



as on 28th August 2014

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## Economy Review

The key highlight of the month was the PM's Independence Day speech - while maintaining its usual nationalistic flavor, the speech this time had more economic highlights. These included:

1. A revamp of the Planning Commission
2. Greater financial inclusion through mobile banking
3. Skilled job creation through manufacturing sector
4. Creating a Digital India through greater use of internet
5. Clean India to promote tourism
6. One Model Village under each Member of Parliament by 2016

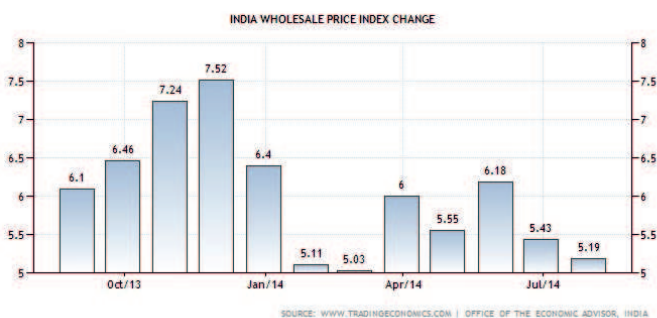
GDP growth for Q1 FY2015 came in at 5.7% YoY, which is a 9-quarter high supported by sharp recovery in domestic demand. Overall GDP for FY2015 is likely to be robust around 5.5-5.75% with industry and services expected to continue on a strong footing, which will effectively offset any slack from farm sector growth on account of slight deficit in monsoons. India's current account deficit narrowed to 1.7% of GDP in Q1FY2015 from 4.8% in Q1FY2014. The improvement was primarily on account of lower trade deficit.

Cumulative rainfall from 1st June to 30th August 2014 remains unchanged at 18% of LPA (Long Period Average). In its third monsoon update, the IMD is predicting rainfall at 95% of LPA for August to September, and overall at 87% of LPA for the whole season (previous estimate was 95% of LPA).

The wholesale price index (WPI) for the month of July-14 came down to 5.2% from 5.4% in June-14. The consumer price index (CPI) inflation increased to 8.0% in July-14 from 7.5% June-14 (earlier 7.3%) The increase was primarily caused by the increase in vegetable prices.

On the negative front, India's HSBC manufacturing PMI declined to 52.4 in August-14 from 53 in Jul-14. The services PMI for August-14 declined to 50.6 from 52.2 in Jul-14.

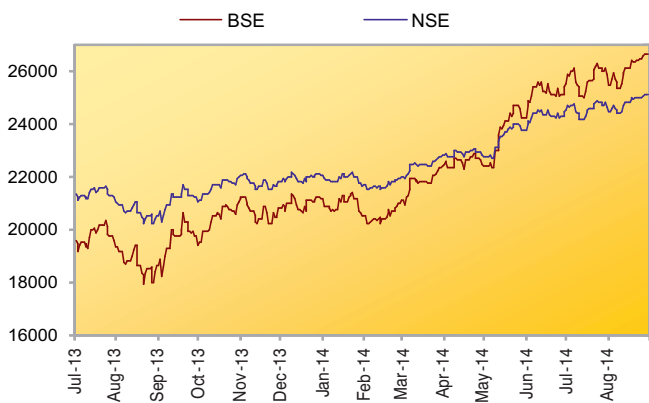
On the global front, European Central Bank (ECB) unexpectedly cut all key interest rates by 10 bps each; benchmark refinancing rate lowered from 0.15% to 0.05%. The Euro is expected to remain under pressure going ahead v/s the dollar. China's official PMI slipped to 51.1 in August from 51.7 in July, which raised concerns over Government being able to meet its GDP growth target of 7.5%.



## Outlook for Equities

The month of August saw Indian equities continuing its upward climb. Sensex gained around 3% in August-14 closing at all time high. FII inflows into India continued in August- 14 with another \$1bn coming in taking the cumulative figure to \$12.9bn YTD. DIIs interestingly turned net buyers to the tune of \$382mn reducing the YTD net sell figure to \$5.2bn.

Overall, Sensex continues to look attractive from a long term perspective at 15.5x FY16e earnings as we are at the cusp of an uptrend in the economic cycle.

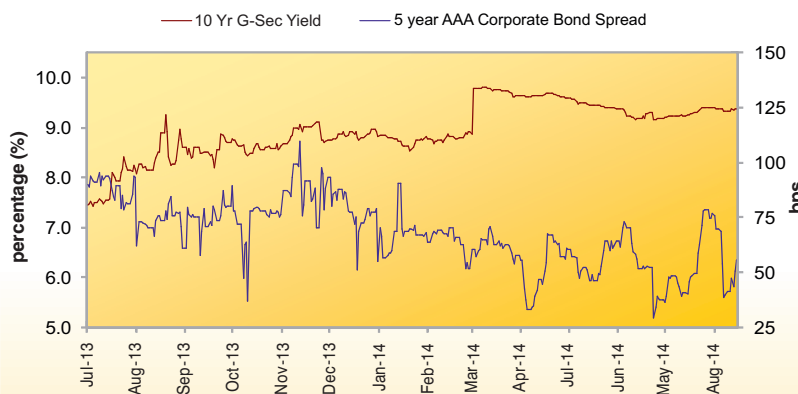


INDEX	28-Aug-14	31-Jul-14	% Change
Nifty	7954.35	7721.30	3.02%
Sensex	26638.11	25894.97	2.87%
BSE 100	8016.74	7799.72	2.78%
Dow Jones	17098.45	16563.30	3.23%
Nikkei	15424.59	15620.77	-1.26%
Hang Seng	24742.06	24756.85	-0.06%
Nasdaq	4580.27	4369.77	4.82%

## Outlook for Debt

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

G-sec market will remain range bound before they start getting fresh triggers on the inflation front. We expect 10 year G-sec to be in the range of 8.50% 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 on higher issuances of non SLR segments including infra bonds to be issued by banks.



Key Indices	28-Aug-14	31-Jul-14	% Change
10 year G-Sec	8.56%	8.50%	0.70%
5 Year G-Sec	8.62%	8.45%	1.97%
91 Day T Bill	8.59%	8.60%	-0.12%
364 day T-Bill	8.68%	8.68%	0.00%
MIBOR	8.67%	8.69%	-0.23%
Call Rates	7.71%	7.90%	-2.46%

## Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.64%	0.54%	0.30%	0.41%	0.63%	0.62%	0.99%	0.91%
	3 months	2.02%	1.78%	1.49%	1.69%	2.54%	2.33%	3.82%	3.23%
	6 months	4.88%	4.52%	5.49%	5.61%	8.03%	7.48%	11.62%	10.18%
	1 Year	10.19%	9.92%	9.73%	10.17%	14.15%	13.08%	20.31%	17.19%
CAGR	2 Years	9.20%	7.98%	7.43%	7.02%	8.93%	8.41%	12.01%	10.18%
	3 Years	9.29%	8.12%	8.27%	7.52%	8.70%	8.31%	10.64%	9.17%
	4 Years	8.82%	7.67%	7.89%	7.07%	7.55%	7.29%	8.53%	7.30%
	5 Years	8.56%	7.05%	8.09%	6.78%	7.59%	7.16%	8.75%	7.40%
	Since Inception	9.32%	7.35%	10.47%	7.27%	8.36%	6.12%	10.18%	7.10%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	1.15%	0.83%	1.20%	1.01%	1.66%	1.42%	6.02%	0.63%	0.57%
	3 months	3.81%	2.98%	4.03%	3.55%	5.81%	4.84%	19.69%	2.07%	1.81%
	6 months	10.39%	9.38%	11.57%	11.14%	16.62%	15.06%	38.53%	4.26%	4.08%
	1 Year	18.06%	16.03%	20.23%	18.70%	28.87%	24.86%	54.63%	8.80%	8.82%
CAGR	2 Years	11.38%	9.79%	11.73%	10.87%	15.34%	13.62%	28.89%	8.47%	7.99%
	3 Years	10.29%	9.09%	10.25%	9.55%	12.34%	11.00%	-	-	-
	4 Years	8.29%	7.50%	7.71%	7.39%	8.38%	7.67%	-	-	-
	5 Years	8.65%	7.52%	8.24%	7.56%	9.50%	8.16%	-	-	-
	Since Inception	10.34%	7.19%	11.76%	8.30%	12.93%	10.28%	24.96%	8.09%	8.02%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM	Value Momentum	BM
Absolute Return	1 month	2.85%	2.26%	3.12%	2.45%	1.66%	2.53%	2.36%	2.24%	1.52%	2.45%
	3 months	9.53%	7.41%	10.54%	8.04%	7.80%	8.80%	9.81%	8.47%	6.38%	8.04%
	6 months	25.28%	22.79%	28.52%	25.05%	21.47%	22.91%	38.71%	37.15%	44.19%	25.04%
	1 Year	43.97%	37.42%	52.82%	40.96%	45.46%	37.41%	75.23%	59.39%	70.35%	40.96%
CAGR	2 Years	21.91%	19.18%	22.84%	20.43%	23.17%	20.48%	26.70%	22.09%	24.28%	20.42%
	3 Years	15.77%	13.68%	15.28%	14.25%	17.73%	14.54%	18.63%	12.94%	-	-
	4 Years	8.75%	8.00%	7.47%	7.94%	11.14%	8.72%	9.09%	5.20%	-	-
	5 Years	10.88%	9.00%	9.32%	9.15%	12.57%	9.39%	13.58%	10.69%	-	-
	Since Inception	14.42%	7.26%	9.87%	7.95%	14.03%	11.18%	9.05%	4.91%	18.14%	16.79%

### 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
ULIF02807/10/11BSLLIQPLUS109
ULIF02707/10/11BSLIPUREEQ109
ULIF02907/10/11BSLIVALUEM109

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## Guaranteed Nav Funds

Figures in percentage (%)

Returns	Period	Platinum Plus	Platinum Plus II	Platinum Plus III	Platinum Plus IV	Platinum Premier	Platinum Advantage
Absolute Return	1 month	2.45%	2.61%	2.83%	2.97%	2.90%	3.31%
	3 months	7.47%	8.03%	8.87%	9.30%	9.34%	10.03%
	6 months	20.39%	22.11%	23.31%	24.32%	25.15%	26.79%
	1 Year	35.09%	37.98%	38.74%	40.29%	41.64%	46.36%
CAGR	2 Years	17.87%	18.97%	19.79%	20.01%	20.93%	23.25%
	3 Years	12.84%	13.07%	13.60%	13.55%	14.08%	16.79%
	4 Years	7.65%	8.19%	8.66%	8.82%	8.84%	-
	5 Years	9.22%	9.84%	9.80%	-	-	-
	Since Inception	6.94%	14.29%	10.81%	9.13%	9.99%	8.23%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay
Absolute Return	1 month	3.14%	3.16%	3.21%	2.06%	2.91%
	3 months	8.75%	8.71%	7.46%	7.27%	9.63%
	6 months	23.67%	23.28%	19.10%	19.14%	25.21%
	1 Year	37.89%	37.50%	30.91%	31.42%	43.38%
CAGR	2 Years	19.92%	19.62%	16.84%	16.98%	22.99%
	3 Years	14.10%	14.09%	12.71%	12.78%	16.71%
	4 Years	9.55%	9.57%	7.41%	-	-
	5 Years	-	-	-	-	-
	Since Inception	9.62%	9.61%	7.26%	8.17%	11.44%

## Pension Funds

Figures in percentage (%)

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM
Absolute Return	1 month	1.03%	0.83%	1.55%	1.11%	0.55%	0.62%
	3 months	3.55%	2.98%	5.08%	3.87%	2.59%	2.33%
	6 months	10.40%	9.38%	13.87%	12.11%	8.18%	7.48%
	1 Year	17.98%	16.03%	23.53%	20.22%	13.67%	13.08%
CAGR	2 Years	11.15%	9.79%	12.71%	11.55%	8.65%	8.41%
	3 Years	9.97%	9.09%	10.86%	9.92%	8.43%	8.31%
	4 Years	8.06%	7.50%	8.00%	7.47%	7.30%	7.29%
	5 Years	8.39%	7.52%	8.72%	7.72%	7.35%	7.16%
	Since Inception	10.31%	7.19%	11.92%	8.61%	8.10%	6.12%

### Fund Name

### Benchmark Composition

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 Crisil Composite Bond Index	ULIF00604/03/03BSLNOURISH109
Pension Growth	BSE 100 Crisil Composite Bond Index	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100 Crisil Composite Bond Index	ULIF00404/03/03BSLIENRICH109
Foresight - Single Pay	-	ULIF02610/02/11BSLFSITSP1109
Foresight - 5 Pay	-	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.

