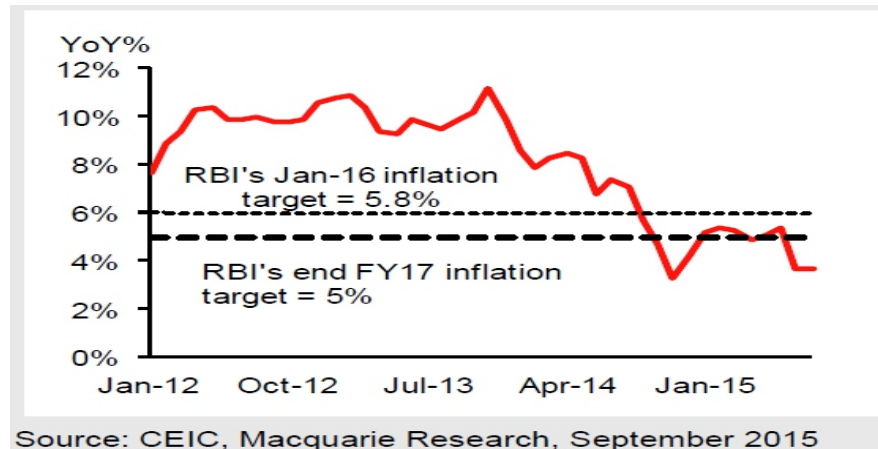


as on 30th September 2015

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## Economy Review

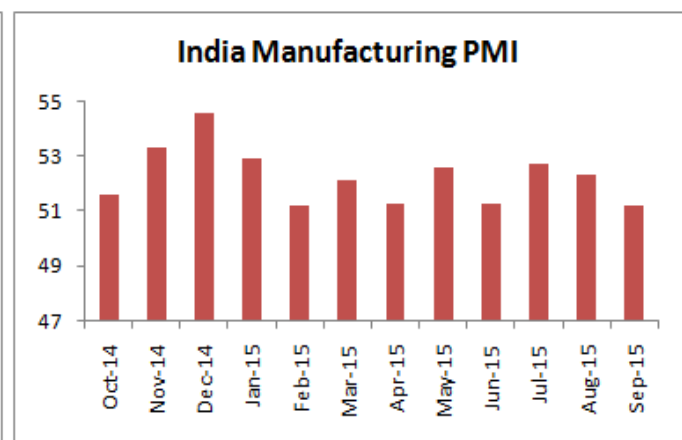
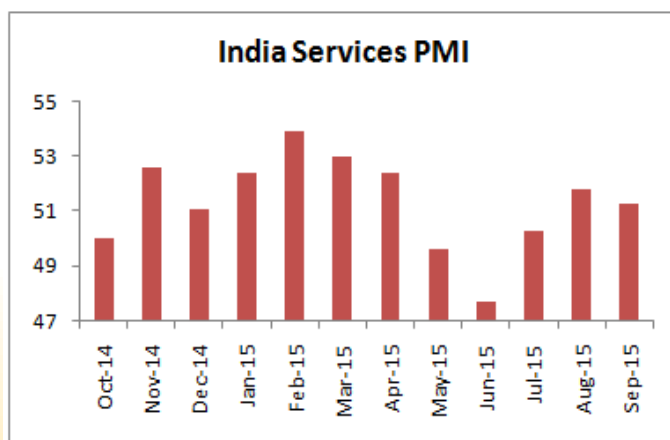
Volatility in equity markets continued in September 2015. Initial part of the month saw jitteriness on global growth worries ahead of US Fed policy decision. However, RBI surprised markets with rate cut of 50 basis points. The central bank also revised down its inflation projection from 6 per cent to 5.8 per cent for January-16. Inflation for the month of August-2015 was recorded at 3.66 per cent, lower than 3.69 per cent recorded in the month of July-2015. RBI mentioned that the focus will now shift to bring inflation around 5 per cent by end of FY17.



The cumulative 125 basis points cut by RBI have turned supportive of growth. India's fiscal situation is improving and public expenditure is increasing. Hence we believe that India's economic recovery is like to sustain. August saw a fiscal balance surplus for the first time in the last 8 years. Strong growth in tax and non-tax revenues resulted in a surplus of Rs. 158 bn in August. Government capital spending has risen 38% y-o-y in the April – August months. Cumulative April-August fiscal deficit at 66% of BE (vs. 75% last year) remains one of the lowest in 4 years. This could help government achieve its fiscal deficit target of 3.9% GDP even though disinvestment trends remain weak.

The cumulative rainfall in 2015 was 14 per cent deficient versus 12 per cent shortfall last year. But the timely onset of monsoon boosted sowing in kharif season which was up 1.2 per cent. As per estimates, the agriculture ministry expects 3.1 per cent growth in food grains output in the kharif season.

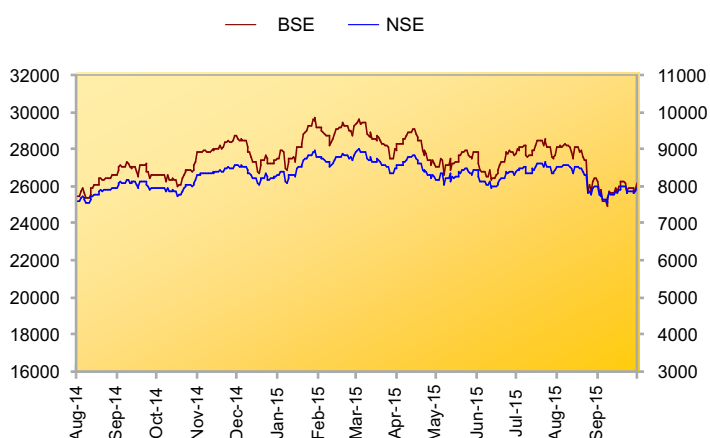
Both, manufacturing PMI and services PMI declined for the month of September-15. However, both the readings are above 50. A PMI reading above 50 indicates expansion while one below it implies contraction.



## Outlook for Equities

The Indian stock market closed flat for the month. FIIs sold \$877 mn in the September-2015. Cumulatively, they are net buyers of \$3.6 bn for the year 2015. Domestic institutions bought \$1.5 bn in September taking their annual tally for 2015 to \$8.3 bn.

Equities do not look expensive with the Sensex currently at 14.25 multiple of FY17 earnings. We expect significant gains for long-term investors.



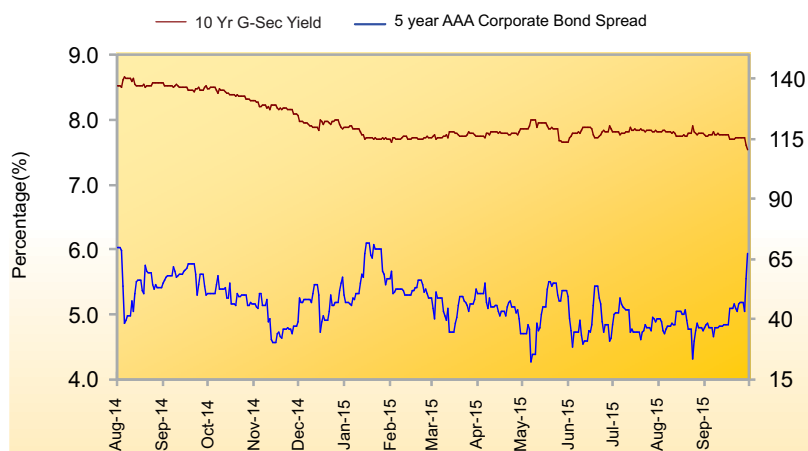
| INDEX     | 30-Sep-15 | 31-Aug-15 | % Change |
|-----------|-----------|-----------|----------|
| Nifty     | 7948.90   | 7971.30   | -0.28%   |
| Sensex    | 26154.83  | 26283.09  | -0.49%   |
| BSE 100   | 8077.41   | 8120.97   | -0.54%   |
| Dow Jones | 16284.70  | 16528.03  | -1.47%   |
| Nikkei    | 17388.15  | 18890.48  | -7.95%   |
| Hang Seng | 20846.30  | 21670.58  | -3.80%   |
| Nasdaq    | 4620.17   | 4776.51   | -3.27%   |

## Outlook for Debt

The 10 year bond yield moved from 7.75 per cent to 7.54 per cent in the month of September-2015.

Structural liquidity is however at comfortable levels. We expect 10 year G-sec yield to be in the range of 7.5 to 7.7 per cent. The corporate bond yields are expected to trail the G-sec market with a spread of 35-40 basis points.

We believe, the yield on the 10 year government bond will ease in FY-16 post the 50 basis point (cumulative cut of 125 basis points) rate cut by RBI. This will result in significant gains for our investors in debt funds.



| Key Indices    | 30-Sep-15 | 31-Aug-15 | % Change |
|----------------|-----------|-----------|----------|
| 10 year G-Sec  | 7.54%     | 7.79%     | -3.32%   |
| 5 Year G-Sec   | 7.63%     | 7.91%     | -3.67%   |
| 91 Day T Bill  | 7.04%     | 7.39%     | -4.97%   |
| 364 day T-Bill | 7.12%     | 7.54%     | -5.90%   |
| Call Rates     | 6.78%     | 6.19%     | 8.70%    |

# Performance at a Glance as on 30th September 2015



## Individual Funds

Figures in percentage (%)

| Returns         | Period          | Assure | BM    | Income Advantage | BM     | Protector | BM     | Builder | BM     |
|-----------------|-----------------|--------|-------|------------------|--------|-----------|--------|---------|--------|
| Absolute Return | 1 month         | 0.74%  | 0.91% | 1.87%            | 1.26%  | 1.30%     | 1.11%  | 1.10%   | 0.94%  |
|                 | 3 months        | 2.21%  | 2.30% | 4.28%            | 3.05%  | 2.68%     | 2.36%  | 2.35%   | 1.66%  |
|                 | 6 months        | 4.02%  | 3.81% | 3.84%            | 3.69%  | 2.62%     | 2.78%  | 2.18%   | 1.87%  |
|                 | 1 Year          | 8.61%  | 8.67% | 12.99%           | 10.50% | 11.55%    | 9.59%  | 11.62%  | 8.65%  |
| CAGR            | 2 Years         | 9.16%  | 8.78% | 11.46%           | 10.22% | 12.62%    | 10.95% | 14.42%  | 11.67% |
|                 | 3 Years         | 8.89%  | 8.17% | 9.18%            | 8.11%  | 9.43%     | 8.47%  | 10.80%  | 8.81%  |
|                 | 4 Years         | 9.17%  | 8.32% | 9.70%            | 8.42%  | 9.66%     | 8.81%  | 10.94%  | 9.17%  |
|                 | 5 Years         | 8.85%  | 7.93% | 8.96%            | 7.82%  | 8.23%     | 7.62%  | 8.68%   | 7.40%  |
|                 | Since Inception | 9.25%  | 7.55% | 10.87%           | 7.77%  | 8.61%     | 6.45%  | 10.45%  | 7.33%  |

| Returns         | Period          | Balancer | BM     | Enhancer | BM     | Creator | BM     | Magnifier | BM     |
|-----------------|-----------------|----------|--------|----------|--------|---------|--------|-----------|--------|
| Absolute Return | 1 month         | 1.21%    | 0.84%  | 0.76%    | 0.76%  | 0.70%   | 0.42%  | -0.46%    | -0.41% |
|                 | 3 months        | 1.70%    | 1.24%  | 0.66%    | 0.89%  | -0.33%  | -0.52% | -4.93%    | -3.64% |
|                 | 6 months        | 1.50%    | 1.26%  | 0.75%    | 0.80%  | -1.12%  | -1.05% | -4.84%    | -4.89% |
|                 | 1 Year          | 10.85%   | 7.89%  | 8.63%    | 7.42%  | 8.94%   | 5.51%  | 3.93%     | 0.87%  |
| CAGR            | 2 Years         | 14.84%   | 11.71% | 13.57%   | 12.06% | 17.52%  | 13.41% | 20.34%    | 15.32% |
|                 | 3 Years         | 10.64%   | 8.67%  | 9.77%    | 8.83%  | 11.67%  | 9.41%  | 12.76%    | 10.18% |
|                 | 4 Years         | 11.02%   | 9.04%  | 10.19%   | 9.21%  | 12.04%  | 9.83%  | 13.33%    | 10.60% |
|                 | 5 Years         | 8.62%    | 7.00%  | 7.45%    | 6.87%  | 7.70%   | 6.32%  | 6.13%     | 4.84%  |
|                 | Since Inception | 10.27%   | 7.22%  | 11.54%   | 8.22%  | 12.61%  | 9.82%  | 13.39%    | 6.30%  |

| Returns         | Period          | Maximiser | BM     | Super 20 | BM     | Multiplier | BM     | Pure Equity | Liquid Plus | BM    | Value Momentum | BM     |
|-----------------|-----------------|-----------|--------|----------|--------|------------|--------|-------------|-------------|-------|----------------|--------|
| Absolute Return | 1 month         | -0.53%    | -0.53% | -1.26%   | -0.48% | 0.59%      | -0.56% | -1.43%      | 0.60%       | 0.58% | -0.82%         | -0.53% |
|                 | 3 months        | -6.05%    | -4.25% | -6.28%   | -5.41% | -0.17%     | -0.29% | -2.41%      | 1.87%       | 1.70% | -1.86%         | -4.25% |
|                 | 6 months        | -6.72%    | -5.82% | -5.83%   | -6.09% | 1.75%      | -0.37% | -1.73%      | 3.78%       | 3.47% | -4.08%         | -5.82% |
|                 | 1 Year          | 3.08%     | 0.12%  | 1.77%    | -2.18% | 17.30%     | 11.67% | 9.24%       | 7.91%       | 7.35% | 3.49%          | 0.11%  |
| CAGR            | 2 Years         | 22.75%    | 16.13% | 19.45%   | 13.81% | 42.83%     | 31.41% | 29.95%      | 8.36%       | 7.81% | 30.46%         | 16.12% |
|                 | 3 Years         | 12.54%    | 10.39% | 12.83%   | 9.85%  | 22.41%     | 15.71% | 20.87%      | 8.28%       | 7.79% | 13.41%         | 10.39% |
|                 | 4 Years         | 12.98%    | 10.83% | 14.14%   | 10.40% | 20.47%     | 13.99% | -           | -           | -     | -              | -      |
|                 | 5 Years         | 4.92%     | 4.44%  | 7.42%    | 4.34%  | 10.81%     | 5.94%  | -           | -           | -     | -              | -      |
|                 | Since Inception | 9.07%     | 6.88%  | 11.91%   | 8.74%  | 10.73%     | 6.00%  | 21.05%      | 8.04%       | 7.83% | 14.16%         | 11.32% |

### 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    | -                            |
| Super 20         | BSE Sensex | -                            |
| Multiplier       | CNX Midcap | -                            |
| Liquid Plus      | -          | -                            |
| Pure Equity      | -          | -                            |
| Value & Momentum | BSE 100    | -                            |

### SFIN

|                              |
|------------------------------|
| ULIF01008/07/05BSLIASSURE109 |
| ULIF01507/08/08BSLIINCADV109 |
| ULIF00313/03/01BSLPROTECT109 |
| ULIF00113/03/01BSLBUILDER109 |
| ULIF00931/05/05BSLBALANCE109 |
| ULIF00213/03/01BSLENHANCE109 |
| ULIF00704/02/04BSLCREATOR109 |
| ULIF00826/06/04BSLIIMAGNI109 |
| ULIF01101/06/07BSLIINMAXI109 |
| ULIF01723/06/09BSLSUPER20109 |
| ULIF01217/10/07BSLINMULTI109 |
| ULIF02807/10/11BSLIQPLUS109  |
| ULIF02707/10/11BSLIPUREEQ109 |
| ULIF02907/10/11BSLIVALUEM109 |

