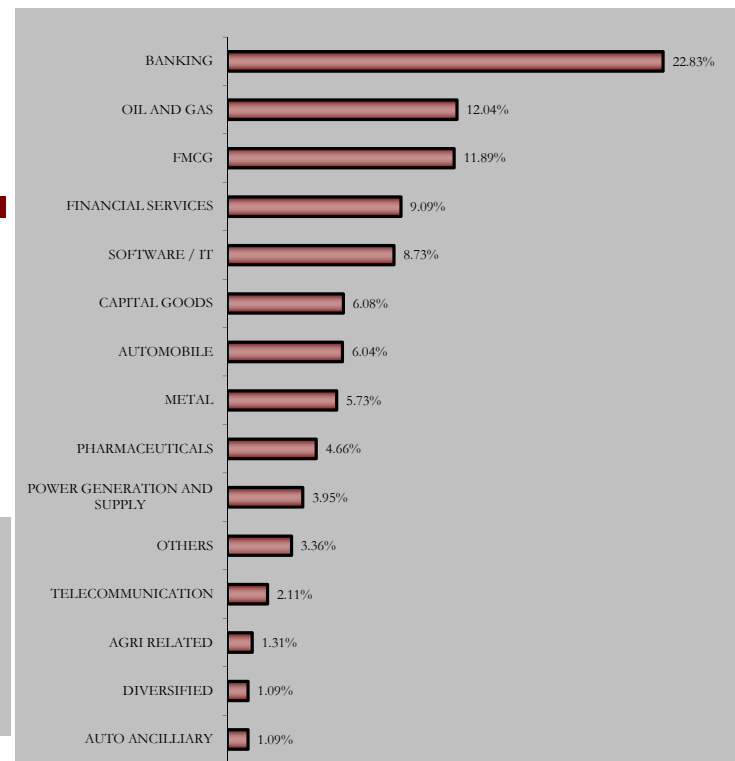
### Asset Allocation



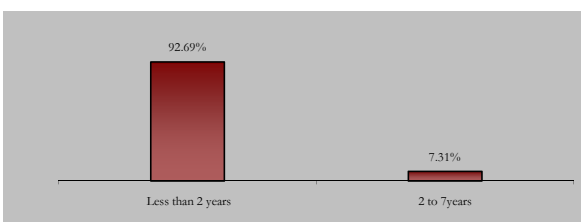
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.00%
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CORPORATE DEBT	0.00%
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SECURITISED DEBT	0.00%
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EQUITY	96.71%
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I T C LTD.	6.13%
RELIANCE INDUSTRIES LTD.	6.04%
I C I C I BANK LTD.	5.95%
H D F C BANK LTD.	4.52%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.51%
LARSEN AND TOUBRO LTD.	4.41%
INFOSYS LTD.	4.36%
STATE BANK OF INDIA	4.19%
OIL AND NATURAL GAS CORPN. LTD.	2.98%
TATA CONSULTANCY SERVICES LTD.	2.76%
OTHER EQUITY	50.85%

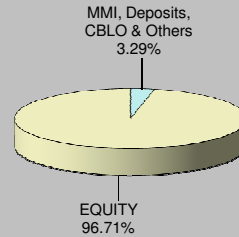
MMI, Deposits, CBLO & Others	3.29%
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### About the Fund

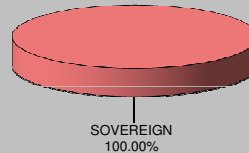
**Objective:** To Provide long-term capital appreciation by actively managing a well diversified equity portfolio of fundamentally strong blue chip companies. To provide a cushion against the volatility in the equities through investment in money market instruments.

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

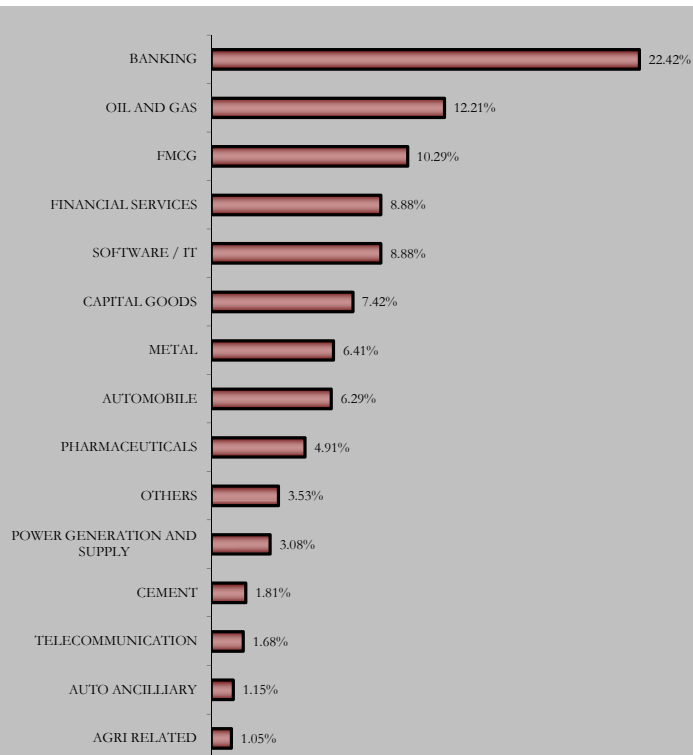
### Asset Allocation



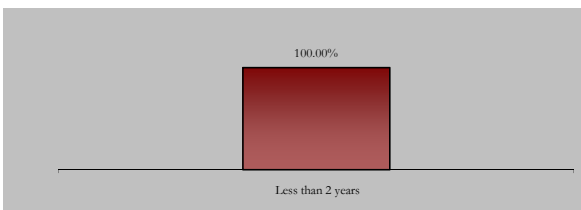
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.00%
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CORPORATE DEBT	0.00%
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SECURITISED DEBT	0.00%
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EQUITY	98.87%
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RELIANCE INDUSTRIES LTD.	9.34%
I T C LTD.	8.43%
I C I C I BANK LTD.	8.33%
STATE BANK OF INDIA	6.07%
INFOSYS LTD.	5.99%
LUPIN LTD.	5.64%
H D F C BANK LTD.	5.60%
TATA CONSULTANCY SERVICES LTD.	5.57%
LARSEN AND TOUBRO LTD.	5.34%
AXIS BANK LTD.	4.55%
OTHER EQUITY	34.02%

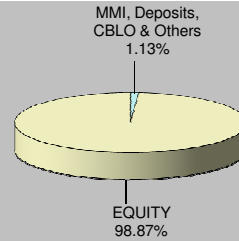
MMI, Deposits, CBLO & Others	1.13%
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### About the Fund

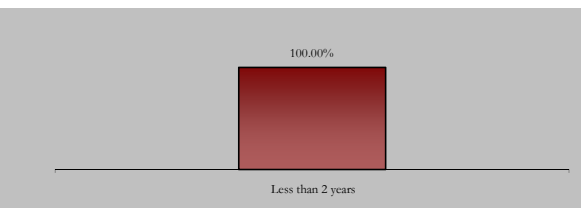
**Objective:** To generate long-term capital appreciation for policyholders by making investments in fundamentally strong and liquid large cap companies.

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

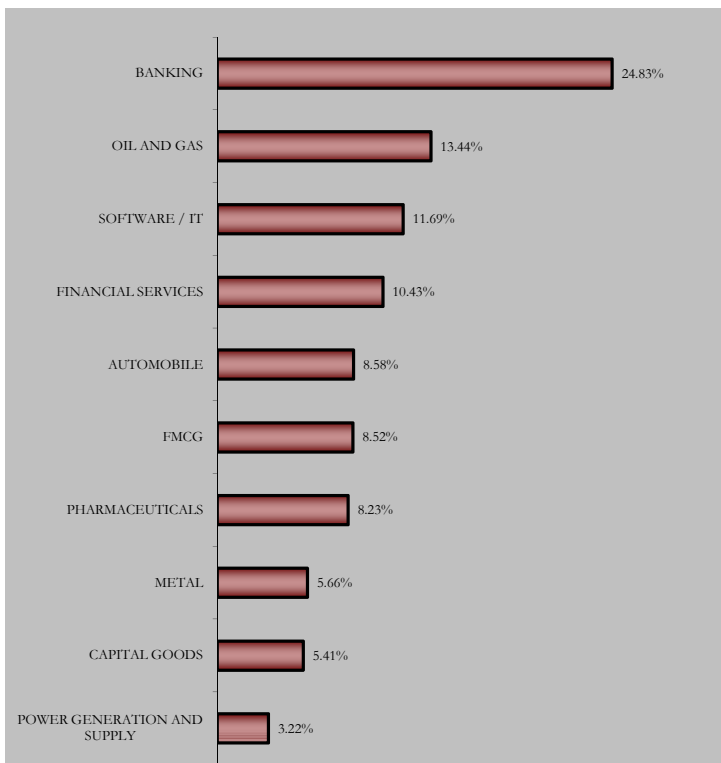
### Asset Allocation



### Maturity Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.00%
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CORPORATE DEBT	0.00%
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SECURITISED DEBT	0.00%
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EQUITY	85.32%
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N T P C LTD.	5.74%
VOLTAS LTD.	5.50%
FEDERAL BANK LTD.	4.96%
GUJARAT MINERAL DEVELOPMENTS CORPORATION	4.73%
EXIDE INDUSTRIES LTD.	3.34%
DIVIS LABORATORIES LTD.	3.29%
POWER GRID CORPN. OF INDIA LTD.	3.14%
BHARAT PETROLEUM CORPN. LTD.	2.66%
L I C HOUSING FINANCE LTD.	2.50%
LUPIN LTD.	2.37%
OTHER EQUITY	47.08%

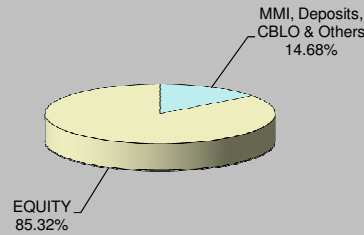
MMI, Deposits, CBLO & Others	14.68%
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### About the Fund

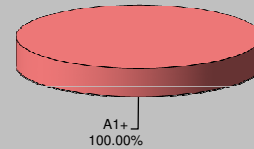
**Objective:** The provide long-term wealth maximisation by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalization is between Rs. 10 billion to Rs.250 billion. Further, the fund would also seek to provide a cushion against the sudden volatility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