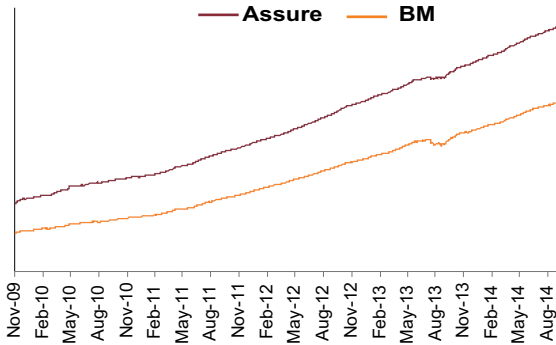
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 28th August 2014: ₹ 22.22

BENCHMARK: CRISIL Short Term Bond Index

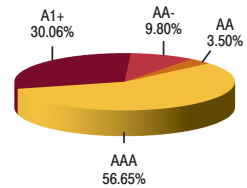
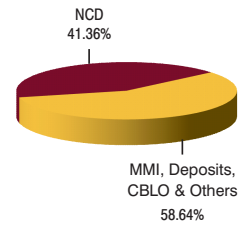
Asset held as on 28th August 2014: ₹ 169.55 Cr

FUND MANAGER: Mr. Ajit Kumar PPB (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

### CORPORATE DEBT

9.81% Power Finance Corpn. Ltd. 2018	5.58%
8.83% National Bank For Agri. And Rural Development 2015	5.31%
9.62% LIC Housing Finance Ltd. 2015	4.62%
10.18% LIC Housing Finance Ltd. 2016	4.20%
8.95% Power Finance Corpn. Ltd. 2018	2.92%
8.97% EID-Parry (India) Ltd. 2016	2.91%
8.6% Bharat Aluminium Company Limited 2016	2.89%
8.58% Housing Development Finance Corpn. Ltd. 2018	2.89%
9.75% Housing Development Finance Corpn. Ltd. 2016	2.86%
8.8% HDB Financial Services Ltd 2016	1.76%
Other Corporate Debt	5.43%

### MMI, Deposits, CBLO & Others

## Holding

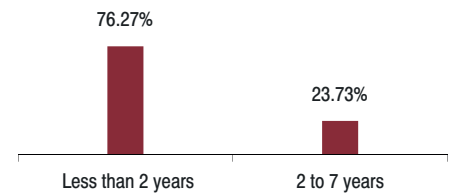
41.36%

58.64%

## Maturity (in years)

1.34

## Maturity Profile



## Fund Update:

The average maturity of the fund has slightly increased to 1.34 years from 1.33 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.



## About The Fund

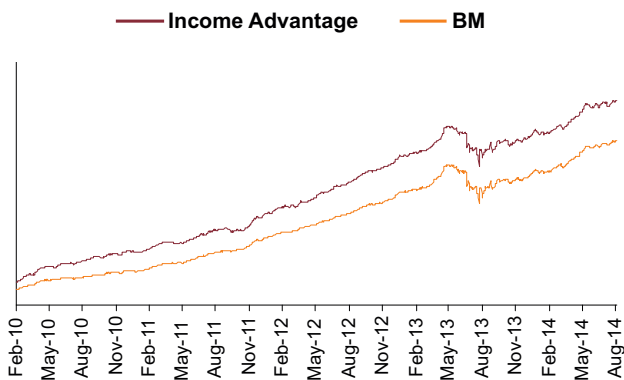
Date of Inception: 22-Aug-08

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

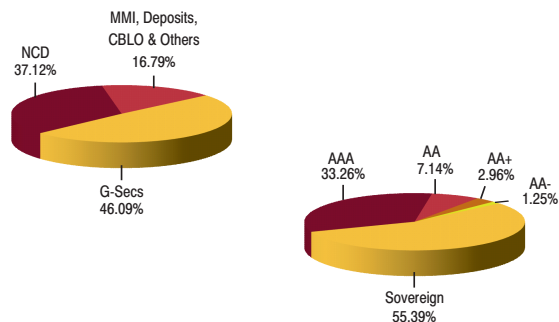
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

**NAV as on 28th August 2014:** ₹ 18.21 **BENCHMARK:** Crisil Composite Bond index & Crisil Liquid Fund Index

**Asset held as on 28th August 2014:** ₹ 469.94 Cr **FUND MANAGER:** Mr. Ajit Kumar PPB (Debt)



## Asset Allocation Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

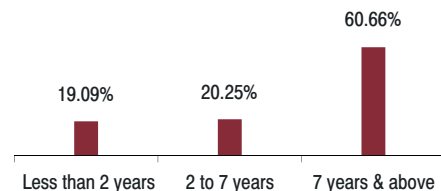
46.09%

8.6%	Government Of India 2028	15.81%
8.28%	Government Of India 2027	10.51%
8.3%	Government Of India 2042	2.43%
9.15%	Government Of India 2024	2.18%
8.83%	Government Of India 2023	1.76%
8.28%	Government Of India 2032	1.73%
8.08%	Government Of India 2022	1.65%
8.33%	Government Of India 2026	1.64%
8.2%	Government Of India 2025	1.63%
8.15%	Government Of India 2022	1.11%
	Other Government Securities	5.65%

### Maturity (in years)

8.83

### Maturity Profile



### CORPORATE DEBT

37.12%

9.4%	Rural Electrification Corpn. Ltd. 2021	2.77%
9.37%	Power Finance Corpn. Ltd. 2024	2.56%
9.75%	Tata Motors Ltd. 2020	1.79%
9.65%	Kotak Mahindra Prime Ltd. 2016	1.71%
9.55%	Hindalco Industries Ltd. 2022	1.55%
8.83%	Export Import Bank Of India 2023	1.44%
2%	Tata Steel Ltd. 2022	1.38%
9.65%	Housing Development Finance Corpn. Ltd. 2016	1.14%
9.95%	Food Corporation Of India 2022	1.10%
10.25%	Housing Development Finance Corpn. Ltd. 2017	1.09%
	Other Corporate Debt	20.59%

### Fund Update:

Exposure to Corporate Debt has increased to 37.12% from 34.32% while that to MMI has decreased to 16.79% from 18.15% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

### MMI, Deposits, CBLO & Others

16.79%

## About The Fund

Date of Inception: 22-Mar-01

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

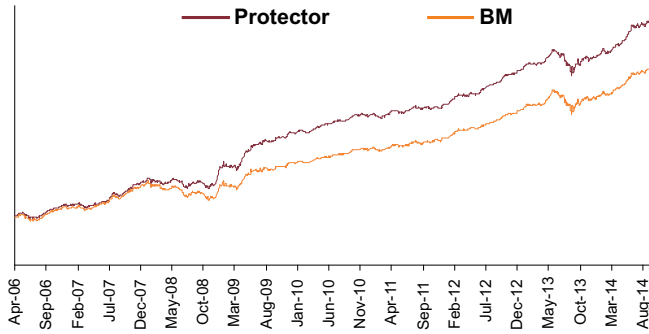
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities

NAV as on 28th August 2014: ₹ 29.45

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

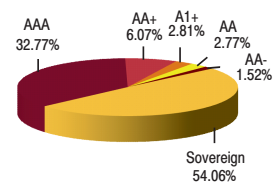
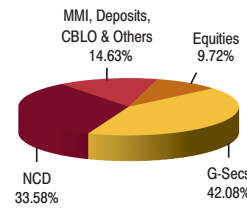
Asset held as on 28th August 2014: ₹ 416.04 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.83%	Government Of India	2023
7.16%	Government Of India	2023
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
7.95%	Government Of India	2032
	Other Government Securities	

### CORPORATE DEBT

10.85%	Rural Electrification Corpn. Ltd.	2018
9.57%	Indian Railway Finance Corpn. Ltd.	2021
2%	Tata Steel Ltd.	2022
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	

### EQUITY

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

### MMI, Deposits, CBLO & Others

## Holding

### 42.08%

12.16%
6.05%
2.82%
2.17%
2.08%
1.73%
1.68%
1.57%
1.57%
1.44%
8.81%

### 33.58%

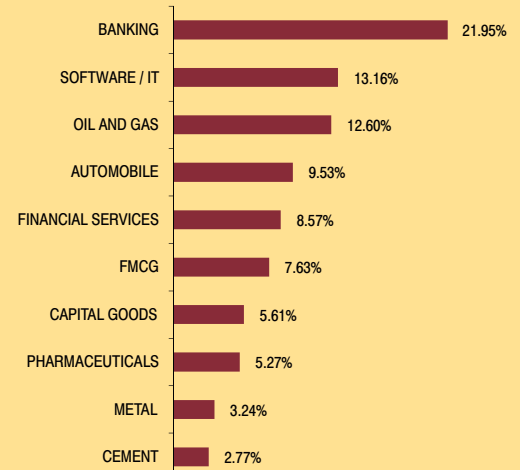
2.78%
2.45%
2.44%
2.28%
1.89%
1.41%
1.22%
1.19%
1.18%
1.17%
15.55%

### 9.72%

0.60%
0.58%
0.56%
0.56%
0.54%
0.45%
0.43%
0.40%
0.33%
0.28%
4.98%

### 14.63%

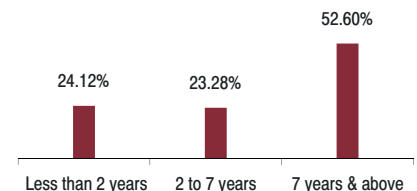
## Top 10 Sectoral Allocation



## Maturity (in years)

8.15

## Maturity Profile



## Fund Update:

Exposure to G-secs has slightly decreased to 42.08% to 42.53% while that to MMI has increased 14.63% from 9.93% on a MOM basis.

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



## About The Fund

Date of Inception: 22-Mar-01

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

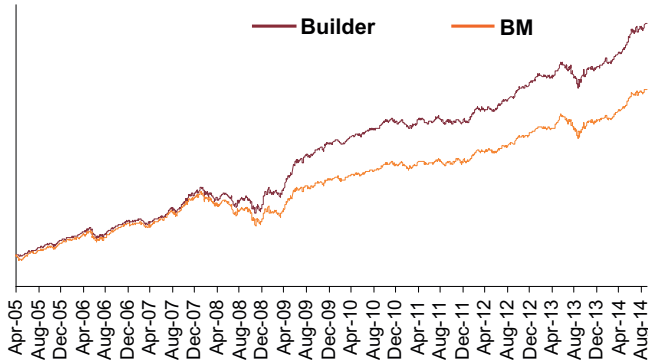
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 28th August 2014: ₹ 37.55

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

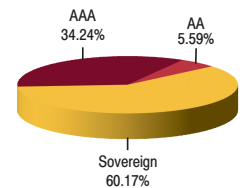
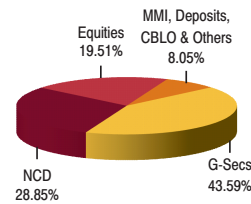
Asset held as on 28th August 2014: ₹ 281.51 Cr

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	

### 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
2%	Indian Hotels Co. Ltd.	2014
9.39%	Power Finance Corpn. Ltd.	2024
9.655%	National Bank For Agri. And Rural Development	2014
8.7%	Power Finance Corpn. Ltd.	2020
9.35%	Power Grid Corpn. Of India Ltd.	2018
	Other Corporate Debt	

### EQUITY

	ICICI Bank Ltd.	
	HDFC Bank Ltd.	
	ITC Ltd.	
	Tata Consultancy Services Ltd.	
	Housing Development Finance Corpn. Ltd.	
	Kotak Mahindra Bank Ltd.	
	Maruti Suzuki India Ltd.	
	Reliance Industries Ltd.	
	Larsen And Toubro Ltd.	
	Oil And Natural Gas Corpn. Ltd.	
	Other Equity	

### MMI, Deposits, CBLO & Others

## Holding

### 43.59%

6.26%
5.99%
5.53%
5.51%
4.92%
3.47%
2.65%
1.60%
1.40%
1.38%
4.87%

### 28.85%

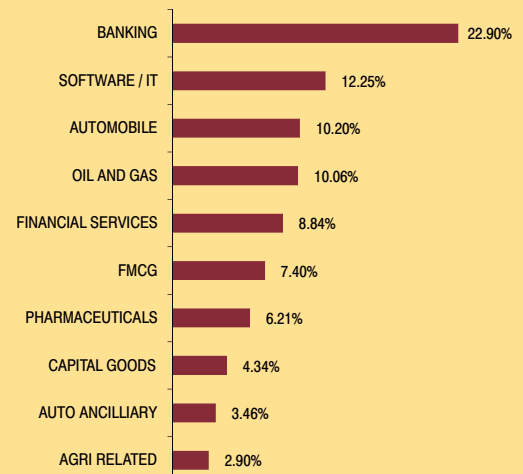
3.81%
2.89%
1.83%
1.40%
1.37%
1.25%
1.24%
1.07%
0.90%
0.89%
12.21%

### 19.51%

1.05%
1.02%
1.01%
0.99%
0.88%
0.77%
0.67%
0.66%
0.61%
0.60%
11.26%

### 8.05%

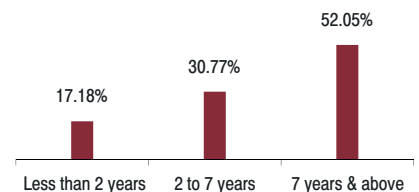
## Top 10 Sectoral Allocation



## Maturity (in years)

8.16

## Maturity Profile



## Fund Update:

Exposure to NCD has decreased to 28.85% from 29.16% while that to MMI has slightly decreased to 8.05% from 8.58% on a MOM basis.

