



as on 30th June 2014

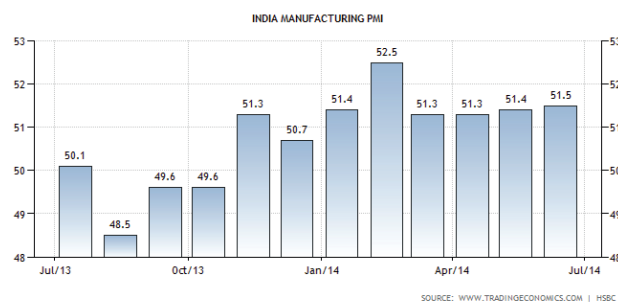
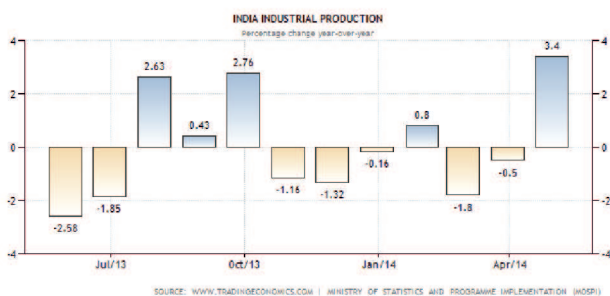
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## Economy Review

With the election results behind, the focus of the new government has now shifted to the announcement of some important reforms to boost the economy. Railway fare hike and talks of monthly price hikes in LPG and Kerosene (similar to Diesel) clearly indicates that government is on the path of fiscal consolidation by cutting on the subsidies. The real challenge for the government will be to put the economy back on a growth track of 7 to 8% per cent per annum along with keeping inflation under control. Reserve Bank of India (RBI) also cut the Statutory liquidity ratio (SLR) by 50 bps to increase bank lending and help the economy grow at faster pace, keeping all other rates unchanged.

Inflation has started to move up led by food and energy. The wholesale price index (WPI) increased to 6.0% in May against 5.2% in the previous month. However, Consumer price index (CPI) reduced to 8.3% in May against 8.6% in the previous month. Food prices have started to rise in response to poor weather conditions and in anticipation of weak monsoon. Meanwhile, administered diesel prices continue to be gradually increased to cut the subsidy bill. The political tension in Iraq also had a negative impact on the inflation. If the Iraq situation worsens, the impact of higher crude will increase inflation and worsen the trade deficit.

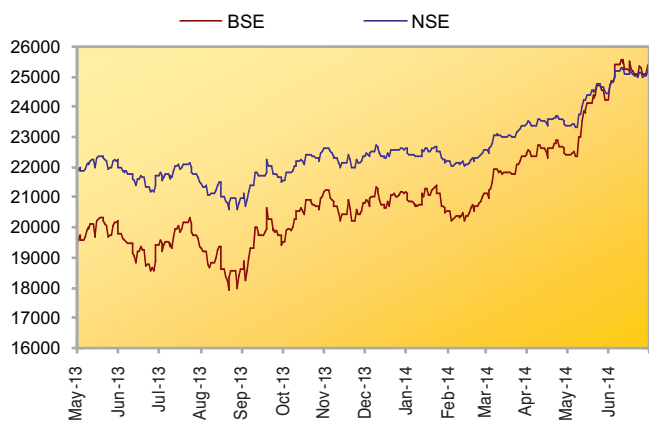
India's HSBC manufacturing Purchasing Managers Index (PMI) rose marginally from 51.4 in May to 51.5 in June, while services PMI rose to a 17-month peak of 54.4 in June from a reading of 50.2 in May. The industrial production (IIP) data also revealed a pick-up in manufacturing activity, electricity and capital goods sectors.



## Outlook for Equities

Indian equity market continued its dream bull run in June 2014 with the Sensex up 5% for the month. There were some intra-month correction due to political tensions in Iraq and poor monsoons. It was a healthy consolidation post the euphoria in May 2014. India continued to attract flows with FIIs deploying a further \$2.0bn in India in June, taking the YTD FII net buying to an impressive \$10bn. DIIs on the other hand remained net sellers to the tune of \$775mn during the month which took their YTD sell total to \$5.1bn.

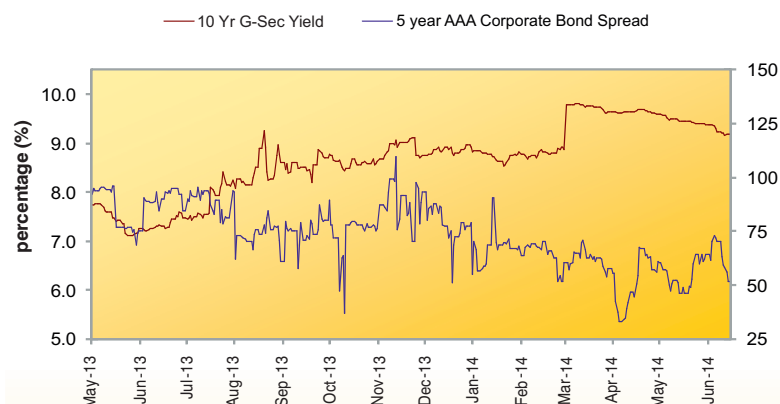
At the current levels, Sensex appears attractive from a long term perspective at 14.5x FY16e earnings as we are at the bottom of the economic cycle. The markets will take cues from the monsoon progress and the NDA's 1st Budget announcements.



INDEX	30-Jun-14	30-May-14	% Change
Nifty	7611.35	7229.95	5.28%
Sensex	25413.78	24217.34	4.94%
BSE 100	7742.66	7345.12	5.41%
Dow Jones	16826.60	16717.17	0.65%
Nikkei	15162.10	14632.38	3.62%
Hang Seng	23190.72	23081.65	0.47%
Nasdaq	4408.18	4242.62	3.90%

## Outlook for Debt

We expect liquidity to remain comfortable with active liquidity management by RBI. Consequently, call rates would hover around repo rate in near term. However, going forward, new government's fiscal deficit target, re-rating by global rating agencies and inflation trajectory would weigh on long term yields. Till then, yields are likely to be range bound as negatives are already priced in. Fall in crude oil prices and hope of better monsoons in the future also aided the positive sentiments in the market.



Key Indices	30-Jun-14	30-May-14	% Change
10 year G-Sec	8.75%	8.65%	1.14%
5 Year G-Sec	8.64%	8.55%	1.04%
91 Day T-Bill	8.55%	8.52%	0.35%
364 day T-Bill	8.66%	8.65%	0.12%
MIBOR	8.66%	8.65%	0.12%
Call Rates	8.10%	7.96%	1.73%

## Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.66%	0.59%	0.49%	0.64%	1.15%	1.06%	1.95%	1.66%
	3 months	2.32%	2.19%	3.08%	3.18%	4.69%	4.22%	6.70%	5.72%
	6 months	4.85%	4.47%	5.34%	5.52%	7.75%	6.92%	10.88%	8.89%
	1 Year	8.96%	7.58%	4.35%	4.44%	7.64%	6.77%	12.45%	10.02%
CAGR	2 Years	9.45%	8.14%	7.84%	7.24%	8.90%	8.40%	11.39%	9.82%
	3 Years	9.37%	8.22%	8.52%	7.67%	8.33%	7.96%	9.48%	8.06%
	4 Years	8.62%	7.45%	7.80%	6.85%	7.26%	7.05%	8.27%	7.03%
	5 Years	8.48%	6.85%	7.88%	6.39%	7.45%	6.91%	8.86%	7.35%
	Since Inception	9.33%	7.35%	10.58%	7.29%	8.36%	6.09%	10.15%	7.03%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	1.89%	1.48%	2.11%	1.87%	3.33%	2.71%	11.66%	0.71%	0.60%
	3 months	6.15%	5.27%	6.79%	6.25%	9.81%	8.38%	20.57%	2.13%	1.93%
	6 months	9.63%	8.33%	10.39%	9.60%	15.01%	12.47%	26.56%	4.40%	4.07%
	1 Year	10.93%	9.14%	12.26%	11.21%	19.33%	16.07%	42.45%	8.77%	8.45%
CAGR	2 Years	11.03%	9.55%	11.15%	10.39%	14.22%	12.66%	26.75%	8.42%	7.99%
	3 Years	9.27%	8.23%	8.73%	8.18%	9.50%	8.59%	-	-	-
	4 Years	7.92%	7.23%	7.44%	7.11%	8.12%	7.35%	-	-	-
	5 Years	8.70%	7.40%	8.54%	7.58%	10.30%	8.45%	-	-	-
	Since Inception	10.32%	7.16%	11.76%	8.27%	12.89%	10.23%	23.16%	8.05%	8.05%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM	Value Momentum	BM
Absolute Return	1 month	5.51%	4.38%	6.58%	4.81%	6.08%	4.39%	9.93%	8.40%	10.55%	4.81%
	3 months	14.57%	12.42%	17.30%	13.64%	14.79%	11.94%	26.45%	25.48%	31.62%	13.64%
	6 months	21.60%	17.98%	25.43%	19.62%	22.33%	17.56%	41.99%	32.87%	47.51%	19.62%
	1 Year	31.51%	26.89%	36.15%	29.03%	33.04%	26.92%	57.26%	44.35%	56.10%	29.03%
CAGR	2 Years	19.60%	17.14%	20.29%	18.15%	21.51%	17.83%	26.48%	19.70%	23.40%	18.14%
	3 Years	10.10%	9.12%	9.13%	9.15%	12.97%	8.84%	15.54%	9.89%	-	-
	4 Years	8.44%	7.63%	7.11%	7.54%	11.30%	7.91%	10.51%	6.69%	-	-
	5 Years	11.85%	9.82%	10.73%	10.07%	-	-	17.37%	13.02%	-	-
	Since Inception	14.24%	6.97%	9.53%	7.67%	14.15%	10.64%	9.29%	5.02%	21.54%	16.52%

### 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
ULIF00826/06/04BSLIIMAGN109
ULIF01101/06/07BSLIINMAXI109
ULIF01217/10/07BSLINMULTI109
ULIF01723/06/09BSLSUPER20109
ULIF02807/10/11BSLIQPLUS109
ULIF02707/10/11BSLIPUREEQ109
ULIF02907/10/11BSLIVALUEM109

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## Guaranteed Nav Funds

Figures in percentage (%)

Returns	Period	Platinum Plus	Platinum Plus II	Platinum Plus III	Platinum Plus IV	Platinum Premier	Platinum Advantage
Absolute Return	1 month	3.90%	4.23%	4.60%	4.82%	5.02%	5.20%
	3 months	10.94%	11.85%	12.11%	12.63%	13.32%	14.52%
	6 months	17.41%	18.90%	19.09%	19.83%	20.73%	22.19%
	1 Year	21.87%	23.66%	24.38%	25.24%	26.41%	30.12%
CAGR	2 Years	15.55%	16.33%	17.00%	17.03%	17.98%	19.85%
	3 Years	7.57%	7.83%	8.35%	8.13%	8.85%	11.20%
	4 Years	7.50%	7.96%	8.21%	8.43%	8.59%	-
	5 Years	9.97%	10.79%	10.36%	-	-	-
	Since Inception	6.55%	14.01%	10.31%	8.51%	9.36%	7.32%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay
Absolute Return	1 month	4.53%	4.57	3.54	3.56%	5.01%
	3 months	13.29%	13.08	10.32	9.76%	13.22%
	6 months	20.12%	19.75	15.93	15.49%	20.50%
	1 Year	25.56%	25.25	20.78	18.24%	28.74%
CAGR	2 Years	17.48%	17.32	14.89	14.06%	19.41%
	3 Years	9.42%	9.57	9.02	7.44%	11.08%
	4 Years	9.10%	9.09	6.55	-	-
	5 Years	-	-	-	-	-
	Since Inception	9.02%	9.00	6.57	7.44%	10.59%

## Pension Funds

Figures in percentage (%)