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

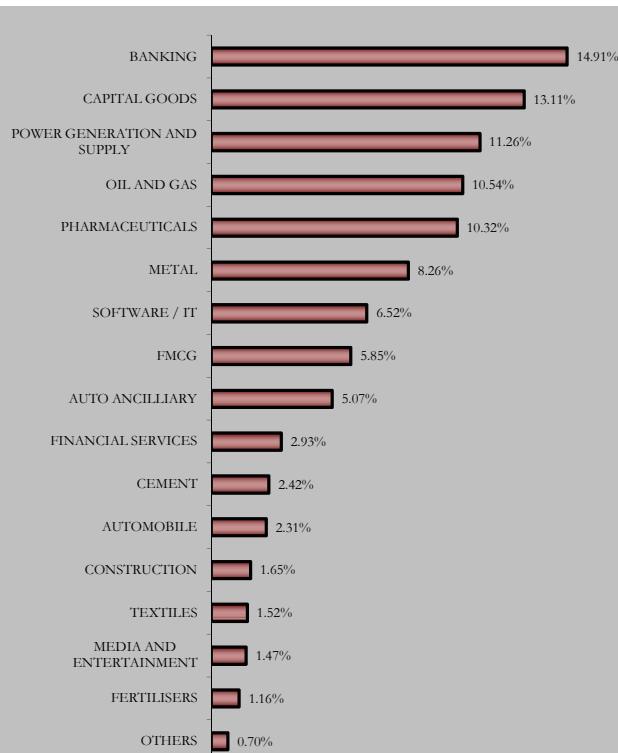
### Asset Allocation



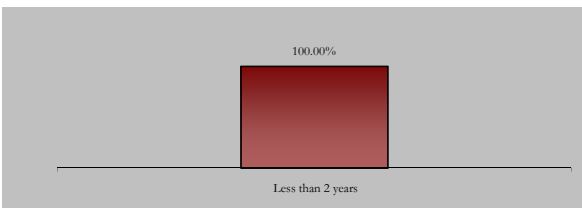
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>12.25%</b>
7.83% GOVERNMENT OF INDIA 2018	6.56%
8.24% GOVERNMENT OF INDIA 2018	3.12%
7.99% GOVERNMENT OF INDIA 2017	1.36%
5.69% GOVERNMENT OF INDIA 2018	1.21%

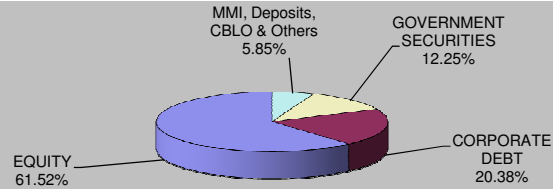
### About the Fund

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

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

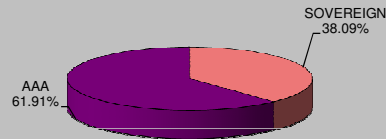
CORPORATE DEBT	20.38%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	3.60%
10.6% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	2.95%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	2.81%
11.25% POWER FINANCE CORPN. LTD. 2018	2.41%
9.57% L I C HOUSING FINANCE LTD. 2017	1.40%
9.3% POWER GRID CORPN. OF INDIA LTD. 2018	1.39%
9.07% RURAL ELECTRIFICATION CORPN. LTD. 2018	1.38%
9.35% POWER GRID CORPN. OF INDIA LTD. 2018	1.34%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. L	1.27%
9.64% POWER GRID CORPN. OF INDIA LTD. 2018	0.56%
OTHER CORPORATE DEBT	1.27%

### Asset Allocation



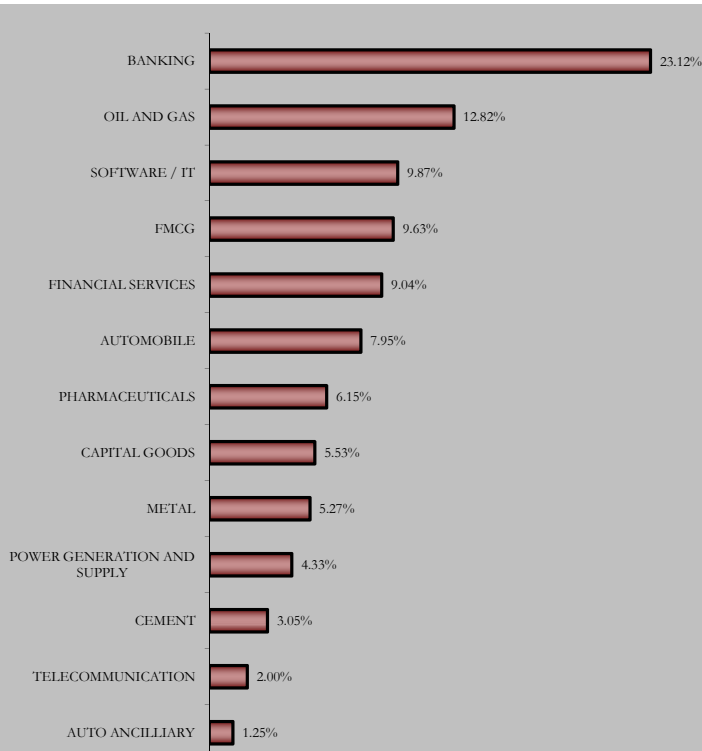
SECURITISED DEBT	0.00%
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### Rating Profile

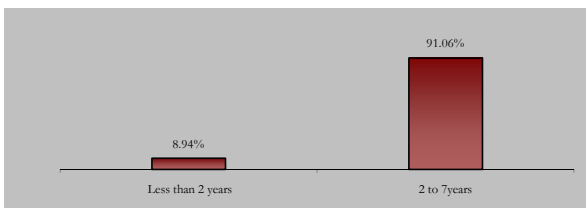


EQUITY	61.52%
I C I C I BANK LTD.	4.13%
RELIANCE INDUSTRIES LTD.	4.01%
I T C LTD.	3.83%
LARSEN AND TOUBRO LTD.	3.40%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.15%
INFOSYS LTD.	3.10%
H D F C BANK LTD.	3.03%
STATE BANK OF INDIA	2.41%
OIL AND NATURAL GAS CORPN. LTD.	2.32%
TATA CONSULTANCY SERVICES LTD.	2.24%
OTHER EQUITY	29.91%

### Sectoral Allocation



### Maturity Profile





Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>10.90%</b>

7.83% GOVERNMENT OF INDIA 2018	7.45%
5.69% GOVERNMENT OF INDIA 2018	2.15%
6.05% GOVERNMENT OF INDIA 2019	1.07%
8.24% GOVERNMENT OF INDIA 2018	0.22%

CORPORATE DEBT	HOLDING
<b>CORPORATE DEBT</b>	<b>15.44%</b>

11.25% POWER FINANCE CORPN. LTD. 2018	2.62%
9.7% POWER FINANCE CORPN. LTD. 2018	2.46%
9.25% POWER GRID CORPN. OF INDIA LTD. 2018	2.09%
NATIONAL HOUSING BANK 2018	2.06%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	1.79%
9% EXPORT IMPORT BANK OF INDIA 2019	1.72%
8.84% POWER GRID CORPN. OF INDIA LTD. 2018	1.27%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	0.86%
9.64% POWER GRID CORPN. OF INDIA LTD. 2019	0.57%

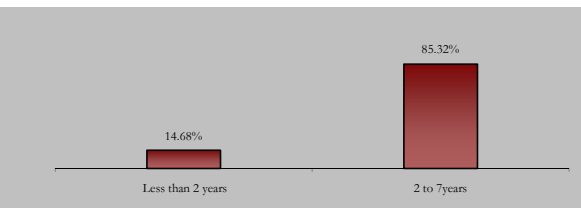
SECURITISED DEBT	HOLDING
<b>SECURITISED DEBT</b>	<b>0.00%</b>

EQUITY	HOLDING
<b>EQUITY</b>	<b>68.25%</b>

I C I C I BANK LTD.	4.56%
RELIANCE INDUSTRIES LTD.	4.52%
I T C LTD.	4.26%
LARSEN AND TOUBRO LTD.	3.76%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.47%
H D F C BANK LTD.	3.44%
INFOSYS LTD.	3.42%
STATE BANK OF INDIA	2.74%
OIL AND NATURAL GAS CORPN. LTD.	2.58%
TATA CONSULTANCY SERVICES LTD.	2.48%
OTHER EQUITY	33.04%

MMI, Deposits, CBLO & Others	HOLDING
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>5.41%</b>

### Maturity Profile

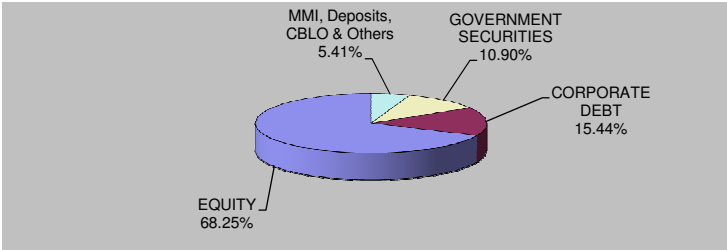


### About the Fund

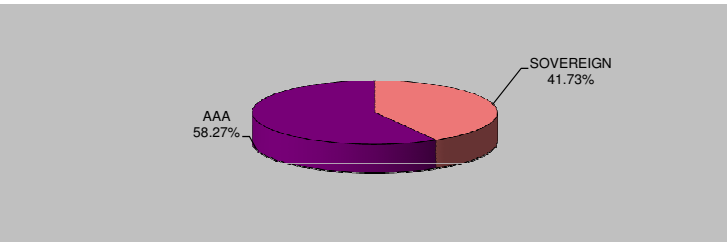
**Objective** To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations:

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

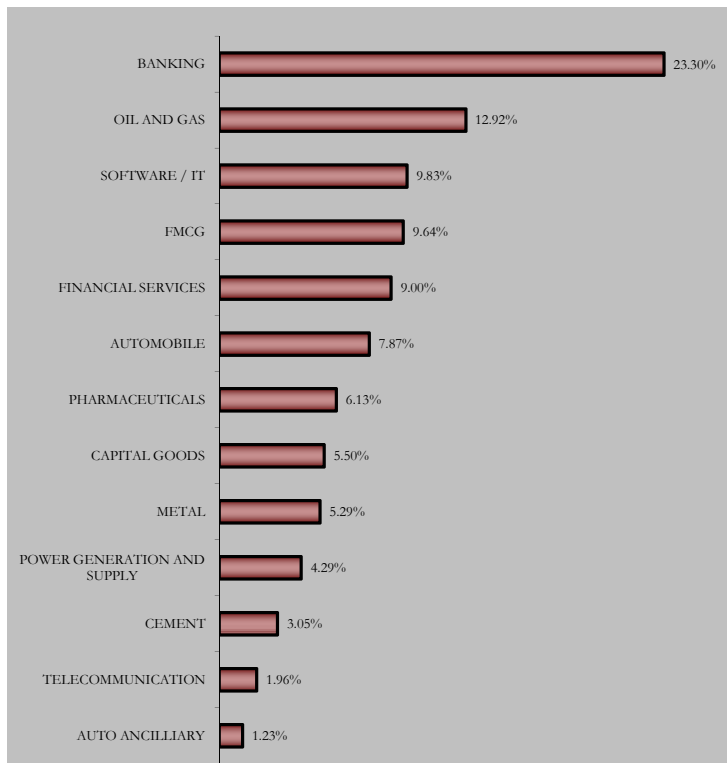
### Asset Allocation



### Rating Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	6.90%
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6.9% GOVERNMENT OF INDIA 2019	5.54%
6.05% GOVERNMENT OF INDIA 2019	0.77%
6.05% GOVERNMENT OF INDIA 2019	0.49%
5.64% GOVERNMENT OF INDIA 2019	0.10%