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

## About The Fund

Date of Inception: 18-Jul-05

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

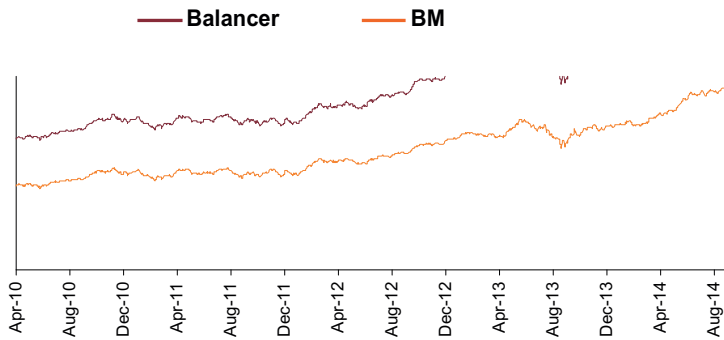
**STRATEGY:** To invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 28th August 2014: ₹ 24.21

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

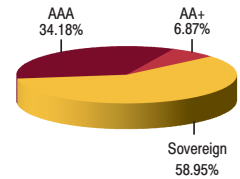
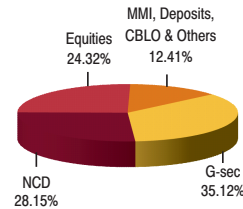
Asset held as on 28th August 2014: ₹ 31.91 Cr

**FUND MANAGER:** Mr. Sunil Kumar (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

### 35.12%

6.04%
5.17%
3.01%
2.81%
2.66%
2.62%
2.29%
1.57%
1.51%
1.49%
5.95%

### 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	

### 28.15%

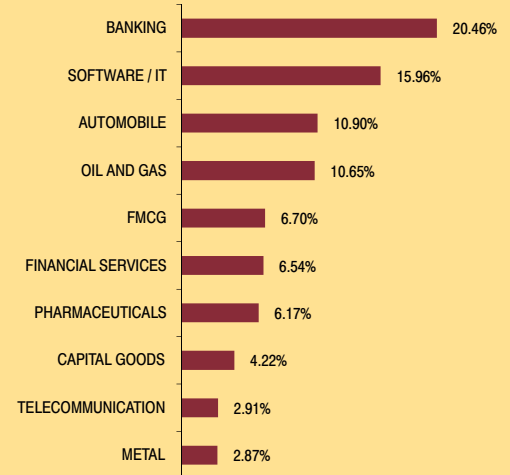
6.26%
4.71%
4.06%
3.15%
2.36%
1.58%
1.57%
1.54%
0.99%
0.66%
1.28%

### Equity

### 24.32%

HDFC Bank Ltd.	1.87%
Reliance Industries Ltd.	1.40%
ICICI Bank Ltd.	1.20%
Housing Development Finance Corpn. Ltd.	1.19%
ITC Ltd.	1.17%
Infosys Ltd.	1.10%
Tata Consultancy Services Ltd.	0.94%
Larsen & Toubro Ltd.	0.84%
Oil And Natural Gas Corpn. Ltd.	0.80%
Tata Motors Ltd.	0.79%
Other Equity	13.02%

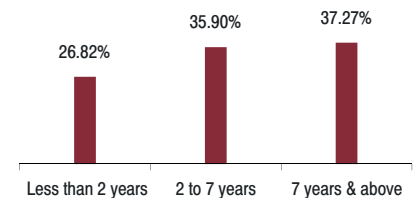
## Top 10 Sectoral Allocation



## Maturity (in years)

7.16

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 24.32% from 24.83% while that to MMI has decreased to 12.41% from 13.34% on a MOM basis.

### MMI, Deposits, CBLO & Others

12.41%

## About The Fund

Date of Inception: 22-Mar-01

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

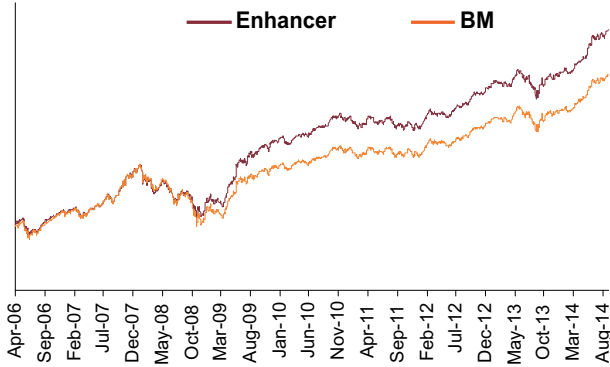
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 28th August 2014: ₹ 44.60

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

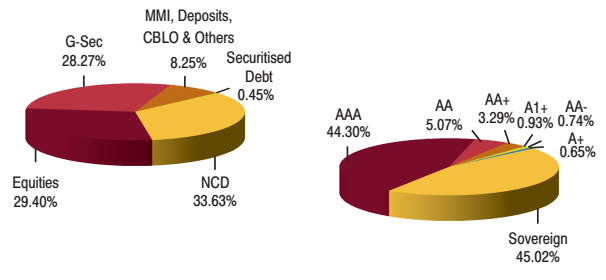
Asset held as on 28th August 2014: ₹ 6844.15 Cr

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
7.16%	Government Of India 2023
8.79%	Government Of India 2021
	Other Government Securities

## Holding

### 28.27%

4.58%
2.80%
2.16%
2.08%
1.41%
1.13%
1.04%
0.96%
0.92%
0.92%
10.26%

### 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

### 33.63%

0.83%
0.77%
0.73%
0.68%
0.55%
0.47%
0.45%
0.43%
0.43%
0.42%
27.85%

### Securitised Debt

Indian Railway Finance Corpn. Ltd. 2015
---

### 0.45%

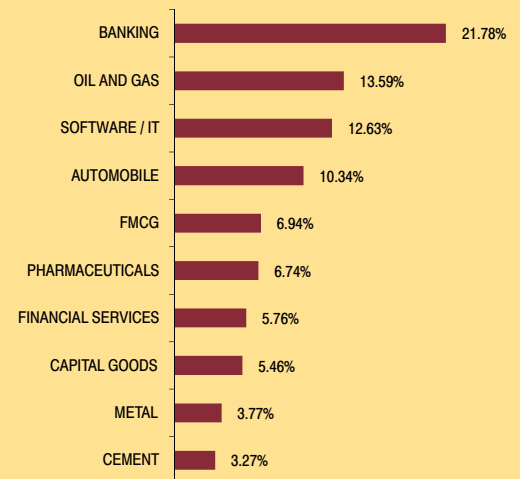
0.45%
-------

### Equity

### 29.40%

HDFC Bank Ltd.	1.98%
ICICI Bank Ltd.	1.94%
Reliance Industries Ltd.	1.91%
ITC Ltd.	1.82%
Infosys Ltd.	1.52%
Larsen & Toubro Ltd.	1.38%
Tata Consultancy Services Ltd.	1.18%
Housing Development Finance Corpn. Ltd.	1.16%
Oil And Natural Gas Corpn. Ltd.	1.15%
Tata Motors Ltd.	1.00%
Other Equity	14.37%

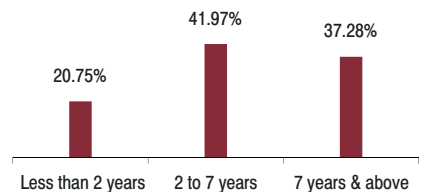
## Top 10 Sectoral Allocation



## Maturity (in years)

6.64

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 29.40% from 27.87% while that to MMI has slightly decreased to 8.25% from 8.83% on a MOM basis.

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

## MMI, Deposits, CBLO & Others

### 8.25%

## About The Fund

Date of Inception: 23-Feb-04

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

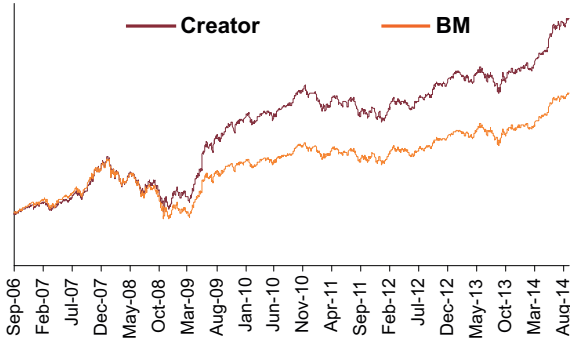
**STRATEGY:** To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

NAV as on 28th August 2014: ₹ 35.93

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

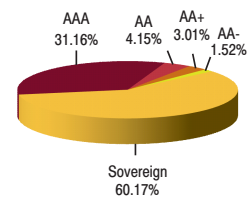
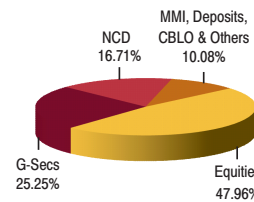
Asset held as on 28th August 2014: ₹ 396.33 Cr

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
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
8.83%	Government Of India	2041
	Other Government Securities	

## Holding

### 25.25%

7.88%
4.38%
3.04%
3.02%
1.21%
1.21%
0.99%
0.72%
0.70%
0.63%
1.47%

### 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	

### 16.71%

2.53%
1.47%
1.26%
1.23%
1.22%
1.12%
0.88%
0.74%
0.74%
0.66%
4.87%

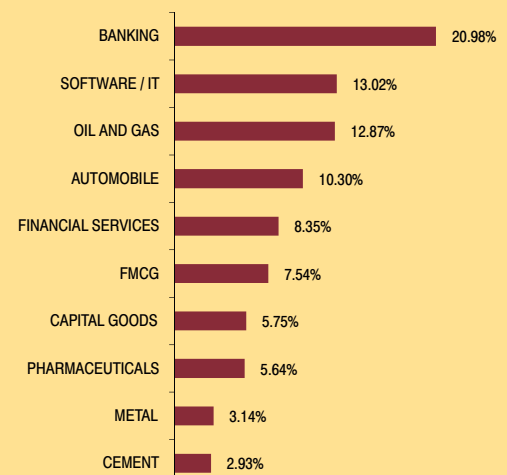
## EQUITY

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

### 47.96%

2.88%
2.85%
2.76%
2.69%
2.68%
2.25%
2.09%
1.90%
1.60%
1.57%
24.69%

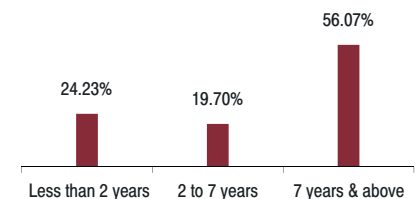
## Top 10 Sectoral Allocation



## Maturity (in years)

8.70

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 47.96% from 48.66% while that to MMI has increased to 10.08% from 7.25% on a MOM basis.