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# Performance at a Glance as on 30th September 2015



## Guaranteed Nav Funds

Figures in percentage (%)

| Returns         | Period          | Platinum Plus | Platinum Plus II | Platinum Plus III | Platinum Plus IV | Platinum Premier |
|-----------------|-----------------|---------------|------------------|-------------------|------------------|------------------|
| Absolute Return | 1 month         | 0.26%         | 0.15%            | 0.01%             | -0.10%           | 0.12%            |
|                 | 3 months        | -0.66%        | -1.77%           | -2.24%            | -2.54%           | -2.52%           |
|                 | 6 months        | -0.35%        | -1.70%           | -2.28%            | -2.78%           | -3.28%           |
|                 | 1 Year          | 6.35%         | 5.87%            | 5.12%             | 4.64%            | 4.86%            |
| CAGR            | 2 Years         | 18.13%        | 19.12%           | 18.99%            | 19.32%           | 20.08%           |
|                 | 3 Years         | 11.77%        | 12.14%           | 12.14%            | 12.13%           | 12.64%           |
|                 | 4 Years         | 11.62%        | 11.70%           | 11.84%            | 11.71%           | 12.13%           |
|                 | 5 Years         | 5.49%         | 5.81%            | 6.14%             | 6.02%            | 6.31%            |
|                 | Since Inception | 6.87%         | 13.00%           | 9.84%             | 8.35%            | 9.01%            |

| Returns         | Period          | Platinum Advantage | Foresight - Single Pay | Foresight - 5 Pay | Titanium I | Titanium II | Titanium III |
|-----------------|-----------------|--------------------|------------------------|-------------------|------------|-------------|--------------|
| Absolute Return | 1 month         | 0.21%              | 0.03%                  | 0.30%             | -0.08%     | -0.16%      | -0.26%       |
|                 | 3 months        | -2.77%             | -3.78%                 | -2.11%            | -1.82%     | -2.16%      | -2.61%       |
|                 | 6 months        | -3.87%             | -4.60%                 | -2.30%            | -2.46%     | -3.21%      | -3.38%       |
|                 | 1 Year          | 4.24%              | 2.39%                  | 4.82%             | 5.87%      | 5.33%       | 4.81%        |
| CAGR            | 2 Years         | 20.98%             | 18.80%                 | 16.10%            | 19.20%     | 18.69%      | 15.75%       |
|                 | 3 Years         | 13.56%             | 12.56%                 | 10.33%            | 12.68%     | 12.42%      | 11.03%       |
|                 | 4 Years         | 13.94%             | 13.19%                 | 11.04%            | 12.38%     | 12.19%      | 10.99%       |
|                 | 5 Years         | 7.44%              | -                      | -                 | 7.31%      | 7.23%       | 6.68%        |
|                 | Since Inception | 7.42%              | 9.26%                  | 7.41%             | 8.89%      | 8.77%       | 6.77%        |

## Pension Funds

Figures in percentage (%)

| Returns         | Period          | Pension - Nourish | BM     | Pension Growth | BM     | Pension - Enrich | BM     |
|-----------------|-----------------|-------------------|--------|----------------|--------|------------------|--------|
| Absolute Return | 1 month         | 1.42%             | 1.11%  | 1.44%          | 0.94%  | 0.91%            | 0.67%  |
|                 | 3 months        | 2.91%             | 2.36%  | 2.91%          | 1.66%  | 1.52%            | 0.54%  |
|                 | 6 months        | 3.07%             | 2.78%  | 2.56%          | 1.87%  | 0.52%            | 0.34%  |
|                 | 1 Year          | 12.07%            | 9.59%  | 11.17%         | 8.66%  | 10.63%           | 6.95%  |
| CAGR            | 2 Years         | 12.90%            | 10.95% | 14.21%         | 11.67% | 16.22%           | 12.40% |
|                 | 3 Years         | 9.41%             | 8.47%  | 10.51%         | 8.81%  | 10.92%           | 8.98%  |
|                 | 4 Years         | 9.59%             | 8.81%  | 10.62%         | 9.17%  | 11.19%           | 9.37%  |
|                 | 5 Years         | 8.13%             | 7.62%  | 8.44%          | 7.40%  | 8.00%            | 6.74%  |
|                 | Since Inception | 8.45%             | 6.45%  | 10.41%         | 7.33%  | 11.84%           | 8.46%  |

| 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 |                              |
| Foresight - Single Pay | -                     | -                           | ULIF02610/02/11BSLFSITSP1109 |                              |
| Foresight - 5 Pay      | -                     | -                           | ULIF02510/02/11BSLFSIT5P1109 |                              |
| 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 |

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# Assure Fund

SFIN No.ULIF01008/07/05BSLIASSURE109



## About The Fund

Date of Inception: 12-Sep-05

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

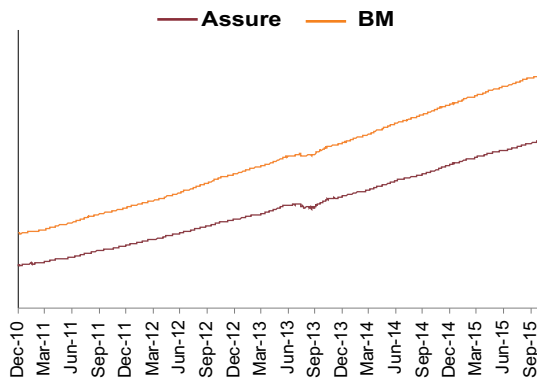
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 30th September 2015: ₹ 24.34

BENCHMARK: CRISIL Short Term Bond Index

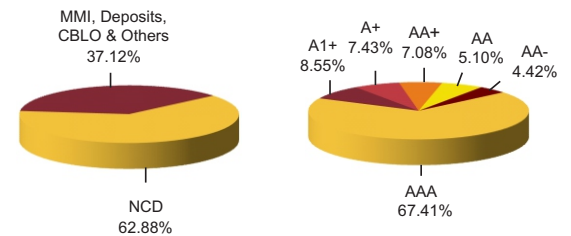
Asset held as on 30th September 2015: ₹ 164.92 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



## Asset Allocation

## Rating Profile



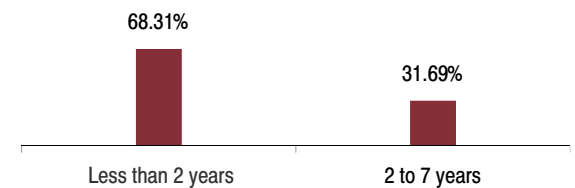
Maturity (in years)

1.64

Yield to Maturity :

8.59%

## Maturity Profile



## SECURITIES

## Holding

### CORPORATE DEBT

62.88%

|       |                                              |        |
|-------|----------------------------------------------|--------|
| 9.81% | Power Finance Corpn. Ltd. 2018               | 5.88%  |
| 9.16% | HDB Financial Services Ltd 2016              | 4.82%  |
| 8.6%  | Bharat Aluminium Company Limited 2016        | 3.59%  |
| 8.95% | Power Finance Corpn. Ltd. 2018               | 3.08%  |
| 8.97% | Rural Electrification Corpn. Ltd. 2016       | 3.06%  |
| 8.4%  | Power Grid Corpn. Of India Ltd. 2020         | 3.06%  |
| 8.5%  | NHPC Ltd. 2019                               | 3.06%  |
| 8.99% | Tata Capital Financial Services Limited 2017 | 3.04%  |
| 8.97% | EID-Parry (India) Ltd. 2016                  | 3.04%  |
| 8.58% | Housing Development Finance Corpn. Ltd. 2018 | 3.04%  |
|       | Other Corporate Debt                         | 27.21% |

## MMI, Deposits, CBLO & Others

37.12%

## Fund Update:

The average maturity of the fund Remains unchanged at 1.64 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

# Income Advantage Fund

SFIN No.ULIF01507/08/08BSLIINCADV109



## About The Fund

Date of Inception: 22-Aug-08

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

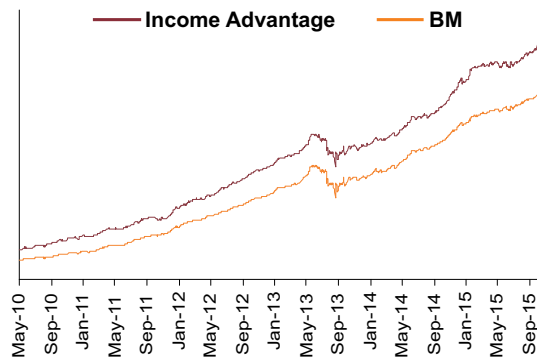
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 30th September 2015: ₹ 20.82

BENCHMARK: Crisil Composite Bond index & Crisil Liquid Fund Index

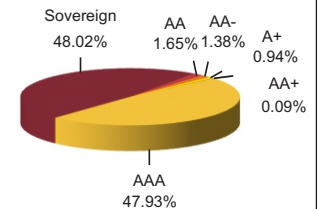
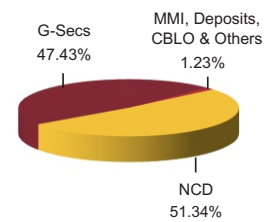
Asset held as on 30th September 2015: ₹ 541.04 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

|                                |        |
|--------------------------------|--------|
| 7.72% Government Of India 2025 | 20.58% |
| 8.24% Government Of India 2033 | 10.58% |
| 7.88% Government Of India 2030 | 8.45%  |
| 8.17% Government Of India 2044 | 1.92%  |
| 8.2% Government Of India 2025  | 1.51%  |
| 8.83% Government Of India 2041 | 1.02%  |
| 8.32% Government Of India 2032 | 0.96%  |
| 9.23% Government Of India 2043 | 0.85%  |
| 8.97% Government Of India 2030 | 0.61%  |
| 8.3% Government Of India 2040  | 0.58%  |
| Other Government Securities    | 0.36%  |

## Holding

47.43%

## Maturity (in years)

11.69

## Yield to Maturity :

7.99%

## CORPORATE DEBT

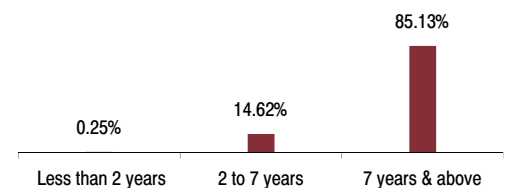
|                                              |        |
|----------------------------------------------|--------|
| 8.37% Rural Electrification Corpn. Ltd. 2020 | 4.28%  |
| 8.3% Rural Electrification Corpn. Ltd. 2025  | 2.43%  |
| 8.4% Nuclear Power Corpn. Of India Ltd. 2029 | 1.92%  |
| 8.4% Nuclear Power Corpn. Of India Ltd. 2027 | 1.91%  |
| 8.4% Nuclear Power Corpn. Of India Ltd. 2026 | 1.90%  |
| 8.72% Kotak Mahindra Bank Ltd. 2022          | 1.89%  |
| 8.39% Power Finance Corpn. Ltd. 2025         | 1.86%  |
| 8.27% Rural Electrification Corpn. Ltd. 2025 | 1.86%  |
| 8.2% Power Grid Corpn. Of India Ltd. 2030    | 1.86%  |
| 8.2% Power Grid Corpn. Of India Ltd. 2025    | 1.86%  |
| Other Corporate Debt                         | 29.59% |

51.34%

## MMI, Deposits, CBLO & Others

1.23%

## Maturity Profile



## Fund Update:

Exposure to G-secs has increased to 47.43% to 38.92% and to MMI has decreased to 1.23% from 4.56% 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

Date of Inception: 22-Mar-01

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

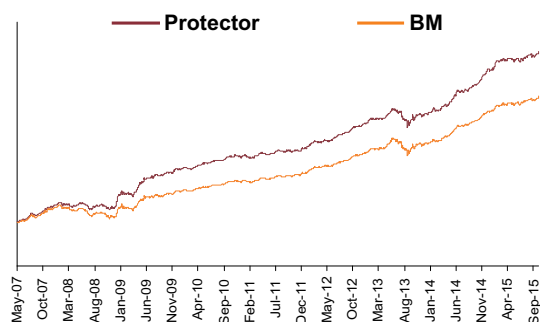
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities

NAV as on 30th September 2015: ₹ 33.21

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

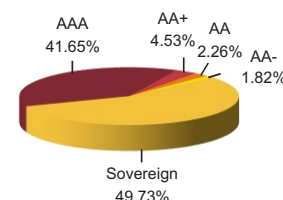
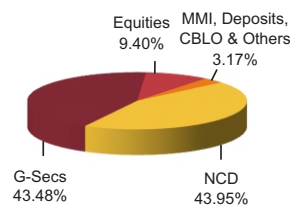
Asset held as on 30th September 2015: ₹ 413.40 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

|       |                             |      |
|-------|-----------------------------|------|
| 8.33% | Government Of India         | 2026 |
| 8.83% | Government Of India         | 2023 |
| 7.16% | Government Of India         | 2023 |
| 9.23% | Government Of India         | 2043 |
| 7.5%  | Government Of India         | 2034 |
| 8.15% | Government Of India         | 2022 |
| 8.28% | Government Of India         | 2027 |
| 8.24% | Government Of India         | 2027 |
| 7.95% | Government Of India         | 2022 |
| 8.2%  | Government Of India         | 2022 |
|       | Other Government Securities |      |

## Holding

43.48%

|        |
|--------|
| 13.13% |
| 6.42%  |
| 3.03%  |
| 2.79%  |
| 2.40%  |
| 2.22%  |
| 1.88%  |
| 1.82%  |
| 1.58%  |
| 1.48%  |
| 6.73%  |

### CORPORATE DEBT

|        |                                    |      |
|--------|------------------------------------|------|
| 2%     | Tata Steel Ltd.                    | 2022 |
| 9.57%  | Indian Railway Finance Corpn. Ltd. | 2021 |
| 10.85% | Rural Electrification Corpn. Ltd.  | 2018 |
| 8.9%   | Steel Authority Of India Ltd.      | 2019 |
| 11.25% | Power Finance Corpn. Ltd.          | 2018 |
| 9.61%  | Power Finance Corpn. Ltd.          | 2021 |
| 9.4%   | Rural Electrification Corpn. Ltd.  | 2021 |
| 9.25%  | Power Grid Corpn. Of India Ltd.    | 2021 |
| 8.85%  | Axis Bank Ltd.                     | 2024 |
| 8.88%  | Export Import Bank Of India        | 2022 |
|        | Other Corporate Debt               |      |

43.95%

|        |
|--------|
| 2.75%  |
| 2.60%  |
| 2.57%  |
| 1.94%  |
| 1.60%  |
| 1.28%  |
| 1.27%  |
| 1.26%  |
| 1.26%  |
| 26.17% |

### EQUITY

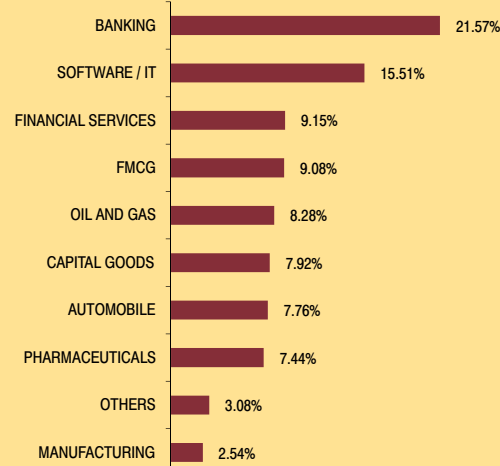
9.40%

|       |
|-------|
| 0.70% |
| 0.64% |
| 0.51% |
| 0.47% |
| 0.45% |
| 0.44% |
| 0.43% |
| 0.33% |
| 0.31% |
| 0.30% |
| 4.82% |

