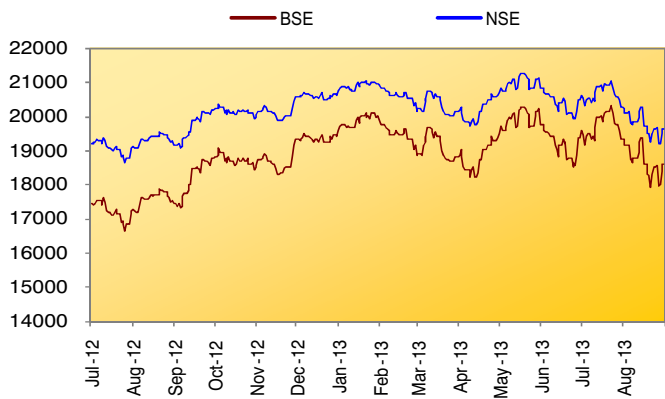


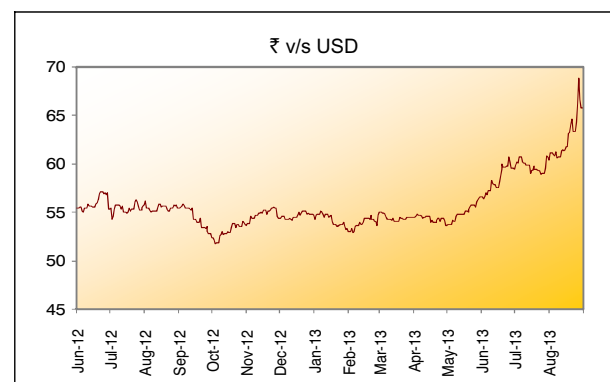
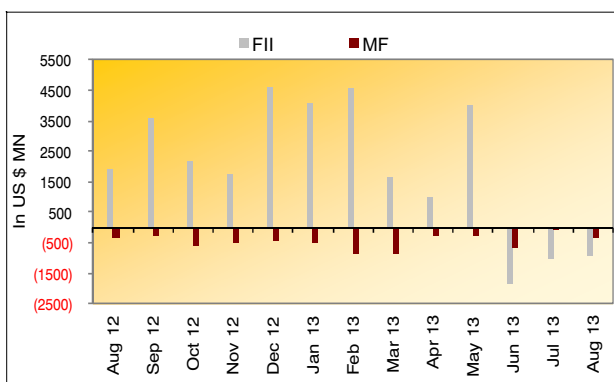
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INDEX	31-Aug-13	31-Jul-13	% Change
Nifty	5471.80	5742.00	-4.71%
Sensex	18619.72	19345.7	-3.75%
BSE 100	5447.15	5707.16	-4.56%
Dow Jones	14810.31	15499.54	-4.45%
Nikkei	13388.86	13668.32	-2.04%
Hang Seng	21731.37	21883.66	-0.70%
Nasdaq	3589.87	3626.37	-1.01%

The Indian economy continues to face challenges. GDP growth for 1QFY14 has been much lower at 4.4%. While agriculture grew at 2.7% and services at 6.6%, there has been a significant slowdown in the industrial sector, which grew at just 0.2%. Industrial growth will continue to remain subdued for some time and the sharp contraction in manufacturing is reflected in the HSBC Manufacturing PMI falling below 50.

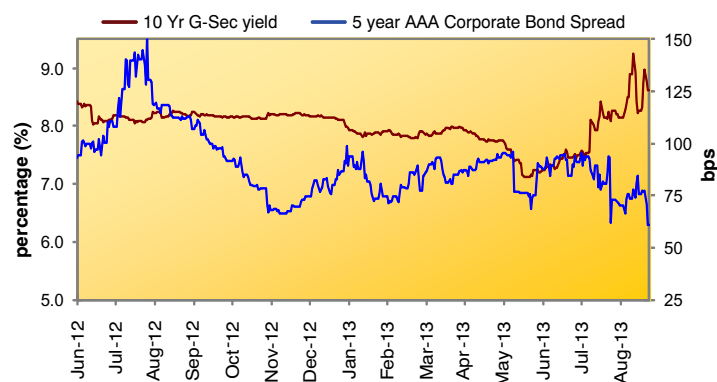
The rupee depreciated by about 9% in August, hitting an all time high of Rs.68.82 per USD towards the end of August. Both the Government and the RBI continued their defense of the rupee and announced a series of steps to curtail the rupee fall. These include a reduction in the cap on capital invested under the automatic route by Indian companies from four times to one time their net worth, increase in the import duty on gold from 8% to 10% and an announcement of a FX swap window for PSU oil companies.



The momentum on the reform front continues. The Lok Sabha passed the Pension Fund Regulatory and Development Authority (PFRDA) bill. This bill allows 26% foreign investment in the Pension sector. It is expected that more Pension Fund Management companies will be enthused to set up shop in India and channelize long term retail savings into asset markets. The Cabinet Committee on Investments has cleared a further 34 infrastructure projects involving investments of nearly Rs.1.4 lakh crores. These include 17 power projects with investments of over Rs.95,000 crores. The investment cycle will gradually revive once implementation of these projects start. The Food security bill was cleared ensuring food and nutritional security to 67% of Indian population. The Land Acquisition bill was also cleared, resulting in a fair deal for farmers and other landowners, while at the same time making the process of land acquisition more transparent and hassle free.

September started on a positive note with Dr. Raghuram Rajan, the new RBI Governor, announcing a series of measures to stabilize the rupee. The most important measure announced was to create a new swap window to attract foreign currency non-resident deposits. The rupee has shown some respite on these announcements as it is estimated that this measure will help boost capital flows to the country to the tune of another US\$8-10bn over the next 3-months.

Key Indices	31-Aug-13	31-Jul-13	% Change
10 year G-Sec	8.61%	8.17%	5.11%
5 Year G-Sec	9.40%	8.87%	5.64%
91 Day T Bill	11.16%	10.70%	4.12%
364 day T-Bill	9.88%	9.88%	0.00%
MIBOR	11.14%	10.61%	4.76%
Call Rates	10.26%	10.00%	2.53%



## Outlook for equities

Indian equities lost a significant 4.7% in August, reflecting concerns on capital funding risks for our current account deficit (CAD). With positive US macro – economic data and fears of QE tapering, the FII outflows continued from the equity markets. The flight to safety has become the norm for global investors and has been especially high in countries like India where the currency depreciation on account of the high current account deficit has been significant.

The frontline indices corrected by 10-12% in August and valuations at 14x FY14e Sensex earnings are quite attractive for long term investors. Equity investors are keenly watching to see if the measures from the government and RBI will stabilize the rupee and catalyze growth.

## Outlook for debt

Bond markets remained lackluster in August. With the liquidity tightening measures by RBI still in force, short term yields are still high. The benchmark yield on 10-year government bond yield traded at levels of 9.47%. Currently, the yield curve continues to be inverted with short term yields much higher than longer term (i.e. 10 yrs and above) yields.

RBI announced a series of measure to stabilize the long end of the yield curve. These include OMO purchases, allowing banks to transfer SLR from their available for sale (AFS) book to their held to maturity (HTM) book and calibration of their cash management bills issuances. We expect the 10-year government bond to trade in a range of 8.25% to 8.50 % in near term and corporate bond spreads to widen to 80 basis points.

## Life Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.44%	0.11%	-0.78%	-0.90%	-1.32%	-1.22%	-1.77%	-1.73%
	3 months	0.72%	-0.61%	-4.60%	-4.99%	-5.08%	-5.35%	-5.89%	-5.97%
	6 months	3.34%	2.09%	-0.29%	-0.79%	-1.45%	-1.14%	-2.26%	-1.83%
	1 Year	8.15%	6.01%	5.12%	3.88%	3.87%	3.86%	4.18%	3.50%
CAGR	2 Years	8.81%	7.19%	7.51%	6.18%	6.04%	5.97%	6.06%	5.34%
	3 Years	8.34%	6.91%	7.27%	6.03%	5.41%	5.41%	4.84%	4.18%
	4 Years	8.14%	6.33%	7.67%	5.93%	6.00%	5.71%	6.02%	5.07%
	5 Years	10.07%	7.08%	10.65%	-	8.23%	6.61%	9.57%	6.20%
	Since Inception	9.20%	6.88%	10.60%	5.46%	7.91%	5.40%	8.99%	5.33%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM
Absolute Return	1 month	-1.45%	-1.54%	-1.89%	-1.89%	-2.82%	-2.56%
	3 months	-5.06%	-5.72%	-6.04%	-6.16%	-6.62%	-6.92%
	6 months	-1.31%	-1.51%	-2.16%	-2.02%	-3.36%	-2.80%
	1 Year	4.99%	3.81%	3.73%	3.46%	3.10%	3.28%
CAGR	2 Years	6.56%	5.74%	5.53%	5.20%	4.84%	4.62%
	3 Years	5.19%	4.78%	3.82%	3.85%	2.28%	2.47%
	4 Years	6.40%	5.47%	5.42%	4.93%	5.12%	4.34%
	5 Years	9.06%	6.50%	7.94%	5.64%	9.99%	5.58%
	Since Inception	9.74%	6.29%	11.10%	7.25%	11.37%	8.83%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM
Absolute Return	1 month	-3.64%	-3.64%	-5.15%	-4.13%	-5.08%	-3.40%	-4.55%	-3.74%
	3 months	-7.54%	-7.40%	-10.66%	-8.36%	-8.40%	-5.36%	-14.31%	-14.43%
	6 months	-4.30%	-3.79%	-8.65%	-4.59%	-4.78%	-1.45%	-13.89%	-11.68%
	1 Year	3.06%	3.20%	-1.43%	2.73%	4.11%	5.48%	-8.57%	-6.64%
CAGR	2 Years	3.77%	3.36%	0.09%	2.81%	5.86%	4.53%	-2.43%	-4.96%
	3 Years	-0.98%	-0.35%	-4.43%	-1.26%	1.58%	0.54%	-6.86%	-8.41%
	4 Years	3.86%	2.85%	0.52%	2.37%	5.56%	3.31%	1.89%	1.03%
	5 Years	4.88%	3.87%	4.66%	3.35%	-	-	6.82%	2.05%
	Since Inception	11.54%	2.46%	4.18%	3.41%	7.52%	5.63%	0.53%	-2.34%

### Fund Name

### Benchmark Composition

### SFIN

Assure	-	Crisil Short Term Bond Index	-	ULIF01008/07/05BSLIASSURE109
Income Advantage	-	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF01507/08/08BSLIINCADV109
Protector	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00313/03/01BSLPROTECT109
Builder	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00113/03/01BSLBUILDER109
Balancer	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00931/05/05BSLBALANCE109
Enhancer	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00213/03/01BSLENHANCE109
Creator	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund 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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# Performance at a Glance



## BSLI Funds

Figures in percentage (%)

Returns	Period	Platinum Plus I	Platinum Plus II	Platinum Plus III	Platinum Plus IV	Platinum Premier	Platinum Advantage
Absolute Return	1 month	-3.53%	-3.92%	-4.08%	-4.21%	-4.38%	-4.76%
	3 months	-8.32%	-8.86%	-8.68%	-8.99%	-9.15%	-8.86%
	6 months	-4.44%	-4.95%	-4.62%	-5.13%	-5.12%	-4.57%
	1 Year	2.71%	2.44%	3.27%	2.51%	3.08%	3.61%
CAGR	2 Years	3.10%	2.32%	2.75%	2.11%	2.34%	4.28%
	3 Years	-0.20%	-0.25%	0.15%	-0.03%	-0.33%	-
	4 Years	3.56%	3.73%	3.55%	-	-	-
	5 Years	3.85%	-	-	-	-	-
	Since Inception	2.45%	10.03%	5.14%	2.41%	2.39%	-2.32%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	-2.95%	-2.94%	-2.08%	-3.55%	-4.45%	-2.25%	0.62%	0.70%
	3 months	-6.59%	-6.59%	-5.18%	-8.53%	-8.13%	-1.75%	1.90%	1.41%
	6 months	-2.98%	-2.96%	-1.72%	-4.56%	-3.90%	1.24%	3.94%	3.34%
	1 Year	4.13%	3.92%	4.15%	4.00%	5.32%	7.22%	8.06%	7.10%
CAGR	2 Years	3.75%	3.88%	4.55%	4.43%	5.25%	-	-	-
	3 Years	1.45%	1.57%	0.54%	-	-	-	-!	-
	4 Years	-	-	-	-	-	-	-	-
	5 Years	-	-	-	-	-	-	-	-
	Since Inception	3.02%	2.65%	0.79%	0.11%	0.81%	8.07%	7.56%	7.42%

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM	Value Momentum	BM
Absolute Return	1 month	-1.22%	-1.54%	-2.49%	-2.06%	-1.35%	-1.22%	-4.26%	-4.13%
	3 months	-5.21%	-5.72%	-6.74%	-6.35%	-5.35%	-5.35%	-17.16%	-8.36%
	6 months	-1.10%	-1.51%	-3.34%	-2.21%	-1.49%	-1.14%	-18.44%	-4.59%
	1 Year	4.63%	3.81%	2.73%	3.42%	3.79%	3.86%	-9.49%	2.73%
CAGR	2 Years	6.14%	5.74%	4.98%	5.07%	5.87%	5.97%	-	-
	3 Years	4.92%	4.78%	3.25%	3.51%	5.24%	5.41%	-	-
	4 Years	6.10%	5.47%	5.29%	4.79%	5.81%	5.71%	-	-
	5 Years	10.14%	6.50%	9.19%	6.01%	8.61%	6.61%	-	-
	Since Inception	9.59%	6.29%	10.87%	7.44%	7.58%	5.40%	-7.84%	2.34%