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

## MMI, Deposits, CBLO & Others

10.08%

## About The Fund

Date of Inception: 12-Aug-04

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

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

NAV as on 28th August 2014:

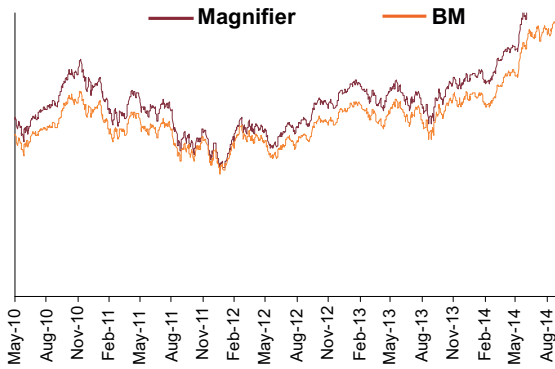
₹ 38.73

**BENCHMARK:** BSE 100 & Crisil Liquid Fund Index

Asset held as on 28th August 2014:

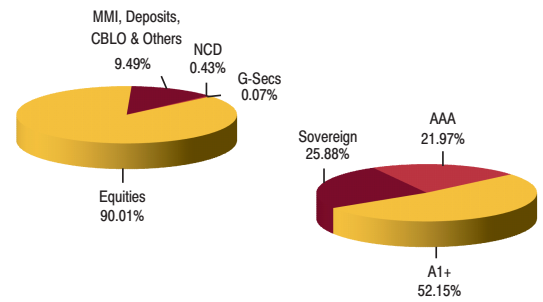
₹ 1098.38 Cr

**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

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

## Holding

0.07%

0.05%  
0.02%

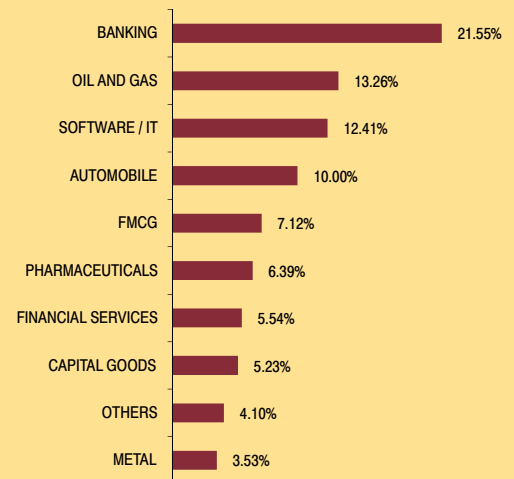
0.43%

0.14%  
0.14%  
0.07%  
0.07%  
0.01%

90.01%

5.88%  
5.86%  
5.57%  
5.44%  
4.45%  
4.09%  
3.48%  
3.42%  
3.41%  
3.00%  
45.39%

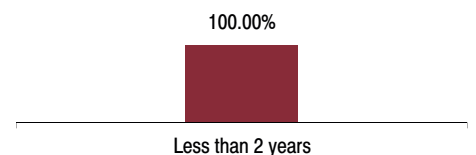
## Top 10 Sectoral Allocation



## Maturity (in years)

0.91

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 90.01% from 86.82% while that to MMI has decreased to 9.49% from 12.66% on a MOM basis

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

## About The Fund

Date of Inception: 12-Jun-07

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

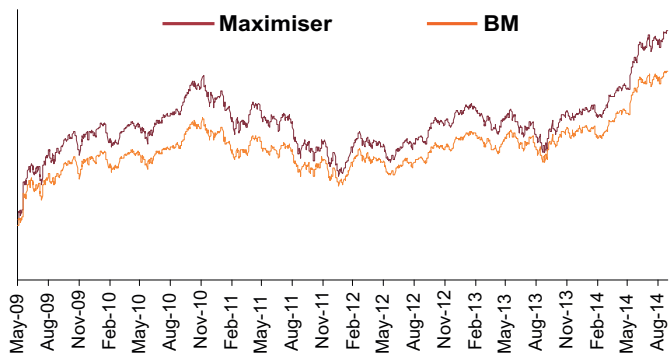
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 28th August 2014: ₹ 19.72

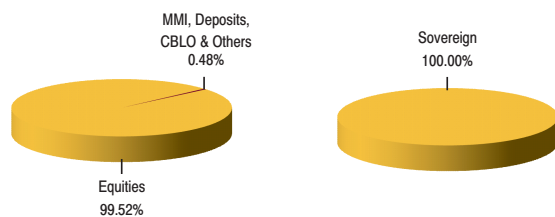
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 28th August 2014: ₹ 2307.42 Cr

FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation Rating Profile



## SECURITIES

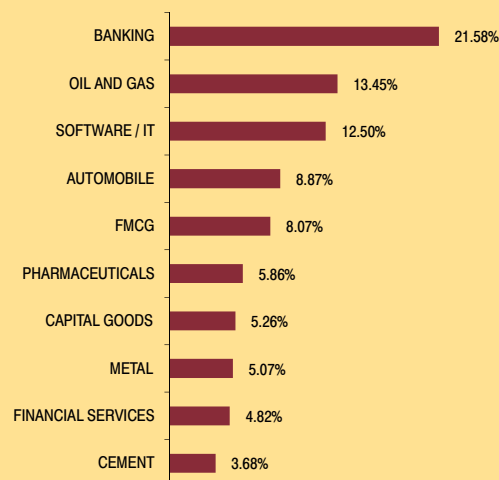
### EQUITY

Reliance Industries Ltd.	6.14%
HDFC Bank Ltd.	6.08%
ICICI Bank Ltd.	6.05%
ITC Ltd.	6.00%
Infosys Ltd.	5.33%
Tata Consultancy Services Ltd.	4.45%
Oil And Natural Gas Corp. Ltd.	4.31%
Larsen & Toubro Ltd.	4.17%
State Bank Of India	3.55%
Housing Development Finance Corp. Ltd.	3.39%
Other Equity	50.03%

## Holding

99.52%

## Top 10 Sectoral Allocation



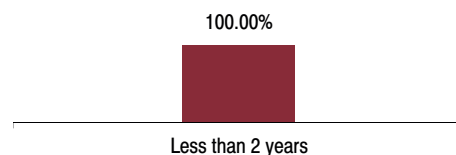
## MMI, Deposits, CBLO & Others

0.48%

## Maturity (in years)

0.003

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 99.52% from 99.44% while that to MMI has slightly decreased to 0.48% from 0.56% 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.

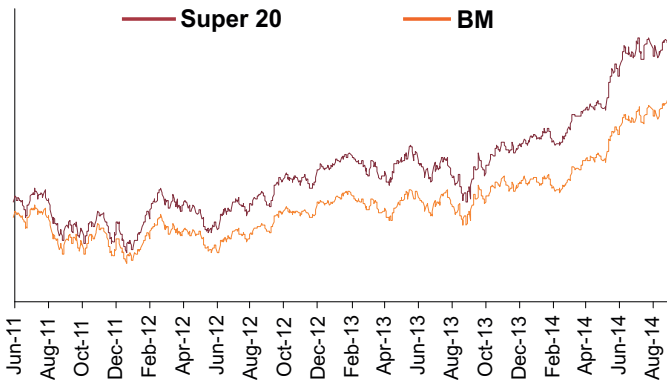
**STRATEGY:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, 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 28th August 2014: ₹ 19.66

BENCHMARK: Sensex & Crisil Liquid Fund Index

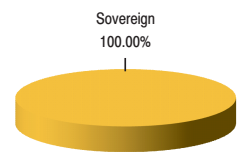
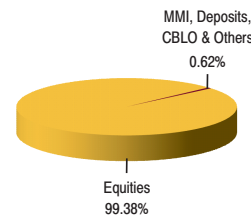
Asset held as on 28th August 2014: ₹ 482.90 Cr

FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation

## Rating Profile



## SECURITIES

### Equity

ICICI Bank Ltd.	8.46%
ITC Ltd.	8.15%
Reliance Industries Ltd.	7.53%
Infosys Ltd.	7.43%
HDFC Bank Ltd.	6.84%
Larsen & Toubro Ltd.	6.31%
Tata Consultancy Services Ltd.	6.24%
Oil And Natural Gas Corpn. Ltd.	5.63%
State Bank Of India	5.46%
Maruti Suzuki India Ltd.	4.76%
Other Equity	32.57%

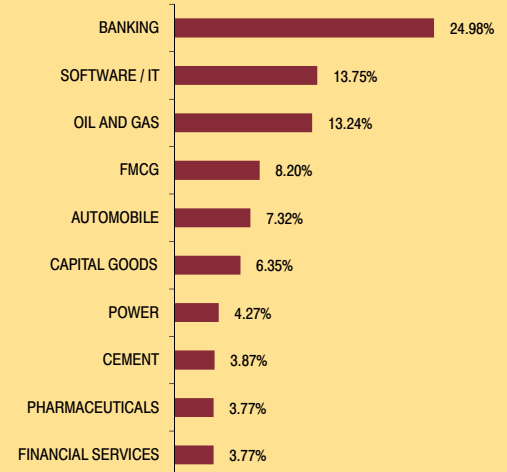
## Holding

99.38%

## MMI, Deposits, CBLO & Others

0.62%

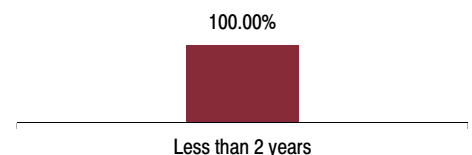
## Top 10 Sectoral Allocation



## Maturity (in years)

0.003

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 99.38% from 98.03% while that to MMI has decreased to 0.62% from 1.97% on a MOM basis.

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

# Multiplier Fund

SFIN No. ULIF01217/10/07BSLINMULTI109

## About The Fund

Date of Inception: 30-Oct-07

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

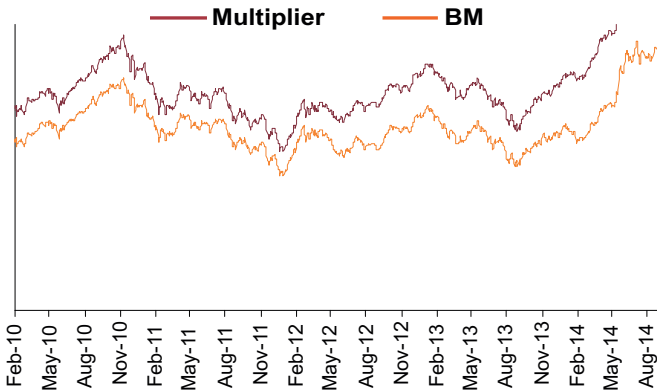
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential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

NAV as on 28th August 2014: ₹ 18.07

BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

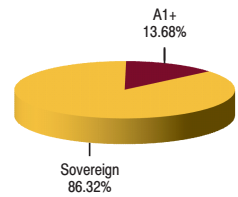
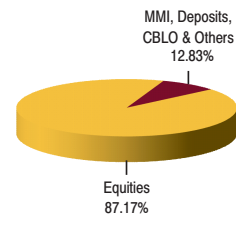
Asset held as on 28th August 2014: ₹ 417.69 Cr

FUND MANAGER: Mr. Sumit Mangal



## Asset Allocation

## Rating Profile



## SECURITIES

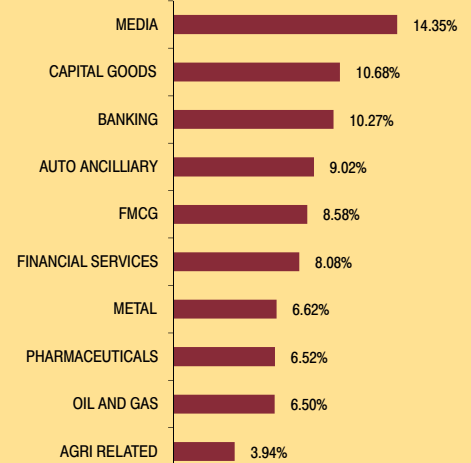
## Holding

### Equity

87.17%

Jagran Prakashan Ltd.	6.35%
Colgate-Palmolive (India) Ltd.	5.39%
Divis Laboratories Ltd.	4.85%
Gujarat Mineral Developmenmt Corportaion	4.69%
AIA Engineering Ltd.	4.27%
Muthoot Finance Ltd.	3.65%
Upl Limited	3.44%
Engineers India Ltd.	2.98%
Motherson Sumi Systems Ltd.	2.72%
Container Corpn. Of India Ltd.	2.48%
Other Equity	46.37%

## Top 10 Sectoral Allocation



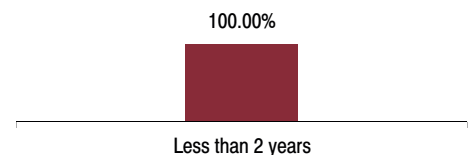
## MMI, Deposits, CBLO & Others

12.83%

## Maturity (in years)

0.10

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 87.17% from 91.55% MMI has decreased to 12.83% from 8.45% on MOM basis.