### MMI, Deposits, CBLO & Others

3.17%

## Top 10 Sectoral Allocation



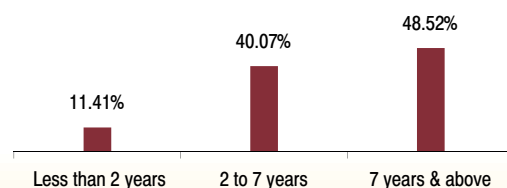
## Maturity (in years)

8.44

## Yield to Maturity :

8.13%

## Maturity Profile



## Fund Update:

Exposure to G-secs has slightly decreased to 43.48% to 43.87% and to MMI has decreased to 3.17% from 4.09% 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

Date of Inception: 22-Mar-01

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

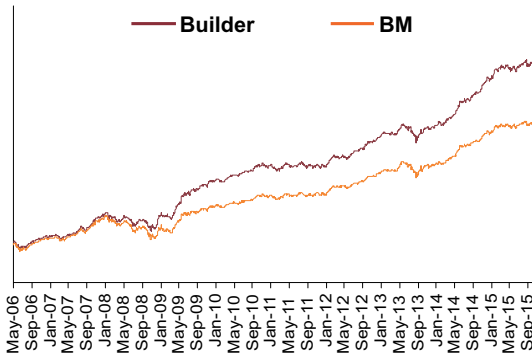
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 30th September 2015: ₹ 42.41

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

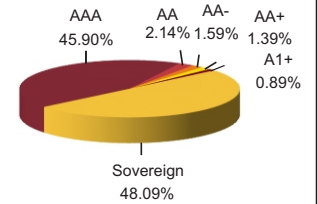
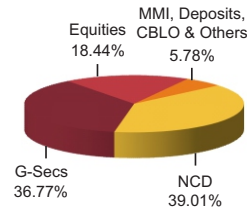
Asset held as on 30th September 2015: ₹ 282.90 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

|       |                             |      |
|-------|-----------------------------|------|
| 7.88% | Government Of India         | 2030 |
| 8.28% | Government Of India         | 2027 |
| 8.2%  | Government Of India         | 2022 |
| 8.83% | Government Of India         | 2023 |
| 8.32% | Government Of India         | 2032 |
| 7.72% | Government Of India         | 2025 |
| 8.79% | Government Of India         | 2021 |
| 7.95% | Government Of India         | 2032 |
| 8.12% | Government Of India         | 2020 |
| 8.3%  | Government Of India         | 2040 |
|       | Other Government Securities |      |

## Holding

36.77%

|       |
|-------|
| 7.18% |
| 5.94% |
| 5.77% |
| 5.16% |
| 2.86% |
| 1.79% |
| 1.66% |
| 1.52% |
| 1.44% |
| 1.20% |
| 2.23% |

### CORPORATE DEBT

|       |                                    |      |
|-------|------------------------------------|------|
| 8.65% | Rural Electrification Corpn. Ltd.  | 2019 |
| 8.76% | HDB Financial Services Ltd         | 2017 |
| 9.81% | Power Finance Corpn. Ltd.          | 2018 |
| 8.5%  | Indian Railway Finance Corpn. Ltd. | 2020 |
| 8.85% | Axis Bank Ltd.                     | 2024 |
| 8.5%  | NHPC Ltd.                          | 2022 |
| 8.8%  | ICICI Home Finance Co. Ltd.        | 2017 |
| 8.65% | India Infradebt Ltd                | 2020 |
| 8.19% | Indian Railway Finance Corpn. Ltd. | 2019 |
| 8.9%  | Steel Authority Of India Ltd.      | 2019 |
|       | Other Corporate Debt               |      |

39.01%

|        |
|--------|
| 3.94%  |
| 3.54%  |
| 2.95%  |
| 1.92%  |
| 1.83%  |
| 1.80%  |
| 1.78%  |
| 1.77%  |
| 1.43%  |
| 1.41%  |
| 16.64% |

### EQUITY

|  |                                         |  |
|--|-----------------------------------------|--|
|  | Housing Development Finance Corpn. Ltd. |  |
|  | Infosys Ltd.                            |  |
|  | HDFC Bank Ltd.                          |  |
|  | ITC Ltd.                                |  |
|  | Reliance Industries Ltd.                |  |
|  | Mahindra And Mahindra Ltd.              |  |
|  | Sun Pharmaceutical Inds. Ltd.           |  |
|  | ICICI Bank Ltd.                         |  |
|  | Tata Motors Ltd.                        |  |
|  | Larsen And Toubro Ltd.                  |  |
|  | Other Equity                            |  |

18.44%

|       |
|-------|
| 1.65% |
| 1.48% |
| 1.07% |
| 0.81% |
| 0.79% |
| 0.73% |
| 0.71% |
| 0.64% |
| 0.63% |
| 0.58% |
| 9.36% |

### MMI, Deposits, CBLO & Others

5.78%

## Top 10 Sectoral Allocation



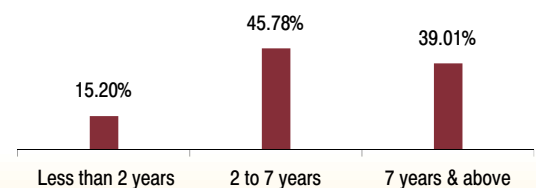
## Maturity (in years)

7.64

## Yield to Maturity :

8.07%

## Maturity Profile



## Fund Update:

Exposure to NCD has increased to 39.01% from 35.08% and to MMI has decreased to 5.78% from 9.74% 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

Date of Inception: 18-Jul-05

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

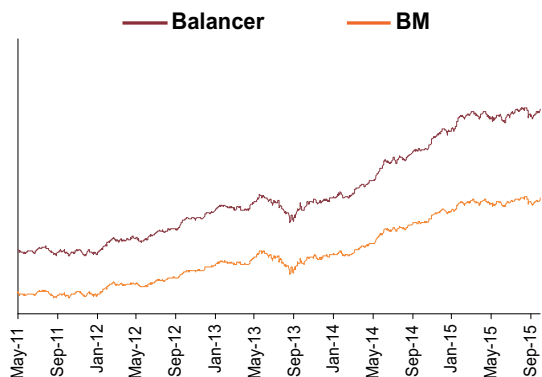
**STRATEGY:** To invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 30th September 2015: ₹ 27.12

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

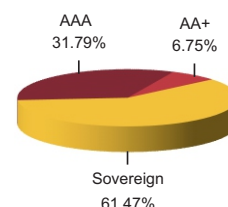
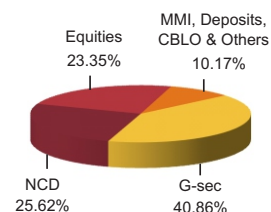
Asset held as on 30th September 2015: ₹ 33.60 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

|       |                             |
|-------|-----------------------------|
| 8.33% | Government Of India 2026    |
| 8.2%  | Government Of India 2022    |
| 8.6%  | Government Of India 2028    |
| 9.23% | Government Of India 2043    |
| 8.32% | Government Of India 2032    |
| 7.95% | Government Of India 2032    |
| 5.64% | Government Of India 2019    |
| 7.46% | Government Of India 2017    |
| 8.3%  | Government Of India 2042    |
| 8.79% | Government Of India 2021    |
|       | Other Government Securities |

## Holding

40.86%

|       |
|-------|
| 6.15% |
| 5.16% |
| 4.74% |
| 3.81% |
| 3.11% |
| 2.71% |
| 2.68% |
| 2.23% |
| 1.56% |
| 1.56% |
| 7.15% |

## CORPORATE DEBT

|        |                                                    |
|--------|----------------------------------------------------|
| 9.39%  | Power Finance Corpn. Ltd. 2019                     |
| 9.6%   | L&T Finance Ltd. 2016                              |
| 9%     | Export Import Bank Of India 2019                   |
| 9.4%   | National Bank For Agri. And Rural Development 2016 |
| 9.47%  | Power Grid Corpn. Of India Ltd. 2022               |
| 9.35%  | Power Grid Corpn. Of India Ltd. 2021               |
| 8.9%   | Steel Authority Of India Ltd. 2019                 |
| 10.85% | Rural Electrification Corpn. Ltd. 2018             |
| 11%    | Power Finance Corpn. Ltd. 2018                     |
| 9.36%  | Power Finance Corpn. Ltd. 2021                     |
|        | Other Corporate Debt                               |

25.62%

|       |
|-------|
| 6.16% |
| 4.49% |
| 3.99% |
| 3.02% |
| 2.37% |
| 1.57% |
| 1.49% |
| 0.95% |
| 0.64% |
| 0.62% |
| 0.32% |

## Equity

|                                         |
|-----------------------------------------|
| Infosys Ltd.                            |
| HDFC Bank Ltd.                          |
| Housing Development Finance Corpn. Ltd. |
| ICICI Bank Ltd.                         |
| Reliance Industries Ltd.                |
| State Bank Of India                     |
| Mahindra And Mahindra Ltd.              |
| Tata Communications Ltd.                |
| Larsen And Toubro Ltd.                  |
| Sun Pharmaceutical Inds. Ltd.           |
| Other Equity                            |

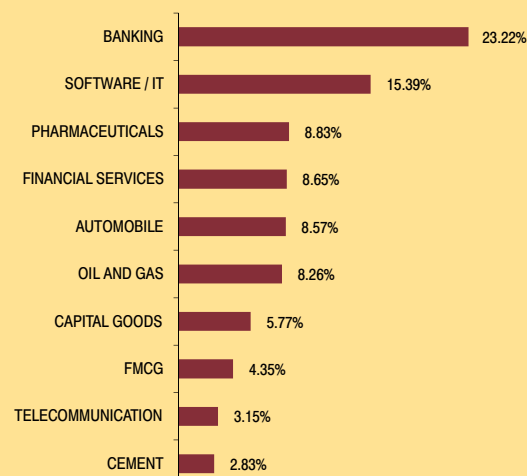
23.35%

|        |
|--------|
| 1.78%  |
| 1.62%  |
| 1.28%  |
| 1.20%  |
| 1.03%  |
| 0.91%  |
| 0.84%  |
| 0.74%  |
| 0.68%  |
| 0.66%  |
| 12.60% |

## MMI, Deposits, CBLO & Others

10.17%

## Top 10 Sectoral Allocation



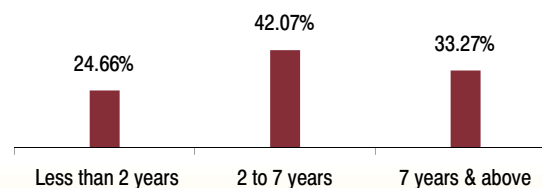
## Maturity (in years)

8.51

## Yield to Maturity :

7.95%

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 23.35% from 23.82% and to MMI has decreased to 9.41% from 10.59% on a MOM basis.

# Enhancer Fund

SFIN No.ULIF00213/03/01BSLENHANCE109



## About The Fund

Date of Inception: 22-Mar-01

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

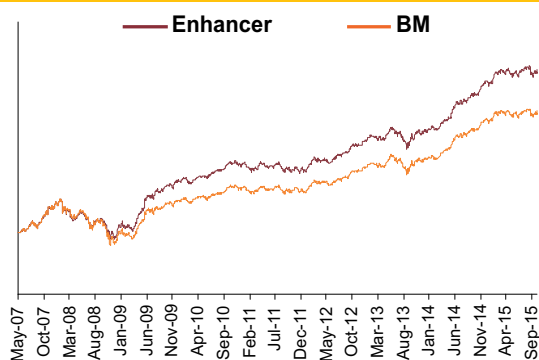
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 30th September 2015: ₹ 48.94

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

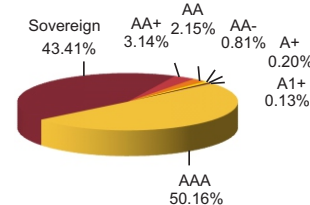
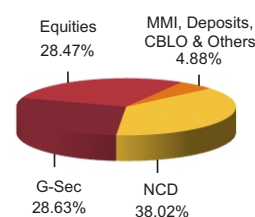
Asset held as on 30th September 2015: ₹ 6848.34 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

|       |                             |      |
|-------|-----------------------------|------|
| 8.83% | Government Of India         | 2023 |
| 8.6%  | Government Of India         | 2028 |
| 9.23% | Government Of India         | 2043 |
| 9.2%  | Government Of India         | 2030 |
| 8.15% | Government Of India         | 2022 |
| 7.95% | Government Of India         | 2032 |
| 8.2%  | Government Of India         | 2022 |
| 8.26% | Government Of India         | 2027 |
| 7.16% | Government Of India         | 2023 |
| 8.12% | Government Of India         | 2020 |
|       | Other Government Securities |      |

## Holding

### 28.63%

|       |
|-------|
| 4.82% |
| 4.06% |
| 3.11% |
| 2.36% |
| 1.31% |
| 1.22% |
| 1.09% |
| 0.91% |
| 0.88% |
| 0.76% |
| 8.12% |

### CORPORATE DEBT

|        |                                    |      |
|--------|------------------------------------|------|
| 2%     | Tata Steel Ltd.                    | 2022 |
| 10.75% | Reliance Industries Ltd.           | 2018 |
| 9.05%  | State Bank Of India                | 2020 |
| 9.8%   | LIC Housing Finance Ltd.           | 2017 |
| 9.1%   | State Bank Of Mysore               | 2019 |
| 8.55%  | Indian Railway Finance Corpn. Ltd. | 2019 |
| 9.48%  | Rural Electrification Corpn. Ltd.  | 2021 |
| 10.85% | Punjab National Bank               | 2023 |
| 9.02%  | Rural Electrification Corpn. Ltd.  | 2022 |
| 9.15%  | Larsen And Toubro Ltd.             | 2020 |
|        | Other Corporate Debt               |      |

### 38.02%

|        |
|--------|
| 0.86%  |
| 0.85%  |
| 0.71%  |
| 0.48%  |
| 0.45%  |
| 0.44%  |
| 0.44%  |
| 0.42%  |
| 0.38%  |
| 0.38%  |
| 32.62% |

### Equity

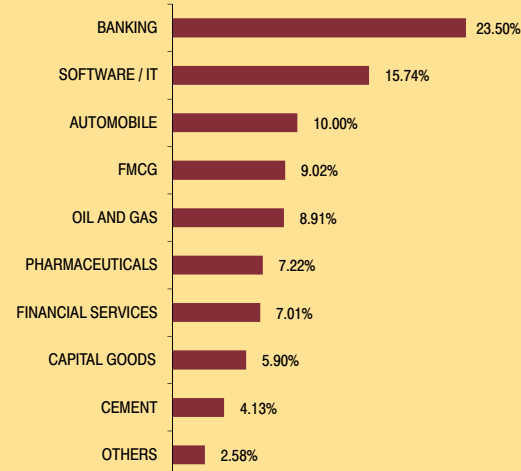
|                                         |        |
|-----------------------------------------|--------|
| HDFC Bank Ltd.                          | 2.63%  |
| Infosys Ltd.                            | 2.40%  |
| ICICI Bank Ltd.                         | 1.74%  |
| ITC Ltd.                                | 1.71%  |
| Housing Development Finance Corpn. Ltd. | 1.58%  |
| Reliance Industries Ltd.                | 1.55%  |
| Larsen And Toubro Ltd.                  | 1.34%  |
| Tata Consultancy Services Ltd.          | 1.19%  |
| State Bank Of India                     | 1.15%  |
| Tata Motors Ltd.                        | 1.03%  |
| Other Equity                            | 12.15% |