### 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	Crisil Liquid Fund Index	ULIF00604/03/03BSLNOURISH109
Pension Growth	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00404/03/03BSLIENRICH109
Foresight - Single Pay	-	-	-	ULIF02610/02/11BSLFSITSP1109
Foresight - 5 Pay	-	-	-	ULIF02510/02/11BSLFSIT5P1109
Liquid Plus	-	-	Crisil Liquid Fund Index	ULIF02807/10/11BSLLIQPLUS109
Pure Equity	-	-	-	ULIF02707/10/11BSLIPUREEQ109
Value & Momentum	BSE 100	-	-	ULIF02907/10/11BSLIVALUEM109

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# Assure Fund

SFIN No. ULIF01008/07/05BSLIASSURE109



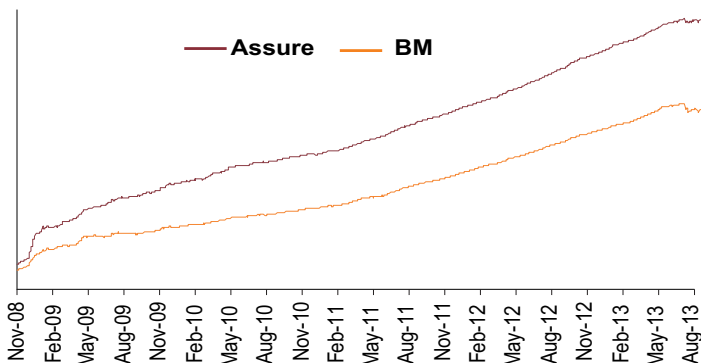
## About The Fund

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

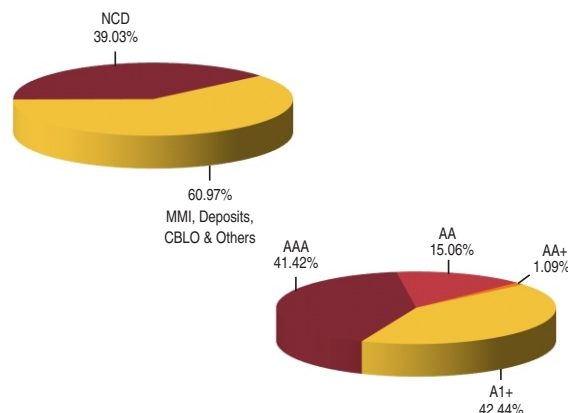
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

**NAV as on 31st August 2013:** ₹ 20.16      **BENCHMARK:** CRISIL Short Term Bond Index

**Asset held as on 31st August 2013:** ₹ 132.94 Cr      **FUND MANAGER:** Mr. Devendra Singhvi (Debt)



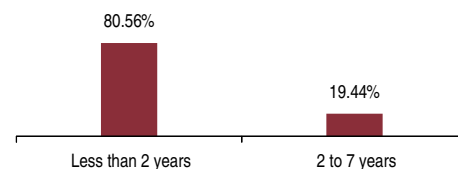
## Asset Allocation      Rating Profile



SECURITIES	Holding
<b>CORPORATE DEBT</b>	<b>39.03%</b>
8.83% National Bank For Agri. And Rural Development 2015	6.61%
9.62% LIC Housing Finance Ltd. 2015	5.76%
9.46% Power Finance Corpn. Ltd. 2015	3.69%
8.97% EID-Parry (India) Ltd. 2016	3.59%
8.6% Bharat Aluminium Company Limited 2016	3.56%
8% Mahindra Vehicle Manufacturers Limited 2015	3.06%
11.3% ACC Ltd. 2013	3.03%
9.2% Housing Development Finance Corpn. Ltd. 2018	2.91%
8.8% HDB Financial Services Ltd 2016	2.17%
9.62% LIC Housing Finance Ltd. 2015	1.33%
Other Corporate Debt	3.32%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>60.97%</b>

**Maturity (in years)**      **1.15**

## Maturity Profile



## Fund Update:

The average maturity of the fund has slightly increased to 1.15 years from 1.33 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

# Income Advantage Fund

SFIN No. ULIF01507/08/08BSLIINCADV109



## About The Fund

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

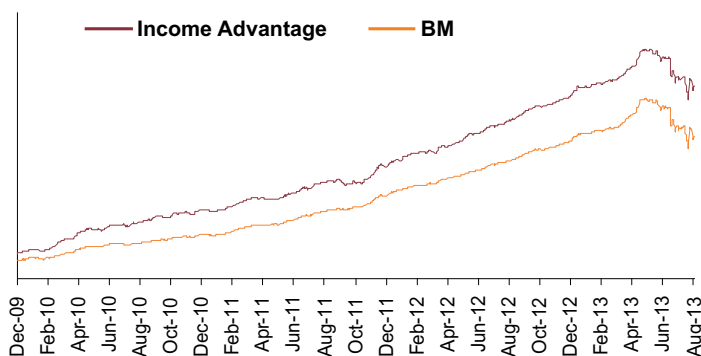
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

**NAV as on 31st August 2013:** ₹ 16.59

**BENCHMARK:** Crisil Composite Bond index & Crisil Liquid Fund Index

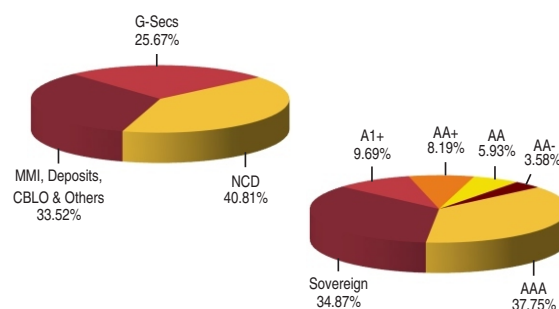
**Asset held as on 31st August 2013:** ₹ 377.75 Cr

**FUND MANAGER:** Mr. Devendra Singhvi (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

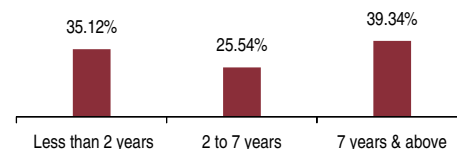
**25.67%**

8.33% Government Of India 2026	5.78%
8.2% Government Of India 2022	3.62%
9.15% Government Of India 2024	2.66%
8.28% Government Of India 2032	2.06%
8.08% Government Of India 2022	2.00%
8.2% Government Of India 2025	1.99%
8.15% Government Of India 2022	1.35%
8.83% Government Of India 2041	1.26%
8.32% Government Of India 2032	1.21%
7.83% Government Of India 2018	0.98%
Other Government Securities	2.74%

## Maturity (in years)

**6.25**

## Maturity Profile



## CORPORATE DEBT

**40.81%**

9.75% Tata Motors Ltd. 2020	2.12%
9.55% Hindalco Industries Ltd. 2022	1.92%
9.75% Housing Development Finance Corpn. Ltd. 2016	1.77%
8.83% Export Import Bank Of India 2023	1.74%
2% Tata Steel Ltd. 2022	1.55%
9.6% Housing Development Finance Corpn. Ltd. 2016	1.46%
9.65% Housing Development Finance Corpn. Ltd. 2016	1.38%
10.25% Housing Development Finance Corpn. Ltd. 2017	1.32%
9.62% Power Finance Corpn. Ltd. 2016	1.30%
9.4% National Bank For Agri. And Rural Development 2016	1.29%
Other Corporate Debt	24.97%

## MMI, DEPOSITS, CBLO & Others

**33.52%**

## Fund Update:

Exposure to Corporate Debt has slightly decreased to 40.81% from 40.98% while that to MMI has increased to 33.52% from 30.30% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

# Protector Fund

SFIN No. ULIF00313/03/01BSLPROTECT109



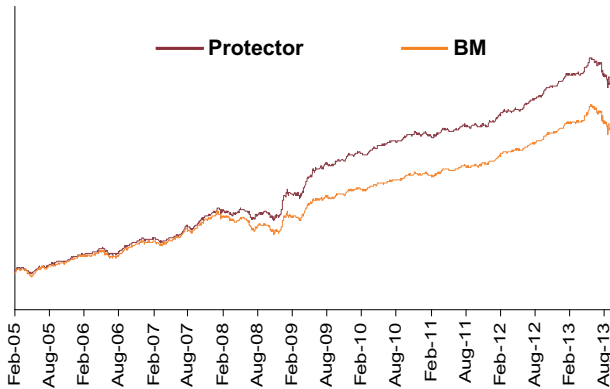
## About The Fund

**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.

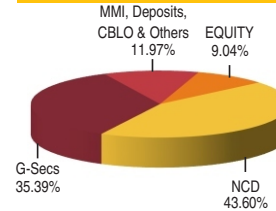
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

**NAV as on 31st August 2013:** ₹ 25.79 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

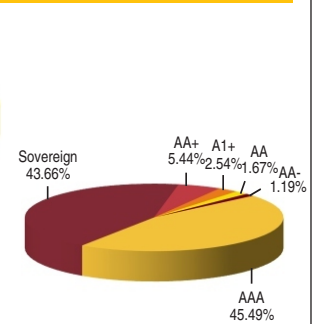
**Asset held as on 31st August 2013:** ₹ 392.71 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Parin Vora (Debt)



## Asset Allocation



## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33%	Government Of India	2026
7.8%	Government Of India	2021
7.99%	Government Of India	2017
7.5%	Government Of India	2034
11.5%	Government Of India	2015
8.24%	Government Of India	2027
8.79%	Government Of India	2021
6.9%	Government Of India	2019
7.95%	Government Of India	2032
8.2%	Government Of India	2022
	Other Government Securities	

### CORPORATE DEBT

8.6%	Power Finance Corpn. Ltd.	2014	3.23%
10.85%	Rural Electrification Corpn. Ltd.	2018	2.88%
8.64%	Power Grid Corpn. Of India Ltd.	2014	1.99%
8.9%	Steel Authority Of India Ltd.	2019	1.94%
8.8%	Power Grid Corpn. Of India Ltd.	2013	1.91%
9.55%	Mahindra And Mahindra Financial Services Ltd.	2014	1.87%
11.4%	Power Finance Corpn. Ltd.	2013	1.54%
8.85%	Tata Sons Ltd.	2016	1.53%
11.5%	Rural Electrification Corpn. Ltd.	2013	1.49%
11.25%	Power Finance Corpn. Ltd.	2018	1.46%
	Other Corporate Debt		23.76%

### EQUITY

	ITC Ltd.	0.80%
	Infosys Ltd.	0.76%
	Reliance Industries Ltd.	0.74%
	HDFC Bank Ltd.	0.52%
	ICICI Bank Ltd.	0.44%
	Tata Consultancy Services Ltd.	0.41%
	Housing Development Finance Corpn. Ltd.	0.39%
	Larsen And Toubro Ltd.	0.30%
	Oil And Natural Gas Corpn. Ltd.	0.25%
	Bharti Airtel Ltd.	0.24%
	Other Equity	4.21%

### MMI, DEPOSITS, CBLO & Others

## Holding

### 35.39%

8.34%
3.57%
2.43%
2.20%
2.10%
1.73%
1.63%
1.60%
1.45%
1.44%
8.89%

### 43.60%

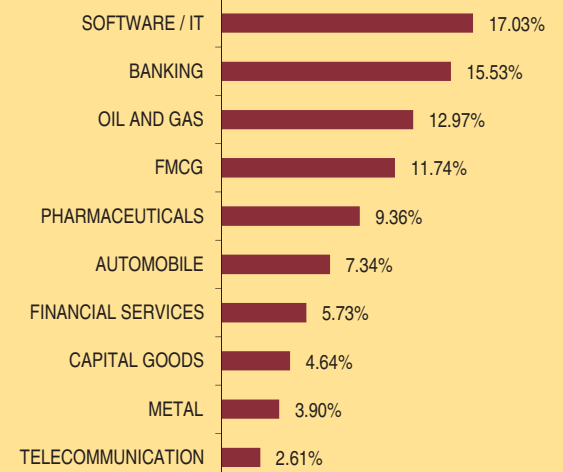
3.23%
2.88%
1.99%
1.94%
1.91%
1.87%
1.54%
1.53%
1.49%
1.46%
23.76%

### 9.04%

0.80%
0.76%
0.74%
0.52%
0.44%
0.41%
0.39%
0.30%
0.25%
0.24%
4.21%

### 11.97%

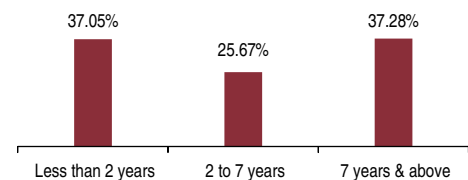
## Top 10 Sectoral Allocation



## Maturity (in years)

6.34

## Maturity Profile



## Fund Update:

Exposure to G-secs has slightly decreased to 35.39% from 35.65% while that to MMI has slightly increased to 11.97% from 11.79% on a MOM basis. Protector fund continues to be predominantly invested in highest rated fixed income instruments.