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM
Absolute Return	1 month	1.75%	1.48%	2.59%	2.08%	1.32%	1.06%
	3 months	6.08%	5.27%	7.85%	6.78%	4.93%	4.22%
	6 months	9.54%	8.33%	12.19%	10.31%	7.90%	6.92%
	1 Year	10.91%	9.14%	14.07%	12.42%	7.05%	6.77%
CAGR	2 Years	10.75%	9.55%	11.73%	10.96%	8.63%	8.40%
	3 Years	8.98%	8.23%	8.85%	8.29%	8.12%	7.96%
	4 Years	7.73%	7.23%	7.58%	7.18%	7.01%	7.05%
	5 Years	8.39%	7.40%	9.10%	7.81%	7.19%	6.91%
	Since Inception	10.29%	7.16%	11.87%	8.57%	8.10%	6.09%

### 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.

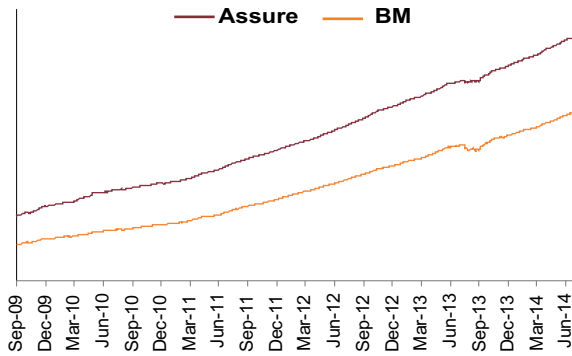
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 30th June 2014: ₹ 21.92

BENCHMARK: CRISIL Short Term Bond Index

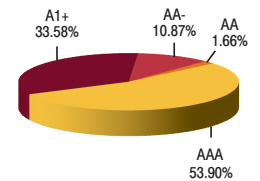
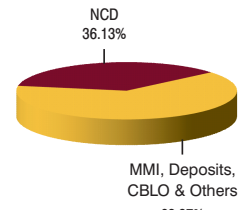
Asset held as on 30th June 2014: ₹ 166.12 Cr

FUND MANAGER: Mr. Ajit Kumar PPB (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

### CORPORATE DEBT

8.83%	National Bank For Agri. And Rural Development	2015
9.62%	LIC Housing Finance Ltd.	2015
10.18%	LIC Housing Finance Ltd.	2016
8.97%	EID-Parry (India) Ltd.	2016
8.6%	Bharat Aluminium Company Limited	2016
9.75%	Housing Development Finance Corpn. Ltd.	2016
9.81%	Power Finance Corpn. Ltd.	2018
9.8%	Power Finance Corpn. Ltd.	2016
10.1%	HDB Financial Services Ltd	2015
8.8%	HDB Financial Services Ltd	2016
	Other Corporate Debt	

## Holding

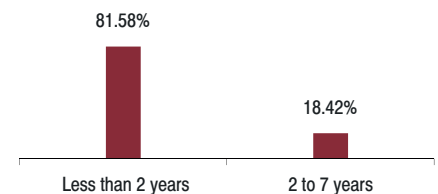
36.13%

5.41%
4.72%
4.30%
2.97%
2.95%
2.92%
2.46%
2.44%
1.83%
1.80%
4.35%

## Maturity (in years)

1.18

## Maturity Profile



## MMI, Deposits, CBLO & Others

63.87%

## Fund Update:

The average maturity of the fund has slightly decreased to 1.18 years from 1.23 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

# Income Advantage Fund

SFIN No.ULIF01507/08/08BSLIINCADV109



## About The Fund

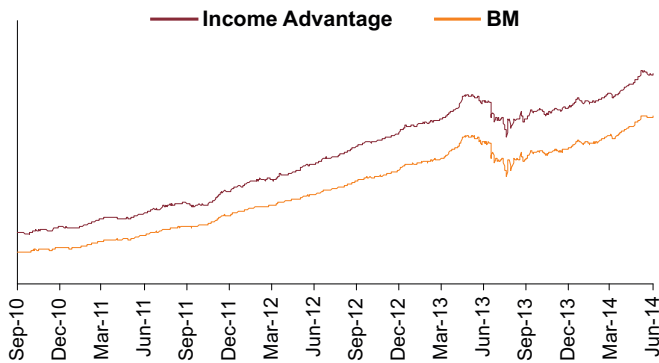
Date of Inception: 22-Aug-08

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

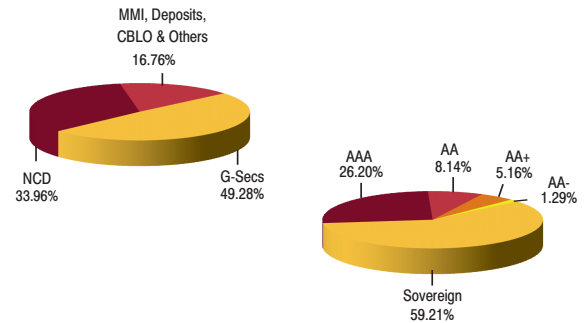
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

**NAV as on 30th June 2014:** ₹ 18.03 **BENCHMARK:** Crisil Composite Bond index & Crisil Liquid Fund Index

**Asset held as on 30th June 2014:** ₹ 456.56 Cr **FUND MANAGER:** Mr. Ajit Kumar PPB (Debt)



## Asset Allocation Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

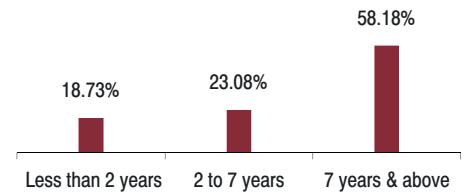
49.28%

8.83%	Government Of India	2023	16.12%
8.28%	Government Of India	2027	10.81%
8.12%	Government Of India	2020	5.31%
8.3%	Government Of India	2042	2.50%
9.15%	Government Of India	2024	2.24%
8.28%	Government Of India	2032	1.78%
8.08%	Government Of India	2022	1.70%
8.33%	Government Of India	2026	1.69%
8.2%	Government Of India	2025	1.67%
8.15%	Government Of India	2022	1.14%
	Other Government Securities		4.31%

## Maturity (in years)

8.08

## Maturity Profile



### CORPORATE DEBT

33.96%

9.75%	Tata Motors Ltd.	2020	1.86%
9.65%	Kotak Mahindra Prime Ltd.	2016	1.76%
9.55%	Hindalco Industries Ltd.	2022	1.61%
8.83%	Export Import Bank Of India	2023	1.50%
2%	Tata Steel Ltd.	2022	1.43%
9.65%	Housing Development Finance Corpn. Ltd.	2016	1.17%
9.95%	Food Corporation Of India	2022	1.14%
10.25%	Housing Development Finance Corpn. Ltd.	2017	1.12%
9.81%	Power Finance Corpn. Ltd.	2018	1.12%
10.05%	Can Fin Homes Ltd.	2017	1.11%
	Other Corporate Debt		20.14%

## Fund Update:

Exposure to Corporate Debt has increased to 49.28% from 38.61% while that to MMI has decreased to 16.76% from 29.42% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

### MMI, Deposits, CBLO & Others

16.76%

## About The Fund

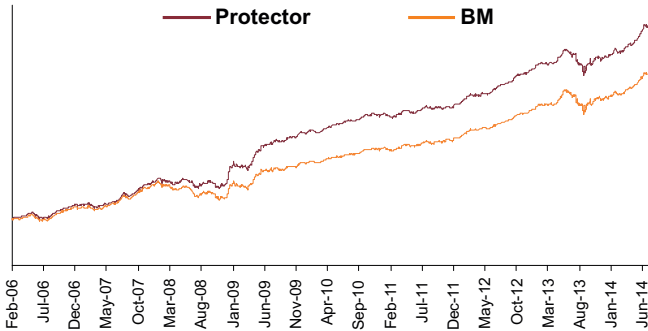
Date of Inception: 22-Mar-01

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

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

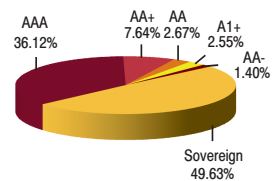
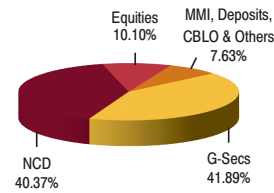
**NAV as on 30th June 2014:** ₹ 29.05 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 30th June 2014:** ₹ 417.19 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

### 41.89%

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	

12.11%
6.02%
2.80%
2.16%
2.08%
1.72%
1.67%
1.56%
1.56%
1.43%
8.78%

### CORPORATE DEBT

### 40.37%

8.6%	Power Finance Corpn. Ltd.	2014
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
8.64%	Power Grid Corpn. Of India 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
	Other Corporate Debt	

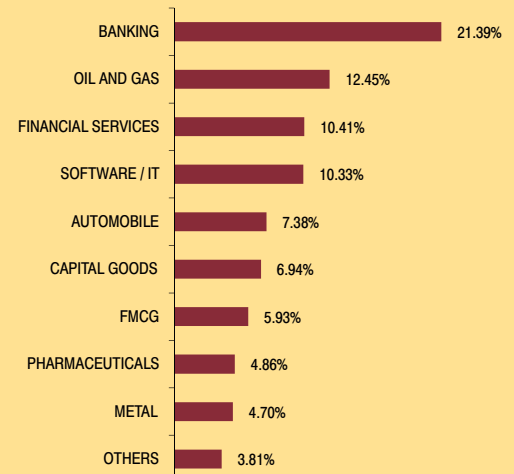
3.11%
2.78%
2.47%
2.44%
2.28%
1.92%
1.90%
1.41%
1.22%
1.20%
19.63%

### EQUITY

### 10.10%

	ICICI Bank Ltd.	0.63%
	HDFC Bank Ltd.	0.59%
	Reliance Industries Ltd.	0.58%
	ITC Ltd.	0.52%
	Larsen And Toubro Ltd.	0.50%
	Housing Development Finance Corpn. Ltd.	0.44%
	Infosys Ltd.	0.41%
	Tata Consultancy Services Ltd.	0.33%
	Oil And Natural Gas Corpn. Ltd.	0.33%
	State Bank Of India	0.31%
	Other Equity	5.47%

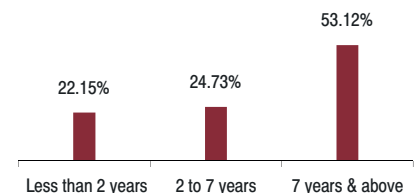
## Top 10 Sectoral Allocation



## Maturity (in years)

7.59

## Maturity Profile



## Fund Update:

Exposure to G-secs has remain unchanged to 37.60% while that to MMI has remain unchanged 14.56% from 14.56% 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.