### 28.47%

### MMI, Deposits, CBLO & Others

### 4.88%

## Top 10 Sectoral Allocation



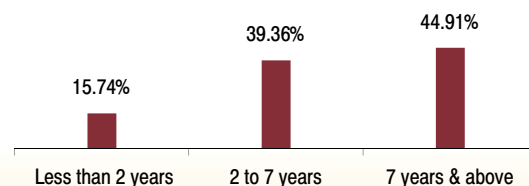
## Maturity (in years)

8.03

## Yield to Maturity :

8.12%

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 28.47% from 28.65% and to MMI has decreased to 4.88% from 5.43% 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

Date of Inception: 23-Feb-04

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

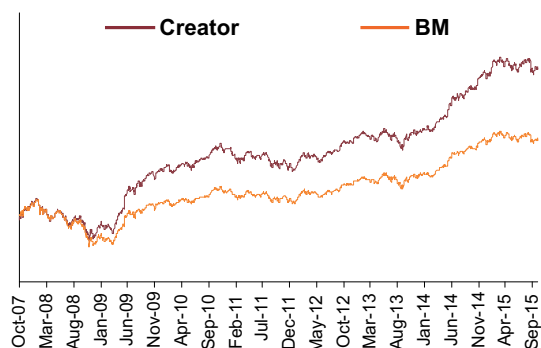
**STRATEGY:** To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

NAV as on 30th September 2015: ₹ 39.69

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

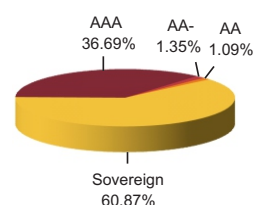
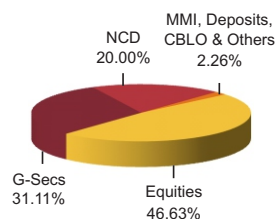
Asset held as on 30th September 2015: ₹ 428.05 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

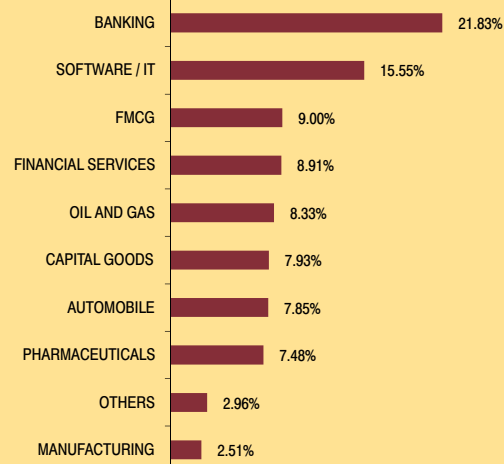
|       |                             |      |
|-------|-----------------------------|------|
| 8.83% | Government Of India         | 2023 |
| 9.23% | Government Of India         | 2043 |
| 8.33% | Government Of India         | 2026 |
| 8.28% | Government Of India         | 2027 |
| 8.15% | Government Of India         | 2022 |
| 8.6%  | Government Of India         | 2028 |
| 8.2%  | Government Of India         | 2025 |
| 8.24% | Government Of India         | 2027 |
| 8.13% | Government Of India         | 2022 |
| 8.28% | Government Of India         | 2032 |
|       | Other Government Securities |      |

## Holding

31.11%

|       |
|-------|
| 7.69% |
| 5.38% |
| 4.35% |
| 3.02% |
| 2.97% |
| 1.24% |
| 1.20% |
| 0.99% |
| 0.77% |
| 0.73% |
| 2.78% |

## Top 10 Sectoral Allocation



### CORPORATE DEBT

|       |                                    |      |
|-------|------------------------------------|------|
| 9.4%  | Rural Electrification Corpn. Ltd.  | 2021 |
| 11%   | Power Finance Corpn. Ltd.          | 2018 |
| 8.85% | Axis Bank Ltd.                     | 2024 |
| 8.82% | Rural Electrification Corpn. Ltd.  | 2023 |
| 8.72% | Kotak Mahindra Bank Ltd.           | 2022 |
| 8.5%  | NHPC Ltd.                          | 2023 |
| 8.45% | Indian Railway Finance Corpn. Ltd. | 2018 |
| 8.76% | HDB Financial Services Ltd         | 2017 |
| 8.9%  | Steel Authority Of India Ltd.      | 2019 |
| 9.39% | Power Finance Corpn. Ltd.          | 2024 |
|       | Other Corporate Debt               |      |

20.00%

|       |
|-------|
| 4.42% |
| 1.38% |
| 1.21% |
| 1.21% |
| 1.19% |
| 1.19% |
| 1.19% |
| 1.17% |
| 1.05% |
| 0.88% |
| 5.11% |

Maturity (in years)

10.21

Yield to Maturity :

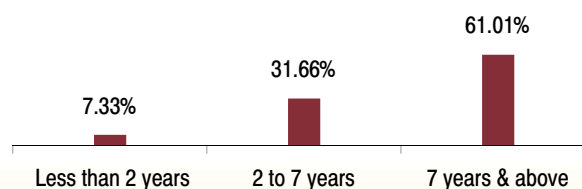
8.01%

### EQUITY

|                                         |        |
|-----------------------------------------|--------|
| Infosys Ltd.                            | 3.47%  |
| HDFC Bank Ltd.                          | 3.27%  |
| ITC Ltd.                                | 2.51%  |
| Reliance Industries Ltd.                | 2.35%  |
| ICICI Bank Ltd.                         | 2.25%  |
| Larsen And Toubro Ltd.                  | 2.23%  |
| Housing Development Finance Corpn. Ltd. | 2.14%  |
| Axis Bank Ltd.                          | 1.62%  |
| State Bank Of India                     | 1.56%  |
| Tata Consultancy Services Ltd.          | 1.52%  |
| Other Equity                            | 23.69% |

46.63%

## Maturity Profile



### MMI, Deposits, CBLO & Others

2.26%

## Fund Update:

Exposure to Equities has decreased to 46.63% from 48.03% and to MMI has increased to 2.26% from 1.88% 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

Date of Inception: 12-Aug-04

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

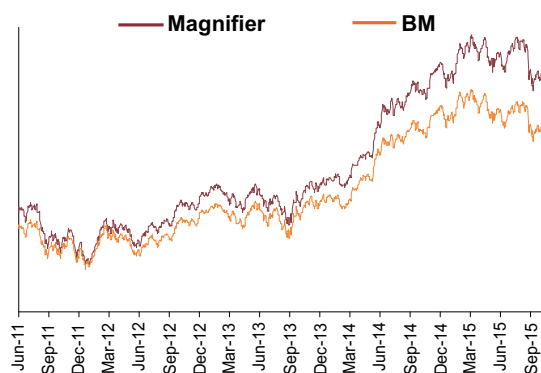
**STRATEGY:** To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 30th September 2015: ₹ 40.54

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

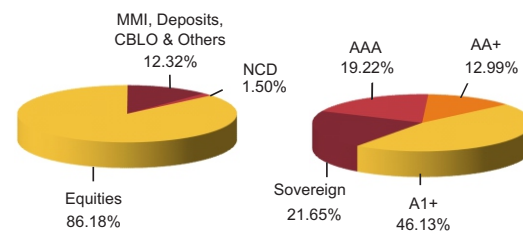
Asset held as on 30th September 2015: ₹ 1077.75 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

## CORPORATE DEBT

## 1.50%

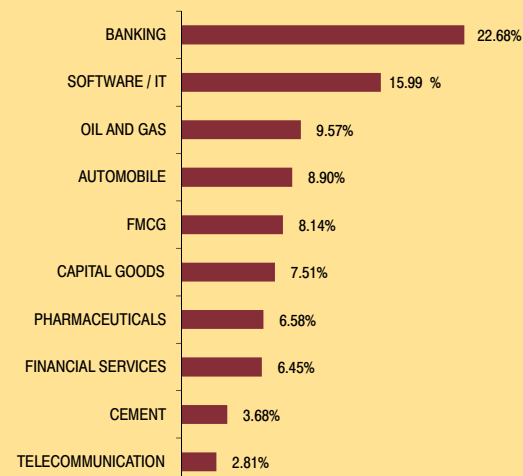
|        |                                               |      |       |
|--------|-----------------------------------------------|------|-------|
| 8.99%  | Tata Capital Financial Services Limited       | 2017 | 0.61% |
| 9.6%   | Housing Development Finance Corpn. Ltd.       | 2017 | 0.47% |
| 10.18% | LIC Housing Finance Ltd.                      | 2016 | 0.14% |
| 8.84%  | Power Grid Corpn. Of India Ltd.               | 2016 | 0.14% |
| 9.7%   | National Bank For Agri. And Rural Development | 2016 | 0.08% |
| 8.8%   | HDB Financial Services Ltd                    | 2016 | 0.06% |

## EQUITY

## 86.18%

|                                         |        |
|-----------------------------------------|--------|
| Infosys Ltd.                            | 7.30%  |
| HDFC Bank Ltd.                          | 7.23%  |
| ICICI Bank Ltd.                         | 4.91%  |
| Reliance Industries Ltd.                | 4.87%  |
| ITC Ltd.                                | 4.52%  |
| Housing Development Finance Corpn. Ltd. | 4.42%  |
| Larsen And Toubro Ltd.                  | 3.84%  |
| Tata Consultancy Services Ltd.          | 3.28%  |
| State Bank Of India                     | 3.00%  |
| Tata Motors Ltd.                        | 2.86%  |
| Other Equity                            | 39.95% |

## Top 10 Sectoral Allocation



## MMI, Deposits, CBLO & Others

## 12.32%

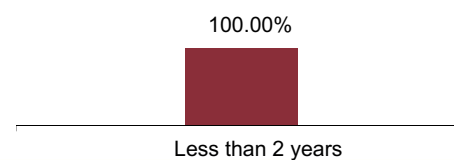
## Maturity (in years)

0.54

## Yield to Maturity :

8.52%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 86.18% from 88.53% and to MMI has increased to 12.32% from 11.46% 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

Date of Inception: 12-Jun-07

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

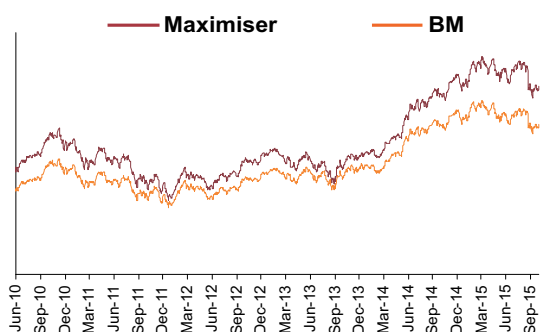
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 30th September 2015: ₹ 20.57

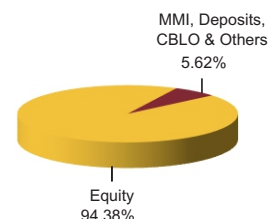
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 30th September 2015: ₹ 2062.35 Cr

FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation



## SECURITIES

### EQUITY

|                                         |        |
|-----------------------------------------|--------|
| Infosys Ltd.                            | 8.01%  |
| HDFC Bank Ltd.                          | 6.66%  |
| Reliance Industries Ltd.                | 5.55%  |
| ICICI Bank Ltd.                         | 5.49%  |
| Larsen And Toubro Ltd.                  | 5.12%  |
| Housing Development Finance Corpn. Ltd. | 4.18%  |
| Tata Consultancy Services Ltd.          | 4.04%  |
| State Bank Of India                     | 3.43%  |
| Maruti Suzuki India Ltd.                | 3.32%  |
| Axis Bank Ltd.                          | 3.15%  |
| Other Equity                            | 45.44% |

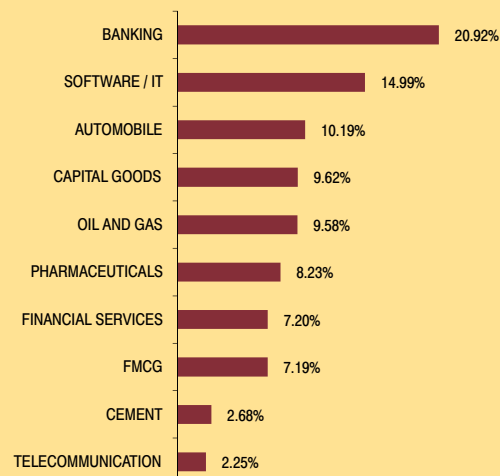
## Holding

94.38%

## MMI, Deposits, CBLO & Others

5.62%

## Top 10 Sectoral Allocation



## Maturity Profile

100.00%

Less than 2 years

## Fund Update:

Exposure to Equities has slightly decreased to 94.38% from 94.50% and to MMI has slightly increased to 5.62% from 5.50% 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

Date of Inception: 06-Jul-09

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

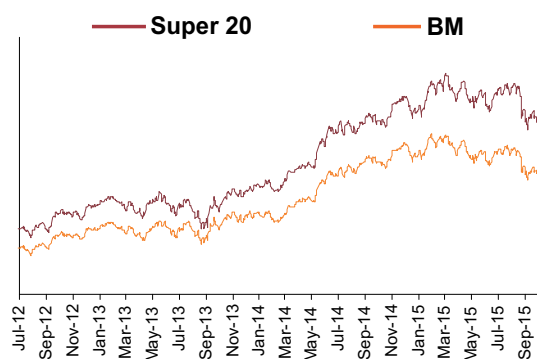
**STRATEGY:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, robust, efficient & visionary management & adequate market liquidity. The non-equity portion of the fund will be invested in highly rated money market instruments and fixed deposits.

NAV as on 30th September 2015: ₹ 20.17

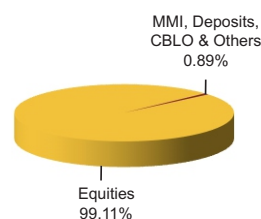
BENCHMARK: Sensex & Crisil Liquid Fund Index

Asset held as on 30th September 2015: ₹ 664.44 Cr

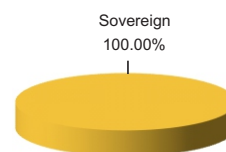
FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation



## Rating Profile



## SECURITIES

### Equity

|                          |        |
|--------------------------|--------|
| Infosys Ltd.             | 9.20%  |
| HDFC Bank Ltd.           | 8.29%  |
| Reliance Industries Ltd. | 8.00%  |
| ICICI Bank Ltd.          | 7.40%  |
| Larsen And Toubro Ltd.   | 6.90%  |
| State Bank Of India      | 5.40%  |
| Maruti Suzuki India Ltd. | 5.34%  |
| Tata Communications Ltd. | 5.31%  |
| Tata Motors Ltd.         | 4.96%  |
| Coal India Ltd           | 4.53%  |
| Other Equity             | 33.80% |

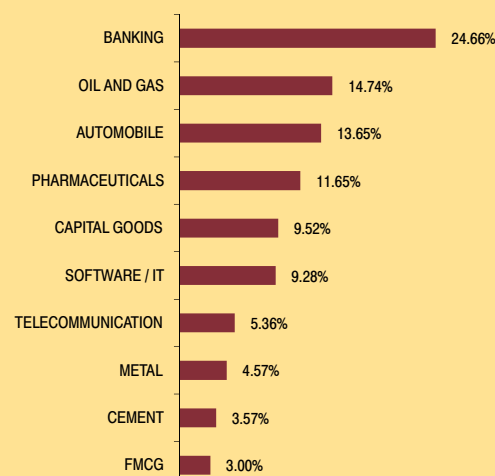
## Holding

99.11%

## MMI, Deposits, CBLO & Others

0.89%

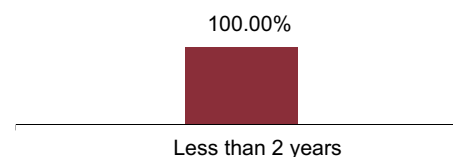
## Top Sectoral Allocation



Yield to Maturity :

6.60%

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 99.11% from 99.93% and to MMI has slightly increased to 0.89% from 0.07% on a MOM basis.