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

## About The Fund

Date of Inception: 17-Mar-08

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

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

NAV as on 28th August 2014: ₹ 15.42

Asset held as on 28th August 2014: ₹ 329.41 Cr

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

## SECURITIES

## Holding

## Asset Allocation

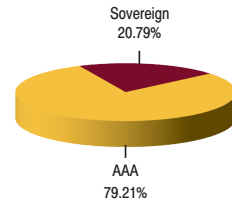
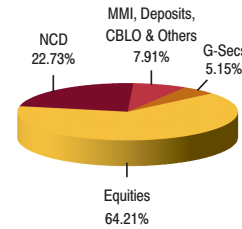
## Rating Profile

### GOVERNMENT SECURITIES

5.15%

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

2.28%
1.50%
1.15%
0.21%
0.01%



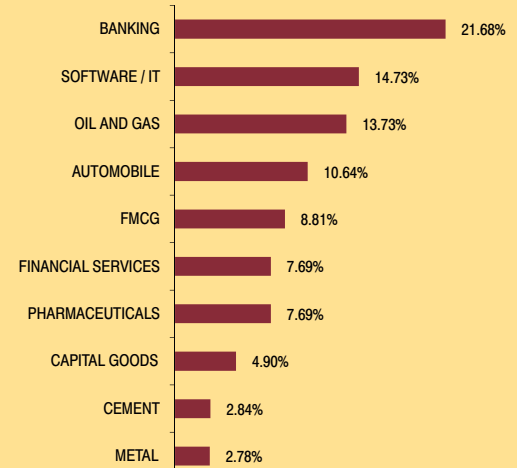
### CORPORATE DEBT

22.73%

4.43%	National Bank For Agri. And Rural Development	2017	
2.42%	9.18%	Housing Development Finance Corpn. Ltd.	2018
2.32%	8.95%	L&T Shipbuilding Ltd	2017
2.26%	8.95%	Power Finance Corpn. Ltd.	2018
2.12%	9.2%	Housing Development Finance Corpn. Ltd.	2018
1.50%	8.85%	NHPC Ltd.	2018
1.45%	11.25%	Power Finance Corpn. Ltd.	2018
1.28%	10.85%	Rural Electrification Corpn. Ltd.	2018
1.23%	9.81%	Power Finance Corpn. Ltd.	2018
1.22%	9.5%	Housing Development Finance Corpn. Ltd.	2017
2.50%	Other Corporate Debt		

4.43%
2.42%
2.32%
2.26%
2.12%
1.50%
1.45%
1.28%
1.23%
1.22%
2.50%

## Top 10 Sectoral Allocation



### Equity

64.21%

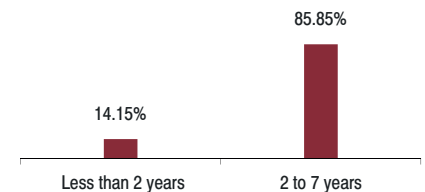
4.82%	ICICI Bank Ltd.
4.71%	Reliance Industries Ltd.
4.59%	ITC Ltd.
4.18%	HDFC Bank Ltd.
3.46%	Infosys Ltd.
3.42%	Housing Development Finance Corpn. Ltd.
3.14%	Larsen & Toubro Ltd.
2.76%	Tata Consultancy Services Ltd.
2.46%	Oil And Natural Gas Corpn. Ltd.
2.45%	State Bank Of India
28.23%	Other Equity

4.82%
4.71%
4.59%
4.18%
3.46%
3.42%
3.14%
2.76%
2.46%
2.45%
28.23%

Maturity (in years)

3.33

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 64.21% from 64.09% while that to MMI has increased to 7.91% from 13.86% on a MOM basis.

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

## About The Fund

Date of Inception: 08-Sep-08

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

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

NAV as on 28th August 2014: ₹ 22.21

Asset held as on 28th August 2014: ₹ 597.96 Cr

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

### SECURITIES

#### GOVERNMENT SECURITIES

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

### Holding

#### 3.75%

1.95%
0.60%
0.60%
0.36%
0.23%

### 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
9.38%	Rural Electrification 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
10.85%	Rural Electrification Corpn. Ltd. 2018
9.63%	Export Import Bank Of India 2018
	Other Corporate Debt

### 17.34%

### Equity

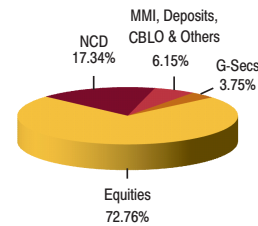
	HDFC Bank Ltd.
	ITC Ltd.
	ICICI Bank Ltd.
	Reliance Industries Ltd.
	Larsen & Toubro Ltd.
	Housing Development Finance Corpn. Ltd.
	Infosys Ltd.
	Tata Consultancy Services Ltd.
	Tata Motors Ltd.
	Oil And Natural Gas Corpn. Ltd.
	Other Equity

### 72.76%

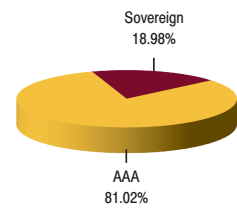
### MMI, Deposits, CBLO & Others

### 6.15%

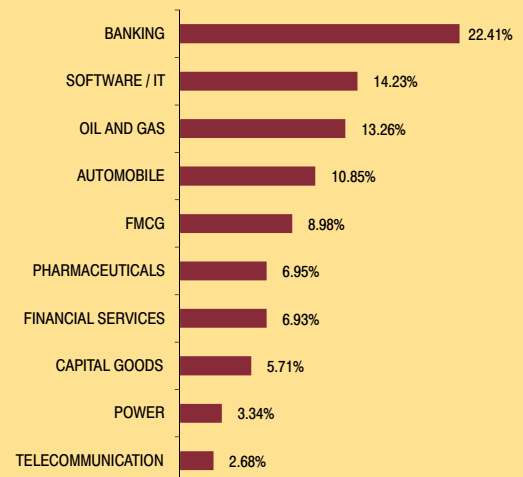
### Asset Allocation



### Rating Profile



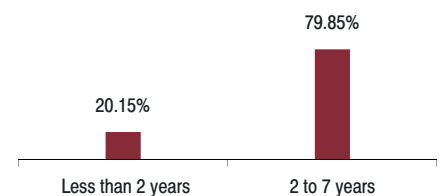
### Top 10 Sectoral Allocation



### Maturity (in years)

4.01

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 72.76% from 70.54% while that to MMI has decreased to 6.15% from 9.09% 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 28th August 2014: ₹ 17.21

Asset held as on 28th August 2014: ₹ 706.11 Cr

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

### SECURITIES

### Holding

### Asset Allocation

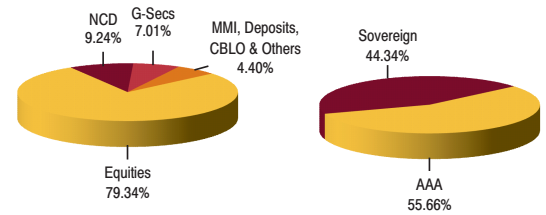
### Rating Profile

#### GOVERNMENT SECURITIES

7.01%

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

5.77%
1.03%
0.16%
0.05%



#### CORPORATE DEBT

9.24%

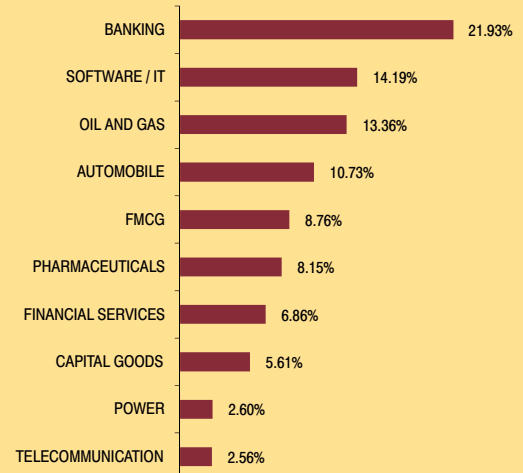
National Housing Bank 2019	2.35%
9.63% Rural Electrification Corpn. Ltd. 2019	2.15%
8.6% Indian Railway Finance Corpn. Ltd. 2019	1.39%
9.35% Power Grid Corpn. Of India Ltd. 2019	1.13%
National Bank For Agri. And Rural Development 2018	0.52%
9.3% Power Grid Corpn. Of India Ltd. 2019	0.35%
9.95% State Bank Of India 2026	0.29%
9.5% Housing Development Finance Corpn. Ltd. 2017	0.28%
9.18% Housing Development Finance Corpn. Ltd. 2018	0.28%
9.5% Housing Development Finance Corpn. Ltd. 2017	0.14%
Other Corporate Debt	0.35%

#### Equity

79.34%

HDFC Bank Ltd.	5.93%
ITC Ltd.	5.90%
ICICI Bank Ltd.	5.69%
Reliance Industries Ltd.	5.04%
Housing Development Finance Corpn. Ltd.	4.55%
Larsen & Toubro Ltd.	4.45%
Infosys Ltd.	3.93%
Tata Consultancy Services Ltd.	3.47%
Oil And Natural Gas Corpn. Ltd.	3.30%
Tata Motors Ltd.	2.80%
Other Equity	34.27%

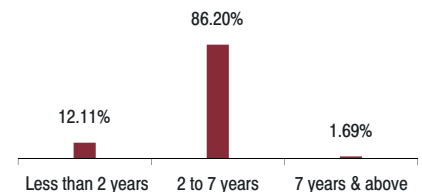
### Top 10 Sectoral Allocation



### Maturity (in years)

4.63

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 79.34% from 77.17% while that to MMI has been decreased to 4.40% from 6.18% on a MOM basis.

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

## About The Fund

Date of Inception: 15-Sep-09

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

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

NAV as on 28th August 2014: ₹ 15.42

Asset held as on 28th August 2014: ₹ 534.47 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

3.74%

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

3.40%  
0.34%

#### CORPORATE DEBT

9.41%

National Bank For Agri. And Rural Development 2019  
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

2.54%  
1.89%  
1.86%  
1.50%  
0.96%  
0.26%  
0.19%  
0.13%  
0.09%

#### Equity

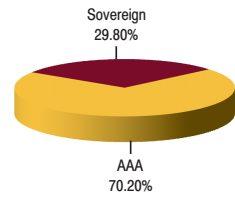
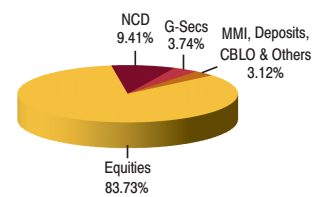
83.73%

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

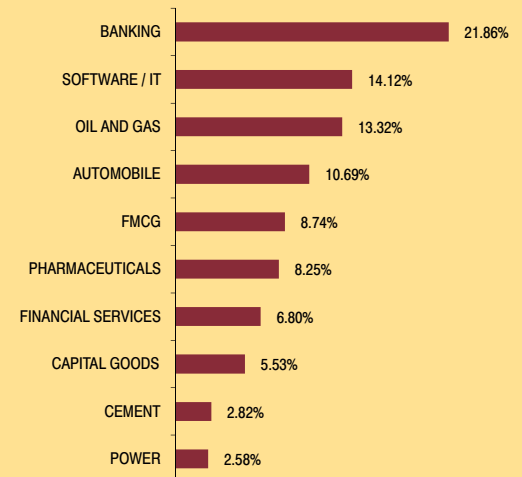
6.27%  
6.21%  
6.02%  
5.28%  
4.76%  
4.63%  
4.12%  
3.65%  
3.45%  
2.94%  
36.40%

#### MMI, Deposits, CBLO & Others

3.12%



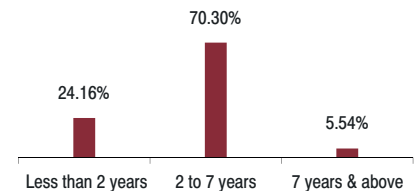
### Top 10 Sectoral Allocation



### Maturity (in years)

4.92

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 83.73% from 81.19% while that to MMI has decreased to 3.12% from 7.01% on a MOM basis.