CORPORATE DEBT	11.50%
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9% EXPORT IMPORT BANK OF INDIA 2019	2.83%
NATIONAL HOUSING BANK 2019	2.02%
9.35% POWER GRID CORPN. OF INDIA LTD. 2019	1.36%
8.6% INDIAN RAILWAY FINANCE CORPN. LTD. 2019	1.33%
9.7% POWER FINANCE CORPN. LTD. 2018	1.31%
9.25% POWER GRID CORPN. OF INDIA LTD. 2019	0.88%
9.3% POWER GRID CORPN. OF INDIA LTD. 2019	0.68%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.61%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPM	0.44%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPM	0.01%
OTHER CORPORATE DEBT	0.01%

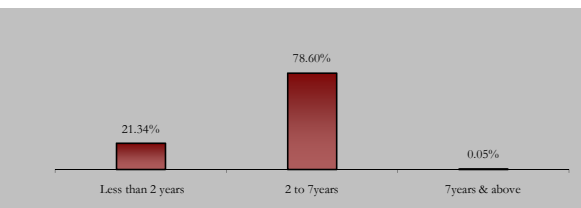
SECURITISED DEBT	0.00%
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EQUITY	74.87%
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I C I C I BANK LTD.	5.20%
I T C LTD.	5.19%
RELIANCE INDUSTRIES LTD.	4.44%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.39%
H D F C BANK LTD.	3.82%
INFOSYS LTD.	3.61%
LARSEN AND TOUBRO LTD.	3.23%
TATA CONSULTANCY SERVICES LTD.	2.78%
STATE BANK OF INDIA	2.74%
N T P C LTD.	2.51%
OTHER EQUITY	36.94%

MMI, Deposits, CBLO & Others	6.74%
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### Maturity Profile

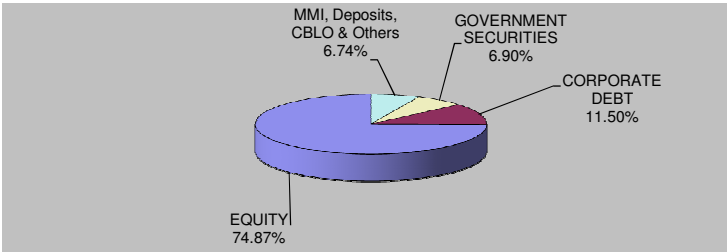


### About the Fund

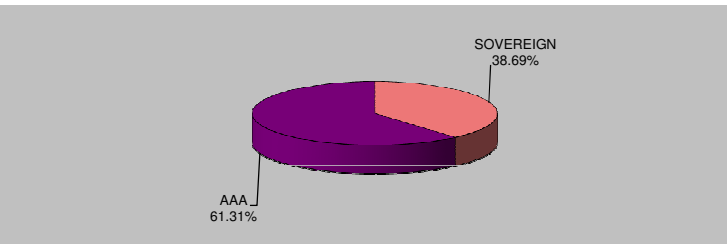
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & and as approved by the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

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

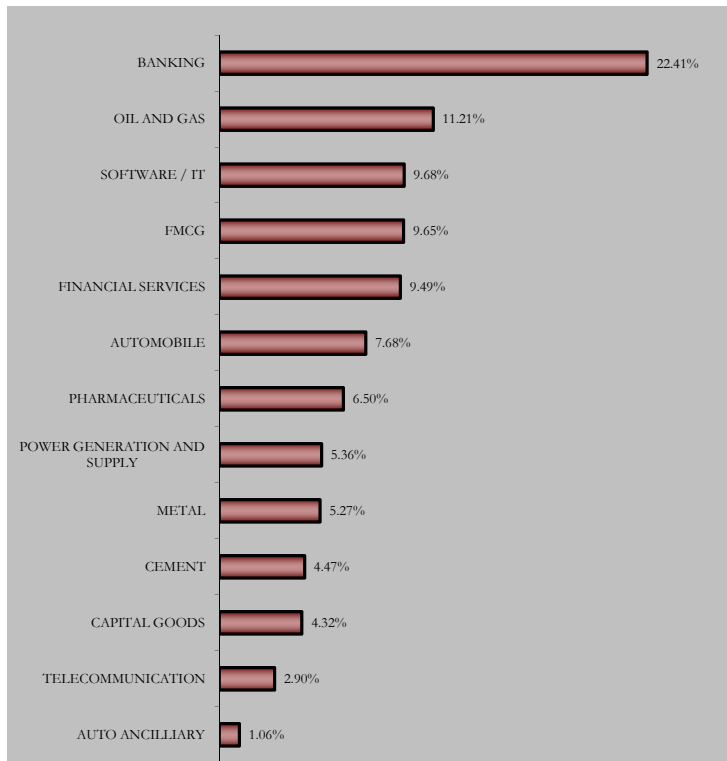
### Asset Allocation



### Rating Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>6.89%</b>
6.9% GOVERNMENT OF INDIA 2019	6.07%
6.05% GOVERNMENT OF INDIA 2019	0.79%
6.05% GOVERNMENT OF INDIA 2019	0.03%

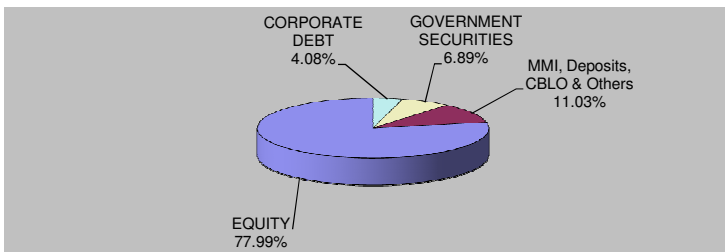
### About the Fund

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

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

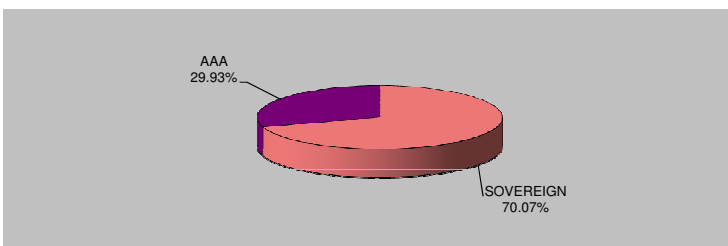
CORPORATE DEBT	4.08%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	2.14%
9.25% POWER GRID CORPN. OF INDIA LTD. 2019	1.76%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.18%

### Asset Allocation



SECURITISED DEBT	0.00%
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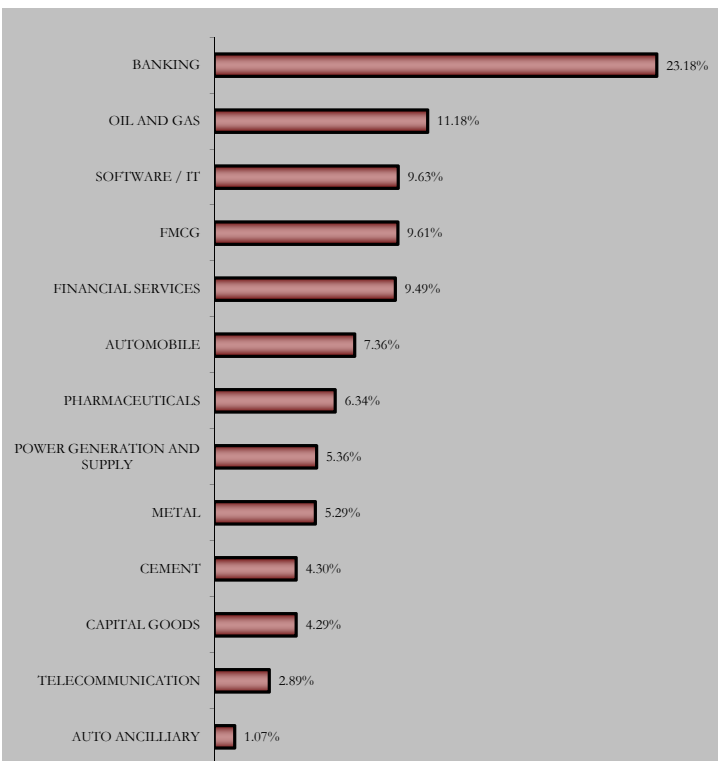
### Rating Profile



EQUITY	77.99%
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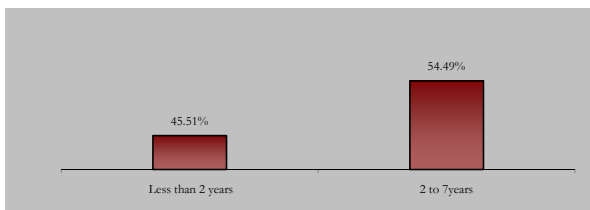
I T C LTD.	5.39%
I C I C I BANK LTD.	5.20%
RELIANCE INDUSTRIES LTD.	4.61%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.55%
H D F C BANK LTD.	4.24%
INFOSYS LTD.	3.75%
LARSEN AND TOUBRO LTD.	3.35%
STATE BANK OF INDIA	3.11%
TATA CONSULTANCY SERVICES LTD.	2.88%
N T P C LTD.	2.62%
OTHER EQUITY	38.31%

### Sectoral Allocation



MMI, Deposits, CBLO & Others	11.03%
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### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	6.71%
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8.19% GOVERNMENT OF INDIA 2020	3.41%
6.35% GOVERNMENT OF INDIA 2020	3.30%