# Builder Fund

SFIN No. ULIF00113/03/01BSLBUILDER109



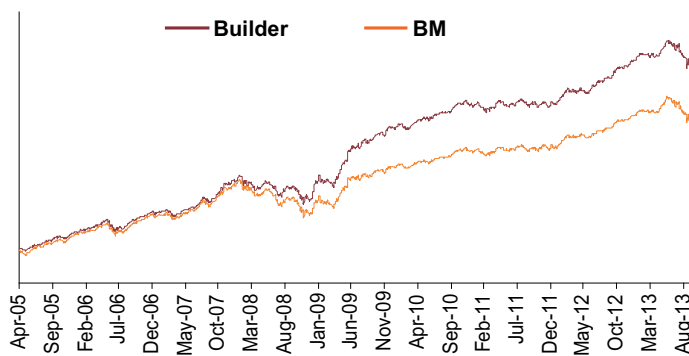
## About The Fund

**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.

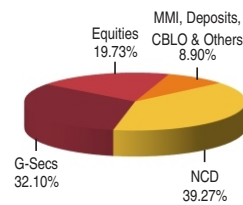
**STRATEGY:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

**NAV as on 31st August 2013:** ₹ 31.80 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

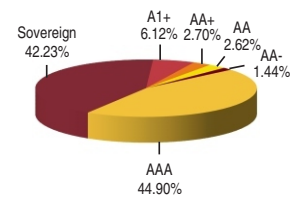
**Asset held as on 31st August 2013:** ₹ 260.48 Cr **FUND MANAGER:** Mr. Dhruvil Shah (Equity), Mr. Parin Vora (Debt)



## Asset Allocation



## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.2%	Government Of India	2022
7.8%	Government Of India	2021
8.32%	Government Of India	2032
8.28%	Government Of India	2027
8.79%	Government Of India	2021
7.95%	Government Of India	2032
8.3%	Government Of India	2040
7.59%	Government Of India	2015
7.16%	Government Of India	2023
	Other Government Securities	

## Holding

### 32.10%

8.20%
5.79%
4.41%
2.73%
1.70%
1.70%
1.44%
1.14%
1.12%
1.04%
2.83%

### CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
11.45%	Reliance Industries Ltd.	2013
8.6%	Power Finance Corpn. Ltd.	2014
8.85%	Tata Sons Ltd.	2016
10.25%	Tech Mahindra Ltd.	2014
8.5%	Indian Railway Finance Corpn. Ltd.	2020
9.47%	Power Grid Corpn. Of India Ltd.	2014
8.9%	Steel Authority Of India Ltd.	2019
8.19%	Indian Railway Finance Corpn. Ltd.	2019
2%	Indian Hotels Co. Ltd.	2014
	Other Corporate Debt	

### 39.27%

3.97%
3.55%
3.00%
2.50%
2.28%
1.91%
1.90%
1.46%
1.43%
1.22%
16.04%

### EQUITY

	Infosys Ltd.	
	Reliance Industries Ltd.	
	ITC Ltd.	
	HDFC Bank Ltd.	
	Housing Development Finance Corpn. Ltd.	
	HCL Technologies Ltd.	
	Tata Consultancy Services Ltd.	
	Dr. Reddys Laboratories Ltd.	
	ICI I Bank Ltd.	
	Divis Laboratories Ltd.	
	Other Equity	

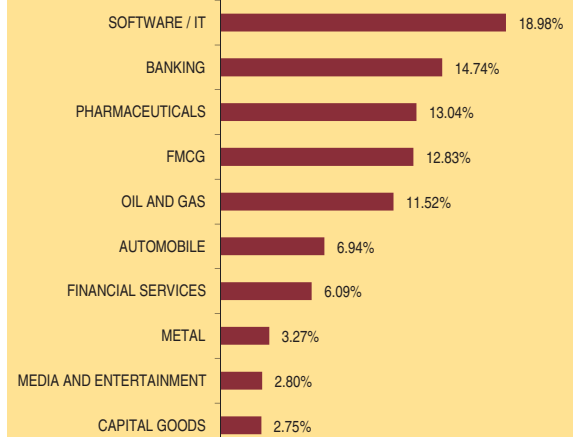
### 19.73%

1.59%
1.40%
1.32%
1.11%
1.01%
0.96%
0.76%
0.69%
0.66%
0.63%
9.61%

### MMI, DEPOSITS, CBLO & Others

### 8.90%

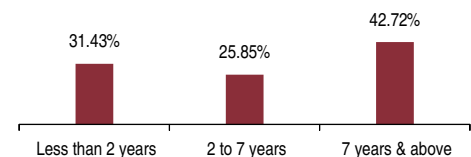
## Top 10 Sectoral Allocation



## Maturity (in years)

6.57

## Maturity Profile



## Fund Update:

Exposure to NCD has increased to 39.27% from 37.82% while that to MMI has decreased to 8.90% from 11.68% on a MOM basis.

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

# Balancer Fund

SFIN No. ULIF00931/05/05BSLBALANCE109



## 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.

NAV as on 31st August 2013: ₹ 20.12

Asset held as on 31st August 2013: ₹ 32.00 Cr **FUND MANAGER:** Mr. Sumit Poddar (Equity), Mr. Deven Sangoi (Debt)

## SECURITIES Holding Asset Allocation Rating Profile

### GOVERNMENT SECURITIES 31.14%

8.33% Government Of India 2026	5.93%
8.2% Government Of India 2022	5.01%
7.8% Government Of India 2021	2.71%
5.64% Government Of India 2019	2.52%
7.95% Government Of India 2032	2.49%
7.46% Government Of India 2017	2.20%
8.79% Government Of India 2021	1.54%
8.15% Government Of India 2022	1.48%
8.32% Government Of India 2032	1.43%
6.9% Government Of India 2019	1.40%
Other Government Securities	4.42%

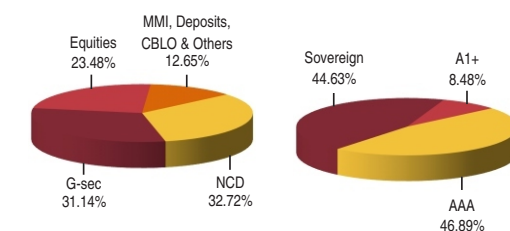
### CORPORATE DEBT 32.72%

9% Export Import Bank Of India 2019	3.93%
9.43% Rural Electrification Corpn. Ltd. 2014	3.69%
10.05% National Bank For Agri. And Rural Development 2014	3.09%
9.4% National Bank For Agri. And Rural Development 2016	3.05%
7.05% Canara Bank 2014	3.04%
9.47% Power Grid Corpn. Of India Ltd. 2022	2.29%
11.3% ACC Ltd. 2013	1.57%
11.45% Reliance Industries Ltd. 2013	1.57%
11.4% Power Finance Corpn. Ltd. 2013	1.57%
8.6% Power Finance Corpn. Ltd. 2014	1.53%
Other Corporate Debt	7.39%

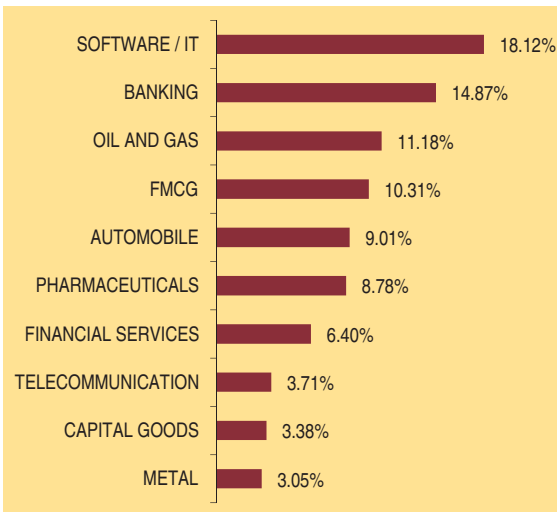
### Equity 23.48%

Infosys Ltd.	1.84%
Reliance Industries Ltd.	1.76%
ITC Ltd.	1.45%
Tata Consultancy Services Ltd.	1.13%
HDFC Bank Ltd.	1.07%
Housing Development Finance Corpn. Ltd.	1.03%
ICICI Bank Ltd.	1.03%
Bharti Airtel Ltd.	0.87%
HCL Technologies Ltd.	0.85%
Oil And Natural Gas Corpn. Ltd.	0.65%
Other Equity	11.79%

### MMI, DEPOSITS, CBLO & Others 12.65%

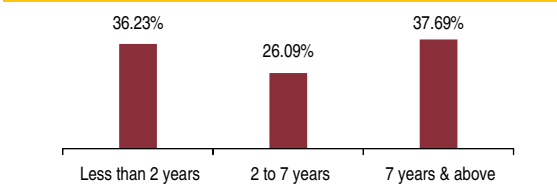


## Top 10 Sectoral Allocation



**Maturity (in years) 5.99**

## Maturity Profile



**Fund Update:**  
Exposure to Equities has slightly decreased to 23.48% from 23.84% while that to MMI has increased to 12.65% from 7.16% on a MOM basis.

# Enhancer Fund

SFIN No. ULIF00213/03/01BSLENHANCE109



## About The Fund

**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.

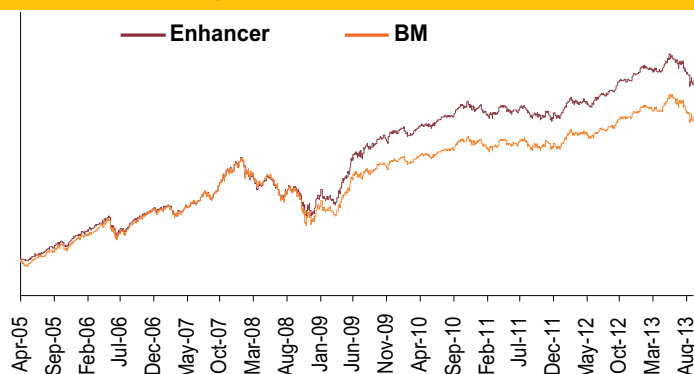
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policy holders.

**NAV as on 31st August 2013:** ₹ 37.09

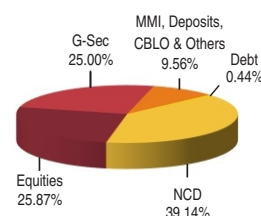
**BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 31st August 2013:** ₹ 6208.12 Cr

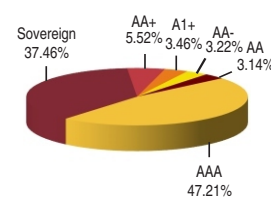
**FUND MANAGER:** Mr. Deven Sangoi (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation



## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

6.9%	Government Of India	2019
8.33%	Government Of India	2026
8.15%	Government Of India	2022
6.35%	Government Of India	2020
7.8%	Government Of India	2021
8.2%	Government Of India	2022
7.95%	Government Of India	2032
8.79%	Government Of India	2021
7.8%	Government Of India	2020
8.26%	Government Of India	2027
	Other Government Securities	

## Holding

**25.00%**

### CORPORATE DEBT

10.75%	Reliance Industries Ltd.	2018
10.2%	Tata Steel Ltd.	2015
2%	Tata Steel Ltd.	2022
9.05%	State Bank Of India	2020
9.25%	Dr. Reddys Laboratories Ltd.	2014
10.25%	Tech Mahindra Ltd.	2014
2%	Indian Hotels Co. Ltd.	2014
9.8%	LIC Housing Finance Ltd.	2017
9.02%	Rural Electrification Corpn. Ltd.	2022
9.1%	State Bank Of Mysore	2019
	Other Corporate Debt	

**39.14%**

### Securitized Debt

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

**0.44%**

### Equity

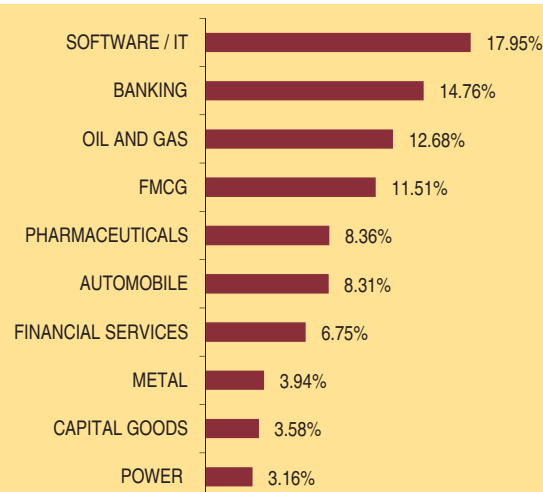
ITC Ltd.	2.19%
Reliance Industries Ltd.	2.18%
Infosys Ltd.	2.11%
Tata Consultancy Services Ltd.	1.59%
HDFC Bank Ltd.	1.43%
Housing Development Finance Corpn. Ltd.	1.25%
ICICI Bank Ltd.	1.13%
Tata Motors Ltd.	0.78%
Larsen And Toubro Ltd.	0.75%
Oil And Natural Gas Corpn. Ltd.	0.71%
Other Equity	11.75%

**25.87%**

### MMI, DEPOSITS, CBLO & Others

**9.56%**

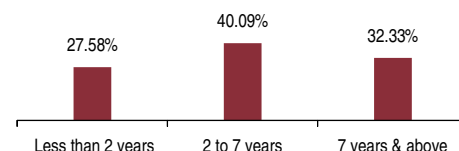
## Top 10 Sectoral Allocation



## Maturity (in years)

**6.02**

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 25.87% from 26.54% while that to MMI has increased to 9.56% from 8.86% on a MOM basis.