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

# Multiplier Fund

SFIN No.ULIF01217/10/07BSLINMULTI109



## About The Fund

Date of Inception: 30-Oct-07

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

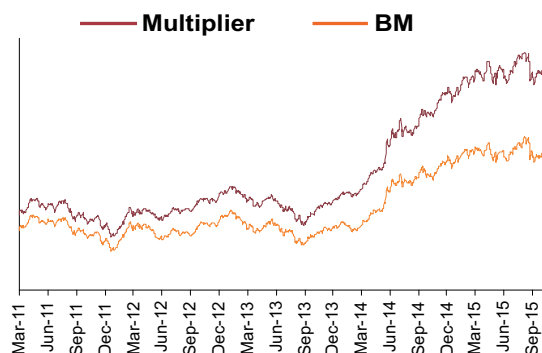
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential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

NAV as on 30th September 2015: ₹ 22.43

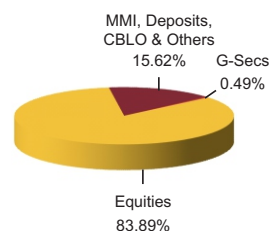
BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

Asset held as on 30th September 2015: ₹ 483.19 Cr

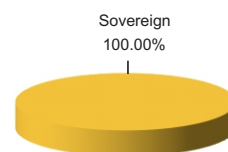
FUND MANAGER: Mr. Sumit Mangal



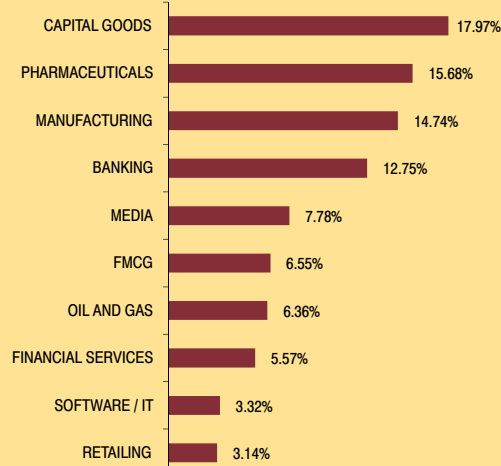
## Asset Allocation



## Rating Profile



## Top 10 Sectoral Allocation



## SECURITIES

### GOVERNMENT SECURITIES

Government Of India 2016

### Equity

|                                |        |
|--------------------------------|--------|
| HDFC Bank Ltd.                 | 7.17%  |
| Inox Wind Limited              | 6.80%  |
| Jagran Prakashan Ltd.          | 6.52%  |
| Alstom India Limited           | 6.03%  |
| Divis Laboratories Ltd.        | 6.00%  |
| Colgate-Palmolive (India) Ltd. | 5.49%  |
| AIA Engineering Ltd.           | 5.14%  |
| Welspun India Limited          | 4.51%  |
| Indian Oil Corpn. Ltd.         | 4.20%  |
| Engineers India Ltd.           | 3.35%  |
| Other Equity                   | 28.66% |

## Holding

0.49%

0.49%

83.89%

### MMI, Deposits, CBLO & Others

15.62%

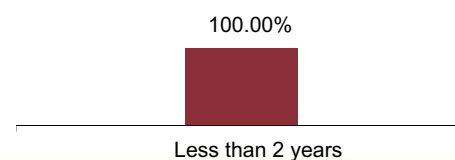
## Maturity (in years)

0.03

## Yield to Maturity :

6.64%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 83.89% from 87.44% and to MMI has increased to 15.62% from 12.07% 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.



# Pure Equity

SFIN No.ULIF02707/10/11BSLIPUREEQ109



## About The Fund

Date of Inception: 09-Mar-12

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

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

NAV as on 30th September 2015: ₹ 19.74

Asset held as on 30th September 2015: ₹ 25.89 Cr

FUND MANAGER: Mr. Praful Kumar

## SECURITIES

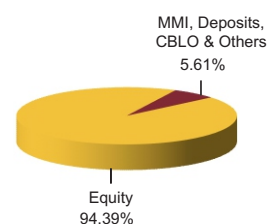
## Holding

## Asset Allocation

### Equity

94.39%

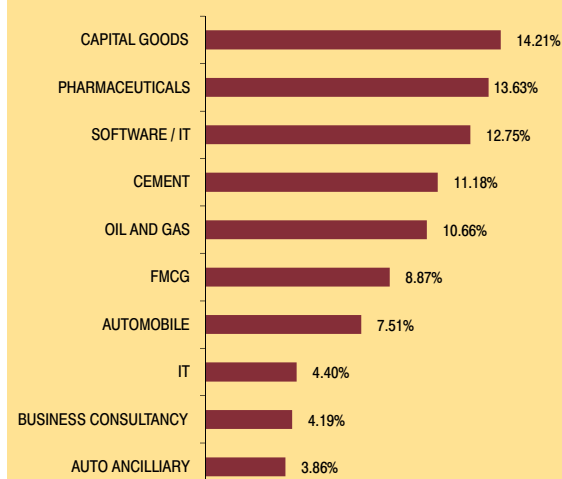
|                                |       |
|--------------------------------|-------|
| Reliance Industries Ltd.       | 5.75% |
| Larsen And Toubro Ltd.         | 5.22% |
| Colgate-Palmolive (India) Ltd. | 5.00% |
| Cipla Ltd.                     | 4.90% |
| Ambuja Cements Ltd.            | 4.47% |
| Alstom India Limited           | 4.43% |
| Crisil Ltd.                    | 3.95% |
| Tata Consultancy Services Ltd. | 3.52% |
| Ultratech Cement Ltd.          | 3.36% |
| Bajaj Auto Ltd.                | 2.92% |
| Other Equity                   | 50.87 |



### MMI, Deposits, CBLO & Others

5.61%

## Top 10 Sectoral Allocation



### Fund Update:

Exposure to Equities has decreased to 94.39% from 95.78% and to MMI has increased to 5.61% from 4.22% on a MOM basis.

# Liquid Plus

SFIN No.ULIF02807/10/11BSLLIQPLUS109



## About The Fund

Date of Inception: 09-Mar-12

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

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

NAV as on 30th September 2015: ₹ 13.17

BENCHMARK: Crisil Liquid Index

Asset held as on 30th September 2015: ₹ 58.95 Cr

FUND MANAGER : Mr. Ajit Kumar PPB

### SECURITIES

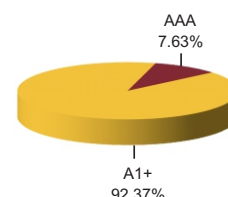
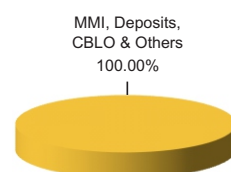
### Holding

### Asset Allocation

### Rating Profile

MMI, Deposits, CBLO & Others

100.00%



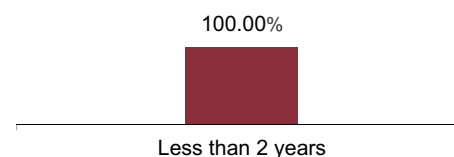
Maturity (in years)

0.39

Yield to Maturity :

8.39%

### Maturity Profile



### Fund Update:

The average maturity of the fund has slightly decreased to 0.39 years from 0.50 years in the previous month.

# Value & Momentum

SFIN No.ULIF02907/10/11BSLIVALUEM109



## About The Fund

Date of Inception: 09-Mar-12

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

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

NAV as on 30th September 2015: ₹ 16.03

BENCHMARK: BSE 100

Asset held as on 30th September 2015: ₹ 60.85 Cr

FUND MANAGER: Mr. Sunil Kumar

| SECURITIES | Holding | Asset Allocation | Rating Profile |
|------------|---------|------------------|----------------|
|------------|---------|------------------|----------------|

| Corporate Debt | 0.23% |
|----------------|-------|
|----------------|-------|

8.49% NTPC Ltd. 2025

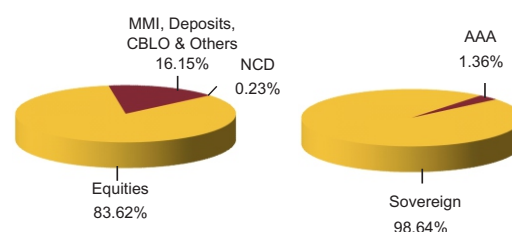
0.23%

| Equity | 83.62% |
|--------|--------|
|--------|--------|

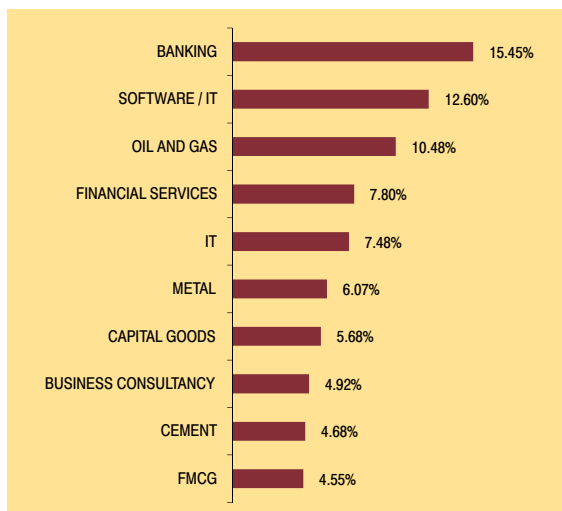
|                                  |        |
|----------------------------------|--------|
| Coal India Ltd                   | 4.66%  |
| Infosys Ltd.                     | 4.30%  |
| Credit Analysis And Research Ltd | 4.12%  |
| ACC Ltd.                         | 3.91%  |
| Bajaj Corp Ltd.                  | 3.81%  |
| Engineers India Ltd.             | 3.73%  |
| Hexaware Technologies Ltd.       | 3.47%  |
| Gateway Distriparks Ltd.         | 3.43%  |
| Tata Chemicals Ltd.              | 3.14%  |
| Indian Oil Corpn. Ltd.           | 3.14%  |
| Other Equity                     | 45.91% |

| MMI, Deposits, CBLO & Others | 16.15% |
|------------------------------|--------|
|------------------------------|--------|

| Asset Allocation | Rating Profile |
|------------------|----------------|
|------------------|----------------|



## Top 10 Sectoral Allocation



| Maturity (in years) | 0.13 |
|---------------------|------|
|---------------------|------|

| Yield to Maturity : | 6.62% |
|---------------------|-------|
|---------------------|-------|

## Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 83.62% from 91.60% and to MMI has increased to 16.15% from 8.16% on a MOM basis.

# Platinum Plus I Fund

SFIN No.ULIF01325/02/08BSLIPLAT1109



## About The Fund

Date of Inception: 17-Mar-08

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

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

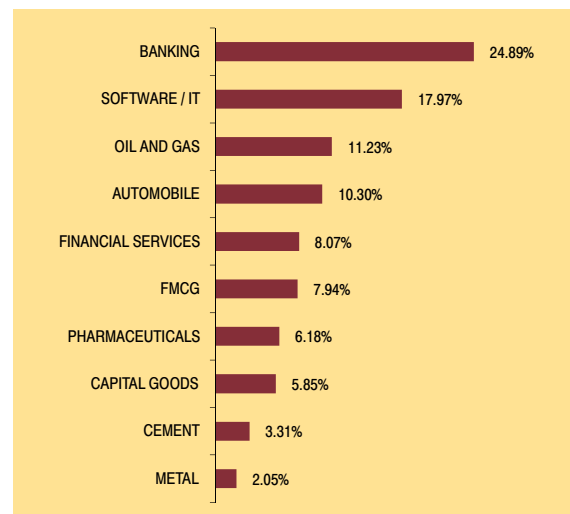
NAV as on 30th September 2015: ₹ 16.50

Asset held as on 30th September 2015: ₹ 285.07 Cr

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

| SECURITIES                                              | Holding       | Asset Allocation | Rating Profile |
|---------------------------------------------------------|---------------|------------------|----------------|
| <b>GOVERNMENT SECURITIES</b>                            | <b>4.27%</b>  |                  |                |
| 8.24% Government Of India 2018                          | 2.71%         |                  |                |
| 7.83% Government Of India 2018                          | 1.54%         |                  |                |
| 5.69% Government Of India 2018                          | 0.01%         |                  |                |
| <b>CORPORATE DEBT</b>                                   | <b>46.38%</b> |                  |                |
| National Bank For Agri. And Rural Development 2017      | 5.77%         |                  |                |
| 9.05% Sundaram Finance Ltd. 2018                        | 5.29%         |                  |                |
| 9.3% Power Grid Corpn. Of India Ltd. 2018               | 5.01%         |                  |                |
| 9.18% Housing Development Finance Corpn. Ltd. 2018      | 3.81%         |                  |                |
| 9.43% Indian Railway Finance Corpn. Ltd. 2018           | 3.64%         |                  |                |
| 8.3% National Bank For Agri. And Rural Development 2018 | 3.53%         |                  |                |
| 8.95% Power Finance Corpn. Ltd. 2018                    | 3.32%         |                  |                |
| 8.95% L&T Shipbuilding Ltd 2017                         | 2.46%         |                  |                |
| 8.96% Hero Fincorp Ltd 2018                             | 1.76%         |                  |                |
| 8.34% LIC Housing Finance Ltd. 2018                     | 1.75%         |                  |                |
| Other Corporate Debt                                    | 10.04%        |                  |                |
| <b>Equity</b>                                           | <b>34.81%</b> |                  |                |
| Infosys Ltd.                                            | 3.42%         |                  |                |
| HDFC Bank Ltd.                                          | 3.13%         |                  |                |
| Reliance Industries Ltd.                                | 2.61%         |                  |                |
| Housing Development Finance Corpn. Ltd.                 | 2.35%         |                  |                |
| ICICI Bank Ltd.                                         | 2.09%         |                  |                |
| ITC Ltd.                                                | 1.93%         |                  |                |
| Larsen And Toubro Ltd.                                  | 1.78%         |                  |                |
| State Bank Of India                                     | 1.51%         |                  |                |
| Mahindra And Mahindra Ltd.                              | 1.31%         |                  |                |
| Sun Pharmaceutical Inds. Ltd.                           | 1.13%         |                  |                |
| Other Equity                                            | 13.55%        |                  |                |
| <b>MMI, Deposits, CBLO &amp; Others</b>                 | <b>14.55%</b> |                  |                |

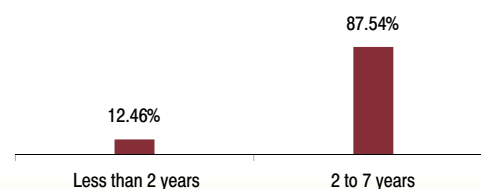
## Top 10 Sectoral Allocation



Maturity (in years) **2.51**

Yield to Maturity : **8.28%**

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 34.81% from 42.32% and to MMI has decreased to 14.55% from 16.43% 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