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



## About The Fund

Date of Inception: 15-Feb-10

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

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

NAV as on 28th August 2014: ₹ 15.40

Asset held as on 28th August 2014: ₹ 913.82 Cr

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

## SECURITIES

## Holding

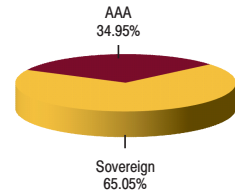
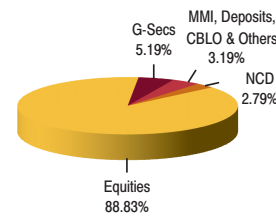
## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

5.19%

6.35%	Government Of India 2020	4.06%
8.19%	Government Of India 2020	1.12%
7.17%	Government Of India 2015	0.01%

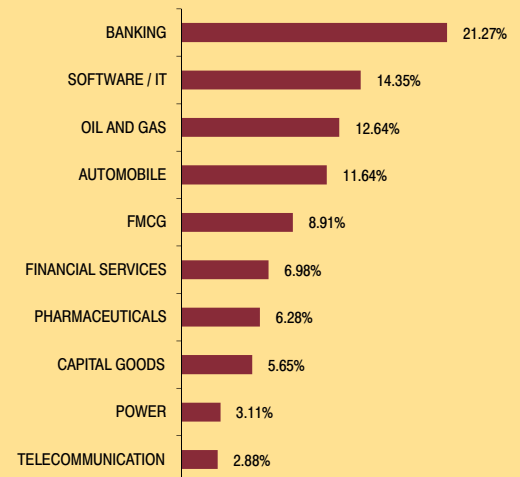


### CORPORATE DEBT

2.79%

8.85%	NHPC Ltd. 2020	0.54%
9.18%	Housing Development Finance Corpn. Ltd. 2018	0.44%
	Rural Electrification Corpn. Ltd. 2020	0.43%
9.25%	Power Grid Corpn. Of India Ltd. 2019	0.30%
8.46%	Rural Electrification Corpn. Ltd. 2028	0.25%
9.61%	Power Finance Corpn. Ltd. 2021	0.20%
8.85%	NHPC Ltd. 2019	0.18%
9.29%	LIC Housing Finance Ltd. 2024	0.16%
9.45%	State Bank Of India 2026	0.16%
9.2%	Housing Development Finance Corpn. Ltd. 2018	0.08%
	Other Corporate Debt	0.06%

## Top 10 Sectoral Allocation



### Equity

88.83%

HDFC Bank Ltd.	6.57%
ITC Ltd.	6.44%
ICICI Bank Ltd.	6.20%
Reliance Industries Ltd.	5.59%
Larsen & Toubro Ltd.	5.02%
Infosys Ltd.	4.80%
Housing Development Finance Corpn. Ltd.	4.80%
Tata Consultancy Services Ltd.	3.64%
Oil And Natural Gas Corpn. Ltd.	3.28%
State Bank Of India	3.07%
Other Equity	39.41%

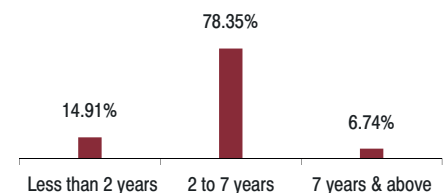
## Maturity (in years)

5.74

### MMI, Deposits, CBLO & Others

3.19%

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 88.83% from 87.69% while that to MMI has decreased to 3.19% from 4.20% on a MOM basis.

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

## About The Fund

Date of Inception: 20-Sep-10

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

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

NAV as on 28th August 2014: ₹ 13.66

Asset held as on 28th August 2014: ₹ 1078.31 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

0.18%

#### CORPORATE DEBT

0.11%

Rural Electrification Corpn. Ltd. 2020

0.11%

#### Equity

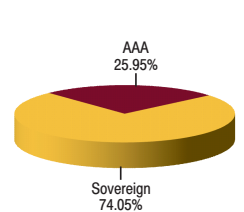
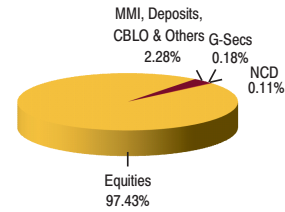
97.43%

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

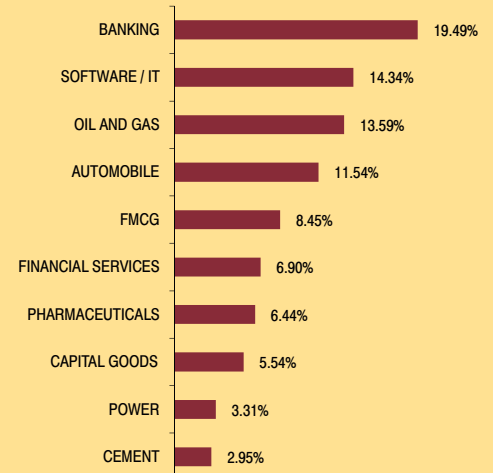
6.80%  
6.71%  
6.30%  
5.91%  
5.39%  
5.28%  
4.83%  
4.09%  
3.61%  
3.27%  
45.24%

#### MMI, Deposits, CBLO & Others

2.28%



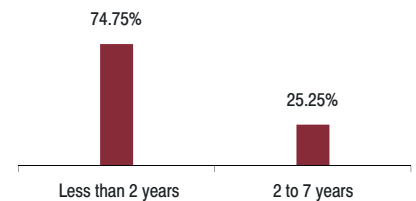
### Top 10 Sectoral Allocation



Maturity (in years)

3.62

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 97.43% from 96.58% while that to MMI has decreased to 2.28% from 3.12% on a MOM basis.

## About The Fund

Date of Inception: 22-Feb-11

**OBJECTIVE:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciation. Derivatives would be used for hedging purpose only and as approved by IRDA.

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

NAV as on 28th August 2014: ₹ 14.63

Asset held as on 28th August 2014: ₹ 92.81 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

1.07%

9.3% Power Grid Corpn. Of India Ltd. 2021

1.07%

### Equity

93.86%

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

7.36%

7.29%

6.24%

5.61%

5.40%

5.36%

5.13%

4.88%

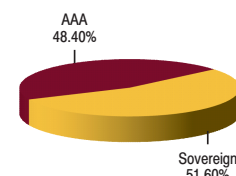
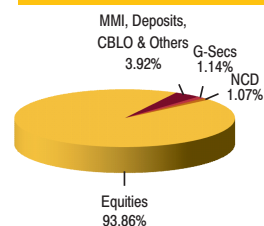
3.69%

3.53%

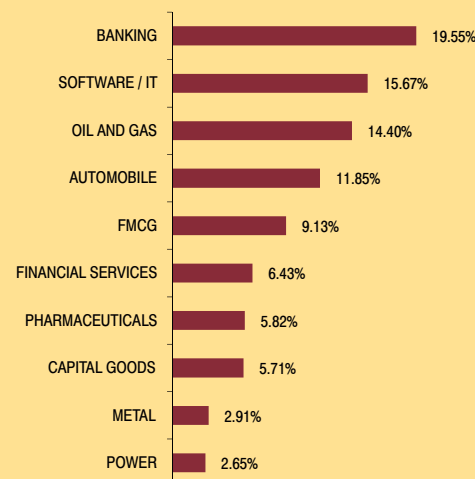
39.38%

### MMI, Deposits, CBLO & Others

3.92%



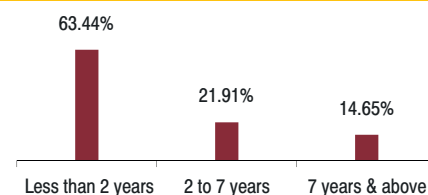
## Top 10 Sectoral Allocation



## Maturity (in years)

6.82

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 93.86% from 91.13% while that to MMI has decreased to 3.92% from 6.58% on a MOM basis.

## About The Fund

Date of Inception: 22-Feb-11

**OBJECTIVE:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciation. Derivatives would be used for hedging purpose only and as approved by IRDA.

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

NAV as on 28th August 2014: ₹ 13.18

Asset held as on 28th August 2014: ₹ 1688.44 Cr

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

## SECURITIES

## Holding

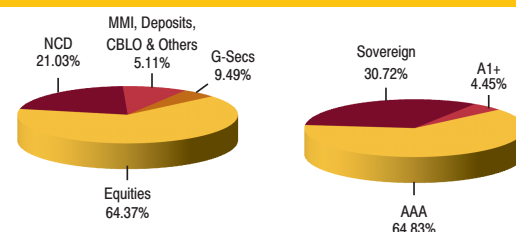
## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

9.49%

7.8%	Government Of India	2021	2.41%
7.94%	Government Of India	2021	2.11%
7.16%	Government Of India	2023	1.34%
8.79%	Government Of India	2021	1.00%
6.35%	Government Of India	2020	0.36%
8.12%	Government Of India	2020	0.35%
8.15%	Government Of India	2022	0.33%
10.25%	Government Of India	2021	0.30%
7.8%	Government Of India	2020	0.23%
8.24%	Government Of India	2018	0.22%
	Other Government Securities		0.85%

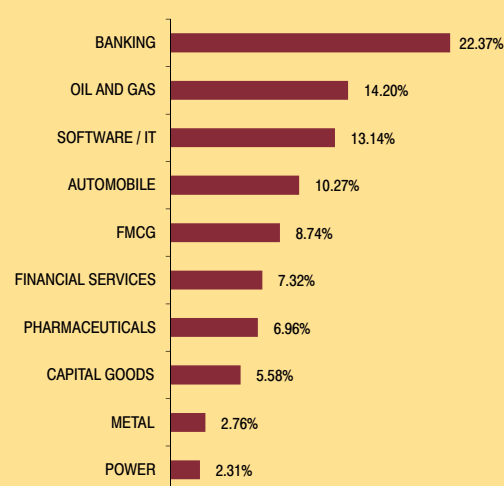


### CORPORATE DEBT

21.03%

9%	Export Import Bank Of India	2019	1.73%
9.3%	Power Grid Corpn. Of India Ltd.	2021	1.42%
9.57%	Indian Railway Finance Corpn. Ltd.	2021	1.21%
9.61%	Power Finance Corpn. Ltd.	2021	1.18%
9.25%	Power Grid Corpn. Of India Ltd.	2018	0.94%
	Rural Electrification Corpn. Ltd.	2020	0.84%
9.48%	Rural Electrification Corpn. Ltd.	2021	0.77%
9.18%	Housing Development Finance Corpn. Ltd.	2018	0.69%
8.34%	LIC Housing Finance Ltd.	2018	0.65%
9.15%	Export Import Bank Of India	2022	0.63%
	Other Corporate Debt		10.97%

## Top 10 Sectoral Allocation



### Equity

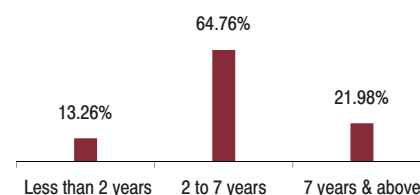
64.37%

	HDFC Bank Ltd.	4.84%
	Reliance Industries Ltd.	4.84%
	ITC Ltd.	4.76%
	ICICI Bank Ltd.	4.67%
	Housing Development Finance Corpn. Ltd.	4.12%
	Larsen & Toubro Ltd.	3.59%
	Infosys Ltd.	3.25%
	Tata Consultancy Services Ltd.	3.21%
	Oil And Natural Gas Corpn. Ltd.	2.51%
	State Bank Of India	2.14%
	Other Equity	26.44%