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

# Creator Fund

SFIN No. ULIF00704/02/04BSLCREATOR109



## 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.

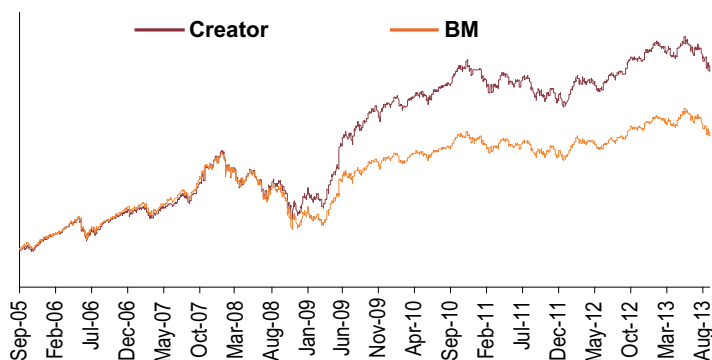
**STRATEGY:** To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

**NAV as on 31st August 2013:** ₹ 27.88

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

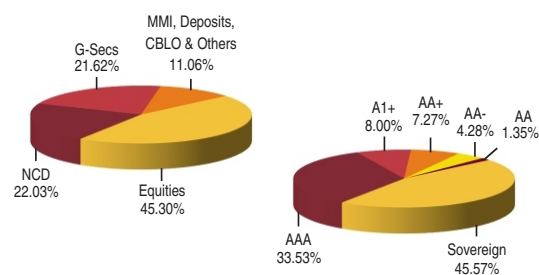
**Asset held as on 31st August 2013:** ₹ 311.44 Cr

**FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Parin Vora (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

**21.62%**

8.33% Government Of India 2026	5.33%
8.15% Government Of India 2022	3.04%
7.8% Government Of India 2021	1.92%
8.13% Government Of India 2022	1.50%
8.28% Government Of India 2027	1.50%
8.24% Government Of India 2027	1.23%
7.99% Government Of India 2017	1.02%
8.28% Government Of India 2032	0.88%
5.64% Government Of India 2019	0.85%
8.83% Government Of India 2041	0.77%
Other Government Securities	3.59%

### CORPORATE DEBT

**22.03%**

8.6% Power Finance Corpn. Ltd. 2014	3.45%
11.45% Reliance Industries Ltd. 2013	1.58%
9.7% Sundaram Finance Ltd. 2014	1.57%
8.45% Indian Railway Finance Corpn. Ltd. 2018	1.52%
8.9% Steel Authority Of India Ltd. 2019	1.38%
11.4% Power Finance Corpn. Ltd. 2013	1.13%
8.49% Indian Railway Finance Corpn. Ltd. 2014	0.95%
9.7% Cadila Healthcare Ltd. 2016	0.95%
9.55% Hindalco Industries Ltd. 2022	0.93%
8.95% H D F C Bank Ltd. 2022	0.91%
Other Corporate Debt	7.66%

### EQUITY

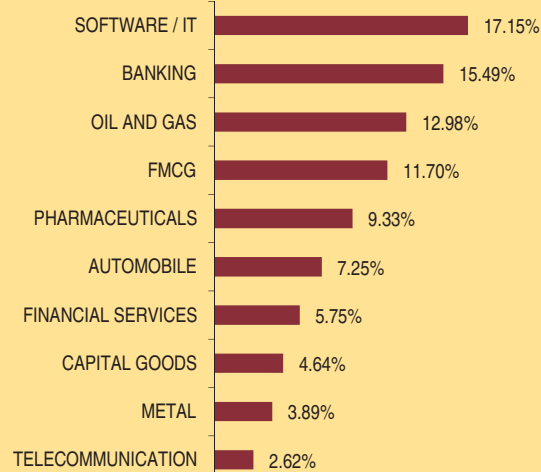
**45.30%**

ITC Ltd.	4.01%
Infosys Ltd.	3.82%
Reliance Industries Ltd.	3.68%
HDFC Bank Ltd.	2.60%
ICICI Bank Ltd.	2.19%
Tata Consultancy Services Ltd.	2.08%
Housing Development Finance Corpn. Ltd.	1.96%
Larsen And Toubro Ltd.	1.49%
Oil And Natural Gas Corpn. Ltd.	1.26%
Bharti Airtel Ltd.	1.19%
Other Equity	21.02%

### MMI, DEPOSITS, CBLO & Others

**11.06%**

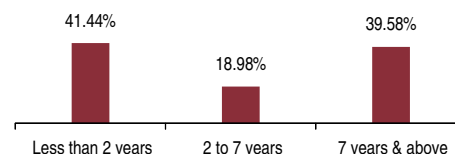
## Top 10 Sectoral Allocation



## Maturity (in years)

**6.54**

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 45.30% from 45.70% while that to MMI has decreased to 11.06% from 12.34% on a MOM basis. Creator fund continues to be predominantly invested in highest rated fixed income instruments.

# Magnifier Fund

SFIN No.ULIF00826/06/04BSLIIMAGNI109



## About The Fund

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

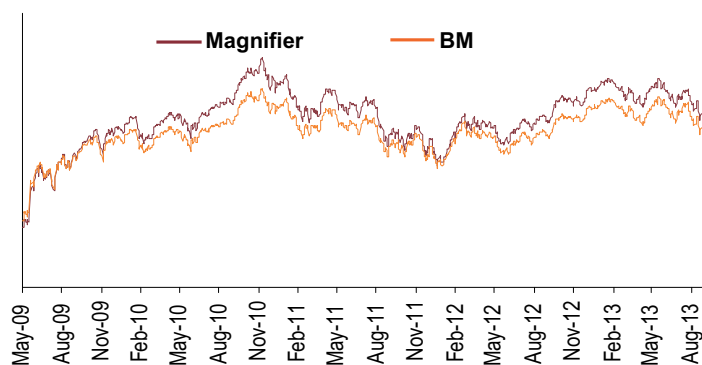
**STRATEGY:** To invest in high quality equity security to provide long term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

**NAV as on 31st August 2013:** ₹ 26.90

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

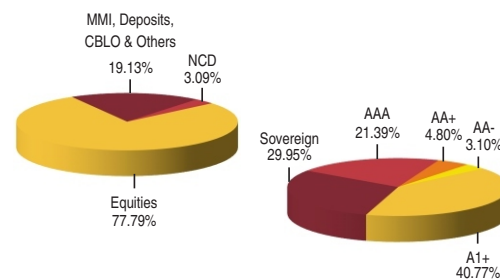
**Asset held as on 31st August 2013:** ₹ 889.76 Cr

**FUND MANAGER:** Mr. Deven Sangoi (Equity), Mr. Parin Vora (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

### CORPORATE DEBT

11.5%	Rural Electrification Corpn. Ltd. 2013	0.66%
10.48%	Ultratech Cement Ltd. 2013	0.62%
9.97%	Mahindra And Mahindra Financial Services Ltd. 2013	0.51%
11.3%	ACC Ltd. 2013	0.40%
8.2%	Ashok Leyland Ltd. 2014	0.33%
9.72%	Idfc Ltd 2013	0.28%
9.25%	ICICI Home Finance Co. Ltd. 2014	0.17%
9.9%	Housing Development Finance Corpn. Ltd. 2014	0.13%

## Holding

### 3.09%

### EQUITY

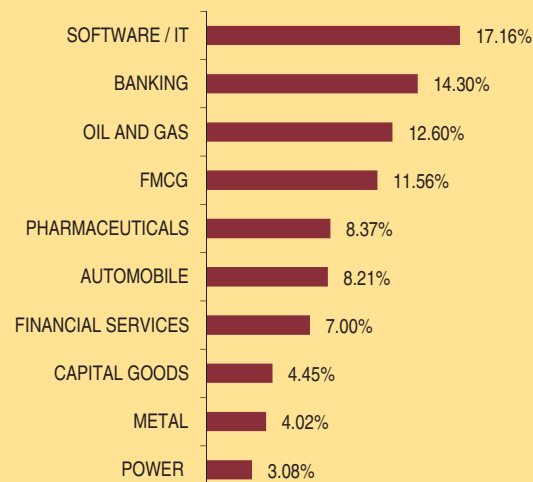
### 77.79%

ITC Ltd.	6.53%
Reliance Industries Ltd.	6.43%
Infosys Ltd.	6.36%
Tata Consultancy Services Ltd.	4.67%
HDFC Bank Ltd.	4.20%
Housing Development Finance Corpn. Ltd.	3.78%
ICICI Bank Ltd.	3.41%
Larsen And Toubro Ltd.	2.55%
Tata Motors Ltd.	2.31%
Oil And Natural Gas Corpn. Ltd.	2.17%
Other Equity	35.36%

### MMI, DEPOSITS, CBLO & Others

### 19.13%

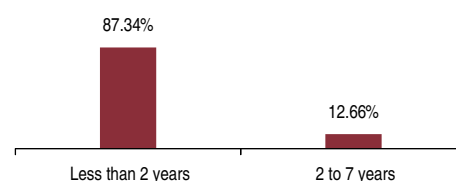
## Top 10 Sectoral Allocation



## Maturity (in years)

0.69

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 77.79% from 80.14% while that to MMI has increased to 19.13% from 17.13% 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.

# Maximiser Fund

SFIN No. ULIF01101/06/07BSLIINMAXI109



## About The Fund

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

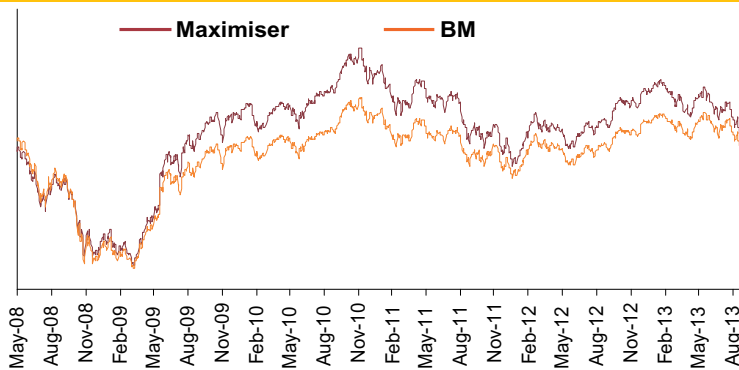
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

**NAV as on 31st August 2013:** ₹ 12.90

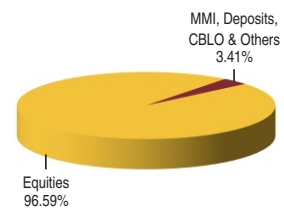
**BENCHMARK:** BSE 100 & Crisil Liquid Fund Index

**Asset held as on 31st August 2013:** ₹ 1820.09 Cr

**FUND MANAGER:** Mr. Sameer Mistry



## Asset Allocation



## SECURITIES

## Holding

### EQUITY

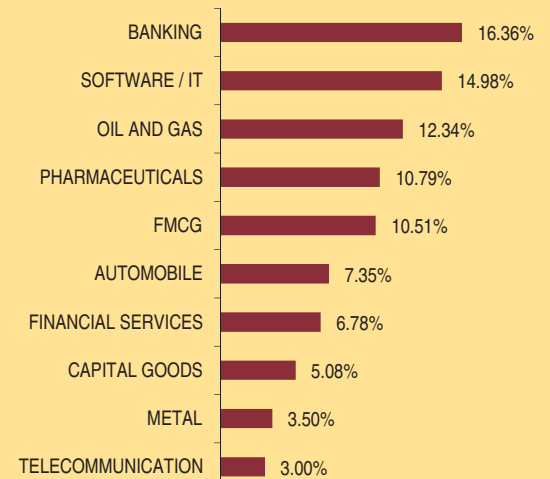
**96.59%**

ITC Ltd.	8.06%
Reliance Industries Ltd.	7.50%
Infosys Ltd.	7.02%
HDFC Bank Ltd.	5.87%
Housing Development Finance Corpn. Ltd.	5.21%
ICICI Bank Ltd.	5.00%
Tata Consultancy Services Ltd.	4.38%
Larsen And Toubro Ltd.	3.23%
Dr. Reddys Laboratories Ltd.	2.72%
Sun Pharmaceutical Inds. Ltd.	2.57%
Other Equity	45.02%

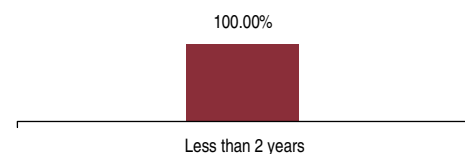
### MMI, DEPOSITS, CBLO & Others

**3.41%**

## Top 10 Sectoral Allocation



## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 96.59% from 99.10% while that to MMI has increased to 3.41% from 0.90% 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.

# Super 20 Fund

SFIN No. ULIF01723/06/09BSLSUPER20109



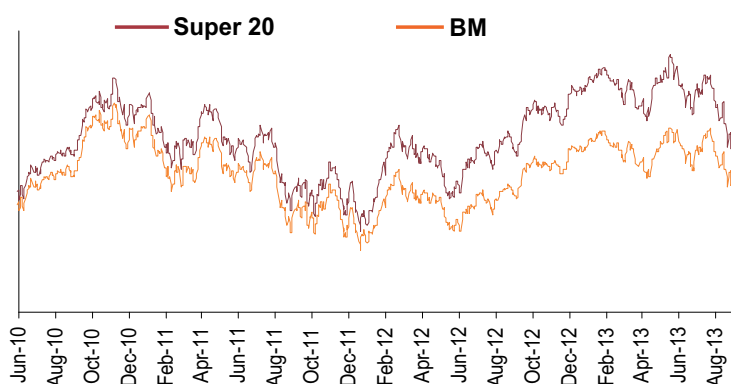
## About The Fund

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

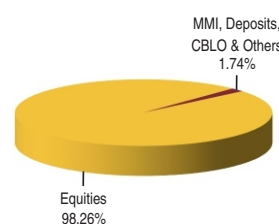
**STRATEGY:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength,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

**NAV as on 31st August 2013:** ₹ 13.51 **BENCHMARK:** Sensex & Crisil Liquid Fund Index

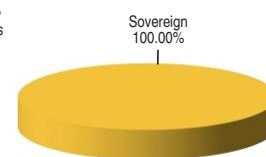
**Asset held as on 31st August 2013:** ₹ 247.46 Cr **FUND MANAGER:** Mr. Sameer Mistry



## Asset Allocation



## Rating Profile



## SECURITIES

### Equity

Reliance Industries Ltd.	9.82%
Infosys Ltd.	8.88%
ITC Ltd.	8.82%
HDFC Bank Ltd.	6.66%
Housing Development Finance Corpn. Ltd.	6.57%
ICICI Bank Ltd.	6.03%
Tata Consultancy Services Ltd.	5.94%
Dr. Reddys Laboratories Ltd.	5.24%
Larsen And Toubro Ltd.	5.07%
Divis Laboratories Ltd.	4.88%
Other Equity	30.33%

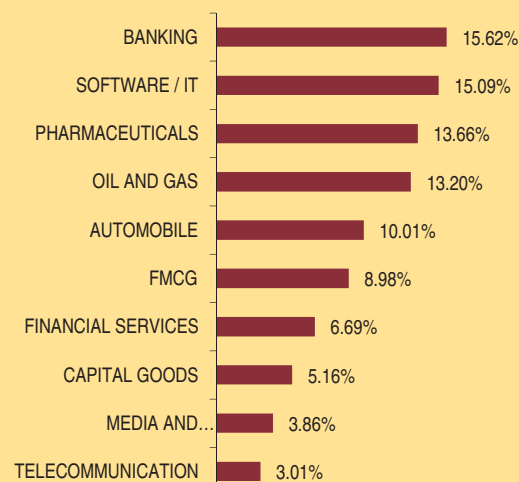
## Holding

**98.26%**

## MMI, DEPOSITS, CBLO & Others

**1.74%**

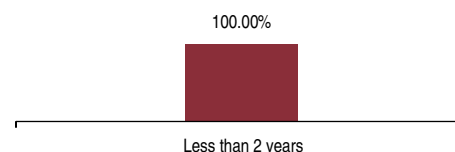
## Top 10 Sectoral Allocation



## Maturity (in years)

**0.01**

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 96.44% from 96.07% while that to MMI has slightly decreased to 3.56% from 3.93% 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