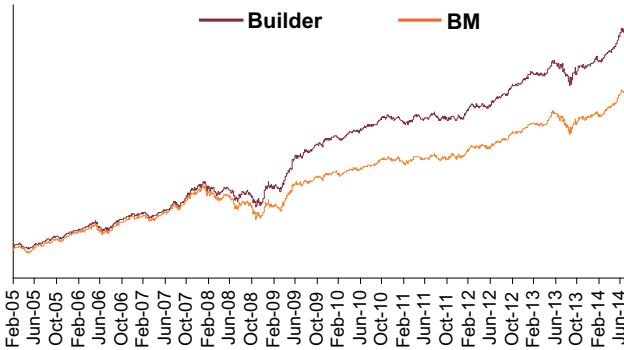
**STRATEGY:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 30th June 2014: ₹ 36.85

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

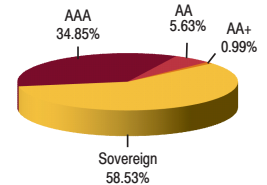
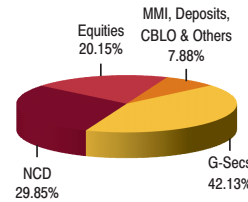
Asset held as on 30th June 2014: ₹ 281.40 Cr

**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
8.3%	Government Of India	2040
	Other Government Securities	

### CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
8.6%	Power Finance Corpn. Ltd.	2014
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
9.655%	National Bank For Agri. And Rural Development	2014
8.7%	Power Finance Corpn. Ltd.	2020
9.35%	Rural Electrification Corpn. Ltd.	2022
	Other Corporate Debt	

### EQUITY

	HDFC Bank Ltd.	
	ICICI Bank Ltd.	
	ITC Ltd.	
	Housing Development Finance Corpn. Ltd.	
	Bharat Electronics Ltd.	
	Larsen And Toubro Ltd.	
	Maruti Suzuki India Ltd.	
	Tata Consultancy Services Ltd.	
	Reliance Industries Ltd.	
	Sun Pharmaceutical Inds. Ltd.	
	Other Equity	

### MMI, Deposits, CBLO & Others

## Holding

### 42.13%

6.23%
5.98%
5.54%
5.47%
4.91%
3.48%
2.64%
1.60%
1.40%
1.10%
3.78%

### 29.85%

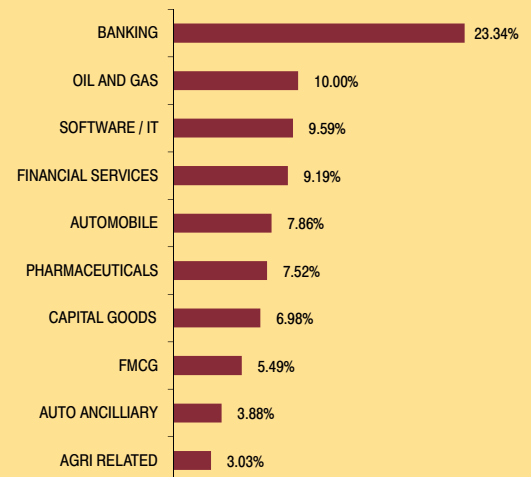
3.83%
2.90%
2.84%
1.84%
1.41%
1.38%
1.23%
1.07%
0.90%
0.90%
11.55%

### 20.15%

1.51%
0.96%
0.92%
0.81%
0.73%
0.68%
0.68%
0.66%
0.65%
0.58%
11.97%

### 7.88%

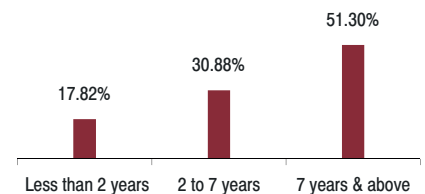
## Top 10 Sectoral Allocation



## Maturity (in years)

7.81

## Maturity Profile



## Fund Update:

Exposure to NCD has slightly increased to 29.85% from 29.63% while that to MMI has decreased to 7.88% from 11.00% 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:** The objective of this fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

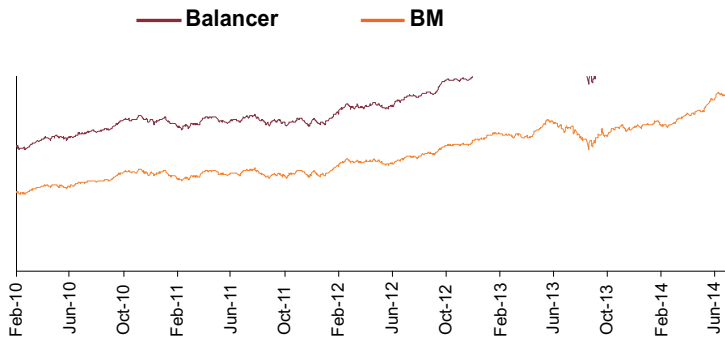
**STRATEGY:** The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 30th June 2014: ₹ 23.77

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

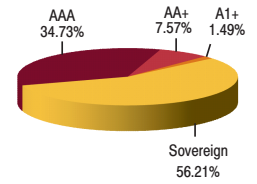
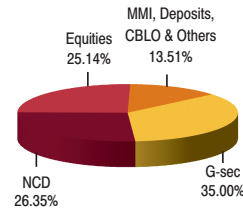
Asset held as on 30th June 2014: ₹ 31.94 Cr

**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

### 35.00%

6.02%
5.12%
3.01%
2.82%
2.64%
2.61%
2.29%
1.56%
1.51%
1.49%
5.93%

### CORPORATE DEBT

9.6%	L And T Finance Ltd. 2016
9%	Export Import Bank Of India 2019
9.4%	National Bank For Agri. And Rural Development 2016
9.43%	Rural Electrification Corpn. Ltd. 2014
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
8.6%	Power Finance Corpn. Ltd. 2014
8.9%	Steel Authority Of India Ltd. 2019
10.85%	Rural Electrification Corpn. Ltd. 2018
	Other Corporate Debt

### 26.35%

4.71%
4.07%
3.15%
2.82%
2.38%
1.58%
1.58%
1.56%
1.55%
0.99%
1.95%

### Equity

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

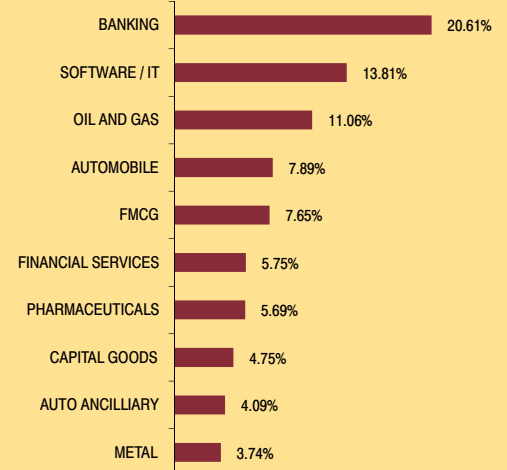
### 25.14%

1.82%
1.42%
1.26%
1.19%
1.10%
0.93%
0.90%
0.82%
0.78%
0.77%
14.14%

### MMI, Deposits, CBLO & Others

### 13.51%

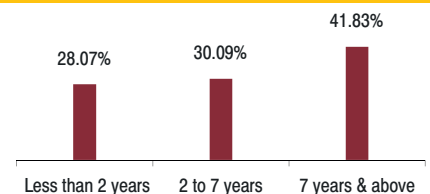
## Top 10 Sectoral Allocation



## Maturity (in years)

7.54

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 25.14% from 24.36% while that to MMI has decreased to 13.51% from 15.11% on a MOM basis.

## About The Fund

Date of Inception: 22-Mar-01

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

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

NAV as on 30th June 2014:

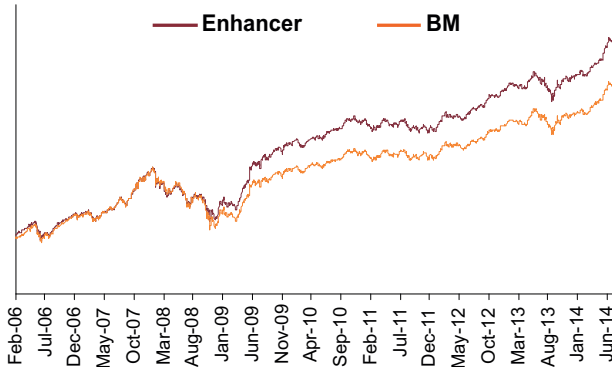
₹ 43.78

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

Asset held as on 30th June 2014:

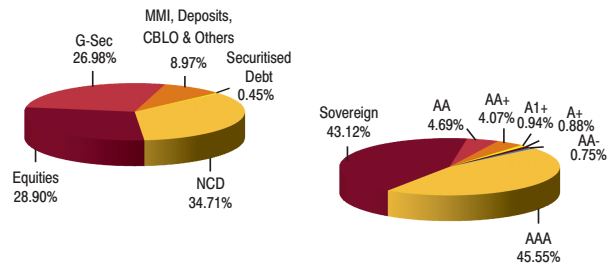
₹ 6822.11 Cr

**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

### 26.98%

4.25%
2.80%
2.16%
2.09%
1.42%
1.13%
1.04%
0.97%
0.92%
0.92%
9.28%

### 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

### 34.71%

0.84%
0.77%
0.73%
0.69%
0.54%
0.48%
0.46%
0.44%
0.43%
0.43%
28.90%

### Securitised Debt

Securitised Debt

### 0.45%

0.45%
-------

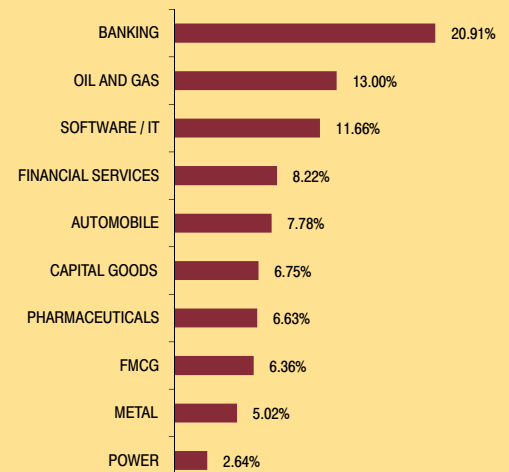
### Equity

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

### 28.90%

1.95%
1.88%
1.75%
1.66%
1.66%
1.56%
1.34%
1.11%
1.07%
1.05%
13.86%

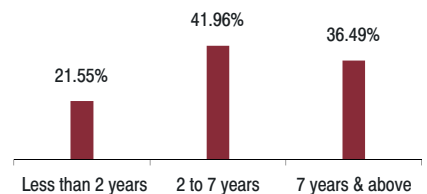
## Top 10 Sectoral Allocation



## Maturity (in years)

6.51

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 28.90% from 29.17% while that to MMI has decreased to 8.97% from 10.56% on a MOM basis.

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

## MMI, Deposits, CBLO & Others

### 8.97%

## About The Fund

Date of Inception: 23-Feb-04

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

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

NAV as on 30th June 2014:

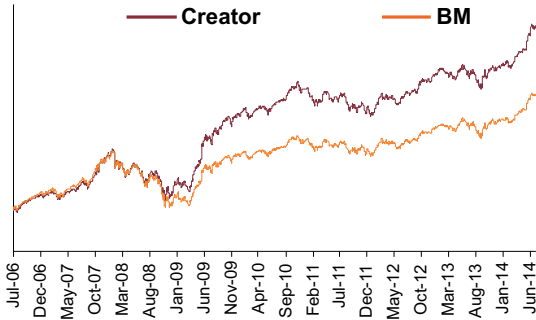
₹ 35.09

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

Asset held as on 30th June 2014:

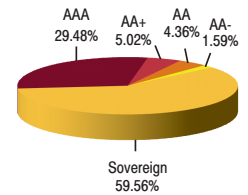
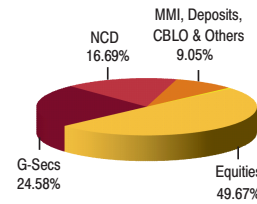
₹ 386.09 Cr

**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

### 24.58%

6.77%
4.48%
3.12%
3.10%
1.24%
1.24%
1.02%
0.74%
0.71%
0.65%
1.50%

### CORPORATE DEBT

8.6%	Power Finance Corpn. Ltd.	2014
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
9.7%	Cadila Healthcare Ltd.	2016
8.95%	HDFC Bank Ltd.	2022
9.55%	Hindalco Industries Ltd.	2022
10.6%	Indian Railway Finance Corpn. Ltd.	2018
	Other Corporate Debt	

### 16.69%

2.85%
1.51%
1.29%
1.27%
1.27%
1.15%
0.78%
0.77%
0.76%
0.68%
4.37%

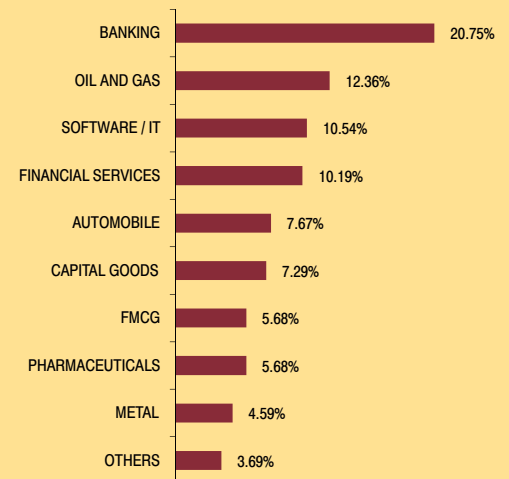
## EQUITY

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

### 49.67%

3.08%
2.88%
2.83%
2.58%
2.42%
2.16%
2.04%
1.70%
1.62%
1.52%
26.84%

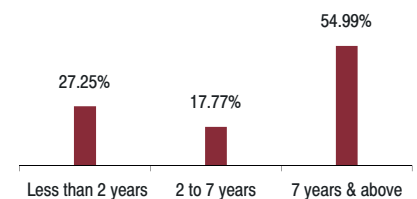
## Top 10 Sectoral Allocation



## Maturity (in years)

8.01

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 49.67% from 48.67% while that to MMI has decreased to 9.05% from 14.15% on a MOM basis.