CORPORATE DEBT	4.37%
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9.35% POWER GRID CORPN. OF INDIA LTD. 2020	1.70%
9.3% POWER GRID CORPN. OF INDIA LTD. 2020	1.13%
9.2% POWER GRID CORPN. OF INDIA LTD. 2020	0.56%
9.25% POWER GRID CORPN. OF INDIA LTD. 2020	0.48%
9.15% EXPORT IMPORT BANK OF INDIA 2022	0.45%
9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	0.06%

SECURITISED DEBT	0.00%
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EQUITY	80.57%
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I C I C I BANK LTD.	5.62%
I T C LTD.	5.61%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.98%
RELIANCE INDUSTRIES LTD.	4.80%
H D F C BANK LTD.	4.41%
INFOSYS LTD.	3.99%
LARSEN AND TOUBRO LTD.	3.53%
STATE BANK OF INDIA	3.23%
TATA CONSULTANCY SERVICES LTD.	3.03%
N T P C LTD.	2.55%
OTHER EQUITY	38.83%

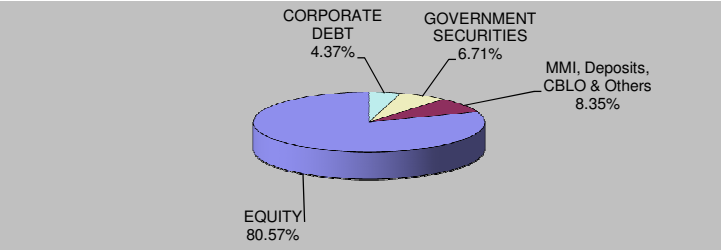
MMI, Deposits, CBLO & Others	8.35%
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### About the Fund

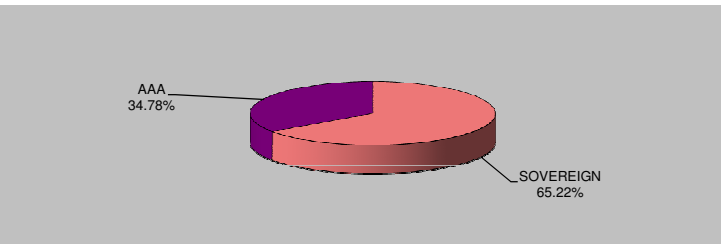
**Objective:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by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

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

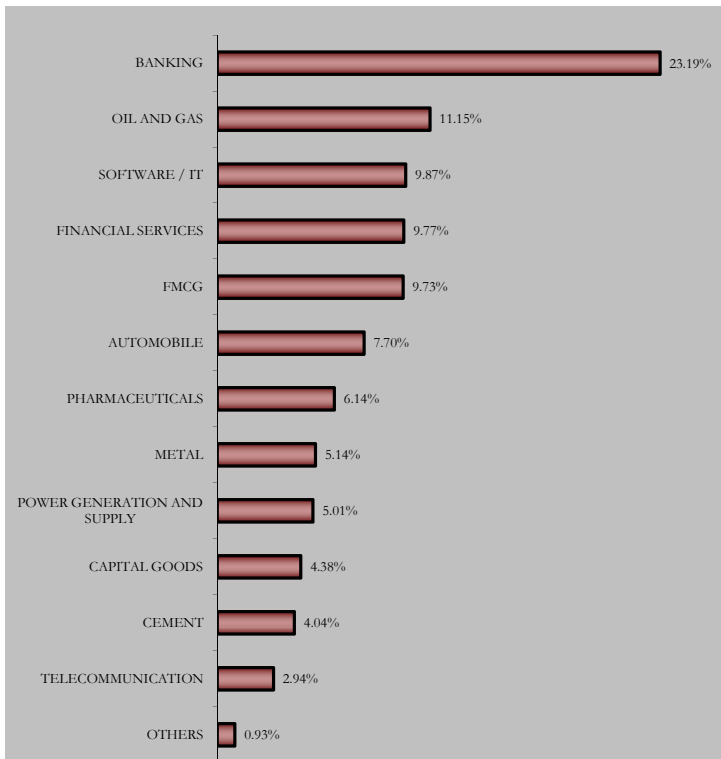
### Asset Allocation



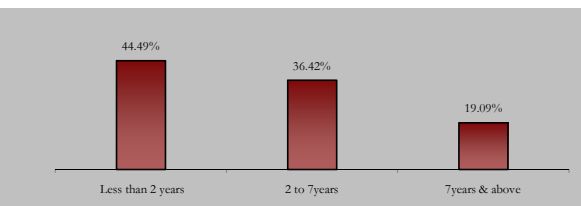
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.65%
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6.05% GOVERNMENT OF INDIA 2019	0.65%
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CORPORATE DEBT	4.40%
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9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	1.74%
NATIONAL HOUSING BANK 2019	1.04%
RURAL ELECTRIFICATION CORPN. LTD. 2020	0.90%
8.85% POWER GRID CORPN. OF INDIA LTD. 2019	0.71%

SECURITISED DEBT	0.00%
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EQUITY	89.94%
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I T C LTD.	6.80%
I C I C I BANK LTD.	5.86%
RELIANCE INDUSTRIES LTD.	5.84%
H D F C BANK LTD.	4.94%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.80%
INFOSYS LTD.	4.50%
LARSEN AND TOUBRO LTD.	4.44%
HINDUSTAN UNILEVER LTD.	3.54%
STATE BANK OF INDIA	3.54%
OIL AND NATURAL GAS CORPN. LTD.	3.27%
OTHER EQUITY	42.40%

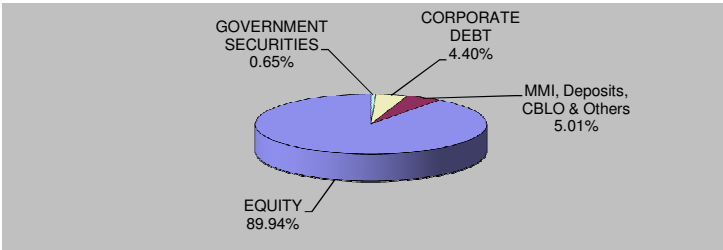
MMI, Deposits, CBLO & Others	5.01%
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### About the Fund

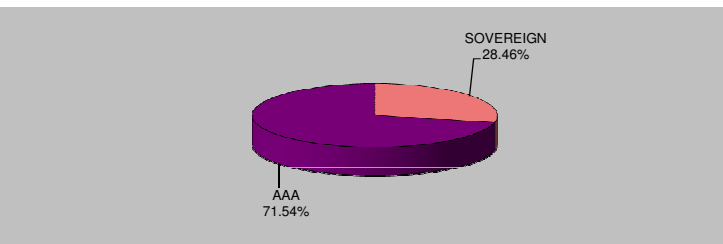
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by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

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

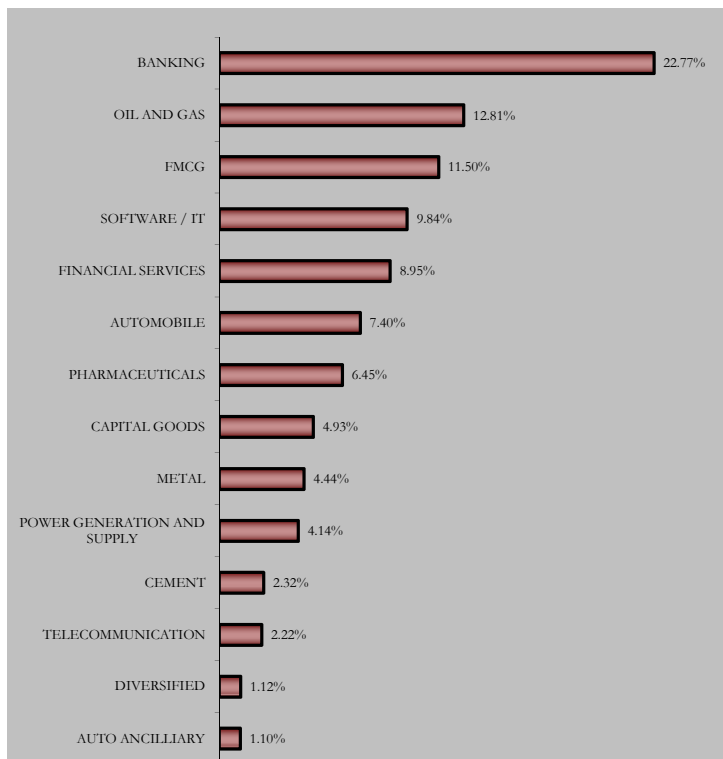
### Asset Allocation



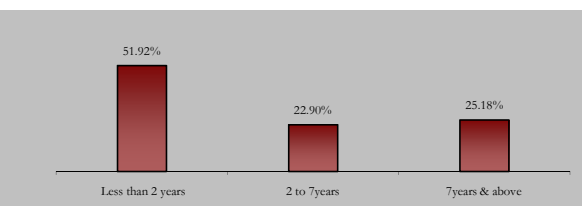
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

## SECURITIES HOLDING

### GOVERNMENT SECURITIES 10.31%

7.17% GOVERNMENT OF INDIA 2015	6.18%
7.61% GOVERNMENT OF INDIA 2015	4.13%

### CORPORATE DEBT 22.29%

9.85% HOUSING DEVELOPMENT FINANCE CORPN. L	5.31%
8.8% POWER GRID CORPN. OF INDIA LTD. 2014	4.11%
9.37% NATIONAL HOUSING BANK 2015	3.50%
8.64% POWER GRID CORPN. OF INDIA LTD. 2015	3.46%
8.6% POWER FINANCE CORPN. LTD. 2014	2.25%
8.95% POWER FINANCE CORPN. LTD. 2015	1.91%
9.43% RURAL ELECTRIFICATION CORPN. LTD. 2014	1.74%

### SECURITISED DEBT 0.00%

### EQUITY 63.93%

I T C LTD.	4.46%
RELIANCE INDUSTRIES LTD.	4.29%
I C I C I BANK LTD.	4.09%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.97%
INFOSYS LTD.	3.10%
H D F C BANK LTD.	3.00%
HINDUSTAN UNILEVER LTD.	2.30%
OIL AND NATURAL GAS CORPN. LTD.	2.18%
STATE BANK OF INDIA	2.14%
GRASIM INDUSTRIES LTD.	2.10%
OTHER EQUITY	32.30%