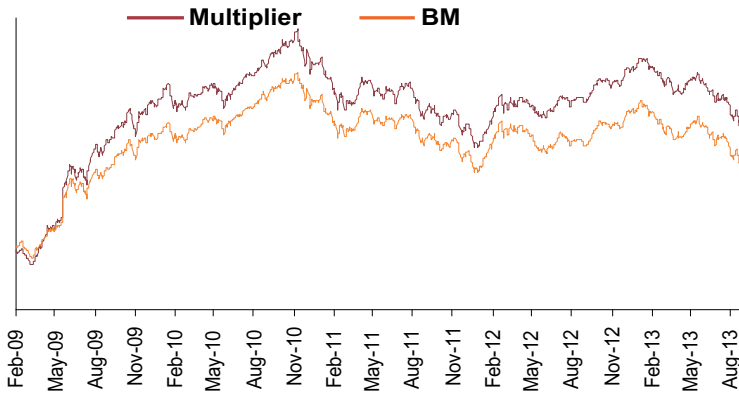
## About The Fund

**OBJECTIVE:** To provide long-term wealth maximization 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.

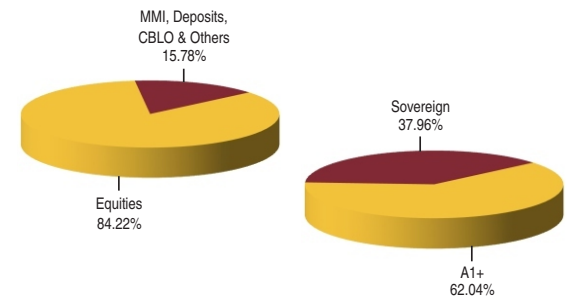
**STRATEGY:** Active Fund Management with potentially 100% equity Exposure Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued Stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential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

**NAV as on 31st August 2013:** ₹ 10.31      **BENCHMARK:** CNX Midcap & Crisil Liquid Fund

**Asset held as on 31st August 2013:** ₹ 288.12 Cr      **FUND MANAGER:** Mr. Sumit Mangal

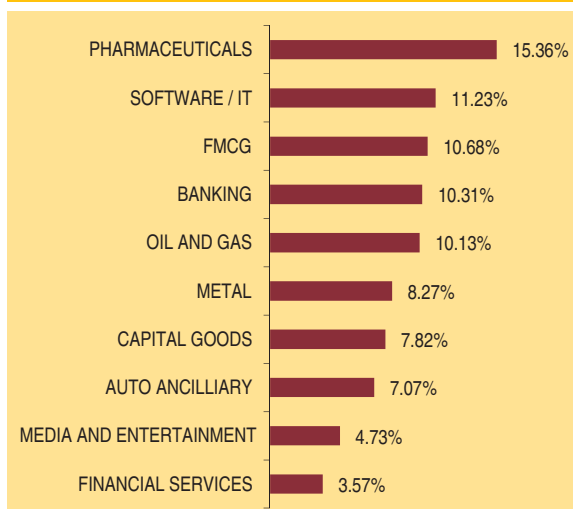


## Asset Allocation      Rating Profile



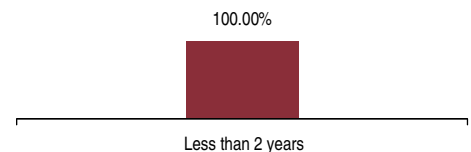
SECURITIES		Holding
<b>Equity</b>		<b>84.22%</b>
Tech Mahindra Ltd.		6.01%
Voltas Ltd.		5.51%
Divis Laboratories Ltd.		4.51%
Federal Bank Ltd.		3.58%
Gujarat Mineral Development Corporation		3.25%
Dr. Reddys Laboratories Ltd.		3.18%
Britannia Industries Ltd.		3.14%
ITC Ltd.		2.97%
Exide Industries Ltd.		2.67%
Petronet L N G Ltd.		2.51%
Other Equity		46.89%
<b>MMI, DEPOSITS, CBLO &amp; Others</b>		<b>15.78%</b>

## Top 10 Sectoral Allocation



**Maturity (in years)**      **0.25**

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 82.40% from 91.57%. MMI has increased to 17.60% from 8.43% 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.



# Platinum Plus I Fund

SFIN No. ULIF01325/02/08BSLIPLAT1109



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

NAV as on 31st August 2013: ₹ 11.41

Asset held as on 31st August 2013: ₹ 314.60 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>10.91%</b>		
7.83% Government Of India 2018 8.24% Government Of India 2018 7.99% Government Of India 2017 5.69% Government Of India 2018	5.69% 3.46% 1.52% 0.24%		
<b>CORPORATE DEBT</b>	<b>25.37%</b>		
National Bank For Agri. And Rural Development 2017 10.85% Rural Electrification Corpn. Ltd. 2018 9.18% Housing Development Finance Corpn. Ltd. 2018 11.25% Power Finance Corpn. Ltd. 2018 9.57% L I C Housing Finance Ltd. 2017 9.3% Power Grid Corpn. Of India Ltd. 2018 9.2% Housing Development Finance Corpn. Ltd. 2018 9.07% Rural Electrification Corpn. Ltd. 2018 8.85% N H P C Ltd. 2018 9.35% Power Grid Corpn. Of India Ltd. 2018 Other Corporate Debt	4.12% 3.11% 2.95% 2.66% 1.55% 1.54% 1.54% 1.53% 1.52% 1.48% 3.38%		
<b>Equity</b>	<b>50.38%</b>	<b>Top 10 Sectoral Allocation</b>	
Reliance Industries Ltd. Infosys Ltd. ITC Ltd. HDFC Bank Ltd. ICICI Bank Ltd. Tata Consultancy Services Ltd. Larsen And Toubro Ltd. Housing Development Finance Corpn. Ltd. Oil And Natural Gas Corpn. Ltd. Bharti Airtel Ltd. Other Equity	4.18% 3.99% 3.81% 3.44% 3.38% 3.03% 2.43% 2.36% 2.00% 1.61% 20.15%		
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>13.33%</b>	<b>Maturity (in years)</b> <b>4.43</b>	
		<b>Maturity Profile</b>	

### Fund Update:

Exposure to Equities has decreased to 50.38% from 59.46% while that to MMI has increased to 13.33% from 5.88% on a MOM basis.

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

# Platinum Plus II Fund

SFIN No. ULIF01425/02/08BSLIPLAT2109



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

**NAV as on 31st August 2013:** ₹ 16.09

**Asset held as on 31st August 2013:** ₹ 547.47 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

## SECURITIES Holding

### GOVERNMENT SECURITIES 11.35%

7.83% Government Of India 2018	7.26%
5.69% Government Of India 2018	2.67%
6.05% Government Of India 2019	1.17%
8.24% Government Of India 2018	0.25%

### CORPORATE DEBT 21.47%

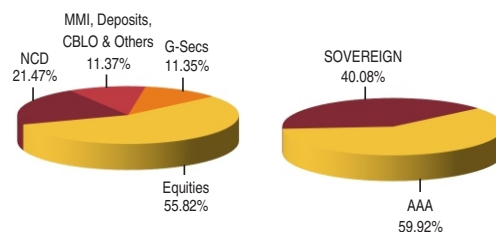
11.25% Power Finance Corpn. Ltd. 2018	2.86%
9.7% Power Finance Corpn. Ltd. 2018	2.69%
9.35% Power Grid Corpn. Of India Ltd. 2020	2.65%
National Housing Bank 2018	2.31%
9.25% Power Grid Corpn. Of India Ltd. 2018	2.29%
National Bank For Agri. And Rural Development 2018	2.02%
9% Export Import Bank Of India 2019	1.89%
8.84% Power Grid Corpn. Of India Ltd. 2018	1.39%
8.58% Housing Development Finance Corpn. Ltd. 2018	1.04%
10.85% Rural Electrification Corpn. Ltd. 2018	0.94%
Other Corporate Debt	1.40%

### Equity 55.82%

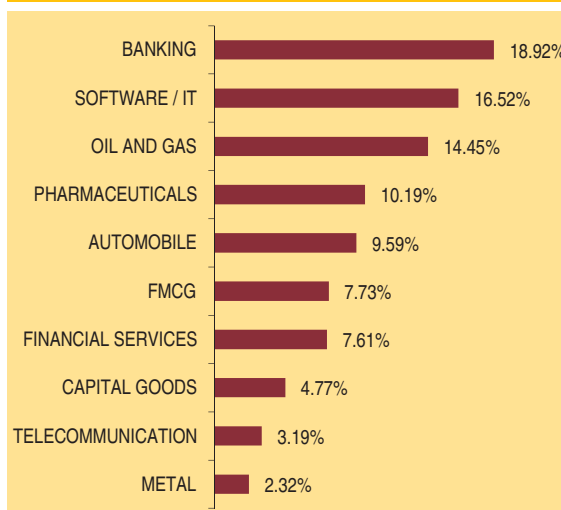
Reliance Industries Ltd.	4.64%
Infosys Ltd.	4.50%
ITC Ltd.	4.31%
ICICI Bank Ltd.	3.84%
HDFC Bank Ltd.	3.59%
Tata Consultancy Services Ltd.	3.56%
Housing Development Finance Corpn. Ltd.	2.67%
Larsen And Toubro Ltd.	2.66%
Oil And Natural Gas Corpn. Ltd.	2.22%
Bharti Airtel Ltd.	1.78%
Other Equity	22.05%

### MMI, DEPOSITS, CBLO & Others 11.37%

## Asset Allocation Rating Profile

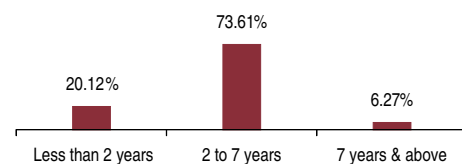


## Top 10 Sectoral Allocation



## Maturity (in years) 4.74

## Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 55.82% from 66.15% while that to MMI has increased to 11.37% from 4.53% on a MOM basis.

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

# Platinum Plus III Fund

SFIN No. ULIF01628/04/09BSLIPLAT3109



## About The Fund

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

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

NAV as on 31st August 2013: ₹ 12.41

Asset held as on 31st August 2013: ₹ 654.15 Cr

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

## SECURITIES

### GOVERNMENT SECURITIES

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

## Holding

### 7.90%

5.92%
0.83%
0.53%
0.51%
0.11%

### CORPORATE DEBT

9%	Export Import Bank Of India 2019
	National Housing Bank 2019
9.48%	Rural Electrification Corpn. Ltd. 2021
9.35%	Power Grid Corpn. Of India Ltd. 2019
8.6%	Indian Railway Finance Corpn. Ltd. 2019
9.7%	Power Finance Corpn. Ltd. 2018
9.02%	Rural Electrification Corpn. Ltd. 2022
9.25%	Power Grid Corpn. Of India Ltd. 2019
11.4%	Power Finance Corpn. Ltd. 2013
9.3%	Power Grid Corpn. Of India Ltd. 2019
	Other Corporate Debt

### 17.13%

3.10%
2.26%
1.77%
1.48%
1.45%
1.43%
1.02%
0.96%
0.77%
0.74%
2.15%

### Equity

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

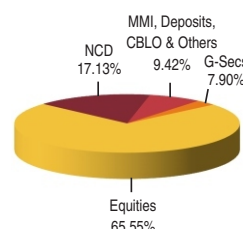
### 65.55%

5.51%
4.93%
4.66%
4.62%
4.31%
3.56%
3.21%
2.49%
2.19%
2.14%
27.94%

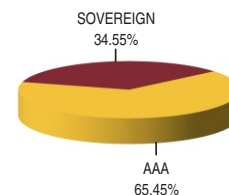
### MMI, DEPOSITS, CBLO & Others

### 9.42%

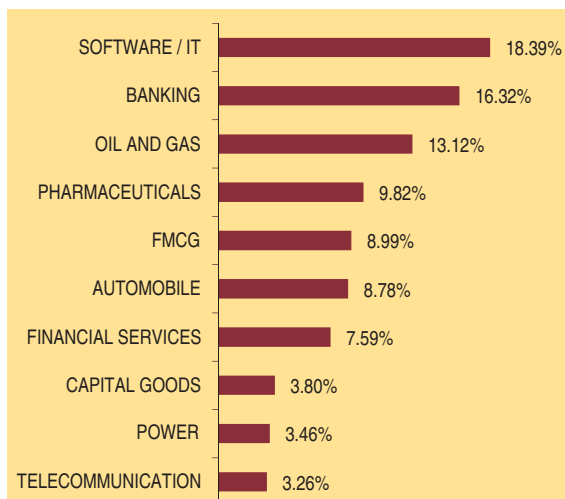
## Asset Allocation



## Rating Profile



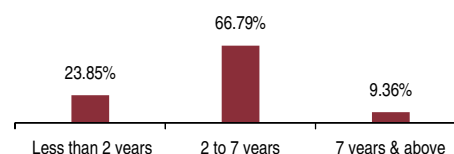
## Top 10 Sectoral Allocation



## Maturity (in years)

5.57

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 65.55% from 72.71% while that to MMI has increased to 9.42% from 2.99% on a MOM basis.