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

## MMI, Deposits, CBLO & Others

9.05%

## About The Fund

Date of Inception: 12-Aug-04

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

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

NAV as on 30th June 2014:

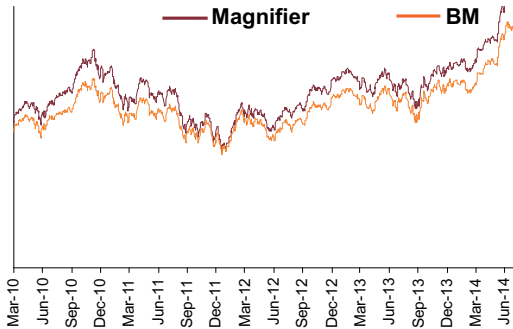
₹ 37.30

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

Asset held as on 30th June 2014:

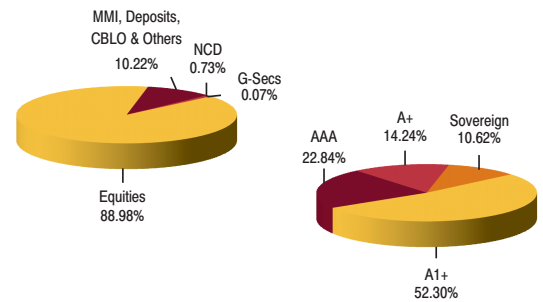
₹ 1074.98 Cr

**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

8.2% Ashok Leyland Ltd. 2014  
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  
8.6% Power Finance Corpn. Ltd. 2014  
8.8% HDB Financial Services Ltd 2016

## EQUITY

Reliance Industries Ltd. 5.79%  
HDFC Bank Ltd. 5.37%  
Larsen And Toubro Ltd. 5.10%  
ICICI Bank Ltd. 4.93%  
ITC Ltd. 4.92%  
Housing Development Finance Corpn. Ltd. 4.60%  
Infosys Ltd. 3.74%  
Tata Consultancy Services Ltd. 3.43%  
Oil And Natural Gas Corpn. Ltd. 3.24%  
State Bank Of India 2.75%  
Other Equity 45.10%

## MMI, Deposits, CBLO & Others

## Holding

0.07%

0.06%  
0.02%

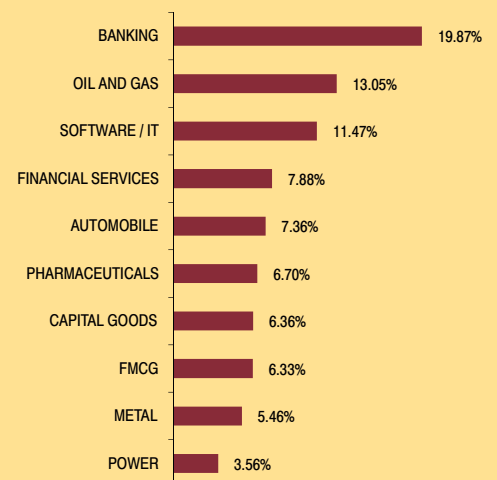
0.73%

0.28%  
0.14%  
0.14%  
0.07%  
0.07%  
0.01%  
0.01%

88.98%

10.22%

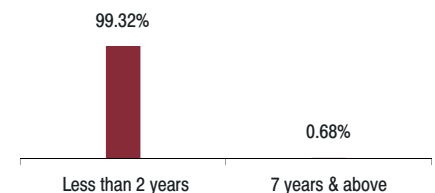
## Top 10 Sectoral Allocation



## Maturity (in years)

1.13

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 88.98% from 89.22% while that to MMI has increased to 10.22% from 9.94% 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 and provide a cushion against the volatility in the equities through investment in money market instruments.

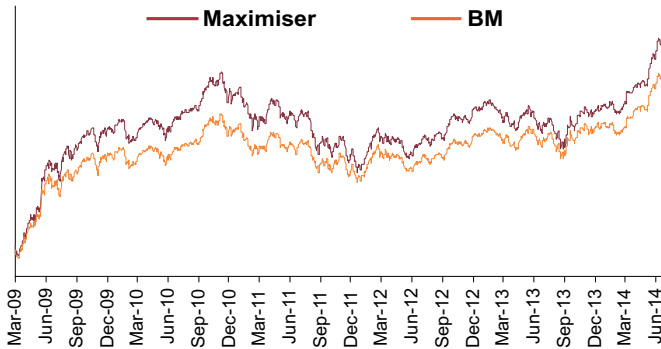
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 30th June 2014: ₹ 19.01

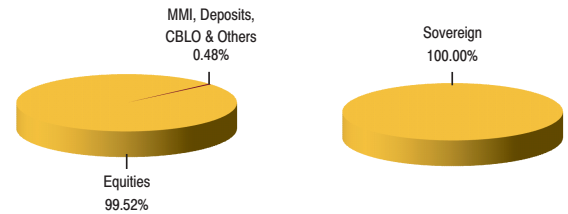
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 30th June 2014: ₹ 2282.86 Cr

FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation Rating Profile



## SECURITIES

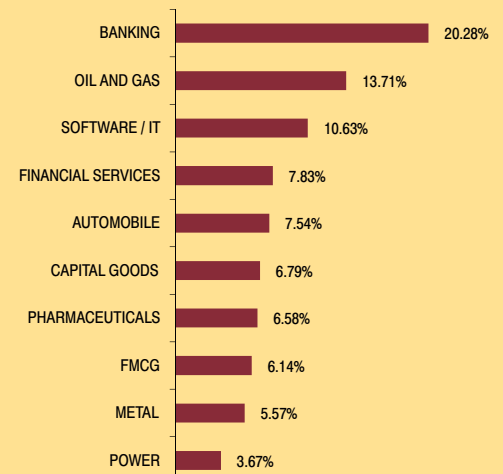
### EQUITY

Reliance Industries Ltd.	6.37%
ICICI Bank Ltd.	6.17%
HDFC Bank Ltd.	6.11%
Larsen And Toubro Ltd.	5.46%
ITC Ltd.	4.85%
Housing Development Finance Corpn. Ltd.	4.03%
Infosys Ltd.	3.98%
Oil And Natural Gas Corpn. Ltd.	3.95%
State Bank Of India	3.67%
Tata Consultancy Services Ltd.	3.25%
Other Equity	51.68%

## Holding

99.52%

## Top 10 Sectoral Allocation



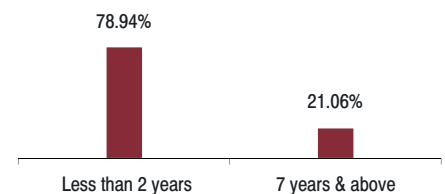
## MMI, Deposits, CBLO & Others

0.48%

## Maturity (in years)

2.13

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 99.52% from 99.53% while that to MMI has slightly increased to 0.48% from 0.47% 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.

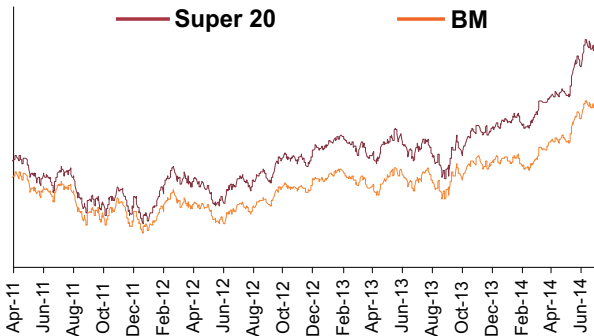
**STRATEGY:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, robust, efficient & visionary management & adequate market liquidity. 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 30th June 2014: ₹ 19.35

BENCHMARK: Sensex & Crisil Liquid Fund Index

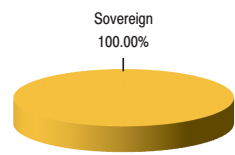
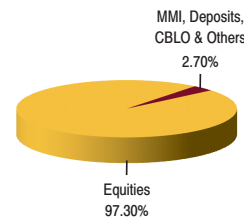
Asset held as on 30th June 2014: ₹ 455.12 Cr

FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation

## Rating Profile



## SECURITIES

### Equity

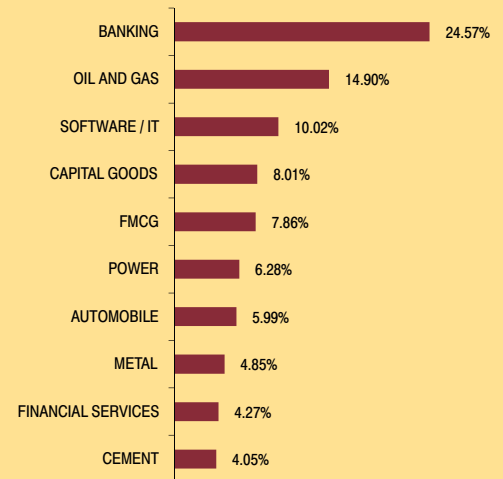
Reliance Industries Ltd.
Larsen And Toubro Ltd.
ITC Ltd.
ICICI Bank Ltd.
HDFC Bank Ltd.
State Bank Of India
Oil And Natural Gas Corpn. Ltd.
Maruti Suzuki India Ltd.
Infosys Ltd.
Tata Consultancy Services Ltd.
Other Equity

## Holding

97.30%

8.66%
7.80%
7.65%
6.86%
6.55%
6.33%
5.83%
5.83%
5.19%
4.56%
32.04%

## Top 10 Sectoral Allocation



## MMI, Deposits, CBLO & Others

2.70%

## Maturity Profile

100.00%

Less than 2 years

## Fund Update:

Exposure to Equities has increased to 97.30% from 96.72% while that to MMI has decreased to 2.70% from 3.28% 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:** 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.