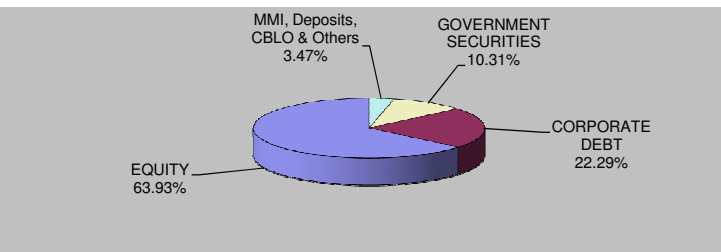
### MMI, Deposits, CBLO & Others 3.47%

## About the Fund

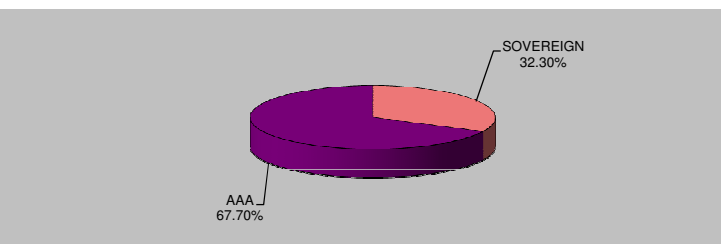
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

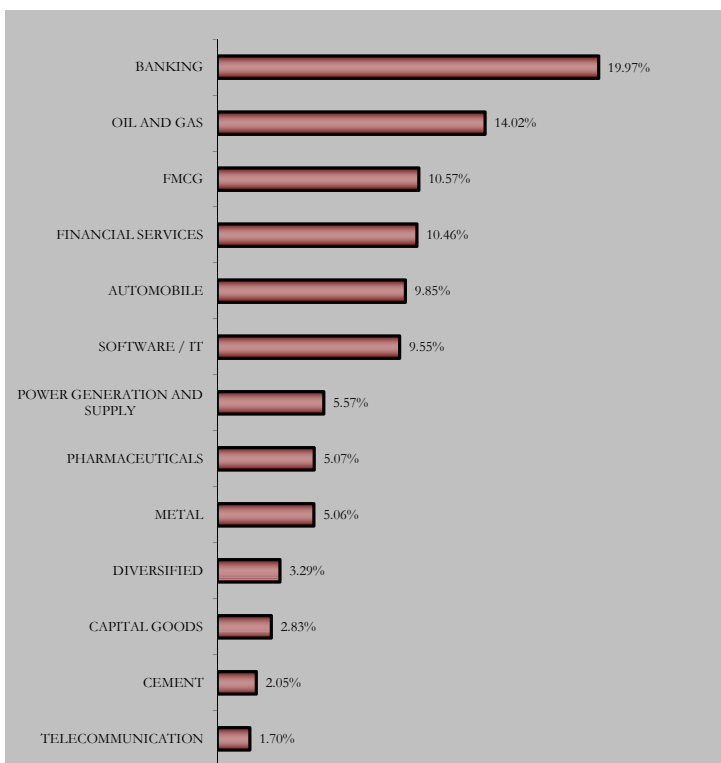
## Asset Allocation



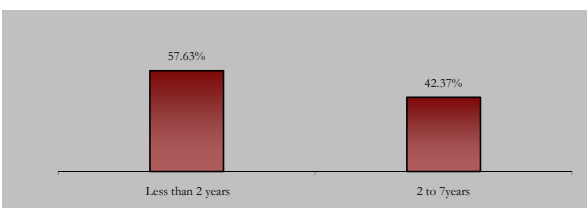
## Rating Profile



## Sectoral Allocation



## Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	11.06%
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7.17% GOVERNMENT OF INDIA 2015	8.25%
7.61% GOVERNMENT OF INDIA 2015	2.81%

CORPORATE DEBT	21.45%
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8.64% POWER GRID CORPN. OF INDIA LTD. 2015	5.81%
9.37% NATIONAL HOUSING BANK 2015	3.52%
9.46% NATIONAL BANK FOR AGRI. AND RURAL DEV	3.14%
9.85% HOUSING DEVELOPMENT FINANCE CORPN. I	2.77%
9.15% EXPORT IMPORT BANK OF INDIA 2015	2.34%
8.95% POWER FINANCE CORPN. LTD. 2015	1.95%
8.28% L I C HOUSING FINANCE LTD. 2015	1.92%

SECURITISED DEBT	0.00%
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EQUITY	61.11%
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I T C LTD.	4.25%
I C I C I BANK LTD.	4.02%
RELIANCE INDUSTRIES LTD.	4.02%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.71%
INFOSYS LTD.	2.99%
H D F C BANK LTD.	2.69%
HINDUSTAN UNILEVER LTD.	2.17%
OIL AND NATURAL GAS CORPN. LTD.	2.04%
STATE BANK OF INDIA	2.00%
GRASIM INDUSTRIES LTD.	1.97%
OTHER EQUITY	31.23%

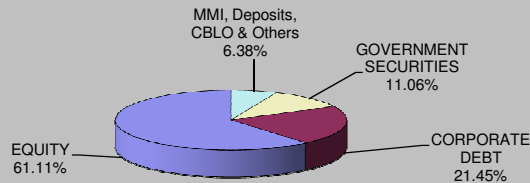
MMI, Deposits, CBLO & Others	6.38%
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### About the Fund

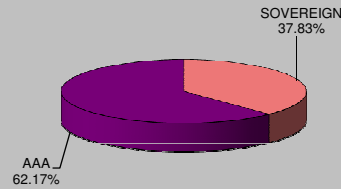
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

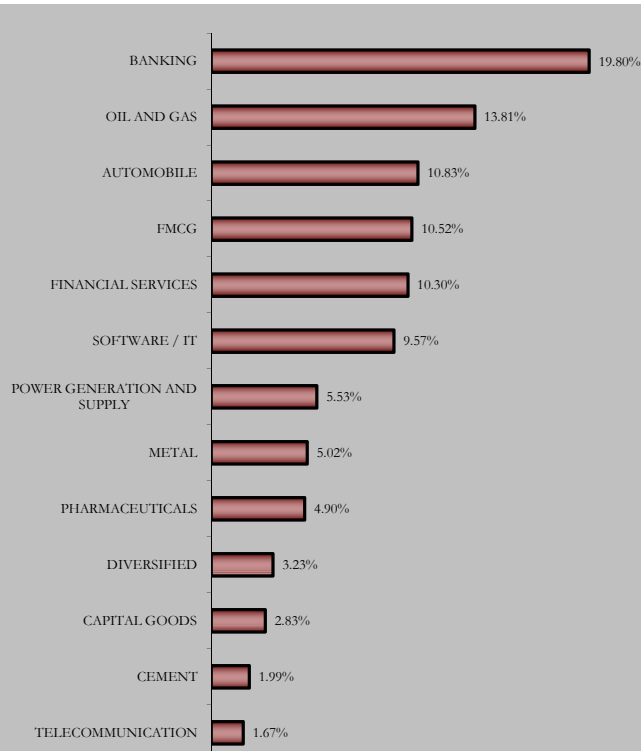
### Asset Allocation



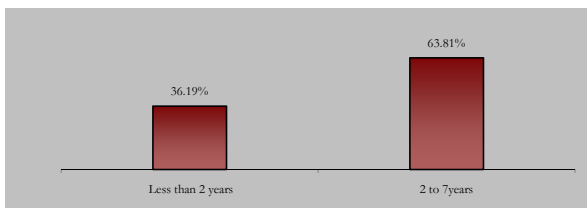
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	14.06%
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7.17% GOVERNMENT OF INDIA 2015	14.06%
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CORPORATE DEBT	32.66%
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8.64% POWER GRID CORPN. OF INDIA LTD. 2015	6.75%
9.37% NATIONAL HOUSING BANK 2015	5.46%
9.15% EXPORT IMPORT BANK OF INDIA 2015	5.45%
9.85% HOUSING DEVELOPMENT FINANCE CORPN. I	4.14%
8.8% STATE BANK OF HYDERABAD 2016	4.08%
8.95% POWER FINANCE CORPN. LTD. 2015	4.07%
9.46% NATIONAL BANK FOR AGRI. AND RURAL DEV	1.37%
8.28% L I C HOUSING FINANCE LTD. 2015	1.34%

SECURITISED DEBT	0.00%
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EQUITY	47.33%
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I T C LTD.	3.24%
RELIANCE INDUSTRIES LTD.	3.11%
I C I C I BANK LTD.	3.08%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.90%
INFOSYS LTD.	2.27%
H D F C BANK LTD.	2.17%
HINDUSTAN UNILEVER LTD.	1.83%
MAHINDRA AND MAHINDRA LTD.	1.58%
OIL AND NATURAL GAS CORPN. LTD.	1.56%
STATE BANK OF INDIA	1.55%
OTHER EQUITY	24.03%

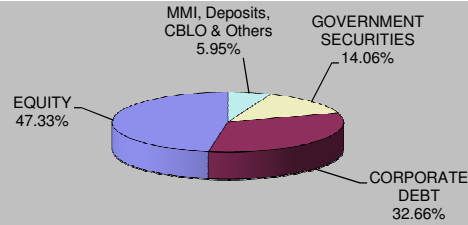
MMI, Deposits, CBLO & Others	5.95%
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### About the Fund

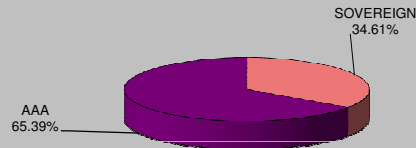
**Objective:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

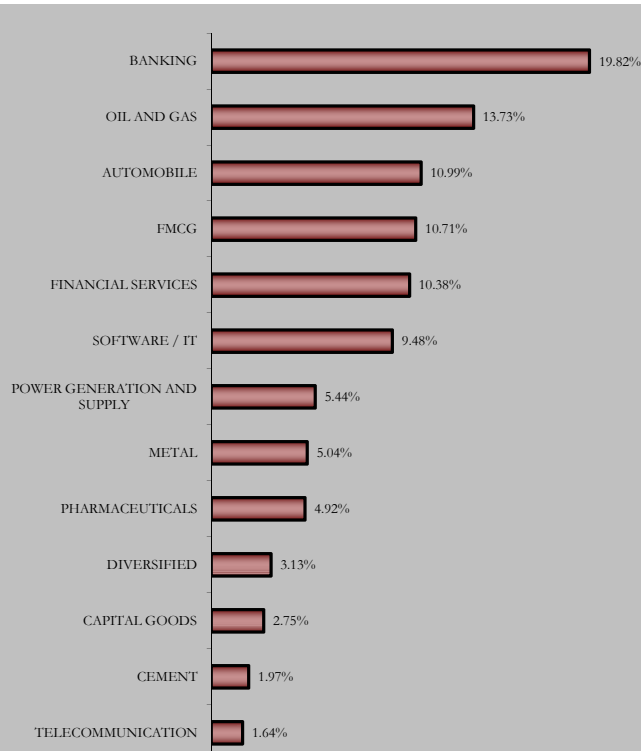
### Asset Allocation



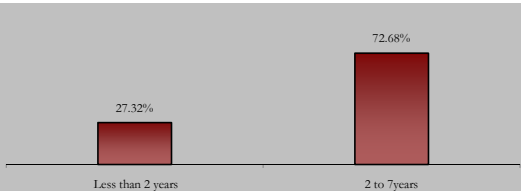
### Rating Profile



### Sectoral Allocation



### Maturity Profile





Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	1.64%
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8.2% GOVERNMENT OF INDIA 2022	1.27%
7.8% GOVERNMENT OF INDIA 2021	0.37%