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

# Platinum Plus IV Fund

SFIN No. ULIF01816/09/09BSLIPLAT4109



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

NAV as on 31st August 2013: ₹ 10.99

Asset held as on 31st August 2013: ₹ 489.51 Cr FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

## SECURITIES Holding

### GOVERNMENT SECURITIES 7.67%

6.9% Government Of India 2019	6.75%
6.05% Government Of India 2019	0.88%
6.05% Government Of India 2019	0.04%

### CORPORATE DEBT 13.84%

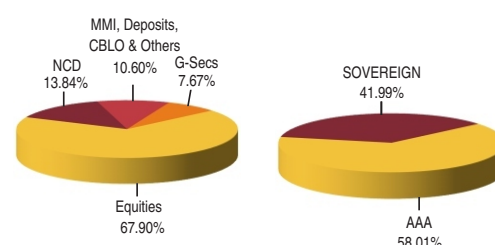
National Bank For Agri. And Rural Development 2019	2.45%
9.15% Larsen And Toubro Ltd. 2019	1.96%
8.84% Power Grid Corpn. Of India Ltd. 2019	1.93%
8.58% Housing Development Finance Corpn. Ltd. 2018	1.47%
8.34% LIC Housing Finance Ltd. 2018	1.34%
9.95% State Bank Of India 2026	1.02%
9.2% Housing Development Finance Corpn. Ltd. 2018	0.99%
8.85% NHPC Ltd. 2019	0.97%
7.93% Power Grid Corpn. Of India Ltd. 2020	0.92%
9.18% Housing Development Finance Corpn. Ltd. 2018	0.59%
Other Corporate Debt	0.20%

### Equity 67.90%

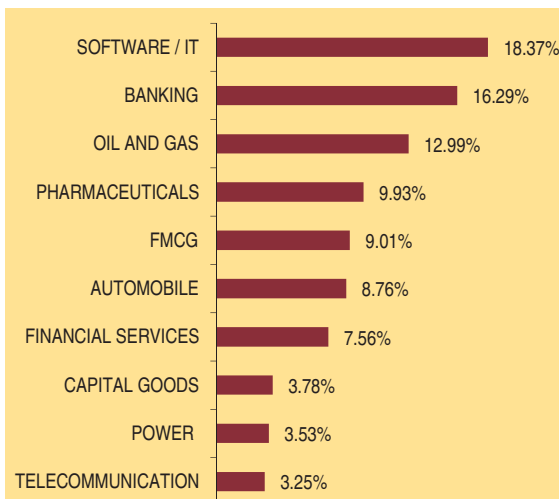
Infosys Ltd.	5.70%
Tata Consultancy Services Ltd.	5.08%
Reliance Industries Ltd.	4.84%
ITC Ltd.	4.80%
HDFC Bank Ltd.	4.44%
Housing Development Finance Corpn. Ltd.	3.67%
ICICI Bank Ltd.	3.31%
Larsen And Toubro Ltd.	2.57%
Tata Motors Ltd.	2.24%
Bharti Airtel Ltd.	2.20%
Other Equity	29.06%

### MMI, DEPOSITS, CBLO & Others 10.60%

## Asset Allocation Rating Profile

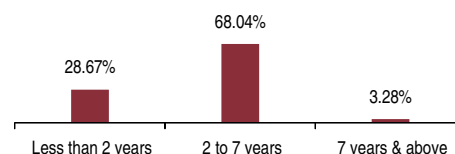


## Top 10 Sectoral Allocation



## Maturity (in years) 5.29

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 67.90% from 76.28% while that to MMI has increased to 7.67% from 2.90% on a MOM basis.

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

# Platinum Premier Fund

SFIN No. ULIF02203/02/10BSLPLATPR1109



## About The Fund

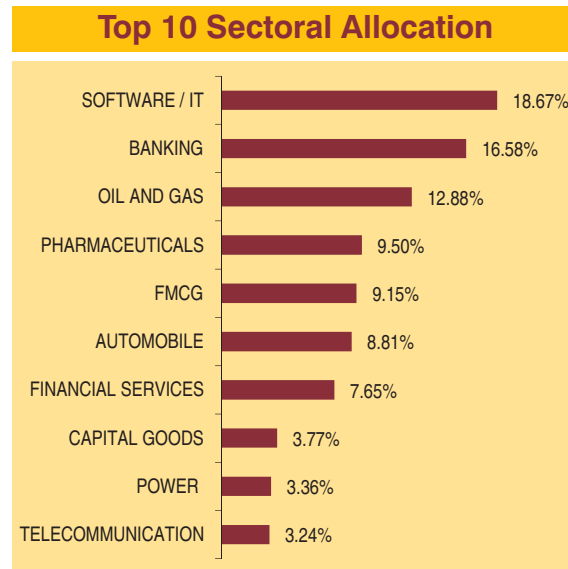
**OBJECTIVE:** To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciation.

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

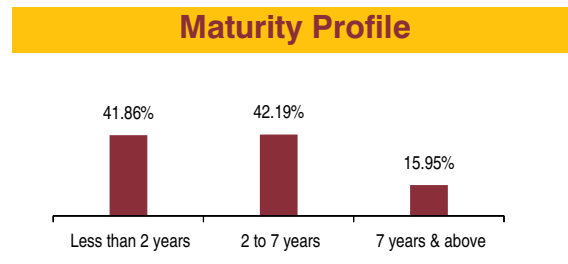
**NAV as on 31st August 2013:** ₹ 10.87

**Asset held as on 31st August 2013:** ₹ 835.61 Cr **FUND MANAGER:** Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>8.24%</b>		
8.19% Government Of India 2020 6.35% Government Of India 2020 7.8% Government Of India 2021 8.79% Government Of India 2021	3.47% 3.36% 0.88% 0.53%		
<b>CORPORATE DEBT</b>	<b>7.59%</b>		
9.18% Housing Development Finance Corpn. Ltd. 2018 9.95% State Bank Of India 2026 8.7% Power Finance Corpn. Ltd. 2020 9.2% Power Grid Corpn. Of India Ltd. 2020 8.7% Power Finance Corpn. Ltd. 2020 8.85% NHPC Ltd. 2020 7.93% Power Grid Corpn. Of India Ltd. 2019 9.25% Power Grid Corpn. Of India Ltd. 2022 9.15% Export Import Bank Of India 2020 Rural Electrification Corpn. Ltd. 2020 Other Corporate Debt	1.50% 0.95% 0.90% 0.57% 0.57% 0.57% 0.55% 0.49% 0.46% 0.42% 0.62%		
<b>Equity</b>	<b>72.07%</b>		
Infosys Ltd. Tata Consultancy Services Ltd. Reliance Industries Ltd. ITC Ltd. HDFC Bank Ltd. Housing Development Finance Corpn. Ltd. ICICI Bank Ltd. Larsen And Toubro Ltd. Tata Motors Ltd. Bharti Airtel Ltd. Other Equity	6.32% 5.38% 5.22% 5.18% 4.78% 3.95% 3.56% 2.72% 2.43% 2.33% 30.20%		
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>12.10%</b>		



**Maturity (in years)** **5.34**



**Fund Update:**  
 Exposure to Equities has decreased to 72.01% from 79.96% while that to MMI has increased to 12.10% from 4.57% on a MOM basis.  
 Platinum Premier fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

# Platinum Advantage Fund

SFIN No. ULIF02408/09/10BSLPLATADV109



## 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.

**NAV as on 31st August 2013:** ₹ 9.33

**Asset held as on 31st August 2013:** ₹ 697.43 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>0.62%</b>		
6.05% Government Of India 2019	0.62%		
<b>CORPORATE DEBT</b>	<b>5.10%</b>		
National Housing Bank 2019	1.03%	<b>Top 10 Sectoral Allocation</b>	
Rural Electrification Corpn. Ltd. 2020	0.87%		
9.4% Export Import Bank Of India 2023	0.70%		
8.85% NHPC Ltd. 2022	0.68%		
8.85% NHPC Ltd. 2021	0.67%		
8.82% Rural Electrification Corpn. Ltd. 2023	0.67%		
9.25% LIC Housing Finance Ltd. 2023	0.33%		
8.85% Power Grid Corpn. Of India Ltd. 2019	0.14%		
9.25% LIC Housing Finance Ltd. 2022	0.01%		
<b>Equity</b>	<b>85.94%</b>		
Infosys Ltd.	7.10%		
Reliance Industries Ltd.	6.70%		
HDFC Bank Ltd.	6.13%		
ITC Ltd.	5.91%		
Tata Consultancy Services Ltd.	5.30%		
ICICI Bank Ltd.	4.70%		
Housing Development Finance Corpn. Ltd.	4.53%		
Larsen And Toubro Ltd.	3.25%		
Oil And Natural Gas Corpn. Ltd.	2.78%		
Bharti Airtel Ltd.	2.35%		
Other Equity	37.18%		
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>8.34%</b>		

### Fund Update:

Exposure to Equities has decreased to 85.94% from 90.43% while that to MMI has increased to 8.34% from 7.65% on a MOM basis.

# Foresight Single Pay

SFIN No.ULIF02610/02/11BSLFSITSP1109



## 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.

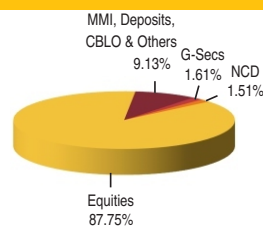
NAV as on 31st August 2013: ₹ 10.21

Asset held as on 31st August 2013: ₹ 64.15 Cr

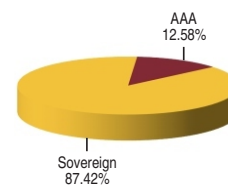
FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>1.61%</b>
8.2% Government Of India 2022	1.25%
7.8% Government Of India 2021	0.36%
<b>CORPORATE DEBT</b>	<b>1.51%</b>
9.3% Power Grid Corpn. Of India Ltd. 2021	1.51%
<b>Equity</b>	<b>87.75%</b>
Infosys Ltd.	6.99%
Reliance Industries Ltd.	6.69%
ITC Ltd.	6.64%
HDFC Bank Ltd.	5.86%
Tata Consultancy Services Ltd.	5.65%
Housing Development Finance Corpn. Ltd.	4.84%
ICICI Bank Ltd.	4.37%
Larsen And Toubro Ltd.	3.01%
Tata Motors Ltd.	3.00%
Bharti Airtel Ltd.	2.72%
Other Equity	37.98%
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>9.13%</b>

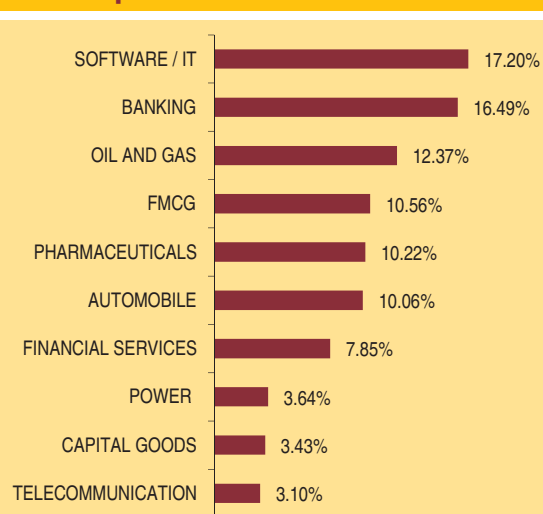
## Asset Allocation



## Rating Profile



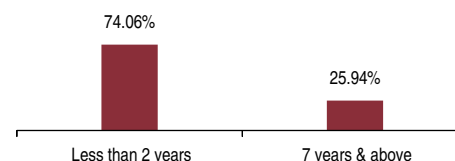
## Top 10 Sectoral Allocation



## Maturity (in years)

2.10

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 87.75% from 87.09% while that to MMI has slightly decreased to 9.13% from 9.71% on a MOM basis.

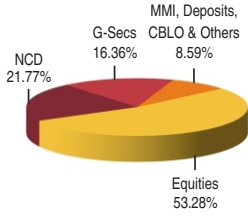
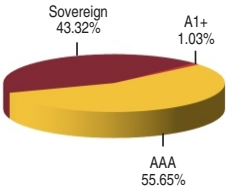
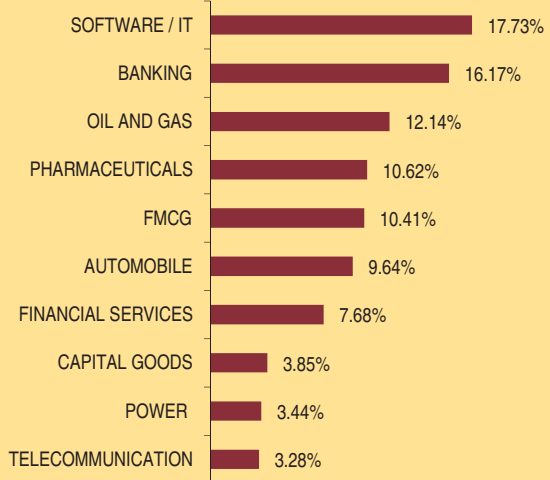
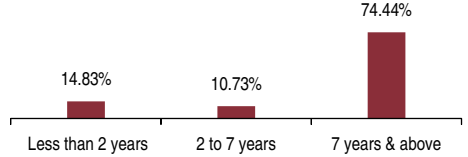
## About The Fund

**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.

**NAV as on 31st August 2013:** ₹ 10.03

**Asset held as on 31st August 2013:** ₹ 950.14 Cr **FUND MANAGER:** Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>16.36%</b>		
7.8% Government Of India 2021 8.79% Government Of India 2021 8.2% Government Of India 2022 7.94% Government Of India 2021 6.9% Government Of India 2019 10.25% Government Of India 2021 6.05% Government Of India 2019 8.28% Government Of India 2032 7.8% Government Of India 2020 8.13% Government Of India 2022 Other Government Securities	6.71% 3.36% 1.58% 1.48% 0.69% 0.53% 0.50% 0.48% 0.39% 0.23% 0.41%	<b>Top 10 Sectoral Allocation</b>	
<b>CORPORATE DEBT</b>	<b>21.77%</b>		
<b>Equity</b>	<b>53.28%</b>	<b>Maturity (in years)</b> <b>7.75</b>	
Infosys Ltd. Reliance Industries Ltd. ITC Ltd. Tata Consultancy Services Ltd. HDFC Bank Ltd. Housing Development Finance Corpn. Ltd. ICICI Bank Ltd. Larsen And Toubro Ltd. Tata Motors Ltd. Hindustan Unilever Ltd. Other Equity	4.37% 3.82% 3.78% 3.61% 3.54% 2.93% 2.64% 2.05% 1.80% 1.76% 22.96%	<b>Maturity Profile</b>	
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>8.59%</b>		

### Fund Update:

Exposure to Equities has increased to 53.28% from 45.77% while that to MMI has decreased to 8.59% from 9.88% on a MOM basis.