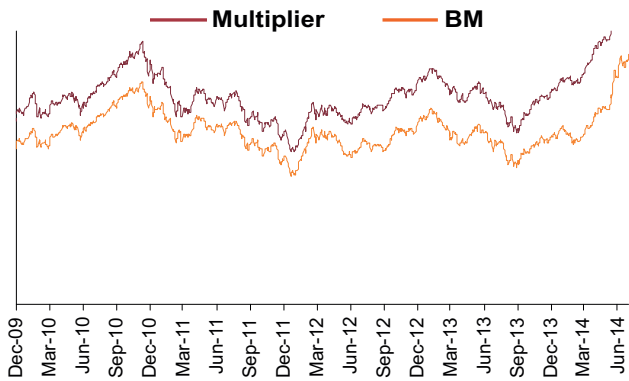
**STRATEGY:** Active Fund Management with potentially 100% equity Exposure Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued Stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential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

NAV as on 30th June 2014: ₹ 18.09

BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

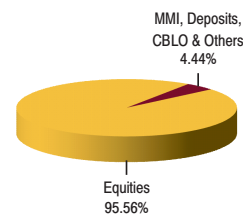
Asset held as on 30th June 2014: ₹ 430.31 Cr

FUND MANAGER: Mr. Sumit Mangal



## Asset Allocation

## Rating Profile



## SECURITIES

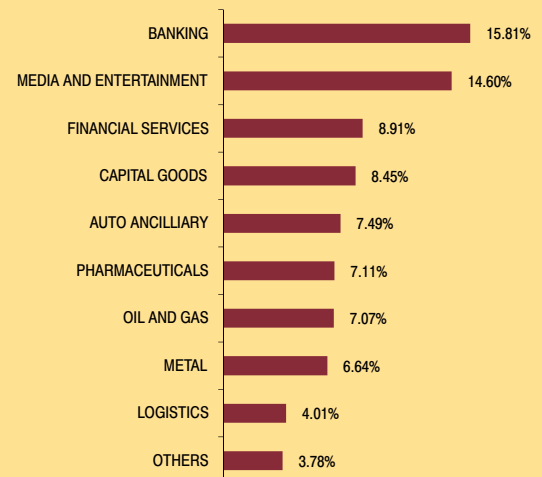
### Equity

Jagran Prakashan Ltd.	6.76%
Gujarat Mineral Development Corporation	5.28%
Divis Laboratories Ltd.	4.39%
Engineers India Ltd.	4.01%
Container Corporation of India Ltd.	3.83%
Yes Bank Ltd.	3.31%
Mahindra and Mahindra Financial Services Ltd.	3.29%
Sun TV Network Ltd.	3.09%
Britannia Industries Ltd.	2.87%
Muthoot Finance Ltd.	2.84%
Other Equity	55.90%

## Holding

95.56%

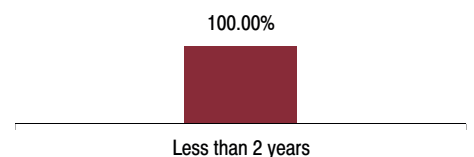
## Top 10 Sectoral Allocation



## MMI, Deposits, CBLO & Others

4.44%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 95.56% from 99.61% MMI has increased to 4.44% from 0.34% 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:** The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

NAV as on 30th June 2014: ₹ 14.90

Asset held as on 30th June 2014: ₹ 330.19 Cr

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

### SECURITIES

### Holding

### Asset Allocation

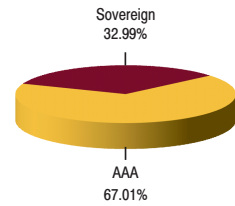
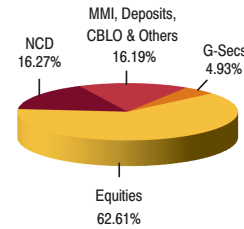
### Rating Profile

#### GOVERNMENT SECURITIES

4.93%

8.24%	Government Of India	2018
7.99%	Government Of India	2017
7.83%	Government Of India	2018
5.69%	Government Of India	2018

2.28%
1.50%
1.15%
0.01%



#### CORPORATE DEBT

16.27%

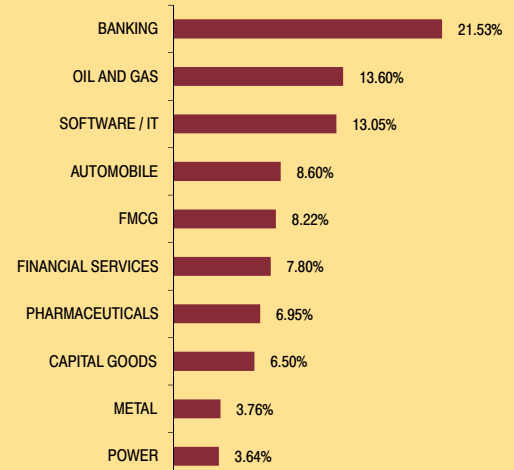
4.37%	National Bank For Agri. And Rural Development	2017
2.42%	Housing Development Finance Corpn. Ltd.	2018
1.52%	Housing Development Finance Corpn. Ltd.	2018
1.50%	NHPC Ltd.	2018
1.46%	Power Finance Corpn. Ltd.	2018
1.28%	Rural Electrification Corpn. Ltd.	2018
1.22%	Housing Development Finance Corpn. Ltd.	2017
0.61%	Power Grid Corpn. Of India Ltd.	2018
0.59%	LIC Housing Finance Ltd.	2018
0.48%	National Bank For Agri. And Rural Development	2018
0.81%	Other Corporate Debt	

#### Equity

62.61%

4.49%	ICICI Bank Ltd.
4.26%	ITC Ltd.
4.07%	Larsen And Toubro Ltd.
4.06%	HDFC Bank Ltd.
4.05%	Reliance Industries Ltd.
3.30%	Housing Development Finance Corpn. Ltd.
2.67%	State Bank Of India
2.64%	Tata Consultancy Services Ltd.
2.50%	Infosys Ltd.
2.39%	Oil And Natural Gas Corpn. Ltd.
28.19%	Other Equity

### Top 10 Sectoral Allocation



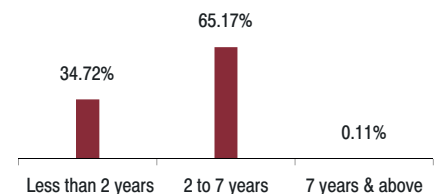
#### MMI, Deposits, CBLO & Others

16.19%

### Maturity (in years)

2.92

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 62.16% from 72.10% while that to MMI has increased to 16.19% from 5.48% 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:** The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

NAV as on 30th June 2014: ₹ 21.43

Asset held as on 30th June 2014: ₹ 594.91 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

### 3.76%

1.96%
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
11.25%	Power Finance Corpn. Ltd. 2018
10.85%	Rural Electrification Corpn. Ltd. 2018
9.63%	Export Import Bank Of India 2018
9.64%	Power Grid Corpn. Of India Ltd. 2018
	Other Corporate Debt

## 15.71%

2.57%
2.56%
2.38%
2.08%
1.69%
1.08%
0.90%
0.89%
0.85%
0.34%
0.37%

## Equity

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

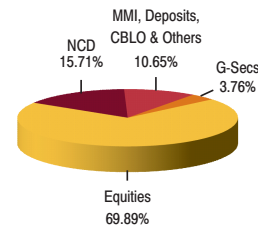
## 69.89%

5.52%
4.92%
4.65%
4.45%
4.23%
3.79%
3.35%
3.00%
2.70%
2.65%
30.63%

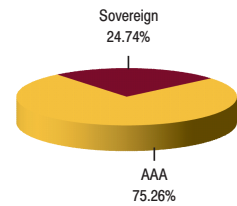
## MMI, Deposits, CBLO & Others

## 10.65%

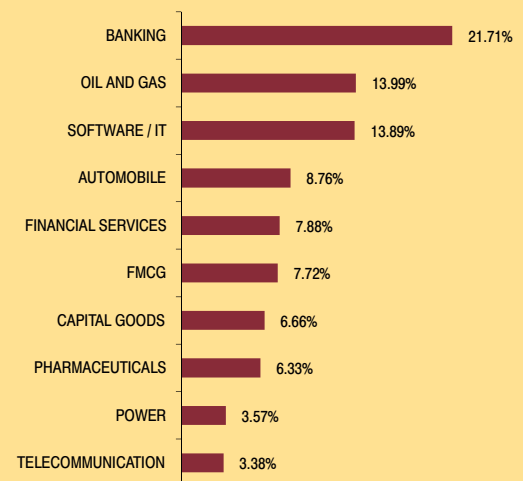
## Asset Allocation



## Rating Profile



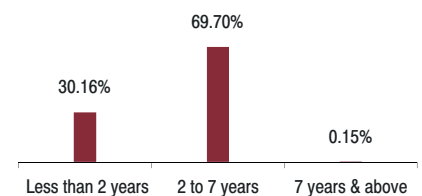
## Top 10 Sectoral Allocation



## Maturity (in years)

3.63

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 69.89% from 79.42% while that to MMI has increased to 10.65% from 3.44% 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 and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & and as approved by the IRDA.

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

NAV as on 30th June 2014: ₹ 16.54

Asset held as on 30th June 2014: ₹ 709.59 Cr

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

### SECURITIES

### Holding

### Asset Allocation

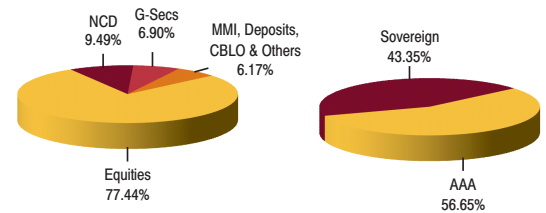
### Rating Profile

#### GOVERNMENT SECURITIES

6.90%

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

5.72%  
1.03%  
0.11%  
0.05%



#### CORPORATE DEBT

9.49%

National Housing Bank 2019  
9.63% Rural Electrification Corpn. Ltd. 2019  
8.6% Indian Railway Finance Corpn. Ltd. 2019  
9.35% Power Grid Corpn. Of India Ltd. 2019  
National Bank For Agri. And Rural Development 2018  
9.25% Power Grid Corpn. Of India Ltd. 2019  
9.3% Power Grid Corpn. Of India Ltd. 2019  
9.95% State Bank Of India 2026  
9.5% Housing Development Finance Corpn. Ltd. 2017  
9.18% Housing Development Finance Corpn. Ltd. 2018  
Other Corporate Debt

2.32%  
2.15%  
1.39%  
1.13%  
0.51%  
0.39%  
0.35%  
0.29%  
0.28%  
0.28%  
0.39%

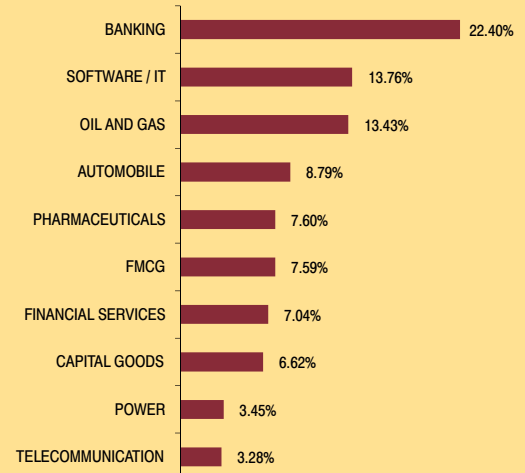
#### Equity

77.44%

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

5.74%  
5.66%  
5.13%  
5.10%  
4.72%  
4.18%  
3.54%  
3.32%  
3.21%  
3.01%  
33.83%

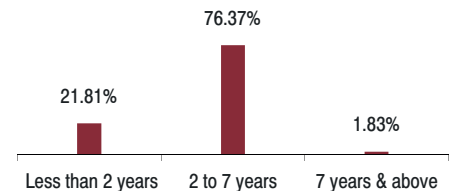
### Top 10 Sectoral Allocation



### Maturity (in years)

4.83

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 77.44% from 81.38% while that to MMI has increased to 6.17% from 4.12% 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 and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & and as approved by the IRDA

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

NAV as on 30th June 2014: ₹ 14.79

Asset held as on 30th June 2014: ₹ 533.94 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

7.93%

National Bank For Agri. And Rural Development 2019  
9.63% Rural Electrification Corpn. Ltd. 2019  
9.15% Larsen And Toubro 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

2.52%  
1.90%  
1.87%  
0.97%  
0.26%  
0.19%  
0.13%  
0.09%

#### Equity

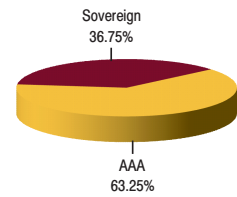
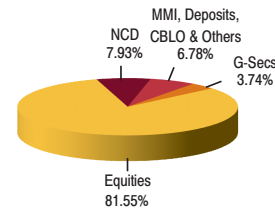
81.55%

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

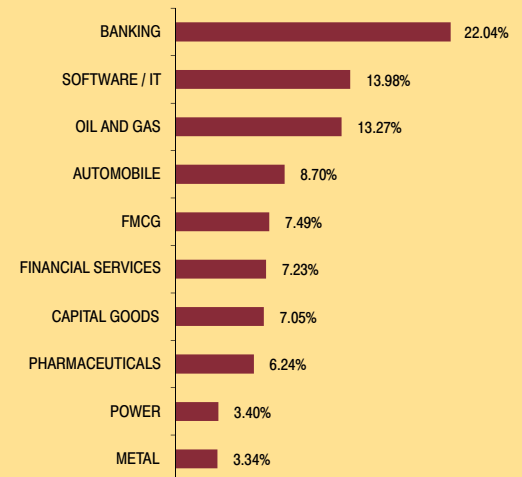
5.95%  
5.87%  
5.41%  
5.37%  
4.96%  
4.40%  
3.73%  
3.51%  
3.37%  
3.17%  
35.80%

#### MMI, Deposits, CBLO & Others

6.78%



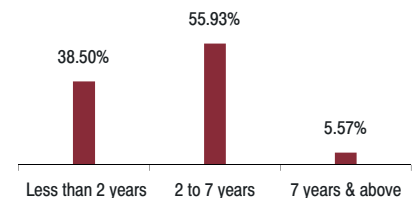
### Top 10 Sectoral Allocation



### Maturity (in years)

4.88

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 81.55% from 85.94% while that to MMI has increased to 6.78% from 2.14% on a MOM basis.