Date of Inception: 08-Sep-08

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

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

NAV as on 30th September 2015: ₹ 23.71

Asset held as on 30th September 2015: ₹ 532.62 Cr

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

## SECURITIES

### GOVERNMENT SECURITIES

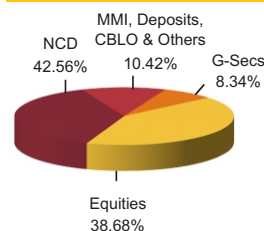
5.69% Government Of India 2018  
7.83% Government Of India 2018  
6.05% Government Of India 2019  
6.05% Government Of India 2019  
8.24% Government Of India 2018

## Holding

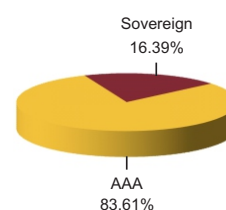
8.34%

4.85%  
2.06%  
0.71%  
0.45%  
0.27%

## Asset Allocation



## Rating Profile



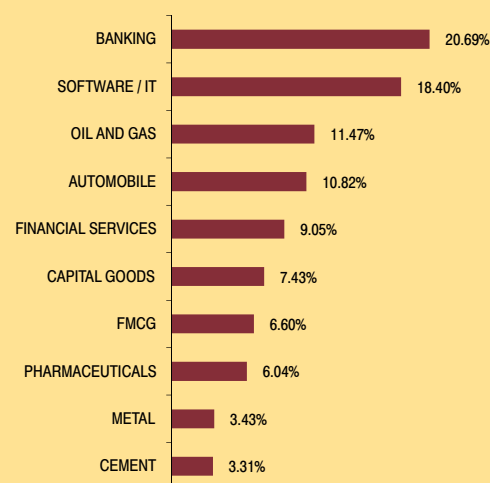
## CORPORATE DEBT

National Bank For Agri. And Rural Development 2019  
National Housing Bank 2018  
9.81% Power Finance Corpn. Ltd. 2018  
9.7% Power Finance Corpn. Ltd. 2018  
9.63% Rural Electrification Corpn. Ltd. 2019  
National Bank For Agri. And Rural Development 2018  
9.38% Rural Electrification Corpn. Ltd. 2018  
8.93% Power Grid Corpn. Of India Ltd. 2018  
8.55% Indian Railway Finance Corpn. Ltd. 2019  
9.35% Power Grid Corpn. Of India Ltd. 2018  
Other Corporate Debt

42.56%

4.94%  
4.80%  
3.33%  
2.93%  
2.73%  
2.65%  
1.94%  
1.92%  
1.91%  
1.65%  
13.75%

## Top 10 Sectoral Allocation



## Equity

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

38.68%

3.71%  
3.54%  
2.78%  
2.74%  
2.50%  
2.26%  
1.82%  
1.68%  
1.55%  
1.33%  
14.78%

## Maturity (in years)

3.03

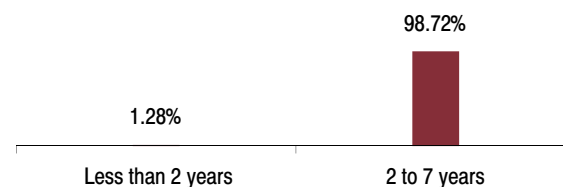
## Yield to Maturity :

8.07%

## MMI, Deposits, CBLO & Others

10.42%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 38.68% from 41.63% and to MMI has decreased to 10.42% from 12.45% 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

Date of Inception: 15-May-09

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

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

NAV as on 30th September 2015: ₹ 18.21

Asset held as on 30th September 2015: ₹ 608.00 Cr

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

| SECURITIES                                           | Holding       | Asset Allocation                  | Rating Profile |
|------------------------------------------------------|---------------|-----------------------------------|----------------|
| <b>GOVERNMENT SECURITIES</b>                         | <b>11.07%</b> |                                   |                |
| 6.9% Government Of India 2019                        | 9.87%         |                                   |                |
| 6.05% Government Of India 2019                       | 0.94%         |                                   |                |
| 5.64% Government Of India 2019                       | 0.20%         |                                   |                |
| 7.8% Government Of India 2020                        | 0.06%         |                                   |                |
| <b>CORPORATE DEBT</b>                                | <b>28.84%</b> | <b>Top 10 Sectoral Allocation</b> |                |
| National Housing Bank 2019                           | 3.14%         |                                   |                |
| 8.65% NTPC Ltd. 2019                                 | 2.50%         |                                   |                |
| 8.2% Small Industries Development Bank Of India 2018 | 2.48%         |                                   |                |
| 9.63% Rural Electrification Corpn. Ltd. 2019         | 1.71%         |                                   |                |
| 9.39% Power Finance Corpn. Ltd. 2019                 | 1.70%         |                                   |                |
| 9.45% Housing Development Finance Corpn. Ltd. 2019   | 1.70%         |                                   |                |
| 8.85% Power Grid Corpn. Of India Ltd. 2019           | 1.68%         |                                   |                |
| 8.6% Indian Railway Finance Corpn. Ltd. 2019         | 1.68%         |                                   |                |
| 8.76% Power Finance Corpn. Ltd. 2019                 | 1.50%         |                                   |                |
| 9.35% Power Grid Corpn. Of India Ltd. 2019           | 1.36%         |                                   |                |
| Other Corporate Debt                                 | 9.38%         |                                   |                |
| <b>Equity</b>                                        | <b>43.32%</b> |                                   |                |
| Infosys Ltd.                                         | 4.12%         |                                   |                |
| HDFC Bank Ltd.                                       | 3.89%         |                                   |                |
| Reliance Industries Ltd.                             | 3.12%         |                                   |                |
| Housing Development Finance Corpn. Ltd.              | 3.06%         |                                   |                |
| Larsen And Toubro Ltd.                               | 2.77%         |                                   |                |
| ITC Ltd.                                             | 2.53%         |                                   |                |
| ICICI Bank Ltd.                                      | 1.87%         |                                   |                |
| Mahindra And Mahindra Ltd.                           | 1.87%         |                                   |                |
| Tata Consultancy Services Ltd.                       | 1.70%         |                                   |                |
| Tata Motors Ltd.                                     | 1.47%         |                                   |                |
| Other Equity                                         | 16.92%        |                                   |                |
| <b>MMI, Deposits, CBLO &amp; Others</b>              | <b>16.77%</b> |                                   |                |
| <b>Maturity (in years)</b>                           | <b>3.46</b>   |                                   |                |
| <b>Yield to Maturity :</b>                           | <b>8.09%</b>  |                                   |                |
| <b>Maturity Profile</b>                              |               |                                   |                |
|                                                      |               |                                   |                |

### Fund Update:

Exposure to Equities has decreased to 43.32% from 46.34% and to MMI has been increased to 16.77% from 14.68% 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

Date of Inception: 15-Sep-09

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

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

NAV as on 30th September 2015: ₹ 16.24

Asset held as on 30th September 2015: ₹ 454.29 Cr

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

| SECURITIES                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Holding                                                                                          | Asset Allocation | Rating Profile             |              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------------------|----------------------------|--------------|
| <b>GOVERNMENT SECURITIES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>2.48%</b>                                                                                     |                  |                            |              |
| 6.9% Government Of India 2019<br>6.05% Government Of India 2019                                                                                                                                                                                                                                                                                                                                                                                                  | 2.06%<br>0.42%                                                                                   |                  |                            |              |
| <b>CORPORATE DEBT</b>                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>37.26%</b>                                                                                    |                  |                            |              |
| 9.04% Rural Electrification Corpn. Ltd. 2019<br>9.32% Power Finance Corpn. Ltd. 2019<br>9.05% Petronet LNG Ltd. 2019<br>9.63% Rural Electrification Corpn. Ltd. 2019<br>National Bank For Agri. And Rural Development 2019<br>8.68% Aditya Birla Nuvo Ltd. 2020<br>8.68% LIC Housing Finance Ltd. 2020<br>8.93% Power Grid Corpn. Of India Ltd. 2019<br>9.39% Power Finance Corpn. Ltd. 2019<br>8.65% Steel Authority Of India Ltd. 2019<br>Other Corporate Debt | 5.65%<br>4.46%<br>4.16%<br>3.43%<br>3.42%<br>3.37%<br>3.10%<br>2.26%<br>1.82%<br>1.12%<br>4.47%  |                  |                            |              |
| <b>Equity</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>46.56%</b>                                                                                    |                  |                            |              |
| Infosys Ltd.<br>HDFC Bank Ltd.<br>Reliance Industries Ltd.<br>Housing Development Finance Corpn. Ltd.<br>Larsen And Toubro Ltd.<br>ITC Ltd.<br>ICICI Bank Ltd.<br>Mahindra And Mahindra Ltd.<br>Tata Consultancy Services Ltd.<br>Tata Motors Ltd.<br>Other Equity                                                                                                                                                                                               | 4.41%<br>4.13%<br>3.34%<br>3.28%<br>2.98%<br>2.71%<br>2.00%<br>2.00%<br>1.82%<br>1.58%<br>18.32% |                  |                            |              |
| <b>MMI, Deposits, CBLO &amp; Others</b>                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>13.70%</b>                                                                                    |                  | <b>Maturity (in years)</b> | <b>3.81</b>  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                  |                  | <b>Yield to Maturity :</b> | <b>8.25%</b> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                  |                  | <b>Maturity Profile</b>    |              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                  |                  |                            |              |

### Fund Update:

Exposure to Equities has decreased to 46.56% from 49.58% and to MMI has increased to 13.70% from 12.24% 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

Date of Inception: 15-Feb-10

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

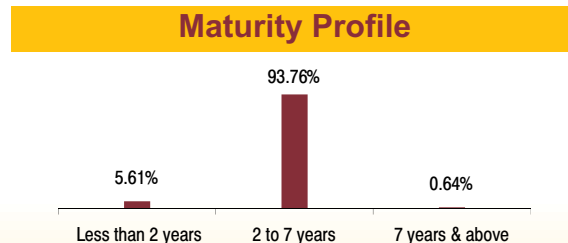
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth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

NAV as on 30th September 2015: ₹ 16.24

Asset held as on 30th September 2015: ₹ 727.98 Cr

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

| SECURITIES                                               | Holding       | Asset Allocation           | Rating Profile |
|----------------------------------------------------------|---------------|----------------------------|----------------|
| <b>GOVERNMENT SECURITIES</b>                             | <b>7.64%</b>  |                            |                |
| 7.8% Government Of India 2020                            | 3.38%         |                            |                |
| 6.35% Government Of India 2020                           | 2.79%         |                            |                |
| 8.19% Government Of India 2020                           | 1.47%         |                            |                |
| <b>CORPORATE DEBT</b>                                    | <b>34.39%</b> |                            |                |
| 8.37% National Bank For Agri. And Rural Development 2020 | 4.53%         |                            |                |
| 8.18% National Bank For Agri. And Rural Development 2020 | 3.44%         |                            |                |
| 8.68% Aditya Birla Nuvo Ltd. 2020                        | 3.03%         |                            |                |
| 8.3% Steel Authority Of India Ltd. 2020                  | 2.76%         |                            |                |
| 8.7% Power Finance Corpn. Ltd. 2020                      | 2.54%         |                            |                |
| 8.87% Rural Electrification Corpn. Ltd. 2020             | 2.11%         |                            |                |
| 8.97% Tata Sons Ltd. 2020                                | 2.10%         |                            |                |
| 8.68% LIC Housing Finance Ltd. 2020                      | 2.07%         |                            |                |
| 7.93% Power Grid Corpn. Of India Ltd. 2020               | 2.04%         |                            |                |
| 9.3% Power Grid Corpn. Of India Ltd. 2020                | 1.43%         |                            |                |
| Other Corporate Debt                                     | 8.34%         |                            |                |
| <b>Equity</b>                                            | <b>51.33%</b> |                            |                |
| Infosys Ltd.                                             | 4.68%         |                            |                |
| Housing Development Finance Corpn. Ltd.                  | 3.93%         |                            |                |
| HDFC Bank Ltd.                                           | 3.91%         |                            |                |
| Reliance Industries Ltd.                                 | 3.52%         |                            |                |
| Larsen And Toubro Ltd.                                   | 3.30%         |                            |                |
| ITC Ltd.                                                 | 2.90%         |                            |                |
| ICICI Bank Ltd.                                          | 2.69%         |                            |                |
| State Bank Of India                                      | 2.47%         |                            |                |
| Axis Bank Ltd.                                           | 2.07%         |                            |                |
| Tata Motors Ltd.                                         | 2.03%         |                            |                |
| Other Equity                                             | 19.81%        |                            |                |
| <b>MMI, Deposits, CBLO &amp; Others</b>                  | <b>6.64%</b>  | <b>Maturity (in years)</b> | <b>4.39</b>    |
|                                                          |               | <b>Yield to Maturity :</b> | <b>8.19%</b>   |



### Fund Update:

Exposure to Equities has decreased to 51.33% from 53.30% and to MMI has decreased to 6.64% from 10.29% 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

Date of Inception: 20-Sep-10

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

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

NAV as on 30th September 2015: ₹ 14.34

Asset held as on 30th September 2015: ₹ 1114.42 Cr

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

## SECURITIES

## Holding

## Asset Allocation

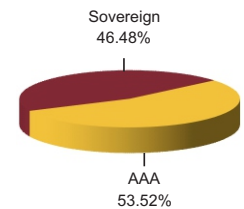
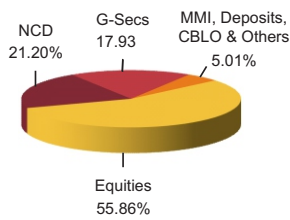
## Rating Profile

### GOVERNMENT SECURITIES

17.93%

8.12% Government Of India 2020  
8.27% Government Of India 2020  
7.8% Government Of India 2020

15.45%  
2.30%  
0.18%



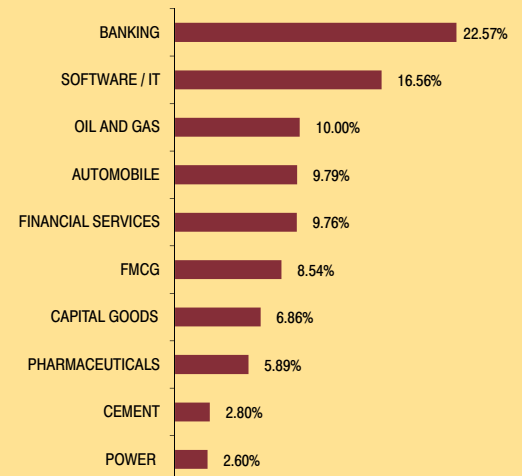
### CORPORATE DEBT

21.20%

8.93% Power Grid Corpn. Of India Ltd. 2020  
8.85% Power Grid Corpn. Of India Ltd. 2020  
8.78% Power Finance Corpn. Ltd. 2020  
8.67% LIC Housing Finance Ltd. 2020  
8.49% NHPC Ltd. 2020  
Rural Electrification Corpn. Ltd. 2020  
9.81% Power Finance Corpn. Ltd. 2018  
9.63% Rural Electrification Corpn. Ltd. 2019  
8.8% Rural Electrification Corpn. Ltd. 2020  
8.55% Tata Sons Ltd. 2020  
Other Corporate Debt

2.32%  
2.31%  
2.29%  
2.26%  
1.73%  
1.62%  
1.59%  
0.93%  
0.92%  
0.70%  
4.55%

## Top 10 Sectoral Allocation



### Equity

55.86%

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

5.06%  
4.37%  
4.19%  
3.92%  
3.65%  
3.43%  
2.97%  
2.61%  
2.16%  
1.98%  
21.51%

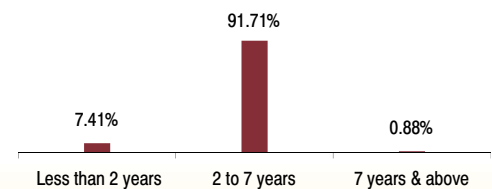
Maturity (in years)

4.74

Yield to Maturity :

7.96%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 55.86% from 58.47% and to MMI has decreased to 5.01% from 9.11% on a MOM basis.