# Titanium I Fund

SFIN No.ULIF01911/12/09BSLITITAN1109



## About The Fund

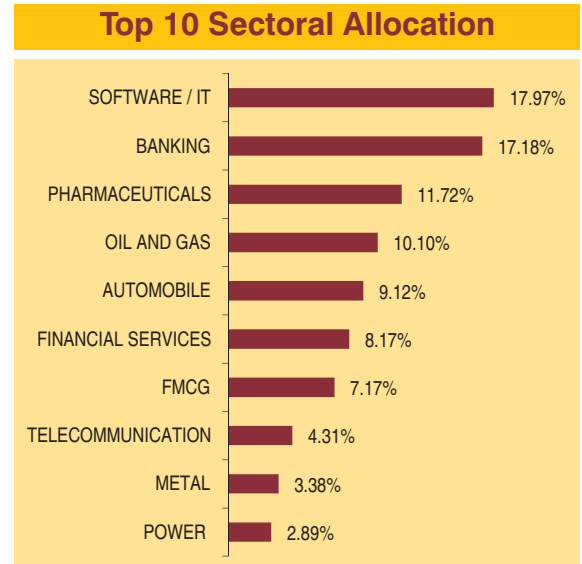
**OBJECTIVE:** The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

NAV as on 31st August 2013: ₹ 11.17

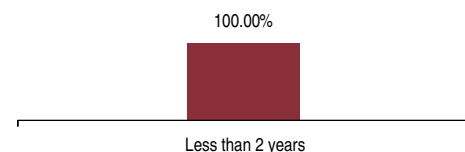
Asset held as on 31st August 2013: ₹ 52.82 Cr FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>15.62%</b>		
7.59% Government Of India 2015	7.37%		
7.61% Government Of India 2015	4.43%		
7.17% Government Of India 2015	3.82%		
<b>CORPORATE DEBT</b>	<b>27.24%</b>		
9.2% Idfc Ltd 2015	5.56%		
8.8% Power Grid Corpn. Of India Ltd. 2014	4.38%		
9.37% National Housing Bank 2015	3.72%		
8.64% Power Grid Corpn. Of India Ltd. 2015	3.66%		
8.29% Power Finance Corpn. Ltd. 2015	3.64%		
8.6% Power Finance Corpn. Ltd. 2014	2.40%		
8.95% Power Finance Corpn. Ltd. 2015	2.03%		
9.43% Rural Electrification Corpn. Ltd. 2014	1.86%		
<b>Equity</b>	<b>47.81%</b>		
Infosys Ltd.	3.69%		
Reliance Industries Ltd.	3.49%		
ITC Ltd.	3.43%		
HDFC Bank Ltd.	3.39%		
ICICI Bank Ltd.	3.06%		
Housing Development Finance Corpn. Ltd.	2.51%		
HCL Technologies Ltd.	2.18%		
Tata Consultancy Services Ltd.	2.14%		
Bharti Airtel Ltd.	2.06%		
Sun Pharmaceutical Inds. Ltd.	1.51%		
Other Equity	20.35%		
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>9.34%</b>		



Maturity (in years) 1.41

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 47.81% from 60.73% while that to MMI has increased to 9.34% from 7.65% on a MOM basis.

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

# Titanium II Fund

SFIN No. ULIF02011/12/09BSLITITAN2109



## 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.

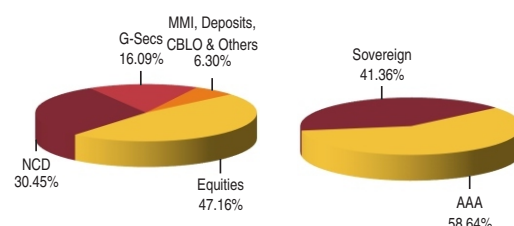
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 31st August 2013: ₹ 10.95

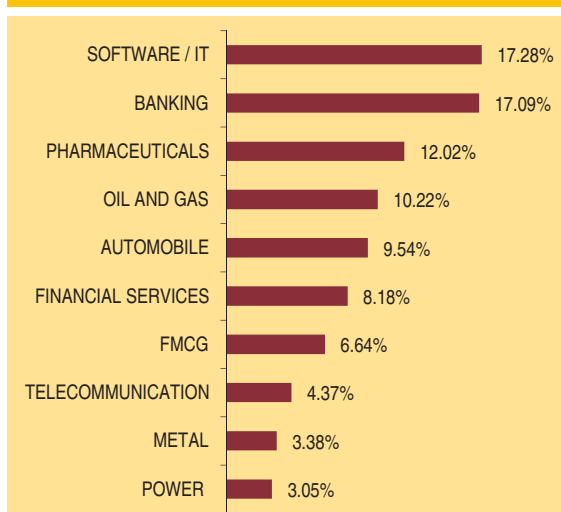
Asset held as on 31st August 2013: ₹ 20.97 Cr FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>16.09%</b>
7.17% Government Of India 2015	8.06%
7.59% Government Of India 2015	4.64%
7.61% Government Of India 2015	3.39%
<b>CORPORATE DEBT</b>	<b>30.45%</b>
8.64% Power Grid Corpn. Of India Ltd. 2015	8.63%
9.2% IDFC Ltd 2015	7.00%
9.46% National Bank For Agri. And Rural Development 2015	3.74%
8.29% Power Finance Corpn. Ltd. 2015	3.66%
9.15% Export Import Bank Of India 2015	2.81%
8.95% Power Finance Corpn. Ltd. 2015	2.32%
8.28% LIC Housing Finance Ltd. 2015	2.29%
<b>Equity</b>	<b>47.16%</b>
Infosys Ltd.	3.61%
Reliance Industries Ltd.	3.41%
HDFC Bank Ltd.	3.32%
ITC Ltd.	3.13%
ICICI Bank Ltd.	2.98%
Housing Development Finance Corpn. Ltd.	2.45%
Bharti Airtel Ltd.	2.06%
HCL Technologies Ltd.	2.00%
Tata Consultancy Services Ltd.	1.97%
Sun Pharmaceutical Inds. Ltd.	1.51%
Other Equity	20.72%
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>6.30%</b>

## Asset Allocation Rating Profile

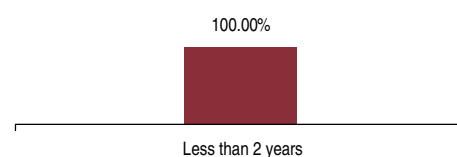


## Top 10 Sectoral Allocation



Maturity (in years) 1.53

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 47.16% from 58.67% while that to MMI has decreased to 6.30% from 10.19% on a MOM basis.

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

# Titanium III Fund

SFIN No.ULIF02111/12/09BSLITITAN3109



## 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.

NAV as on 31st August 2013: ₹ 10.25

Asset held as on 31st August 2013: ₹ 7.28 Cr

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

## SECURITIES Holding

### GOVERNMENT SECURITIES 17.95%

7.17%	Government Of India 2015	13.94%
7.59%	Government Of India 2015	4.01%

### CORPORATE DEBT 35.13%

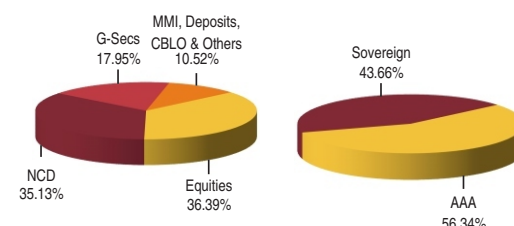
8.64%	Power Grid Corpn. Of India Ltd. 2015	8.30%
9.2%	Idfc Ltd 2015	6.72%
9.37%	National Housing Bank 2015	5.40%
9.15%	Export Import Bank Of India 2015	5.39%
8.95%	Power Finance Corpn. Ltd. 2015	4.02%
8.29%	Power Finance Corpn. Ltd. 2015	3.96%
9.46%	National Bank For Agri. And Rural Development 2015	1.35%

### Equity 36.39%

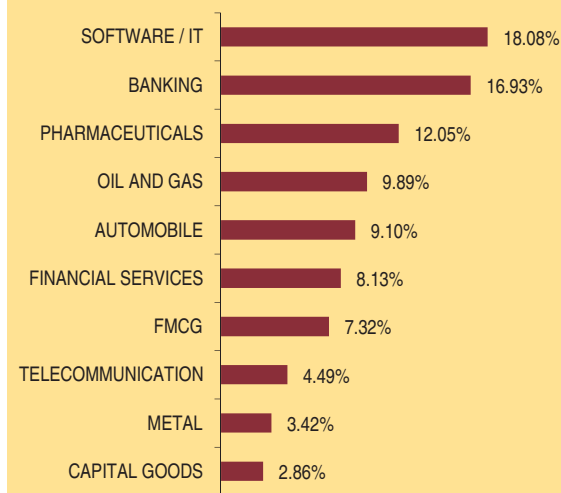
	Infosys Ltd.	2.80%
	ITC Ltd.	2.66%
	Reliance Industries Ltd.	2.63%
	HDFC Bank Ltd.	2.58%
	ICICI Bank Ltd.	2.26%
	Housing Development Finance Corpn. Ltd.	1.90%
	HCL Technologies Ltd.	1.69%
	Tata Consultancy Services Ltd.	1.65%
	Bharti Airtel Ltd.	1.64%
	Sun Pharmaceutical Inds. Ltd.	1.20%
	Other Equity	15.39%

### MMI, DEPOSITS, CBLO & Others 10.52%

## Asset Allocation Rating Profile

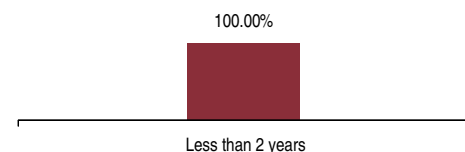


## Top 10 Sectoral Allocation



## Maturity (in years) 1.45

## Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 36.39% from 44.18% while that to MMI has decreased to 10.52% from 12.32% on a MOM basis.

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

# Pension Nourish Fund

SFIN No. ULIF00604/03/03BSLNOURISH109



## 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.

NAV as on 31st August 2013: ₹ 21.50

Asset held as on 31st August 2013: ₹ 12.65 Cr FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)

## SECURITIES Holding

### GOVERNMENT SECURITIES 37.95%

8.33%	Government Of India 2026	22.50%
9.15%	Government Of India 2024	5.56%
8.15%	Government Of India 2022	4.87%
7.95%	Government Of India 2032	2.80%
7.46%	Government Of India 2017	2.23%

### CORPORATE DEBT 44.22%

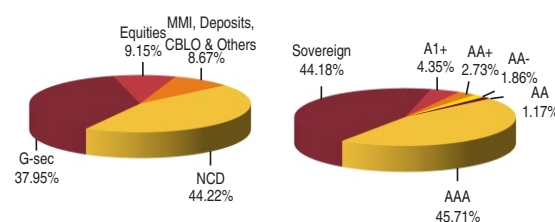
7.6%	Housing Development Finance Corpn. Ltd. 2017	4.38%
11.5%	Rural Electrification Corpn. Ltd. 2013	3.98%
10.48%	Ultratech Cement Ltd. 2013	3.97%
8.8%	Power Grid Corpn. Of India Ltd. 2013	3.95%
11.95%	Housing Development Finance Corpn. Ltd. 2018	2.54%
10.7%	Indian Railway Finance Corpn. Ltd. 2023	2.54%
11.3%	ACC Ltd. 2013	2.39%
11.45%	Reliance Industries Ltd. 2013	2.39%
9.25%	Dr. Reddys Laboratories Ltd. 2014	2.34%
8.6%	Power Finance Corpn. Ltd. 2014	2.31%
	Other Corporate Debt	13.43%

### Equity 9.15%

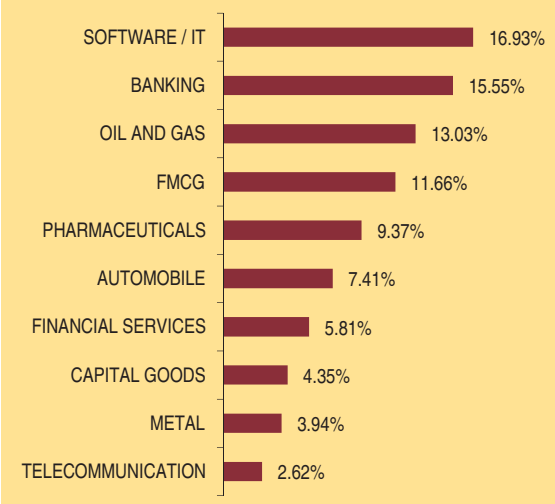
	ITC Ltd.	0.81%
	Infosys Ltd.	0.76%
	Reliance Industries Ltd.	0.75%
	HDFC Bank Ltd.	0.52%
	ICICI Bank Ltd.	0.45%
	Tata Consultancy Services Ltd.	0.41%
	Housing Development Finance Corpn. Ltd.	0.39%
	Larsen And Toubro Ltd.	0.30%
	Oil And Natural Gas Corpn. Ltd.	0.25%
	Bharti Airtel Ltd.	0.24%
	Other Equity	4.26%

### MMI, DEPOSITS, CBLO & Others 8.67%

## Asset Allocation Rating Profile

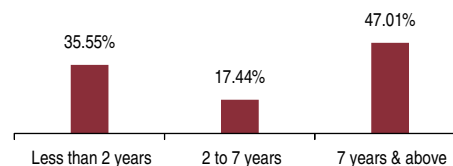


## Top 10 Sectoral Allocation



## Maturity (in years) 6.79

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 9.15% from 9.78% while that to MMI has increased to 8.67% from 5.15% on a MOM basis.