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

## About The Fund

Date of Inception: 15-Feb-10

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

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

NAV as on 30th June 2014: ₹ 14.79

Asset held as on 30th June 2014: ₹ 910.36 Cr

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

## SECURITIES

## Holding

## Asset Allocation

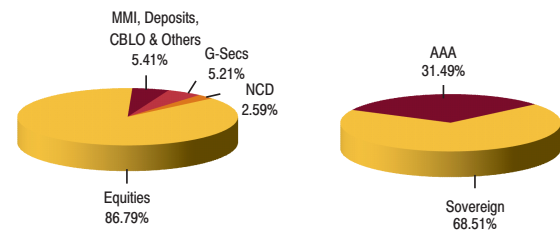
## Rating Profile

### GOVERNMENT SECURITIES

5.21%

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

4.08%
1.13%
0.01%



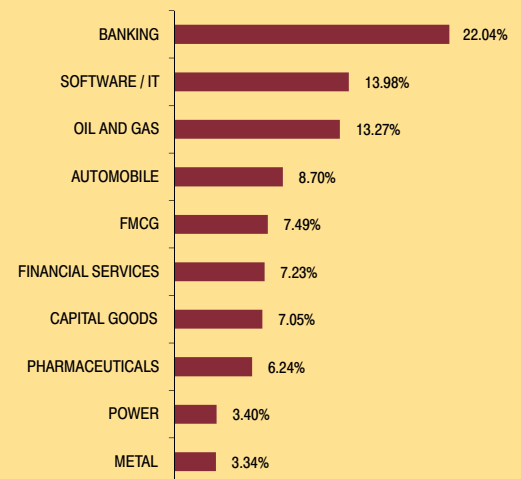
### CORPORATE DEBT

2.59%

8.85%	NHPC Ltd.	2020
9.18%	Housing Development Finance Corpn. Ltd.	2018
	Rural Electrification Corpn. Ltd.	2020
9.25%	Power Grid Corpn. Of India Ltd.	2019
8.46%	Rural Electrification Corpn. Ltd.	2028
9.61%	Power Finance Corpn. Ltd.	2021
8.85%	NHPC Ltd.	2019
9.45%	State Bank Of India	2026
9.2%	Housing Development Finance Corpn. Ltd.	2018

0.54%
0.44%
0.43%
0.30%
0.26%
0.20%
0.18%
0.16%
0.08%

## Top 10 Sectoral Allocation



### Equity

86.79%

HDFC Bank Ltd.	6.42%
ICICI Bank Ltd.	6.37%
Larsen And Toubro Ltd.	6.12%
Reliance Industries Ltd.	5.70%
ITC Ltd.	5.26%
Housing Development Finance Corpn. Ltd.	4.66%
Infosys Ltd.	4.36%
Tata Consultancy Services Ltd.	3.73%
Oil And Natural Gas Corpn. Ltd.	3.58%
State Bank Of India	3.36%
Other Equity	37.23%

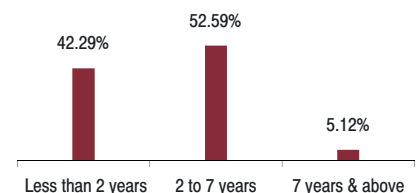
### MMI, Deposits, CBLO & Others

5.41%

## Maturity (in years)

5.62

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 86.79% from 90.31% while that to MMI has slightly increased to 5.41% from 5.32% on a MOM basis.

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

## About The Fund

Date of Inception: 20-Sep-10

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

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

NAV as on 30th June 2014: ₹ 13.06

Asset held as on 30th June 2014: ₹ 1023.72 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

0.19%

7.8% Government Of India 2020

0.19%

#### CORPORATE DEBT

0.12%

Rural Electrification Corpn. Ltd. 2020

0.12%

#### Equity

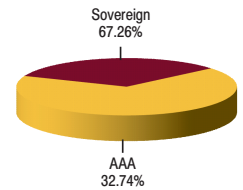
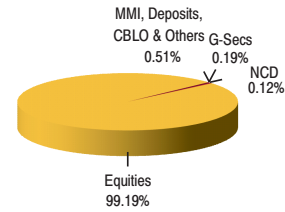
99.19%

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

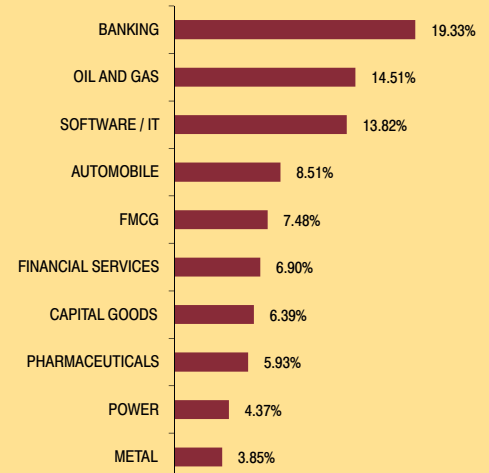
6.74%  
6.63%  
6.33%  
6.07%  
5.98%  
5.14%  
4.60%  
4.36%  
4.14%  
3.48%  
45.70%

#### MMI, Deposits, CBLO & Others

0.51%



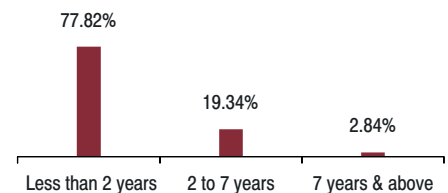
### Top 10 Sectoral Allocation



Maturity (in years)

5.47

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 99.19% from 96.38% while that to MMI has decreased to 0.51% from 1.94% on a MOM basis.

## About The Fund

Date of Inception: 22-Feb-11

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

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

NAV as on 30th June 2014: ₹ 14.02

Asset held as on 30th June 2014: ₹ 88.05 Cr

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

## SECURITIES

## Holding

## Asset Allocation

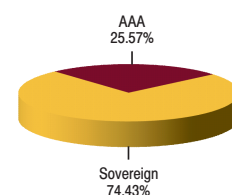
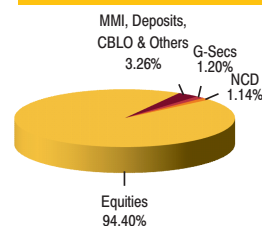
## Rating Profile

### GOVERNMENT SECURITIES

1.20%

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

0.93%  
0.27%



### CORPORATE DEBT

1.14%

9.3% Power Grid Corpn. Of India Ltd. 2021

1.14%

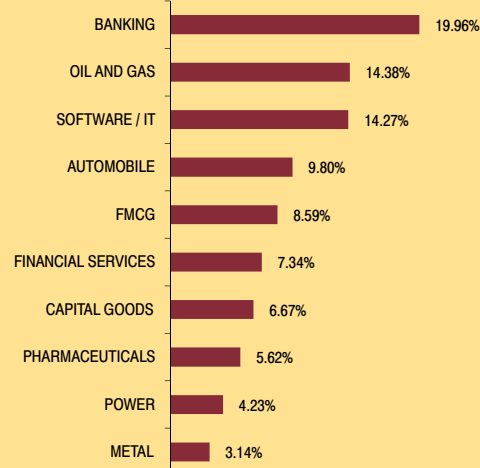
### Equity

94.40%

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

7.36%  
6.38%  
6.30%  
5.99%  
5.75%  
5.00%  
4.68%  
4.44%  
3.98%  
3.64%  
40.88%

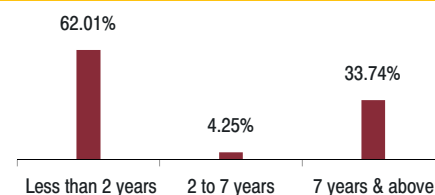
## Top 10 Sectoral Allocation



## Maturity (in years)

3.86

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 94.40% from 94.36% while that to MMI has slightly increased to 3.26% from 3.17% on a MOM basis.

## About The Fund

Date of Inception: 22-Feb-11

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

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

NAV as on 30th June 2014: ₹ 12.72

Asset held as on 30th June 2014: ₹ 1567.43 Cr

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

## SECURITIES

## Holding

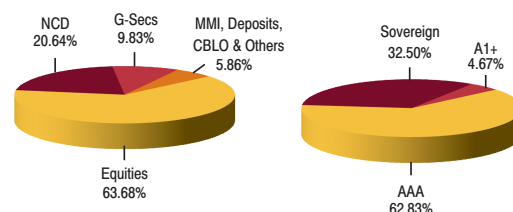
## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

9.83%

7.8%	Government Of India	2021	2.60%
7.94%	Government Of India	2021	2.27%
7.16%	Government Of India	2023	1.43%
8.79%	Government Of India	2021	1.08%
6.35%	Government Of India	2020	0.38%
8.15%	Government Of India	2022	0.35%
10.25%	Government Of India	2021	0.33%
7.8%	Government Of India	2020	0.24%
8.24%	Government Of India	2018	0.23%
6.9%	Government Of India	2019	0.15%
	Other Government Securities		0.75%

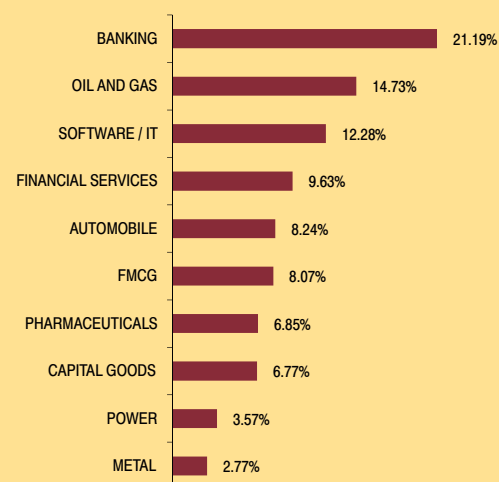


### CORPORATE DEBT

20.64%

9%	Export Import Bank Of India	2019	1.88%
9.3%	Power Grid Corpn. Of India Ltd.	2021	1.54%
9.61%	Power Finance Corpn. Ltd.	2021	1.28%
9.25%	Power Grid Corpn. Of India Ltd.	2018	1.02%
	Rural Electrification Corpn. Ltd.	2020	0.90%
9.48%	Rural Electrification Corpn. Ltd.	2021	0.84%
9.18%	Housing Development Finance Corpn. Ltd.	2018	0.74%
8.34%	LIC Housing Finance Ltd.	2018	0.70%
9.15%	Export Import Bank Of India	2022	0.68%
9.36%	Power Finance Corpn. Ltd.	2021	0.64%
	Other Corporate Debt		10.40%

## Top 10 Sectoral Allocation



### Equity

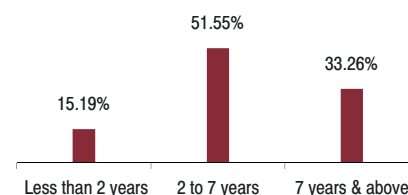
63.68%

Reliance Industries Ltd.	4.94%
ICICI Bank Ltd.	4.41%
HDFC Bank Ltd.	4.41%
Larsen And Toubro Ltd.	4.31%
ITC Ltd.	4.22%
Housing Development Finance Corpn. Ltd.	4.10%
Tata Consultancy Services Ltd.	2.98%
Infosys Ltd.	2.84%
Oil And Natural Gas Corpn. Ltd.	2.64%
State Bank Of India	2.52%
Other Equity	26.33%

## Maturity (in years)

5.89

## Maturity Profile



### MMI, Deposits, CBLO & Others

5.86%

## Fund Update:

Exposure to Equities has decreased to 63.68% from 65.79% while that to MMI has decreased to 5.86% from 6.70% on a MOM basis.