# Foresight Single Pay

SFIN No.ULIF02610/02/11BSLFSITSP1109



## About The Fund

Date of Inception: 22-Feb-11

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

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

NAV as on 30th September 2015: ₹ 15.03

Asset held as on 30th September 2015: ₹ 95.55 Cr

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

## SECURITIES

## Holding

## Asset Allocation

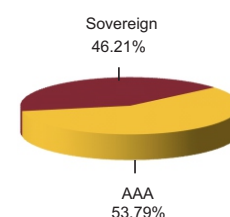
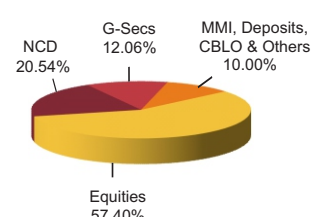
## Rating Profile

### GOVERNMENT SECURITIES

12.06%

8.79% Government Of India 2021  
7.8% Government Of India 2021  
8.2% Government Of India 2022

5.75%  
5.40%  
0.91%



### CORPORATE DEBT

20.54%

9.36% Power Finance Corpn. Ltd. 2021  
8.93% Power Grid Corpn. Of India Ltd. 2021  
8.44% Rural Electrification Corpn. Ltd. 2021  
8.54% NHPC Ltd. 2021  
9.3% Power Grid Corpn. Of India Ltd. 2021  
8.49% NTPC Ltd. 2025

5.48%  
5.42%  
5.28%  
3.20%  
1.10%  
0.08%

### Equity

57.40%

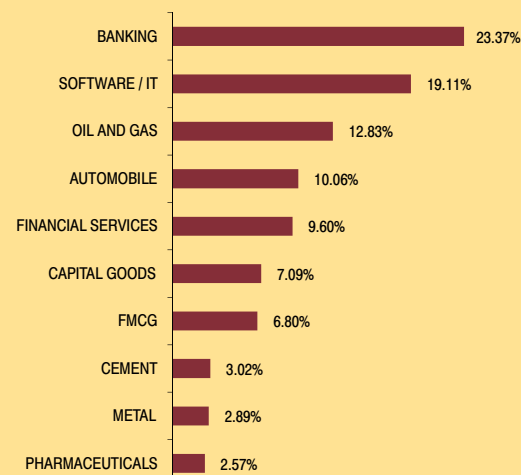
Infosys Ltd.  
Reliance Industries Ltd.  
HDFC Bank Ltd.  
Housing Development Finance Corpn. Ltd.  
Larsen And Toubro Ltd.  
ITC Ltd.  
ICICI Bank Ltd.  
Tata Consultancy Services Ltd.  
Axis Bank Ltd.  
State Bank Of India  
Other Equity

5.42%  
4.91%  
4.91%  
4.29%  
3.49%  
3.19%  
3.07%  
2.88%  
2.49%  
2.27%  
20.48%

### MMI, Deposits, CBLO & Others

10.00%

## Top 10 Sectoral Allocation



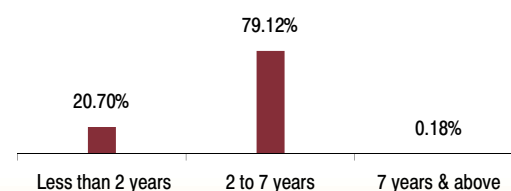
Maturity (in years)

5.00

Yield to Maturity :

7.85%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 57.40% from 64.39% and to MMI has slightly increased to 10.00% from 9.62% on a MOM basis.

## About The Fund

Date of Inception: 22-Feb-11

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

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

NAV as on 30th September 2015: ₹ 13.90

Asset held as on 30th September 2015: ₹ 2216.76 Cr

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

## SECURITIES

## Holding

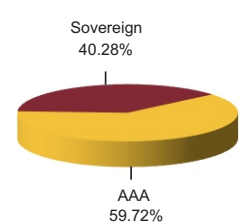
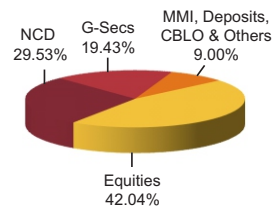
## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

19.43%

|                                 |       |
|---------------------------------|-------|
| 7.8% Government Of India 2021   | 6.63% |
| 8.79% Government Of India 2021  | 5.35% |
| 8.12% Government Of India 2020  | 2.11% |
| 7.16% Government Of India 2023  | 1.96% |
| 7.94% Government Of India 2021  | 1.70% |
| 8.15% Government Of India 2022  | 0.31% |
| 6.35% Government Of India 2020  | 0.29% |
| 10.25% Government Of India 2021 | 0.24% |
| 7.8% Government Of India 2020   | 0.18% |
| 8.24% Government Of India 2018  | 0.17% |
| Other Government Securities     | 0.49% |

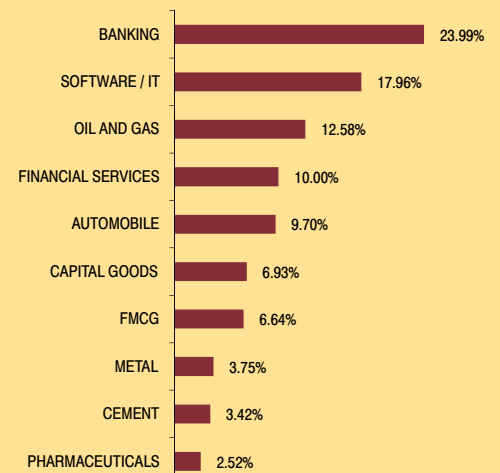


### CORPORATE DEBT

29.53%

|                                               |        |
|-----------------------------------------------|--------|
| 9.57% Indian Railway Finance Corpn. Ltd. 2021 | 2.42%  |
| 8.44% Rural Electrification Corpn. Ltd. 2021  | 1.82%  |
| 8.55% Power Finance Corpn. Ltd. 2021          | 1.78%  |
| 9% Export Import Bank Of India 2019           | 1.46%  |
| 9.3% Power Grid Corpn. Of India Ltd. 2021     | 1.37%  |
| 9.75% Larsen And Toubro Ltd. 2022             | 1.22%  |
| 9.48% Rural Electrification Corpn. Ltd. 2021  | 0.98%  |
| 9.3% Export Import Bank Of India 2022         | 0.95%  |
| 9.61% Power Finance Corpn. Ltd. 2021          | 0.94%  |
| 8.49% NHPC Ltd. 2021                          | 0.92%  |
| Other Corporate Debt                          | 15.68% |

## Top 10 Sectoral Allocation



### Equity

42.04%

|                                         |        |
|-----------------------------------------|--------|
| Infosys Ltd.                            | 3.88%  |
| HDFC Bank Ltd.                          | 3.76%  |
| Reliance Industries Ltd.                | 3.56%  |
| Housing Development Finance Corpn. Ltd. | 3.31%  |
| Larsen And Toubro Ltd.                  | 2.52%  |
| ICICI Bank Ltd.                         | 2.44%  |
| ITC Ltd.                                | 2.30%  |
| Tata Consultancy Services Ltd.          | 1.95%  |
| Axis Bank Ltd.                          | 1.80%  |
| State Bank Of India                     | 1.64%  |
| Other Equity                            | 14.89% |

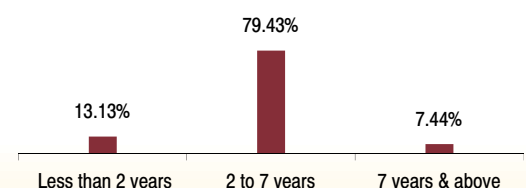
## Maturity (in years)

5.44

## Yield to Maturity :

8.01%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 42.04% from 45.58% and to MMI has increased to 9.00% from 8.44% on a MOM basis.

# Titanium I Fund

SFIN No.ULIF01911/12/09BSLITITAN1109



## About The Fund

Date of Inception: 16-Dec-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 ensure capital protection after five years.

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

NAV as on 30th September 2015: ₹ 16.38

Asset held as on 30th September 2015: ₹ 35.60 Cr

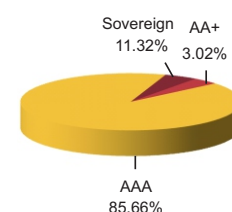
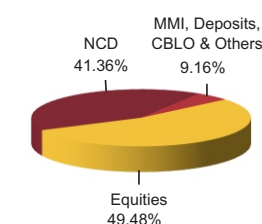
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

## SECURITIES Holding Asset Allocation Rating Profile

### CORPORATE DEBT

41.36%

|       |                                                    |       |
|-------|----------------------------------------------------|-------|
| 8.6%  | Steel Authority Of India Ltd. 2019                 | 9.66% |
| 8.7%  | Power Finance Corpn. Ltd. 2020                     | 7.12% |
| 9.25% | Power Grid Corpn. Of India Ltd. 2019               | 6.19% |
| 9.63% | Rural Electrification Corpn. Ltd. 2019             | 4.38% |
| 8.55% | Tata Sons Ltd. 2020                                | 4.23% |
| 8.76% | Power Finance Corpn. Ltd. 2019                     | 2.85% |
| 8.37% | National Bank For Agri. And Rural Development 2020 | 2.84% |
| 9.3%  | Power Grid Corpn. Of India Ltd. 2018               | 1.81% |
| 8.68% | Aditya Birla Nuvo Ltd. 2020                        | 1.41% |
| 9.04% | Rural Electrification Corpn. Ltd. 2019             | 0.87% |



### Equity

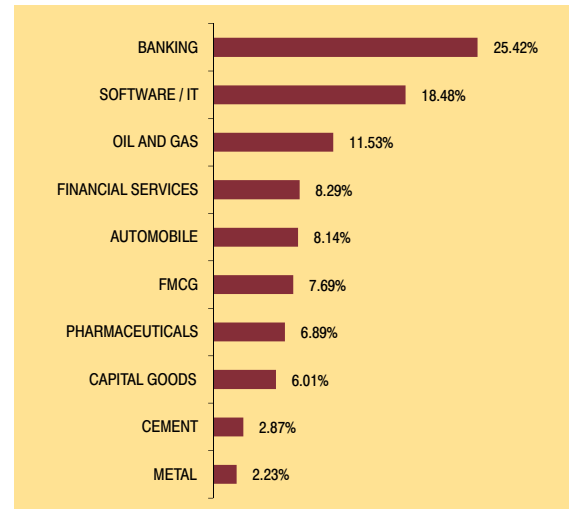
49.48%

|                                         |        |
|-----------------------------------------|--------|
| Infosys Ltd.                            | 5.00%  |
| HDFC Bank Ltd.                          | 4.58%  |
| Reliance Industries Ltd.                | 3.78%  |
| Housing Development Finance Corpn. Ltd. | 3.43%  |
| ICICI Bank Ltd.                         | 2.98%  |
| Larsen And Toubro Ltd.                  | 2.61%  |
| ITC Ltd.                                | 2.55%  |
| State Bank Of India                     | 2.20%  |
| Mahindra And Mahindra Ltd.              | 1.91%  |
| Sun Pharmaceutical Inds. Ltd.           | 1.65%  |
| Other Equity                            | 18.78% |

### MMI, Deposits, CBLO & Others

9.16%

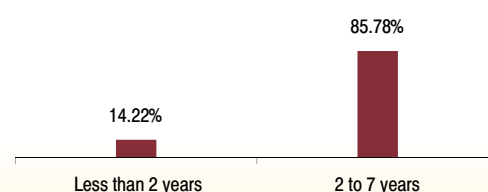
## Top 10 Sectoral Allocation



Maturity (in years) 3.68

Yield to Maturity : 8.06%

## Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 49.48% from 53.97%

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

Date of Inception: 16-Mar-10

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

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

NAV as on 30th September 2015: ₹ 15.94

Asset held as on 30th September 2015: ₹ 10.18 Cr

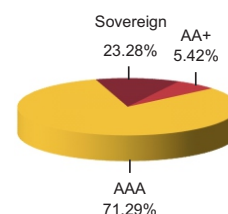
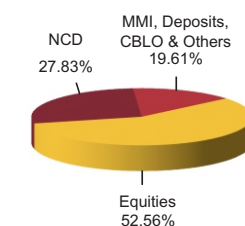
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

| SECURITIES | Holding | Asset Allocation | Rating Profile |
|------------|---------|------------------|----------------|
|------------|---------|------------------|----------------|

### CORPORATE DEBT

27.83%

|       |                                                    |       |
|-------|----------------------------------------------------|-------|
| 8.49% | NHPC Ltd. 2020                                     | 9.94% |
| 8.37% | National Bank For Agri. And Rural Development 2020 | 6.94% |
| 8.55% | Tata Sons Ltd. 2020                                | 4.93% |
| 9.32% | Power Finance Corpn. Ltd. 2019                     | 4.06% |
| 8.68% | Aditya Birla Nuvo Ltd. 2020                        | 1.97% |



### Equity

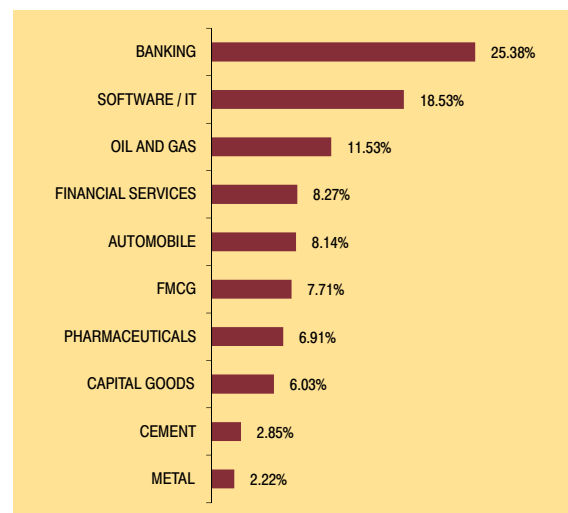
52.56%

|                                         |        |
|-----------------------------------------|--------|
| Infosys Ltd.                            | 5.32%  |
| HDFC Bank Ltd.                          | 4.88%  |
| Reliance Industries Ltd.                | 4.02%  |
| Housing Development Finance Corpn. Ltd. | 3.63%  |
| ICICI Bank Ltd.                         | 3.15%  |
| Larsen And Toubro Ltd.                  | 2.78%  |
| ITC Ltd.                                | 2.70%  |
| State Bank Of India                     | 2.33%  |
| Mahindra And Mahindra Ltd.              | 2.02%  |
| Sun Pharmaceutical Inds. Ltd.           | 1.75%  |
| Other Equity                            | 19.97% |

### MMI, Deposits, CBLO & Others

19.61%

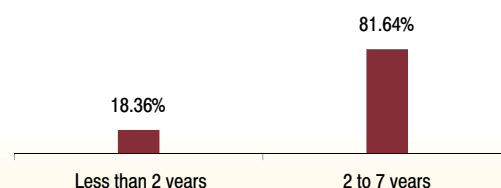
### Top 10 Sectoral Allocation



Maturity (in years) 3.62

Yield to Maturity : 8.06%

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 52.56% from 57.35% and to MMI has increased to 19.61% from 15.16% 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