# Pension Growth Fund

SFIN No. ULIF00504/03/03BSLIGROWTH109



## About The Fund

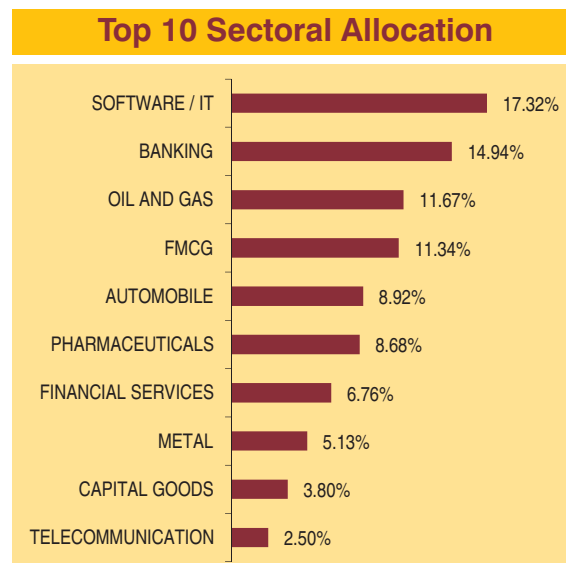
**OBJECTIVE:** This fund option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

**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.

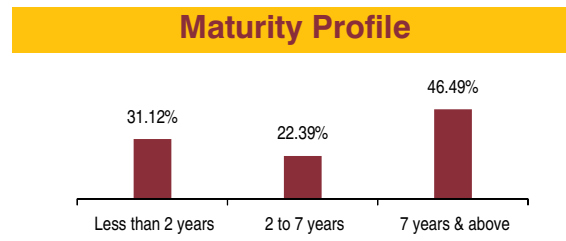
NAV as on 31st August 2013: ₹ 26.08

Asset held as on 31st August 2013: ₹ 35.79 Cr FUND MANAGER: Mr. Devendra Singhvi

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>27.46%</b>		
8.33% Government Of India 2026 8.15% Government Of India 2022 8.32% Government Of India 2032 7.95% Government Of India 2032 8.28% Government Of India 2032 7.46% Government Of India 2017 8.97% Government Of India 2030 5.64% Government Of India 2019 8.08% Government Of India 2022 8.2% Government Of India 2022 Other Government Securities	6.63% 4.63% 3.84% 2.84% 1.92% 1.84% 1.37% 1.07% 1.04% 0.92% 1.35%		
<b>CORPORATE DEBT</b>	<b>37.33%</b>		
9.2% Housing Development Finance Corpn. Ltd. 2018 9.02% Rural Electrification Corpn. Ltd. 2022 10.48% Ultratech Cement Ltd. 2013 8.34% LIC Housing Finance Ltd. 2018 10.05% National Bank For Agri. And Rural Development 2014 9.4% National Bank For Agri. And Rural Development 2016 9.3% State Bank Of India 2021 9.55% Hindalco Industries Ltd. 2022 9.65% Cholamandalam Investment And Finance Co. Ltd. 2018 8.6% Power Finance Corpn. Ltd. 2014 Other Corporate Debt	5.41% 5.32% 4.21% 3.92% 2.76% 2.73% 2.70% 2.70% 2.68% 2.18% 2.72%		
<b>Equity</b>	<b>18.67%</b>		
ITC Ltd. Infosys Ltd. Reliance Industries Ltd. Tata Consultancy Services Ltd. HDFC Bank Ltd. Housing Development Finance Corpn. Ltd. ICICI Bank Ltd. HCL Technologies Ltd. Divis Laboratories Ltd. Larsen And Toubro Ltd. Other Equity	1.47% 1.46% 1.37% 1.11% 1.01% 1.00% 0.68% 0.66% 0.60% 0.58% 8.74%		
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>16.53%</b>		



**Maturity (in years)** 7.56



**Fund Update:**  
 Exposure to Equities has decreased to 18.67% from 19.17% while that to MMI has increased to 16.53% from 2.62% on a MOM basis.

# Pension Enrich Fund

SFIN No.ULIF00404/03/03BSLIENRICH109



## About The Fund

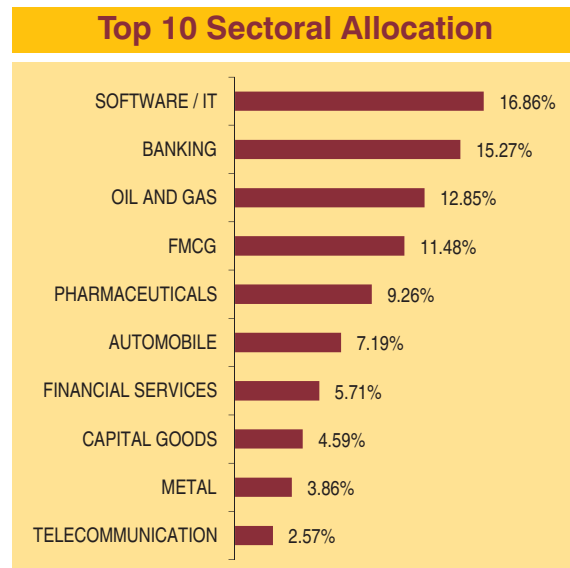
**OBJECTIVE:** Helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

**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.

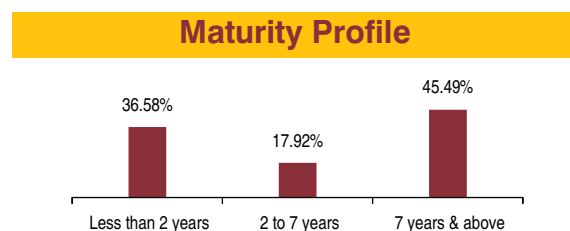
NAV as on 31st August 2013: ₹ 29.47

Asset held as on 31st August 2013: ₹ 156.05 Cr FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>27.52%</b>		
8.33% Government Of India 2026 7.16% Government Of India 2023 9.15% Government Of India 2024 7.46% Government Of India 2017 8.28% Government Of India 2032 7.95% Government Of India 2032 8.32% Government Of India 2032 7.99% Government Of India 2017 7.8% Government Of India 2021	13.38% 3.49% 2.77% 2.17% 1.76% 1.42% 1.18% 0.77% 0.60%		
<b>CORPORATE DEBT</b>	<b>21.24%</b>		
8.9% Steel Authority Of India Ltd. 2019 8.6% Power Finance Corpn. Ltd. 2014 10.25% Tech Mahindra Ltd. 2014 8.49% Indian Railway Finance Corpn. Ltd. 2014 9.5% Housing Development Finance Corpn. Ltd. 2017 9.18% Housing Development Finance Corpn. Ltd. 2018 9.55% Hindalco Industries Ltd. 2022 8.9% Power Finance Corpn. Ltd. 2018 9.02% Rural Electrification Corpn. Ltd. 2022 10.7% Indian Railway Finance Corpn. Ltd. 2023 Other Corporate Debt	3.05% 2.00% 1.91% 1.89% 1.87% 1.86% 1.86% 1.23% 1.22% 1.03% 3.33%		
<b>Equity</b>	<b>32.56%</b>		
ITC Ltd. Infosys Ltd. Reliance Industries Ltd. HDFC Bank Ltd. ICICI Bank Ltd. Tata Consultancy Services Ltd. Housing Development Finance Corpn. Ltd. Larsen And Toubro Ltd. Oil And Natural Gas Corpn. Ltd. Bharti Airtel Ltd. Other Equity	2.83% 2.66% 2.61% 1.83% 1.56% 1.50% 1.38% 1.04% 0.90% 0.84% 15.42%		
<b>MMI, DEPOSITS, CBLO &amp; Others</b>	<b>18.67%</b>		



**Maturity (in years)** **7.16**



**Fund Update:**  
 Exposure to Equities has decreased to 32.56% from 34.81% while that to MMI has increased to 18.67% from 10.84% on a MOM basis.

# Pure Equity

SFIN No.ULIF02707/10/11BSLIPUREEQ109



## 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.

**NAV as on 31st August 2013:** ₹ 11.22

**Asset held as on 31st August 2013:** ₹ 2.79 Cr

**FUND MANAGER:**

Mr. Dhrumil Shah

## SECURITIES

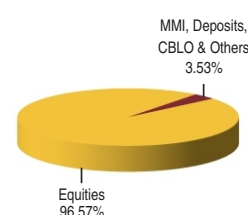
## Holding

## Asset Allocation

### Equity

**96.57%**

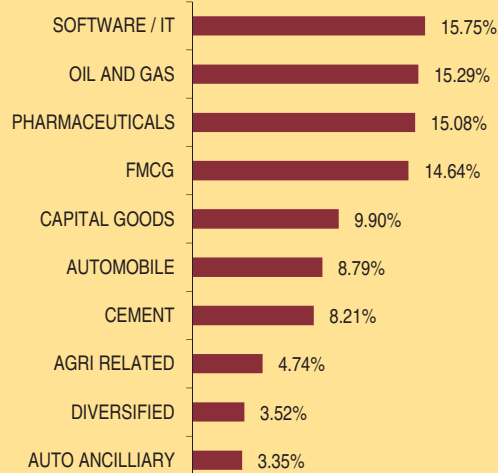
Reliance Industries Ltd.	8.74%
Cipla Ltd.	6.28%
Tata Consultancy Services Ltd.	6.23%
Lupin Ltd.	5.24%
Asian Paints Ltd.	5.16%
HCL Technologies Ltd.	4.79%
Cummins India Ltd.	4.57%
Ambuja Cements Ltd.	4.24%
CMC Ltd.	4.20%
Larsen And Toubro Ltd.	4.15%
Other Equity	42.99%



### MMI, DEPOSITS, CBLO & Others

**3.43%**

## Top 10 Sectoral Allocation



**Maturity (in years)**

**0.00**

### Fund Update:

Exposure to Equities has decreased to 96.57% from 97.25% while that to MMI has increased to 3.53% from 2.75% on a MOM basis.

# Liquid Plus

SFIN No.ULIF02807/10/11BSLLIQPLUS109



## 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.

**NAV as on August 2013:** ₹ 11.14      **BENCHMARK:** Crisil Liquid Index

**Asset held as on 31st August 2013:** ₹ 13.07 Cr      **FUND MANAGER:** Mr. Ajit Kumar PPB

### SECURITIES

MMI, DEPOSITS, CBLO & Others

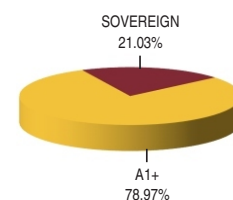
### Holding

100.00%

### Asset Allocation



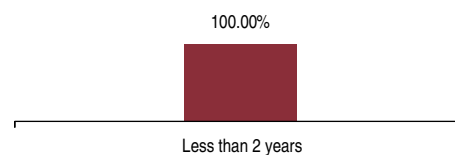
### Rating Profile



**Maturity (in years)**

**0.45**

### Maturity Profile



### Fund Update:

The average maturity of the fund has slightly decreased to 0.45 years from 0.57 years in the previous month.



# Value & Momentum

SFIN No.ULIF02907/10/11BSLIVALUEM109



## 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.

**NAV as on 31st August 2013:** ₹ 8.86      **BENCHMARK:** Nifty 50

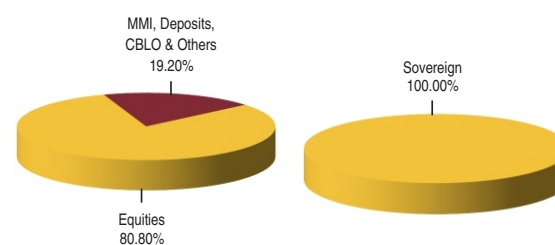
**Asset held as on 31st August 2013:** ₹ 6.82 Cr      **FUNDMANAGER:** Mr. Sunil Kumar

## SECURITIES      Holding      Asset Allocation      Rating Profile

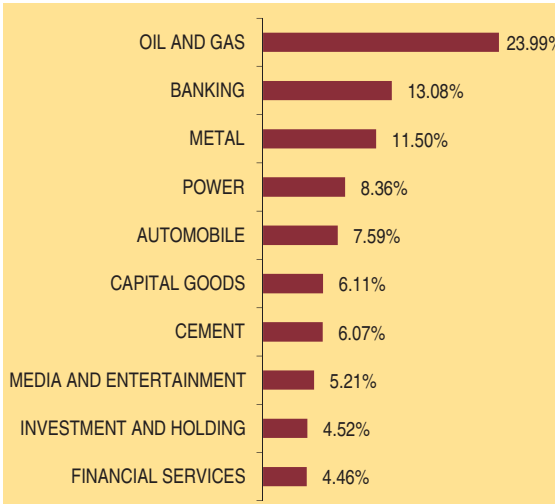
### Equity      80.80%

NTPC Ltd.	5.76%
Jagran Prakashan Ltd.	4.21%
Oil And Natural Gas Corpn. Ltd.	3.83%
Bajaj Holdings N Invst. Ltd.	3.66%
Coal India Ltd	3.33%
Castrol India Ltd.	3.32%
Max India Ltd.	3.31%
GAIL (India) Ltd.	3.24%
Hindustan Zinc Ltd.	3.13%
Bajaj Auto Ltd.	3.07%
Other Equity	43.95%

### MMI, DEPOSITS, CBLO & Others      19.20%

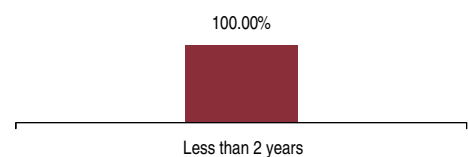


## Top 10 Sectoral Allocation



### Maturity (in years)      0.01

## Maturity Profile



### Fund Update:

Exposure to Equities has slightly increased to 80.80% from 80.53% while that to MMI has slightly decreased to 19.20% from 19.47% on a MOM basis.