CORPORATE DEBT	1.52%
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9.3% POWER GRID CORPN. OF INDIA LTD. 2021	1.52%
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SECURITISED DEBT	0.00%
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EQUITY	92.00%
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I T C LTD.	6.07%
RELIANCE INDUSTRIES LTD.	5.92%
I C I C I BANK LTD.	5.90%
H D F C BANK LTD.	5.34%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.99%
INFOSYS LTD.	4.80%
LARSEN AND TOUBRO LTD.	3.89%
TATA CONSULTANCY SERVICES LTD.	3.66%
STATE BANK OF INDIA	3.57%
HINDUSTAN UNILEVER LTD.	2.92%
OTHER EQUITY	44.94%

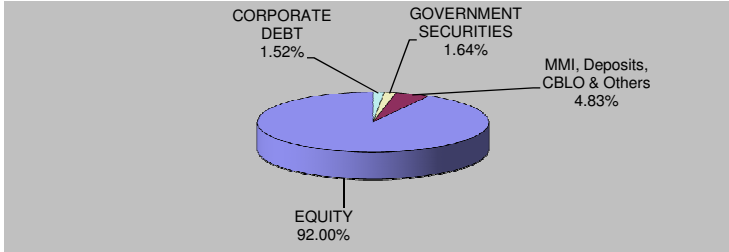
MMI, Deposits, CBLO & Others	4.83%
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### About the Fund

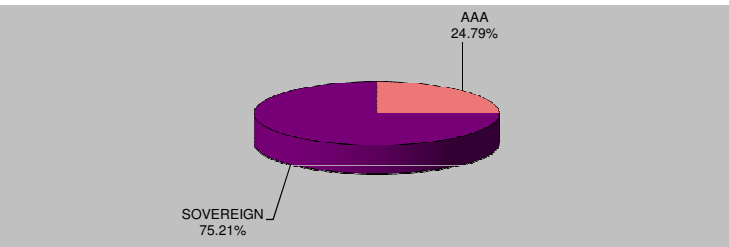
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by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

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

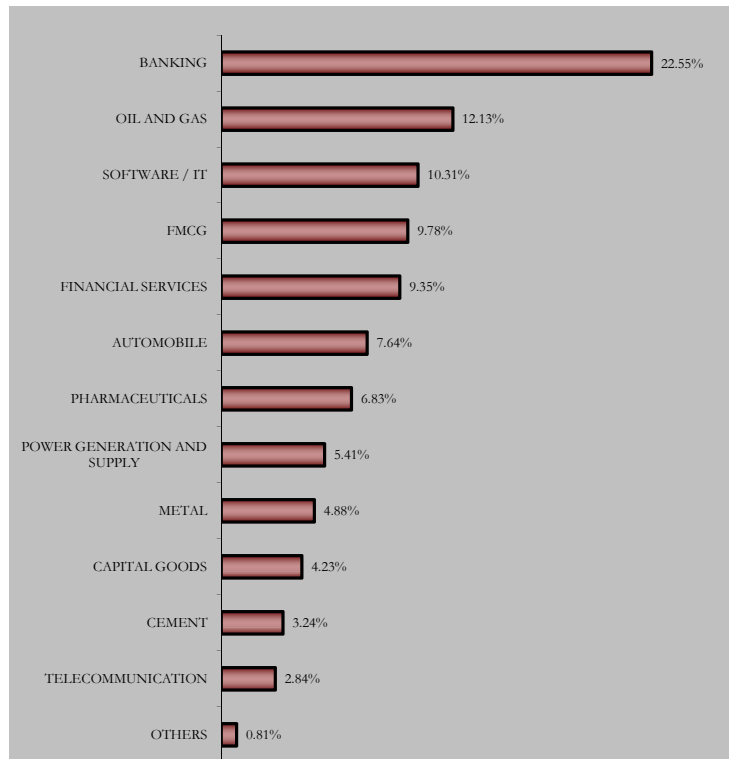
### Asset Allocation



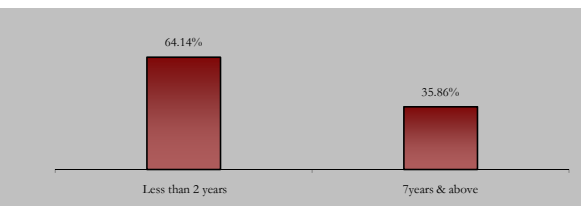
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>13.16%</b>
7.8% GOVERNMENT OF INDIA 2021	7.48%
7.94% GOVERNMENT OF INDIA 2021	1.66%
7.83% GOVERNMENT OF INDIA 2018	0.99%
6.9% GOVERNMENT OF INDIA 2019	0.77%
8.2% GOVERNMENT OF INDIA 2022	0.67%
10.25% GOVERNMENT OF INDIA 2021	0.59%
7.8% GOVERNMENT OF INDIA 2020	0.44%
6.05% GOVERNMENT OF INDIA 2019	0.41%
6.35% GOVERNMENT OF INDIA 2020	0.10%
8.79% GOVERNMENT OF INDIA 2021	0.05%

CORPORATE DEBT	15.17%
9.61% POWER FINANCE CORPN. LTD. 2021	1.99%
9.64% POWER GRID CORPN. OF INDIA LTD. 2021	1.74%
9.3% POWER GRID CORPN. OF INDIA LTD. 2021	1.59%
9.57% INDIAN RAILWAY FINANCE CORPN. LTD. 2021	1.17%
9.15% EXPORT IMPORT BANK OF INDIA 2022	1.13%
9% EXPORT IMPORT BANK OF INDIA 2019	0.90%
RURAL ELECTRIFICATION CORPN. LTD. 2020	0.89%
9.9% HOUSING DEVELOPMENT FINANCE CORPN. LI	0.59%
9.25% POWER GRID CORPN. OF INDIA LTD. 2022	0.57%
9.36% POWER FINANCE CORPN. LTD. 2021	0.57%
OTHER CORPORATE DEBT	4.03%

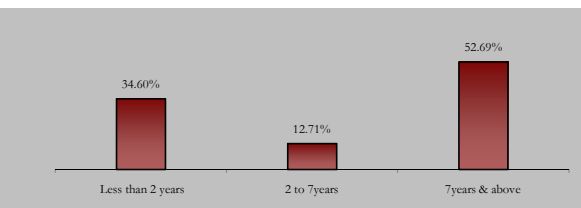
SECURITISED DEBT	0.00%
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EQUITY	55.69%
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I T C LTD.	3.79%
RELIANCE INDUSTRIES LTD.	3.77%
I C I C I BANK LTD.	3.72%
H D F C BANK LTD.	3.17%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.16%
INFOSYS LTD.	2.94%
LARSEN AND TOUBRO LTD.	2.44%
STATE BANK OF INDIA	2.09%
TATA CONSULTANCY SERVICES LTD.	2.05%
OIL AND NATURAL GAS CORPN. LTD.	1.72%
OTHER EQUITY	26.83%

MMI, Deposits, CBLO & Others	15.98%
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### Maturity Profile

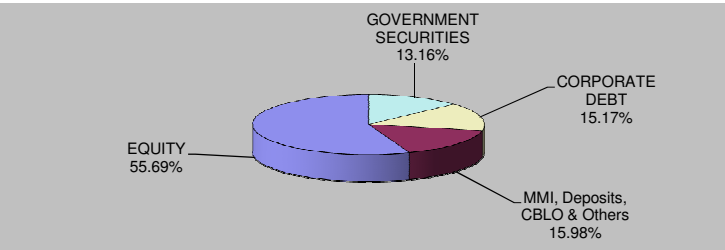


### About the Fund

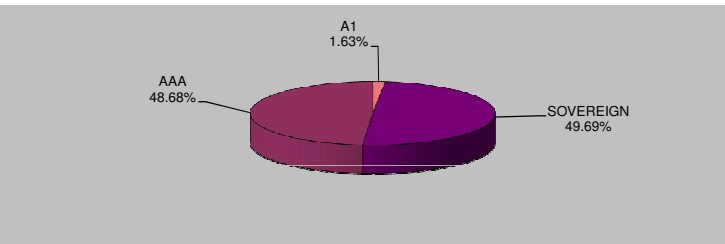
**Objective:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by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

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

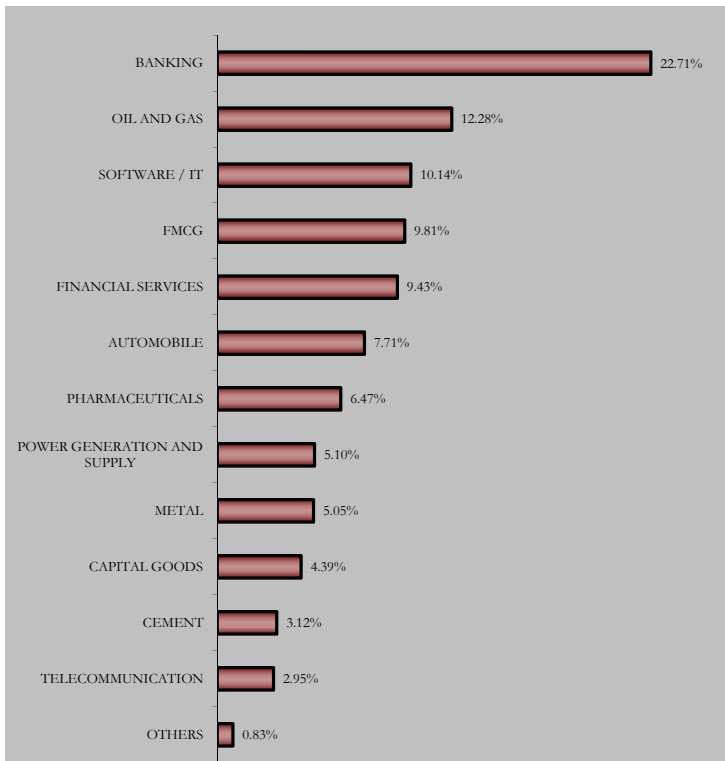
### Asset Allocation



### Rating Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>35.36%</b>
8.33% GOVERNMENT OF INDIA 2026	7.69%
8.2% GOVERNMENT OF INDIA 2022	6.05%
8.79% GOVERNMENT OF INDIA 2021	5.87%
9.15% GOVERNMENT OF INDIA 2024	5.65%
8.15% GOVERNMENT OF INDIA 2022	4.92%
7.95% GOVERNMENT OF INDIA 2032	2.96%
7.46% GOVERNMENT OF INDIA 2017	2.20%