## Maturity (in years)

5.88

## Maturity Profile



### MMI, Deposits, CBLO & Others

5.11%

## Fund Update:

Exposure to Equities has increased to 64.37% from 61.16% while that to MMI has decreased to 5.11% from 9.58% 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 28th August 2014: ₹ 15.40

Asset held as on 28th August 2014: ₹ 49.80 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

3.58%

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

1.90%  
1.69%

#### CORPORATE DEBT

10.44%

9.37% National Housing Bank 2015  
9.2% IDFC Ltd 2015  
8.8% Power Grid Corpn. Of India Ltd. 2014  
8.95% Power Finance Corpn. Ltd. 2015

4.02%  
3.61%  
2.01%  
0.80%

#### Equity

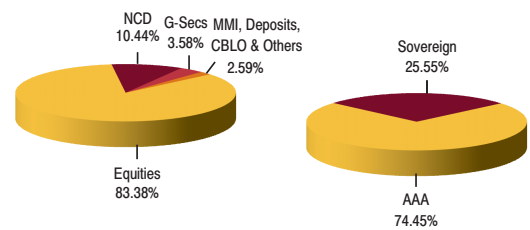
83.38%

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

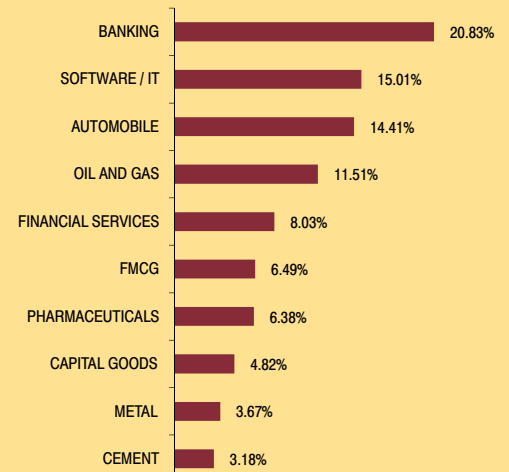
5.67%  
4.98%  
4.88%  
4.73%  
4.64%  
4.38%  
4.02%  
3.96%  
3.69%  
3.44%  
38.99%

#### MMI, Deposits, CBLO & Others

2.59%



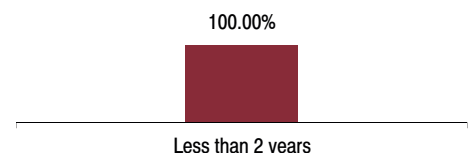
### Top 10 Sectoral Allocation



Maturity (in years)

0.45

### Maturity Profile



### Fund Update:

Exposure to Equities has slightly increased to 83.38% from 83.28%

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

## About The Fund

Date of Inception: 16-Mar-10

**OBJECTIVE:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to ensure capital protection after five years.

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

NAV as on 28th August 2014: ₹ 15.05

Asset held as on 28th August 2014: ₹ 13.64 Cr

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

## SECURITIES

## Holding

## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

6.18%

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

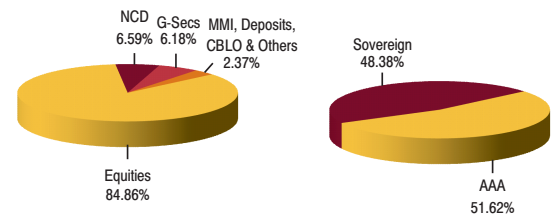
3.20%  
2.97%

### CORPORATE DEBT

6.59%

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

3.67%  
1.47%  
1.46%



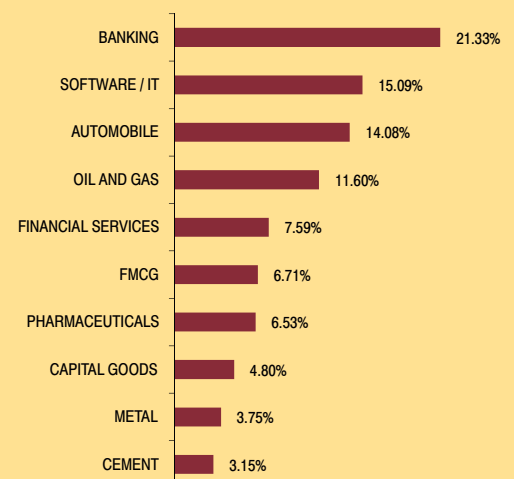
## Equity

84.86%

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

5.74%  
5.03%  
4.80%  
4.78%  
4.70%  
4.58%  
4.07%  
3.98%  
3.56%  
3.45%  
40.16%

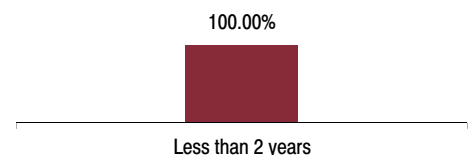
## Top 10 Sectoral Allocation



Maturity (in years)

0.66

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 84.86% from 83.67% while that to MMI has decreased to 2.37% from 3.45% on a MOM basis.

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



## About The Fund

Date of Inception: 16-Jun-10

**OBJECTIVE:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to ensure capital protection after five years.

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

NAV as on 28th August 2014: ₹ 13.42

Asset held as on 28th August 2014: ₹ 7.62 Cr

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

### SECURITIES

### Holding

#### GOVERNMENT SECURITIES

2.27%

7.17% Government Of India 2015

2.27%

#### CORPORATE DEBT

13.43%

8.64% Power Grid Corpn. Of India Ltd. 2015

8.17%

9.37% National Housing Bank 2015

5.25%

#### Equity

82.88%

ITC Ltd.

5.78%

Reliance Industries Ltd.

5.62%

Infosys Ltd.

5.56%

ICICI Bank Ltd.

5.31%

HDFC Bank Ltd.

5.17%

Housing Development Finance Corpn. Ltd.

3.94%

Tata Consultancy Services Ltd.

3.92%

Tata Motors Ltd.

3.82%

Larsen & Toubro Ltd.

3.73%

Mahindra And Mahindra Ltd.

3.66%

Other Equity

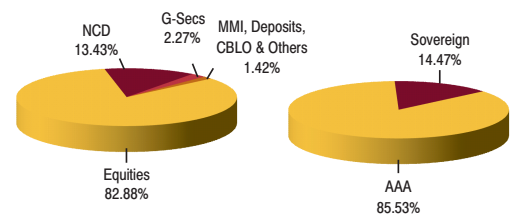
36.37%

#### MMI, Deposits, CBLO & Others

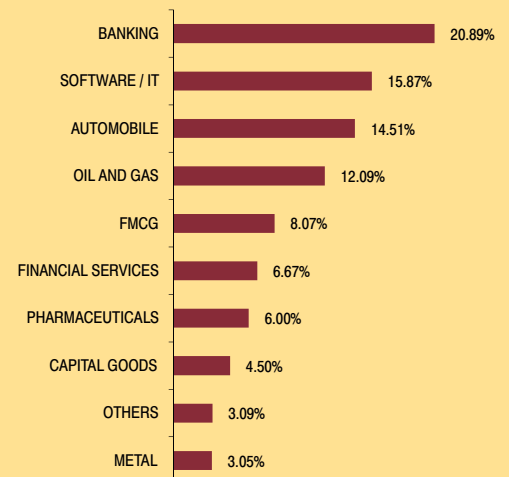
1.42%

### Asset Allocation

### Rating Profile



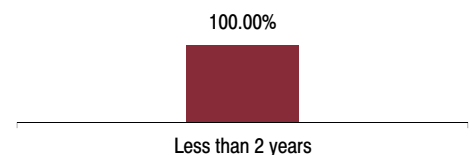
### Top 10 Sectoral Allocation



### Maturity (in years)

0.68

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 82.88% from 75.12% while that to MMI has decreased to 1.42% from 6.17% on a MOM basis.

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

## About The Fund

Date of Inception: 09-Mar-12

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

**STRATEGY:** The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong companies by following a research-focused investment approach

NAV as on 28th August 2014: ₹ 17.34

Asset held as on 28th August 2014: ₹ 8.64 Cr

FUND MANAGER:

Mr. Praful Kumar

## SECURITIES

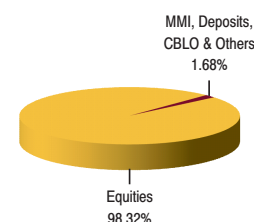
## Holding

## Asset Allocation

### Equity

98.32%

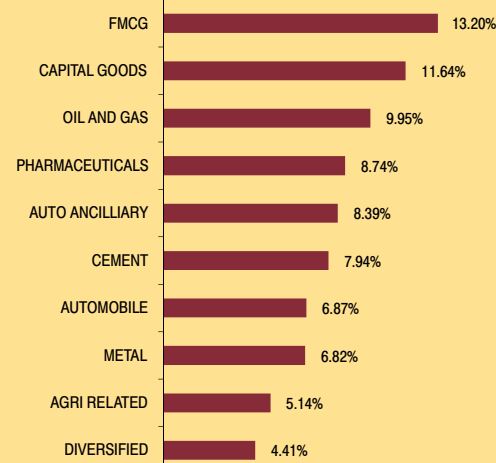
ACC Ltd.	5.84%
Reliance Industries Ltd.	5.29%
Exide Industries Ltd.	4.42%
Grasim Industries Ltd.	4.33%
Gujarat Mineral Development Corporation	4.21%
Colgate-Palmolive (India) Ltd.	4.09%
Larsen & Toubro Ltd.	3.44%
Bata India Ltd.	3.30%
Britannia Industries Ltd.	3.21%
AIA Engineering Ltd.	3.20%
Other Equity	57.01%



### MMI, Deposits, CBLO & Others

1.68%

## Top 10 Sectoral Allocation



### Fund Update:

Exposure to Equities has increased to 98.32% from 96.95% while that to MMI has decreased to 1.68% from 3.05% on a MOM basis.

## About The Fund

Date of Inception: 09-Mar-12

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

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

NAV as on 28th August 2014:

₹ 12.12

**BENCHMARK:**

Crisil Liquid Index

Asset held as on 28th August 2014:

₹ 38.99 Cr

**FUND MANAGER :** Mr. Ajit Kumar PPB (Debt)

### SECURITIES

MMI, Deposits, CBLO & Others

### Holding

100.00%

### Asset Allocation

MMI, Deposits,  
CBLO & Others  
100.00%



### Rating Profile

A1+  
100.00%



**Maturity (in years)**

0.48

### Maturity Profile

100.00%

Less than 2 years

### Fund Update:

The average maturity of the fund has slightly decreased to 0.48 years from 0.52 years in the previous month.

## About The Fund

Date of Inception: 09-Mar-12

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

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

**NAV as on 28th August 2014:** ₹ 15.10      **BENCHMARK:** BSE 100

**Asset held as on 28th August 2014:** ₹ 23.20 Cr      **FUND MANAGER:** Mr. Sunil Kumar

## SECURITIES

## Holding

### Equity

**87.31%**

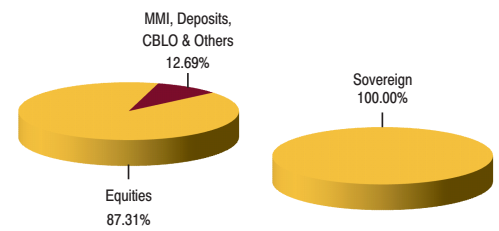
Union Bank Of India	5.59%
Muthoot Finance Ltd.	4.80%
ACC Ltd.	4.70%
Bharti Infratel Ltd	4.02%
Hero Motocorp Limited	3.61%
Bajaj Auto Ltd.	3.50%
Indian Bank	3.24%
Karnataka Bank Ltd.	3.24%
Federal Bank Ltd.	3.21%
GAIL (India) Ltd.	3.20%
Other Equity	48.21%

### MMI, Deposits, CBLO & Others

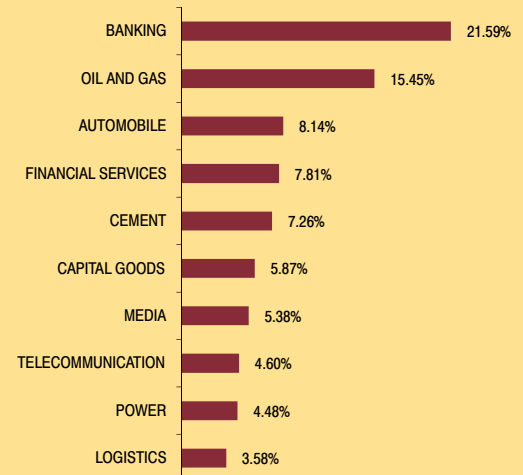
**12.69%**

## Asset Allocation

## Rating Profile



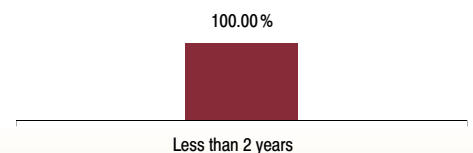
## Top 10 Sectoral Allocation



## Maturity (in years)

**0.003**

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 87.31% from 90.45% while that to MMI has increased to 12.69% from 9.55% on a MOM basis.