## About The Fund

Date of Inception: 16-Dec-09

**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 30th June 2014: ₹ 14.80

Asset held as on 30th June 2014: ₹ 49.59 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

3.60%

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

1.90%  
1.70%

#### CORPORATE DEBT

10.49%

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

4.04%  
3.63%  
2.01%  
0.81%

#### Equity

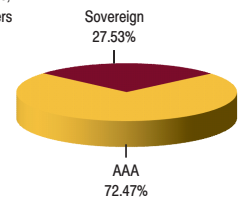
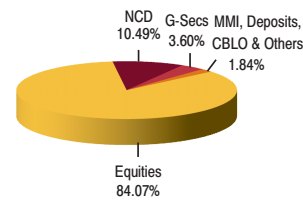
84.07%

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

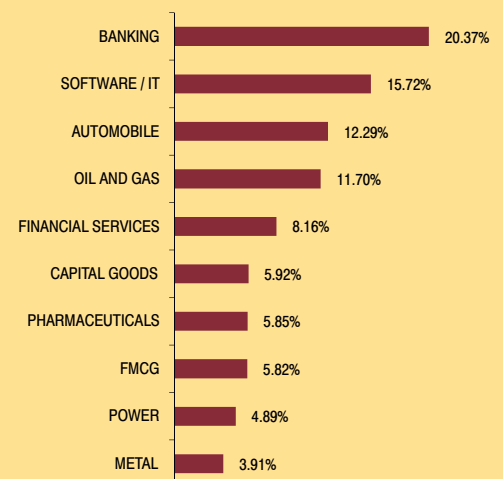
5.18%  
4.97%  
4.77%  
4.62%  
4.25%  
4.02%  
3.49%  
3.33%  
3.29%  
3.24%  
42.91%

#### MMI, Deposits, CBLO & Others

1.84%



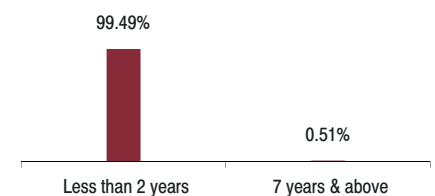
### Top 10 Sectoral Allocation



Maturity (in years)

0.65

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 84.07% from 83.56%

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:** 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 30th June 2014: ₹ 14.48

Asset held as on 30th June 2014: ₹ 13.99 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

6.03%

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

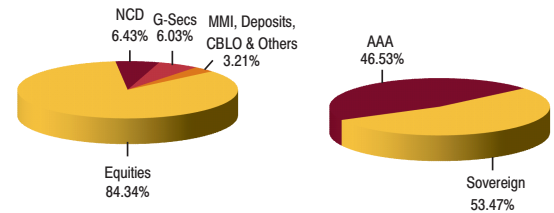
3.13%  
2.90%

#### CORPORATE DEBT

6.43%

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

3.58%  
1.43%  
1.42%



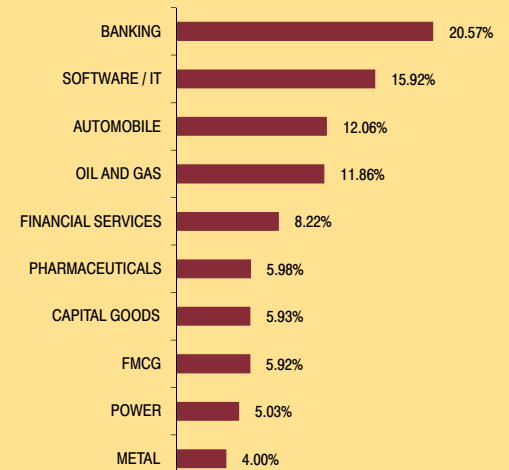
### Equity

84.34%

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

5.26%  
5.00%  
4.78%  
4.64%  
4.26%  
4.09%  
3.56%  
3.36%  
3.34%  
3.26%  
42.79%

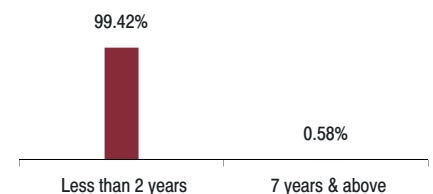
### Top 10 Sectoral Allocation



### Maturity (in years)

0.79

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 84.34% from 83.06% while that to MMI has slightly decreased to 3.21% from 3.88% 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:** 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 30th June 2014: ₹ 12.93

Asset held as on 30th June 2014: ₹ 7.74 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

8.52%

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

4.79%  
3.72%

#### CORPORATE DEBT

13.21%

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

8.04%  
5.17%

#### Equity

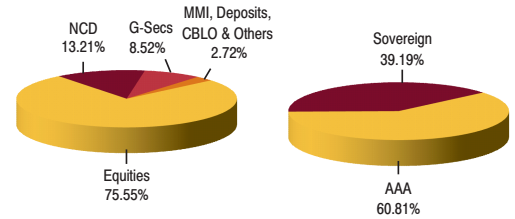
75.55%

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

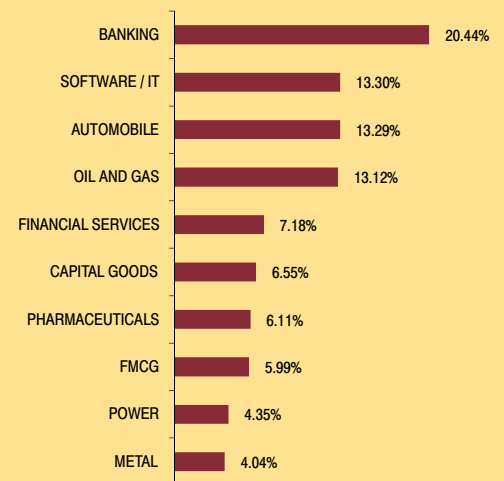
5.08%  
4.95%  
4.76%  
3.78%  
3.70%  
3.58%  
3.47%  
3.44%  
2.89%  
2.76%  
37.14%

#### MMI, Deposits, CBLO & Others

2.72%



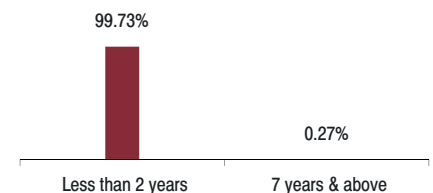
### Top 10 Sectoral Allocation



### Maturity (in years)

0.87

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 75.55% from 68.54% while that to MMI has slightly increased to 2.72% from 2.61% 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. 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 30th June 2014: ₹ 16.18

Asset held as on 30th June 2014: ₹ 7.25 Cr

FUND MANAGER:

Mr. Praful Kumar

## SECURITIES

### Equity

Exide Industries Ltd.	4.69%
ACC Ltd.	4.62%
Cummins India Ltd.	4.60%
Wabco India Limited	4.51%
Reliance Industries Ltd.	4.45%
Cipla Ltd.	4.24%
Britannia Industries Ltd.	4.13%
Gujarat Mineral Development Corporation	4.05%
Bata India Ltd.	3.94%
Grasim Industries Ltd.	3.85%
Other Equity	56.04%

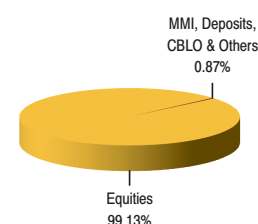
### MMI, Deposits, CBLO & Others

## Holding

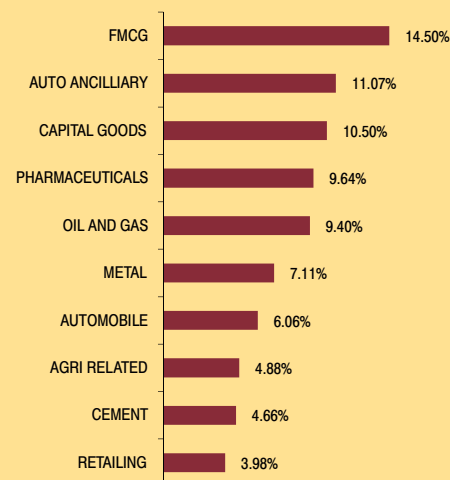
99.13%

0.87%

## Asset Allocation



## Top 10 Sectoral Allocation



### Fund Update:

Exposure to Equities has slightly decreased to 99.13% from 99.69% while that to MMI has slightly increased to 0.87% from 0.31% on a MOM basis.

## About The Fund

Date of Inception: 09-Mar-12

**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 30th June 2014: ₹ 11.96      **BENCHMARK:** Crisil Liquid Index

Asset held as on 30th June 2014: ₹ 34.25 Cr      **FUND MANAGER :** Mr. Ajit Kumar PPB (Debt)

### SECURITIES

MMI, Deposits, CBLO & Others

### Holding

100.00%

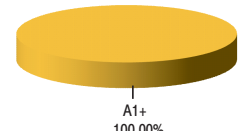
### Asset Allocation

MMI, Deposits,  
CBLO & Others  
100.00%



### Rating Profile

A1+  
100.00%



### Maturity (in years)

0.50

### Maturity Profile

100.00%

Less than 2 years

### Fund Update:

The average maturity of the fund has slightly decreased to 0.60 years from 0.66 years in the previous month.

## About The Fund

Date of Inception: 09-Mar-12

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

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

**NAV as on 30th June 2014:** ₹ 15.69      **BENCHMARK:** BSE 100

**Asset held as on 30th June 2014:** ₹ 21.38 Cr      **FUND MANAGER:** Mr. Sunil Kumar

## SECURITIES

## Holding

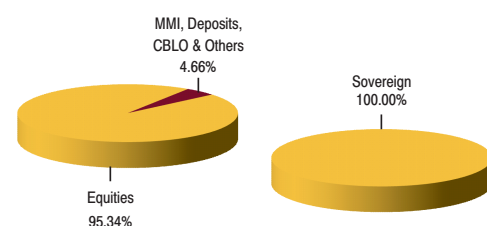
## Asset Allocation

## Rating Profile

### Equity

**95.34%**

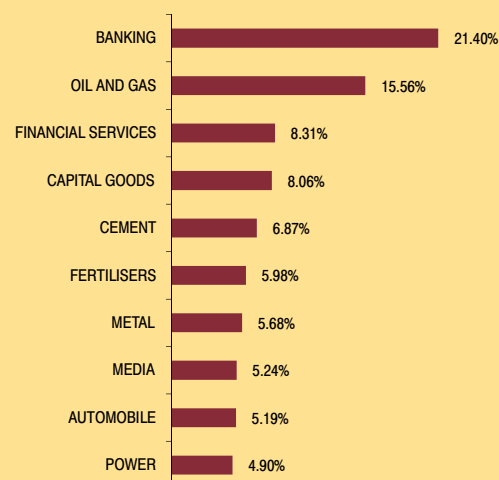
Hero Motocorp Limited	4.95%
Syndicate Bank	4.10%
Chambal Fertilisers And Chemicals Ltd.	4.01%
ACC Ltd.	3.99%
Union Bank Of India	3.86%
Federal Bank Ltd.	3.86%
GAIL (India) Ltd.	3.63%
Muthoot Finance Ltd.	3.36%
Oriental Bank Of Commerce	2.98%
Oil India Ltd.	2.87%
Other Equity	57.72%



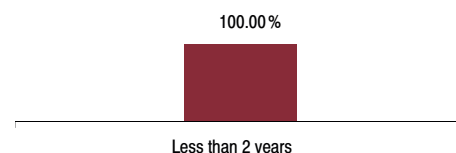
### MMI, Deposits, CBLO & Others

**4.66%**

## Top 10 Sectoral Allocation



## Maturity Profile



### Fund Update:

Exposure to Equities has increased to 95.344% from 93.91% while that to MMI has decreased to 4.66% from 6.09% 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.