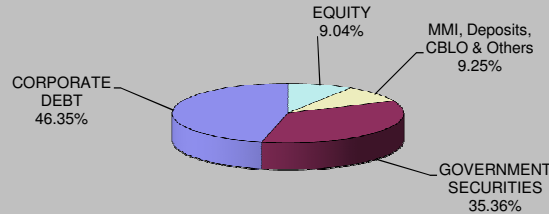
### About the Fund

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

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

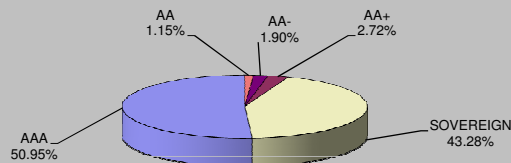
CORPORATE DEBT	46.35%
7.6% HOUSING DEVELOPMENT FINANCE CORPN. L1	4.32%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	3.74%
10.48% ULTRATECH CEMENT LTD. 2013	3.72%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	3.68%
7.55% NATIONAL HOUSING BANK 2013	3.68%
10.7% INDIAN RAILWAY FINANCE CORPN. LTD. 2023	2.57%
11.95% HOUSING DEVELOPMENT FINANCE CORPN.	2.54%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. L1	2.30%
11.3% A C C LTD. 2013	2.24%
11.45% RELIANCE INDUSTRIES LTD. 2013	2.24%
OTHER CORPORATE DEBT	15.31%

### Asset Allocation



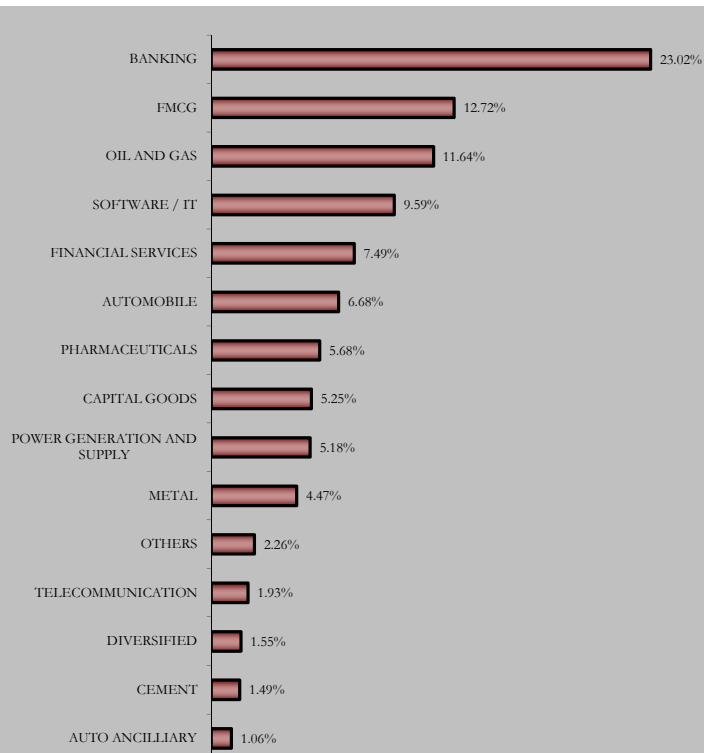
SECURITISED DEBT	0.00%
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### Rating Profile



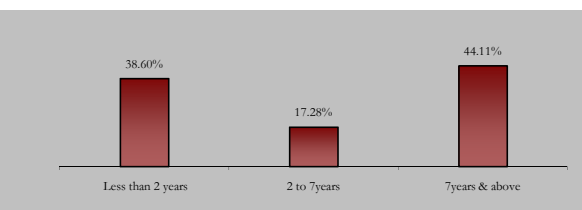
EQUITY	9.04%
I T C LTD.	0.68%
RELIANCE INDUSTRIES LTD.	0.58%
I C I BANK LTD.	0.57%
H D F C BANK LTD.	0.46%
INFOSYS LTD.	0.44%
LARSEN AND TOUBRO LTD.	0.39%
STATE BANK OF INDIA	0.34%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.30%
TATA CONSULTANCY SERVICES LTD.	0.30%
OIL AND NATURAL GAS CORPN. LTD.	0.27%
OTHER EQUITY	4.71%

### Sectoral Allocation



MMI, Deposits, CBLO & Others	9.25%
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### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>28.98%</b>
8.79% GOVERNMENT OF INDIA 2021	8.37%
8.15% GOVERNMENT OF INDIA 2022	6.34%
7.95% GOVERNMENT OF INDIA 2032	3.04%
8.97% GOVERNMENT OF INDIA 2030	2.88%
7.8% GOVERNMENT OF INDIA 2021	2.76%
7.46% GOVERNMENT OF INDIA 2017	1.83%
5.64% GOVERNMENT OF INDIA 2019	1.08%
8.08% GOVERNMENT OF INDIA 2022	1.07%
8.2% GOVERNMENT OF INDIA 2022	0.94%
8.28% GOVERNMENT OF INDIA 2032	0.68%

CORPORATE DEBT	45.40%
10.48% ULTRATECH CEMENT LTD. 2013	5.31%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	5.25%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	4.00%
11.95% HOUSING DEVELOPMENT FINANCE CORPN.	3.02%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	2.71%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVE	2.70%
9.3% STATE BANK OF INDIA 2021	2.68%
10.05% NATIONAL BANK FOR AGRI. AND RURAL DE'	2.67%
10.75% RELIANCE INDUSTRIES LTD. 2018	2.59%
8.6% POWER FINANCE CORPN. LTD. 2014	2.10%
OTHER CORPORATE DEBT	12.38%

SECURITISED DEBT	0.00%
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EQUITY	17.87%
I T C LTD.	1.28%
I C I C I BANK LTD.	1.24%
RELIANCE INDUSTRIES LTD.	1.19%
H D F C BANK LTD.	0.99%
INFOSYS LTD.	0.89%
LARSEN AND TOUBRO LTD.	0.80%
STATE BANK OF INDIA	0.72%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.60%
OIL AND NATURAL GAS CORPN. LTD.	0.53%
HINDUSTAN UNILEVER LTD.	0.53%
OTHER EQUITY	9.10%

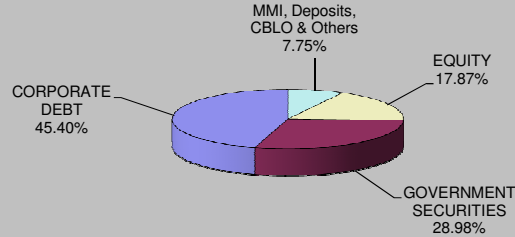
MMI, Deposits, CBLO & Others	7.75%
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### About the Fund

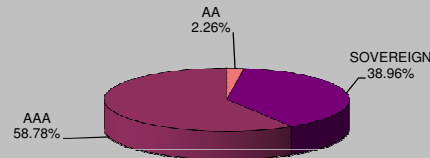
**Objective:** This fund option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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

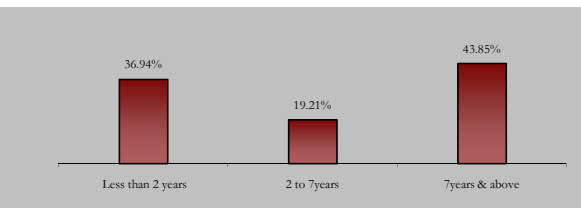
### Asset Allocation



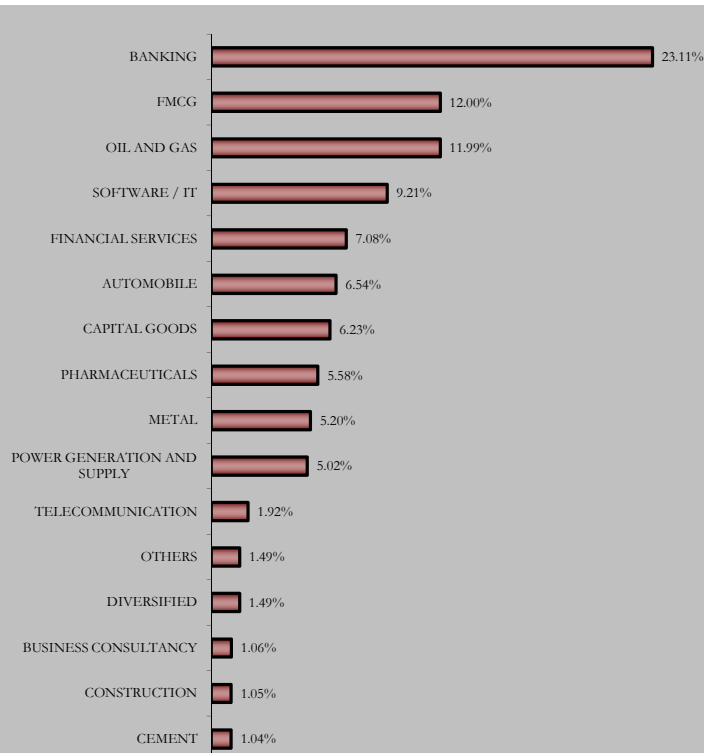
### Rating Profile



### Maturity Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
<b>GOVERNMENT SECURITIES</b>	<b>26.40%</b>
8.15% GOVERNMENT OF INDIA 2022	8.71%
8.2% GOVERNMENT OF INDIA 2022	3.60%
8.79% GOVERNMENT OF INDIA 2021	3.26%
9.15% GOVERNMENT OF INDIA 2024	2.76%
7.46% GOVERNMENT OF INDIA 2017	2.10%
8.28% GOVERNMENT OF INDIA 2032	1.81%
7.95% GOVERNMENT OF INDIA 2032	1.47%
7.99% GOVERNMENT OF INDIA 2017	0.74%
8.32% GOVERNMENT OF INDIA 2032	0.61%
7.8% GOVERNMENT OF INDIA 2021	0.60%
OTHER GOVERNMENT SECURITIES	0.76%