# Pension Nourish Fund

SFIN No.ULIF00604/03/03BSLNOURISH109

## About The Fund

Date of Inception: 12-Mar-03

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

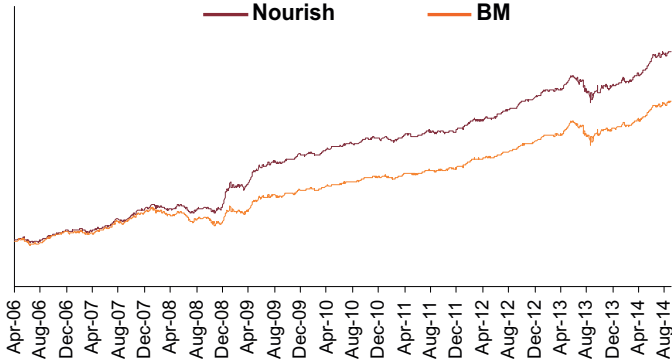
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 28th August 2014: ₹ 24.44

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

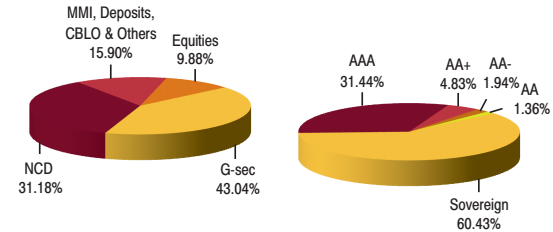
Asset held as on 28th August 2014: ₹ 13.17 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

43.04%

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

14.64%

7.51%

7.28%

5.41%

4.76%

3.43%

### CORPORATE DEBT

31.18%

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
12.65%	Cholamandalam Investment And Finance Co. Ltd.	2014
	Other Corporate Debt	

4.63%

3.91%

3.81%

3.04%

2.49%

2.29%

2.24%

1.59%

1.55%

1.53%

4.09%

### Equity

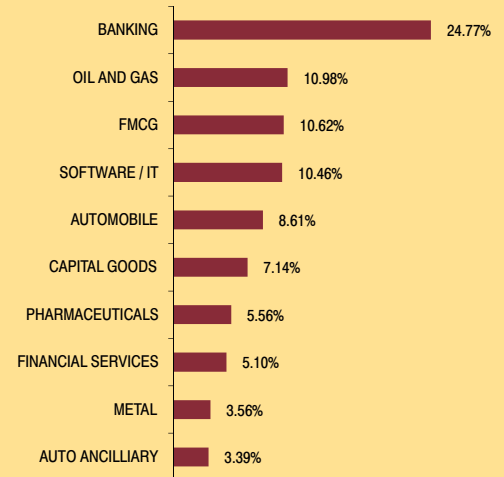
9.88%

HDFC Bank Ltd.	0.64%
ITC Ltd.	0.61%
ICICI Bank Ltd.	0.45%
Reliance Industries Ltd.	0.42%
Infosys Ltd.	0.38%
Larsen & Toubro Ltd.	0.37%
Tata Consultancy Services Ltd.	0.36%
State Bank Of India	0.35%
Tata Motors Ltd.	0.34%
Housing Development Finance Corpn. Ltd.	0.34%
Other Equity	5.62%

### MMI, Deposits, CBLO & Others

15.90%

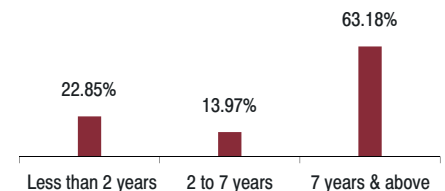
## Top 10 Sectoral Allocation



## Maturity (in years)

9.13

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 9.88% from 9.81% while that to MMI has increased to 15.90% from 13.63% 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.

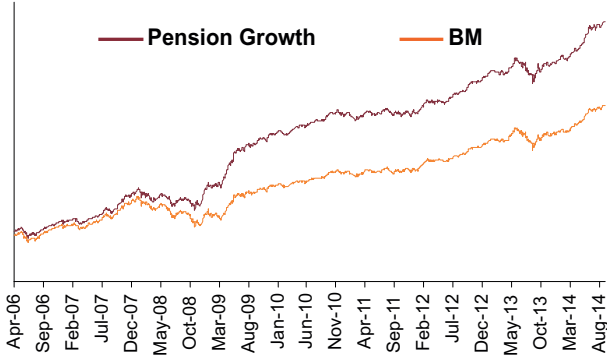
**STRATEGY:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 28th August 2014: ₹ 30.77

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

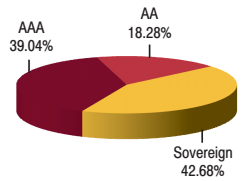
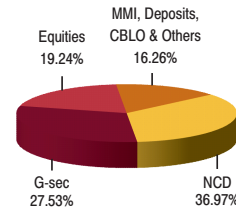
Asset held as on 28th August 2014: ₹ 37.96 Cr

FUND MANAGER: Mr. Devendra Singhvi



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

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

### CORPORATE DEBT

9.37%	Power Finance Corpn. Ltd.	2024
9.2%	Power Grid Corpn. Of India Ltd.	2020
9.02%	Rural Electrification Corpn. Ltd.	2022
9.9%	Cholamandalam Investment And Finance Co. Ltd.	2016
9.4%	National Bank For Agri. And Rural Development	2016
9.95%	Family Credit Limited	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	

### Equity

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

### MMI, Deposits, CBLO & Others

## Holding

### 27.53%

6.35%
5.31%
3.45%
2.81%
2.64%
2.54%
1.89%
1.34%
0.63%
0.58%

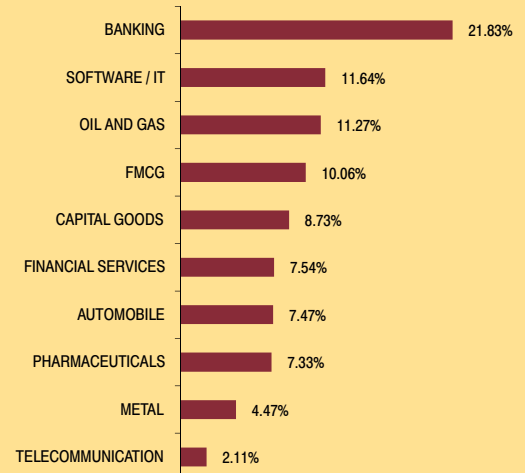
### 36.97%

5.28%
5.23%
5.17%
3.97%
2.65%
2.65%
2.62%
2.62%
2.56%
2.12%
2.12%

### 19.24%

1.32%
1.28%
1.25%
1.18%
1.13%
0.93%
0.86%
0.84%
0.72%
0.66%
0.06%

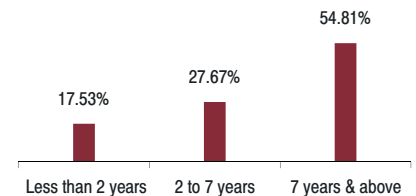
## Top 10 Sectoral Allocation



## Maturity (in years)

7.55

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 19.24% from 19.44% while that to MMI has increased to 16.26% from 15.42% on a MOM basis.



## About The Fund

Date of Inception: 12-Mar-03

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

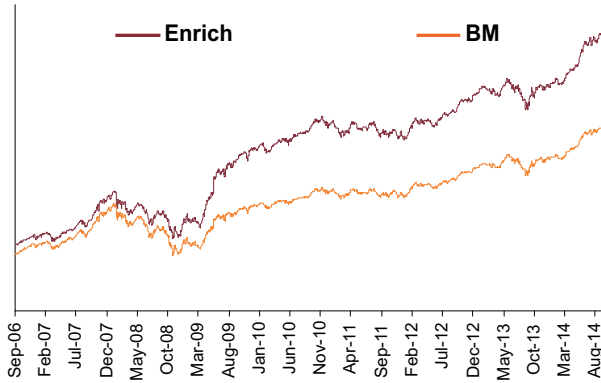
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 28th August 2014: ₹ 36.41

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

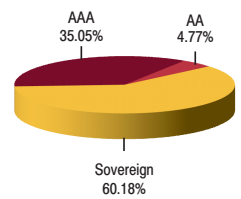
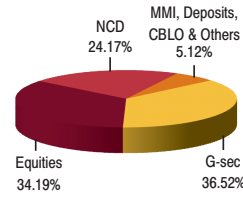
Asset held as on 28th August 2014: ₹ 170.26 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

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

### CORPORATE DEBT

8.9%	Steel Authority Of India Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
9.95%	Food Corporation Of India	2022
9.5%	Housing Development Finance Corpn. Ltd.	2017
9.18%	Housing Development Finance Corpn. Ltd.	2018
9.24%	Rural Electrification Corpn. Ltd.	2018
9.55%	Hindalco Industries Ltd.	2022
10.15%	Kotak Mahindra Prime Ltd.	2017
9.65%	Kotak Mahindra Prime Ltd.	2016
9.9%	Cholamandalam Investment And Finance Co. Ltd.	2016
	Other Corporate Debt	

### Equity

ICICI Bank Ltd.	2.07%
ITC Ltd.	1.89%
Tata Consultancy Services Ltd.	1.82%
HDFC Bank Ltd.	1.77%
Housing Development Finance Corpn. Ltd.	1.49%
Reliance Industries Ltd.	1.40%
Maruti Suzuki India Ltd.	1.39%
Larsen & Toubro Ltd.	1.29%
Infosys Ltd.	1.14%
State Bank Of India	1.09%
Other Equity	18.85%

### MMI, Deposits, CBLO & Others

## Holding

### 36.52%

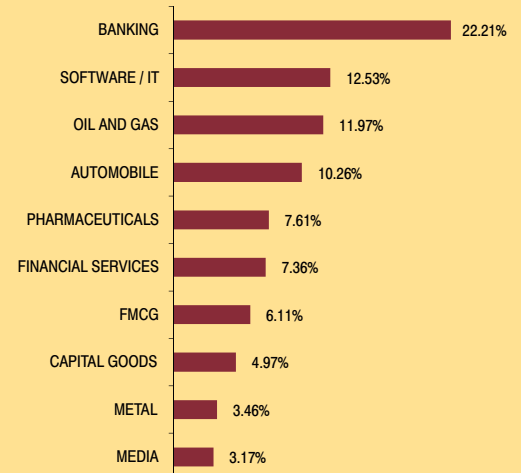
9.06%
7.39%
7.04%
6.37%
3.91%
1.62%
1.13%

### 24.17%

2.89%
2.21%
1.81%
1.77%
1.76%
1.76%
1.71%
1.20%
1.18%
1.18%
6.69%

### 34.19%

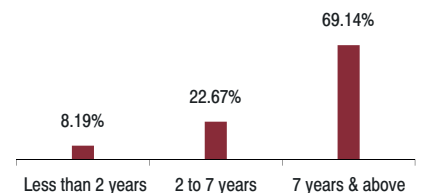
## Top 10 Sectoral Allocation



## Maturity (in years)

9.48

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 34.19% from 33.32% while that to MMI has decreased to 5.12% from 6.56% on a MOM basis.