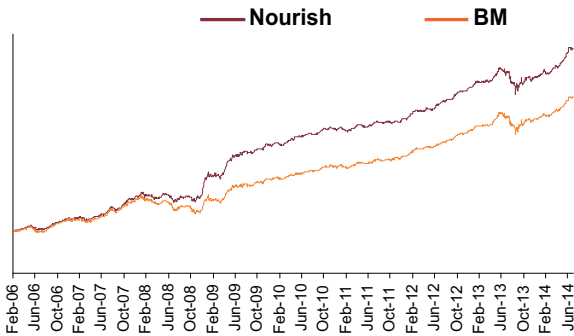
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 30th June 2014: ₹ 24.13

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

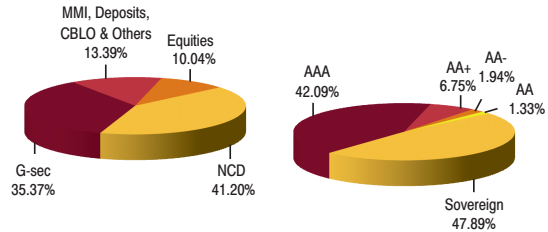
Asset held as on 30th June 2014: ₹ 13.21 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33% Government Of India 2026  
8.28% Government Of India 2027  
8.3% Government Of India 2040  
8.15% Government Of India 2022  
7.16% Government Of India 2023

### CORPORATE DEBT

9.81% Power Finance Corpn. Ltd. 2018  
7.6% Housing Development Finance Corpn. Ltd. 2017  
9.95% Food Corporation Of India 2022  
10.1% HDB Financial Services Ltd 2015  
9.6% L&T Finance Ltd. 2016  
10.7% Indian Railway Finance Corpn. Ltd. 2023  
11.95% Housing Development Finance Corpn. Ltd. 2018  
9.74% Tata Sons Ltd. 2024  
9.5% Housing Development Finance Corpn. Ltd. 2017  
8.9% Steel Authority Of India Ltd. 2019  
Other Corporate Debt

### Equity

HDFC Bank Ltd. 0.66%  
ICICI Bank Ltd. 0.51%  
Larsen And Toubro Ltd. 0.49%  
ITC Ltd. 0.49%  
Reliance Industries Ltd. 0.43%  
Infosys Ltd. 0.42%  
Oil And Natural Gas Corpn. Ltd. 0.35%  
Tata Consultancy Services Ltd. 0.34%  
Housing Development Finance Corpn. Ltd. 0.31%  
Axis Bank Ltd. 0.28%  
Other Equity 5.75%

### MMI, Deposits, CBLO & Others

## Holding

### 35.37%

14.56%  
7.26%  
5.41%  
4.74%  
3.40%

### 41.20%

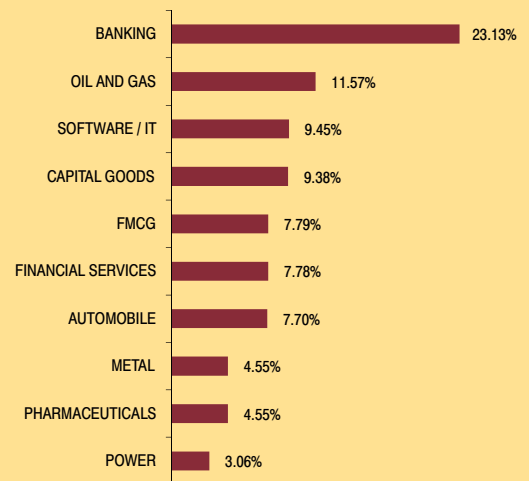
4.64%  
4.36%  
3.93%  
3.83%  
3.80%  
2.51%  
2.49%  
2.35%  
2.29%  
2.25%  
8.76%

### 10.04%

0.66%  
0.51%  
0.49%  
0.49%  
0.43%  
0.42%  
0.35%  
0.34%  
0.31%  
0.28%  
5.75%

### 13.39%

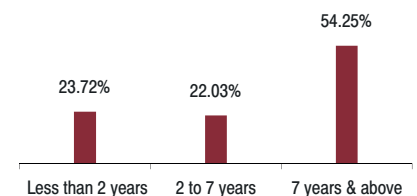
## Top 10 Sectoral Allocation



## Maturity (in years)

8.44

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 10.04% from 9.80% while that to MMI has decreased to 13.39% from 21.69% on a MOM basis.

# Pension Growth Fund

SFIN No.ULIF00504/03/03BSLIGROWTH109

## About The Fund

Date of Inception: 18-Mar-03

**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 30th June 2014:

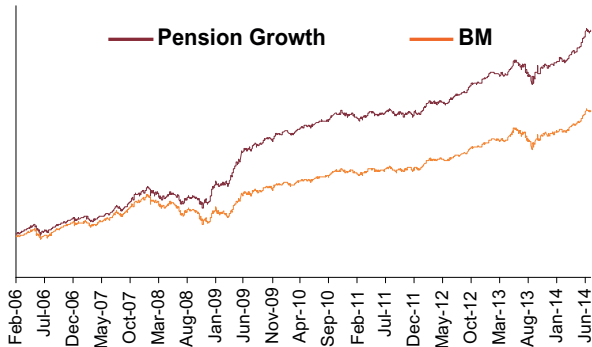
₹ 30.23

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

Asset held as on 30th June 2014:

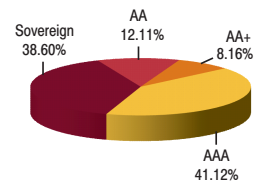
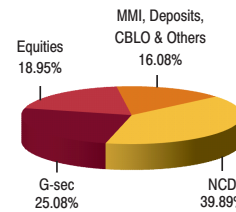
₹ 37.87 Cr

**FUND MANAGER:** Mr. Devendra Singhvi



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33% Government Of India 2026  
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  
7.46% Government Of India 2017  
8.97% Government Of India 2030  
5.64% Government Of India 2019  
8.3% Government Of India 2042  
Other Government Securities

### CORPORATE DEBT

9.2% Housing Development Finance Corpn. Ltd. 2018  
9.2% Power Grid Corpn. Of India Ltd. 2020  
9.02% Rural Electrification Corpn. Ltd. 2022  
9.95% Family Credit Limited 2016  
9.4% National Bank For Agri. And Rural Development 2016  
9.65% Kotak Mahindra Prime Ltd. 2016  
9.6% L&T Finance Ltd. 2016  
9.3% State Bank Of India 2021  
9.65% Cholamandalam Investment And Finance Co. Ltd. 2018  
9.55% Hindalco Industries Ltd. 2022  
Other Corporate Debt

### Equity

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

### MMI, Deposits, CBLO & Others

## Holding

### 25.08%

6.35%  
3.43%  
2.81%  
2.64%  
2.54%  
1.89%  
1.80%  
1.34%  
1.06%  
0.63%  
0.58%

### 39.89%

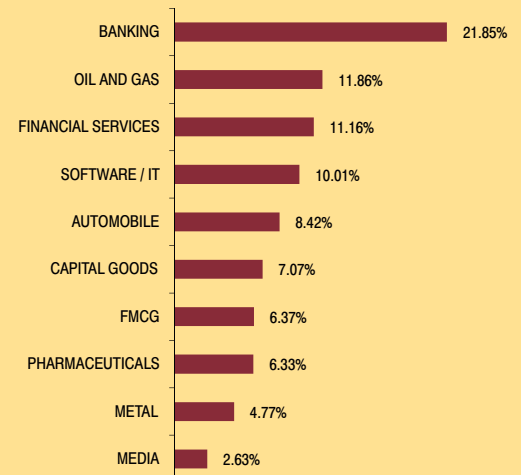
5.29%  
5.28%  
5.22%  
2.66%  
2.65%  
2.65%  
2.65%  
2.65%  
2.63%  
2.59%  
5.64%

### 18.95%

1.25%  
1.25%  
1.25%  
1.21%  
1.08%  
0.98%  
0.75%  
0.71%  
0.70%  
0.61%  
9.15%

### 16.08%

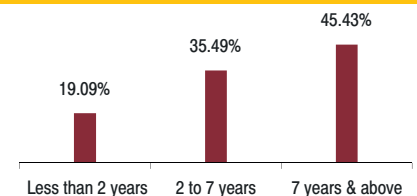
## Top 10 Sectoral Allocation



## Maturity (in years)

6.88

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 18.95% from 19.24% while that to MMI has decreased to 16.08% from 23.00% on a MOM basis.



# Pension Enrich Fund

SFIN No.ULIF00404/03/03BSLIENRICH109



## About The Fund

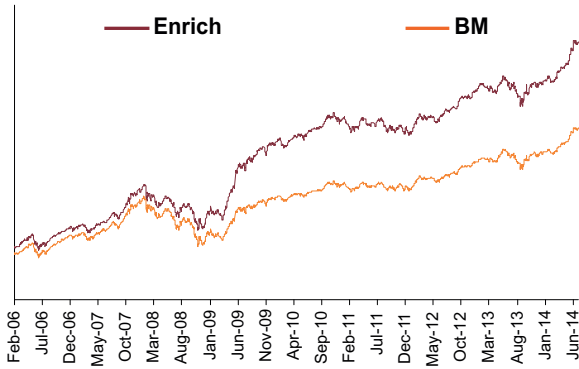
Date of Inception: 12-Mar-03

**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.

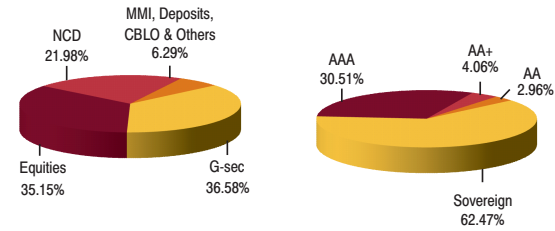
**NAV as on 30th June 2014:** ₹ 35.54 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 30th June 2014:** ₹ 169.71 Cr **FUND MANAGER:** Mr. Dhrumil Shah (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

36.58%

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

9.07%
7.40%
7.06%
6.36%
3.93%
1.63%
1.13%

### CORPORATE DEBT

21.98%

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

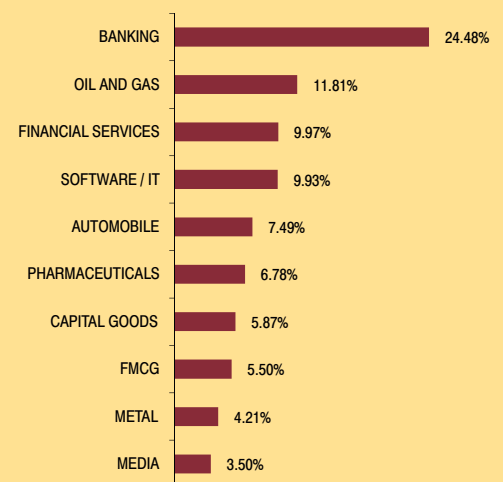
2.91%
2.23%
1.84%
1.78%
1.77%
1.77%
1.73%
1.20%
1.18%
1.17%
4.40%

### Equity

35.15%

HDFC Bank Ltd.	2.64%
ICICI Bank Ltd.	2.07%
Reliance Industries Ltd.	1.76%
ITC Ltd.	1.73%
Larsen And Toubro Ltd.	1.71%
Housing Development Finance Corpn. Ltd.	1.38%
Tata Consultancy Services Ltd.	1.24%
Maruti Suzuki India Ltd.	1.23%
State Bank Of India	1.19%
Infosys Ltd.	1.03%
Other Equity	19.18%

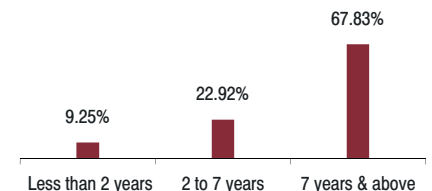
## Top 10 Sectoral Allocation



## Maturity (in years)

9.79

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 35.15% from 34.38% while that to MMI has decreased to 6.29% from 13.10% on a MOM basis.