CORPORATE DEBT	24.43%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	2.93%
7.55% NATIONAL HOUSING BANK 2013	2.92%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	2.37%
8.6% POWER FINANCE CORPN. LTD. 2014	1.87%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. L1	1.82%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. L	1.81%
10.25% TECH MAHINDRA LTD. 2014	1.78%
8.49% INDIAN RAILWAY FINANCE CORPN. LTD. 2014	1.76%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	1.21%
10.05% MARICO LTD. 2013	1.17%
OTHER CORPORATE DEBT	4.80%

SECURITISED DEBT	0.00%
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EQUITY	32.38%
I T C LTD.	2.29%
RELIANCE INDUSTRIES LTD.	2.02%
I C I BANK LTD.	1.99%
H D F C BANK LTD.	1.61%
INFOSYS LTD.	1.58%
LARSEN AND TOUBRO LTD.	1.41%
STATE BANK OF INDIA	1.20%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.07%
TATA CONSULTANCY SERVICES LTD.	1.05%
OIL AND NATURAL GAS CORPN. LTD.	0.95%
OTHER EQUITY	17.20%

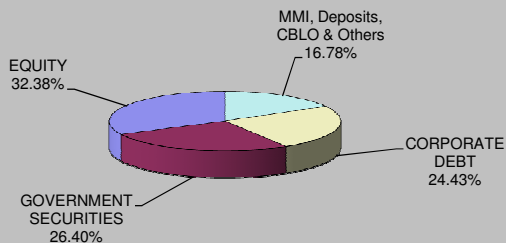
MMI, Deposits, CBLO & Others	16.78%
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### About the Fund

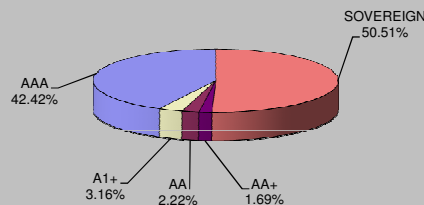
**Objective:** Helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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

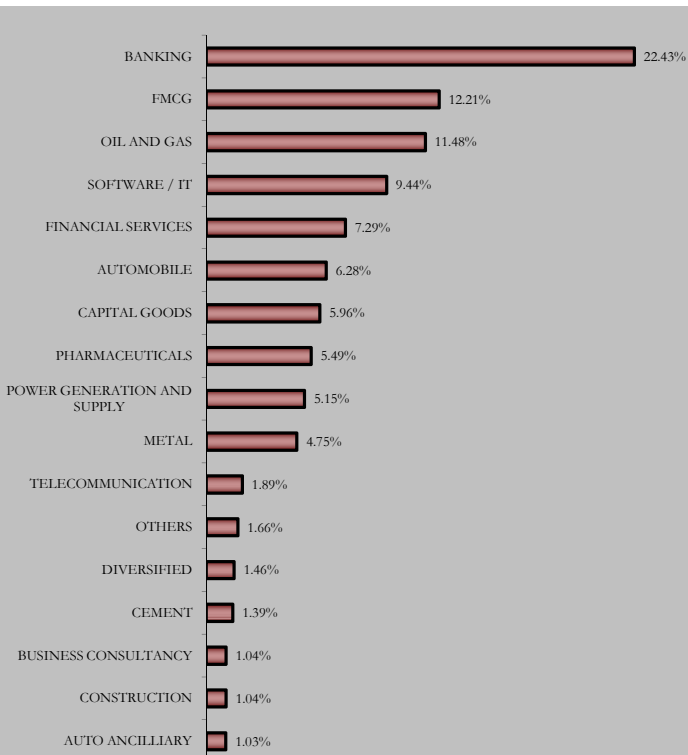
### Asset Allocation



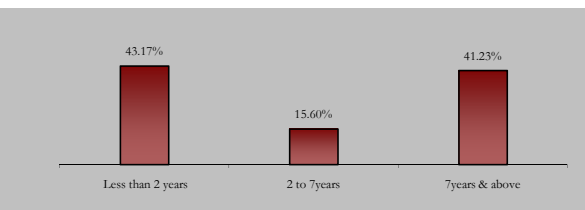
### Rating Profile



### Sectoral Allocation



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.00%
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CORPORATE DEBT	0.00%
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SECURITISED DEBT	0.00%
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EQUITY	0.00%
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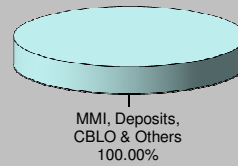
MMI, Deposits, CBLO & Others	100.00%
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### About the Fund

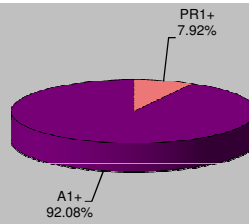
**Objective:** To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments - upto 1 year maturity

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

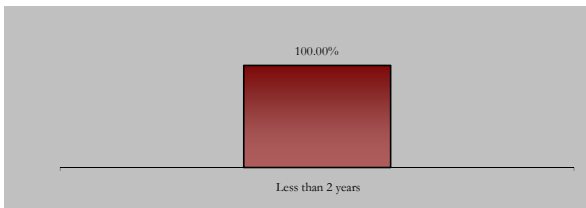
### Asset Allocation



### Rating Profile



### Maturity Profile



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.00%
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CORPORATE DEBT	0.00%
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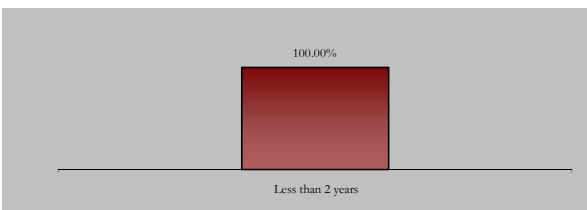
SECURITISED DEBT	0.00%
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EQUITY	84.61%
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COAL INDIA LTD	5.03%
HINDUSTAN PETROLEUM CORPN. LTD.	4.72%
N T P C LTD.	4.53%
JAGRAN PRAKASHAN LTD.	4.43%
COLGATE-PALMOLIVE (INDIA) LTD.	3.79%
OIL INDIA LTD.	3.78%
BAJAJ HOLDINGS N INVST. LTD.	3.52%
MCLEOD RUSSEL INDIA LTD.	3.50%
A C C LTD.	3.41%
PUNJAB NATIONAL BANK	3.28%
OTHER EQUITY	44.62%

MMI, Deposits, CBLO & Others	15.39%
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### Maturity Profile

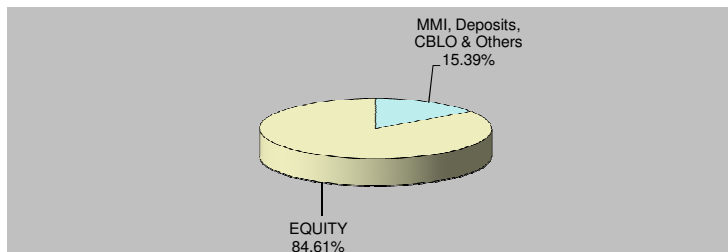


### About the Fund

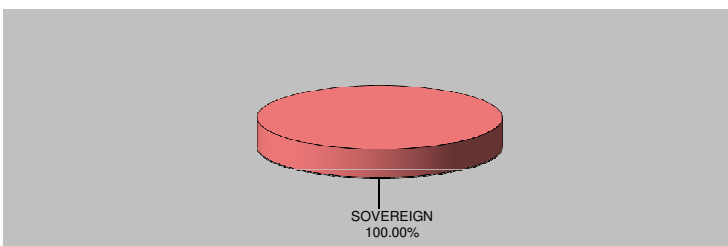
**Objective:** The objective of the fund is to provide long-term wealth maximization by managing a well diversified equity portfolio predominantly comprising of deep value stocks with strong momentum.

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

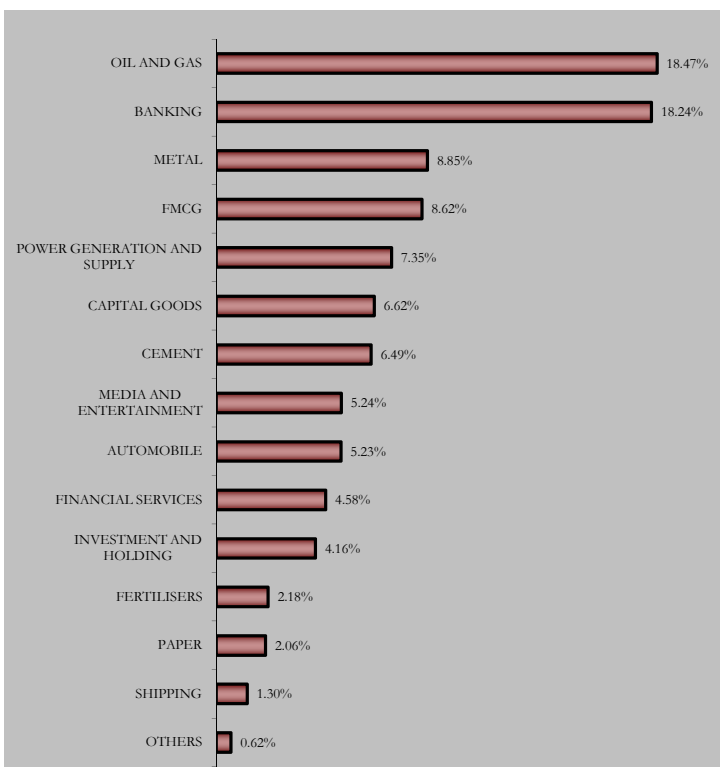
### Asset Allocation



### Rating Profile



### Sectoral Allocation



Portfolio as on Tuesday, April 30, 2013

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	0.00%
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CORPORATE DEBT	0.00%
----------------	-------

SECURITISED DEBT	0.00%
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EQUITY	96.85%
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ASIAN PAINTS LTD.	6.42%
H C L TECHNOLOGIES LTD.	5.08%
A C C LTD.	4.92%
CIPLA LTD.	4.88%
LARSEN AND TOUBRO LTD.	4.84%
AMBUJA CEMENTS LTD.	4.76%
C M C LTD.	4.46%
GRASIM INDUSTRIES LTD.	4.42%
RELIANCE INDUSTRIES LTD.	4.35%
LUPIN LTD.	4.13%
OTHER EQUITY	48.59%

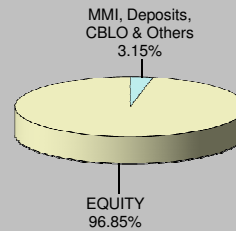
MMI, Deposits, CBLO & Others	3.15%
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## About the Fund

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

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

## Asset Allocation



## Sectoral Allocation