Date of Inception: 16-Jun-10

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

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

NAV as on 30th September 2015: ₹ 14.15

Asset held as on 30th September 2015: ₹ 6.27 Cr

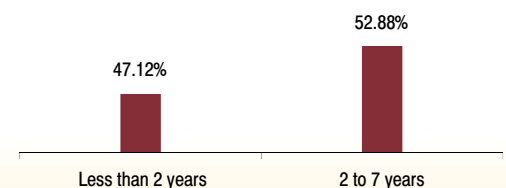
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

| SECURITIES                                                                                                                                                                                                                                                                            | Holding                                                                                                           | Asset Allocation                  | Rating Profile |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------|
| <b>CORPORATE DEBT</b><br>8.37% National Bank For Agri. And Rural Development 2020<br>8.95% LIC Housing Finance Ltd. 2020<br>8.55% Tata Sons Ltd. 2020                                                                                                                                 | <b>20.98%</b><br>9.65%<br>8.12%<br>3.20%                                                                          |                                   |                |
| <b>Equity</b><br>Infosys Ltd.<br>HDFC Bank Ltd.<br>Reliance Industries Ltd.<br>Housing Development Finance Corpn. Ltd.<br>ICICI Bank Ltd.<br>Larsen And Toubro Ltd.<br>ITC Ltd.<br>State Bank Of India<br>Mahindra And Mahindra Ltd.<br>Sun Pharmaceutical Inds. Ltd.<br>Other Equity | <b>59.35%</b><br>5.90%<br>5.38%<br>4.49%<br>4.30%<br>3.40%<br>3.25%<br>2.85%<br>2.49%<br>2.39%<br>2.05%<br>22.86% | <b>Top 10 Sectoral Allocation</b> |                |
| <b>MMI, Deposits, CBLO &amp; Others</b>                                                                                                                                                                                                                                               | <b>19.67%</b>                                                                                                     |                                   |                |

Maturity (in years) **3.07**

Yield to Maturity : **7.68%**

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 59.35% from 61.50% and to MMI has slightly increased to 19.67% from 19.51% 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

Date of Inception: 12-Mar-03

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

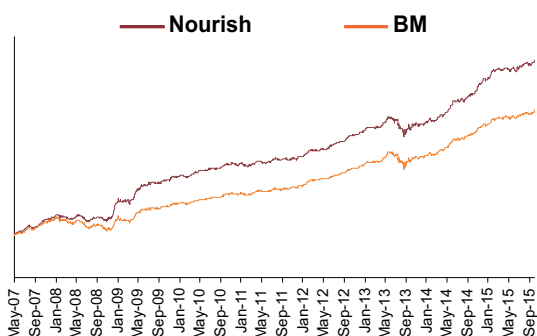
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 30th September 2015: ₹ 27.69

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

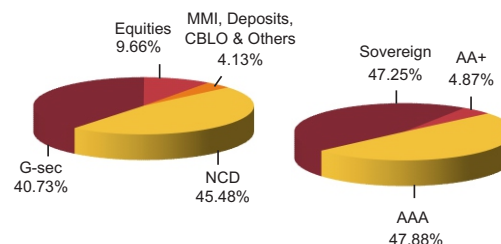
Asset held as on 30th September 2015: ₹ 11.98 Cr

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

|       |                                    |      |
|-------|------------------------------------|------|
| 8.4%  | Nuclear Power Corpn. Of India Ltd. | 2028 |
| 9.04% | Rural Electrification Corpn. Ltd.  | 2019 |
| 9.81% | Power Finance Corpn. Ltd.          | 2018 |
| 9.95% | Food Corporation Of India          | 2022 |
| 9.6%  | L&T Finance Ltd.                   | 2016 |
| 9.37% | Power Finance Corpn. Ltd.          | 2024 |
| 10.7% | Indian Railway Finance Corpn. Ltd. | 2023 |
| 8.9%  | Steel Authority Of India Ltd.      | 2019 |
| 9.74% | Tata Sons Ltd.                     | 2024 |
| 9.15% | Export Import Bank Of India        | 2022 |
|       | Other Corporate Debt               |      |

### Equity

|                                         |       |
|-----------------------------------------|-------|
| Infosys Ltd.                            | 0.76% |
| HDFC Bank Ltd.                          | 0.68% |
| ICICI Bank Ltd.                         | 0.61% |
| Housing Development Finance Corpn. Ltd. | 0.56% |
| Larsen And Toubro Ltd.                  | 0.50% |
| Reliance Industries Ltd.                | 0.46% |
| State Bank Of India                     | 0.42% |
| Tata Motors Ltd.                        | 0.39% |
| Tata Consultancy Services Ltd.          | 0.36% |
| ITC Ltd.                                | 0.32% |
| Other Equity                            | 4.59% |

### MMI, Deposits, CBLO & Others

4.13%

## Holding

40.73%

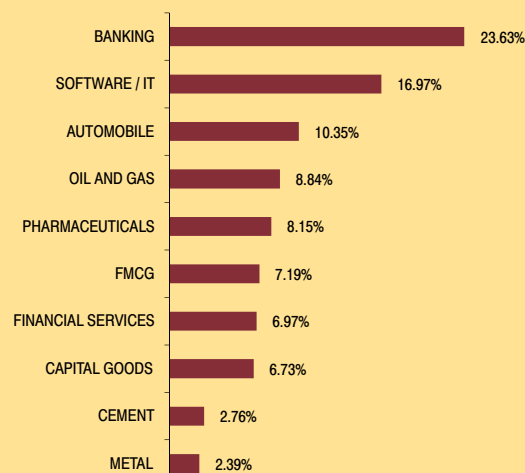
|        |
|--------|
| 16.83% |
| 8.64%  |
| 6.57%  |
| 4.68%  |
| 4.03%  |

45.48%

|       |
|-------|
| 8.64% |
| 8.58% |
| 5.22% |
| 4.54% |
| 4.20% |
| 3.58% |
| 2.91% |
| 2.50% |
| 1.80% |
| 1.76% |
| 1.75% |

9.66%

## Top 10 Sectoral Allocation



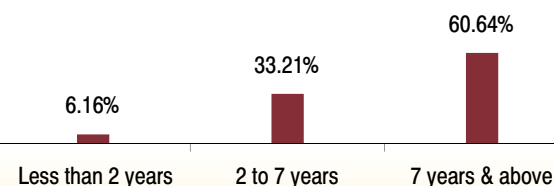
## Maturity (in years)

9.36

## Yield to Maturity :

8.03%

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly decreased to 9.66% from 9.72% and to MMI has increased to 4.13% from 3.78% on a MOM basis.

# Pension Growth Fund

SFIN No.ULIF00504/03/03BSLIGROWTH109



## About The Fund

Date of Inception: 18-Mar-03

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

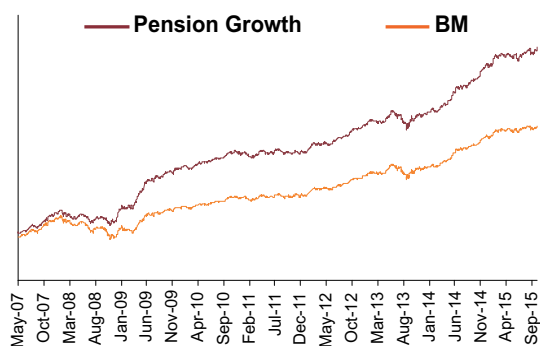
**STRATEGY:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 30th September 2015: ₹ 34.64

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

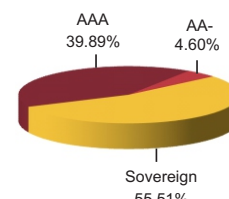
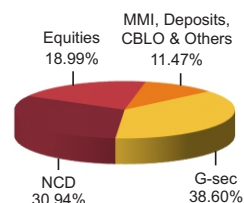
Asset held as on 30th September 2015: ₹ 30.67 Cr

FUND MANAGER: Mr. Devendra Singhvi



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

|       |                     |      |
|-------|---------------------|------|
| 8.17% | Government Of India | 2044 |
| 8.33% | Government Of India | 2026 |
| 9.23% | Government Of India | 2043 |
| 8.13% | Government Of India | 2045 |
| 8.28% | Government Of India | 2032 |
| 8.83% | Government Of India | 2023 |
| 8.97% | Government Of India | 2030 |
| 8.3%  | Government Of India | 2042 |

### CORPORATE DEBT

|       |                                   |      |
|-------|-----------------------------------|------|
| 8.3%  | Rural Electrification Corpn. Ltd. | 2025 |
| 8.4%  | Power Grid Corpn. Of India Ltd.   | 2023 |
| 9.37% | Power Finance Corpn. Ltd.         | 2024 |
| 8.49% | L & T Infra Debt Fund Limited     | 2025 |
| 9.55% | Hindalco Industries Ltd.          | 2022 |
| 8.7%  | Power Finance Corpn. Ltd.         | 2025 |

### Equity

|                                         |       |
|-----------------------------------------|-------|
| Infosys Ltd.                            | 1.81% |
| HDFC Bank Ltd.                          | 1.44% |
| Housing Development Finance Corpn. Ltd. | 1.11% |
| ITC Ltd.                                | 0.97% |
| Reliance Industries Ltd.                | 0.92% |
| Larsen And Toubro Ltd.                  | 0.87% |
| ICICI Bank Ltd.                         | 0.85% |
| Maruti Suzuki India Ltd.                | 0.82% |
| Sun Pharmaceutical Inds. Ltd.           | 0.73% |
| Divis Laboratories Ltd.                 | 0.73% |
| Other Equity                            | 8.76% |

### MMI, Deposits, CBLO & Others

## Holding

38.60%

|        |
|--------|
| 10.18% |
| 8.42%  |
| 7.51%  |
| 5.24%  |
| 2.54%  |
| 2.08%  |
| 1.78%  |
| 0.86%  |

30.94%

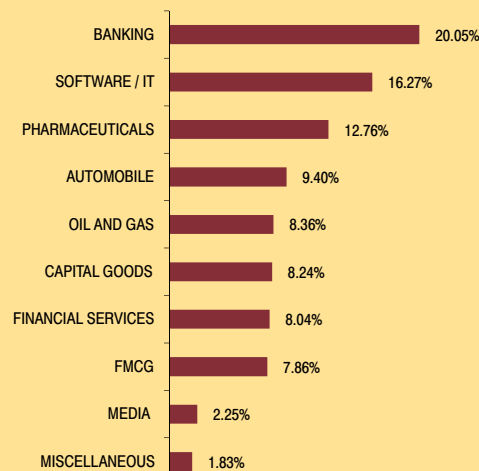
|       |
|-------|
| 8.56% |
| 7.92% |
| 6.99% |
| 3.27% |
| 3.20% |
| 1.01% |

18.99%

|       |
|-------|
| 1.81% |
| 1.44% |
| 1.11% |
| 0.97% |
| 0.92% |
| 0.87% |
| 0.85% |
| 0.82% |
| 0.73% |
| 0.73% |
| 8.76% |

11.47%

## Top 10 Sectoral Allocation



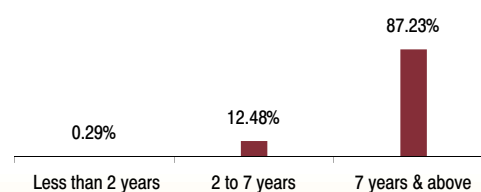
## Maturity (in years)

15.22

## Yield to Maturity :

8.22%

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 18.99% from 18.33% and to MMI has decreased to 11.47% from 12.21% on a MOM basis.



# Pension Enrich Fund

SFIN No.ULIF00404/03/03BSLIENRICH109



## About The Fund

Date of Inception: 12-Mar-03

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

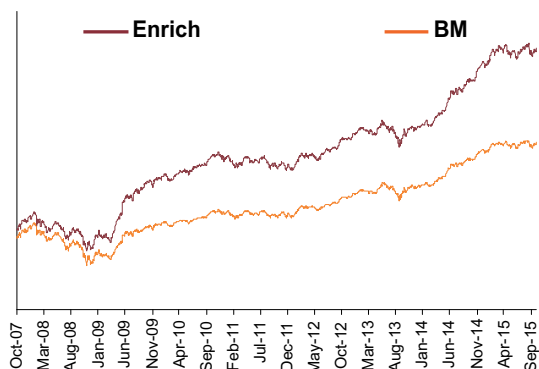
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 30th September 2015: ₹ 40.79

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

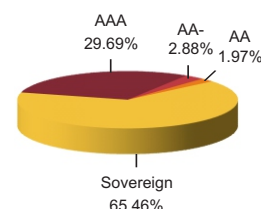
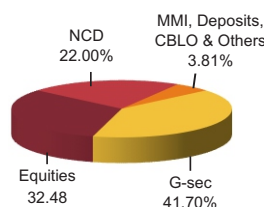
Asset held as on 30th September 2015: ₹ 160.33 Cr

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

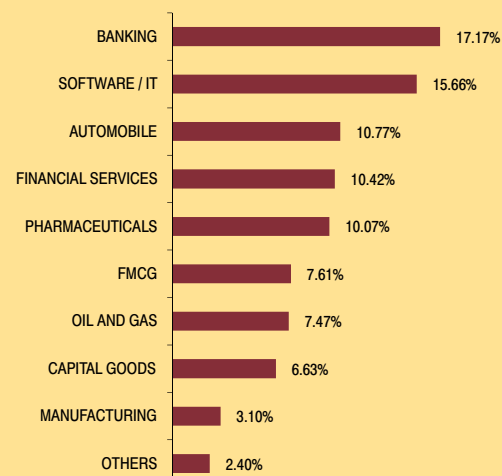


## Asset Allocation

## Rating Profile



## Top 10 Sectoral Allocation



## SECURITIES

### GOVERNMENT SECURITIES

|       |                     |      |
|-------|---------------------|------|
| 8.33% | Government Of India | 2026 |
| 8.83% | Government Of India | 2023 |
| 8.28% | Government Of India | 2027 |
| 7.16% | Government Of India | 2023 |
| 8.3%  | Government Of India | 2042 |
| 9.15% | Government Of India | 2024 |
| 8.6%  | Government Of India | 2028 |
| 8.32% | Government Of India | 2032 |
| 8.79% | Government Of India | 2021 |

## Holding

41.70%

|        |
|--------|
| 10.31% |
| 8.28%  |
| 8.07%  |
| 6.44%  |
| 4.59%  |
| 1.35%  |
| 1.33%  |
| 1.30%  |
| 0.03%  |

### CORPORATE DEBT

|        |                                               |      |
|--------|-----------------------------------------------|------|
| 9.81%  | Power Finance Corpn. Ltd.                     | 2018 |
| 9.95%  | Food Corporation Of India                     | 2022 |
| 9.18%  | Housing Development Finance Corpn. Ltd.       | 2018 |
| 8.9%   | Steel Authority Of India Ltd.                 | 2019 |
| 9.55%  | Hindalco Industries Ltd.                      | 2022 |
| 9.37%  | Power Finance Corpn. Ltd.                     | 2024 |
| 9.24%  | Rural Electrification Corpn. Ltd.             | 2018 |
| 10.15% | Kotak Mahindra Prime Ltd.                     | 2017 |
| 9.9%   | Cholamandalam Investment And Finance Co. Ltd. | 2016 |
| 8.76%  | HDB Financial Services Ltd                    | 2017 |
|        | Other Corporate Debt                          |      |

22.00%

|       |
|-------|
| 2.41% |
| 2.03% |
| 1.90% |
| 1.87% |
| 1.84% |
| 1.34% |
| 1.29% |
| 1.27% |
| 1.26% |
| 1.25% |
| 5.56% |

### Equity

32.48%

|                                         |        |
|-----------------------------------------|--------|
| Housing Development Finance Corpn. Ltd. | 2.68%  |
| Infosys Ltd.                            | 2.61%  |
| HDFC Bank Ltd.                          | 1.78%  |
| ITC Ltd.                                | 1.47%  |
| Reliance Industries Ltd.                | 1.36%  |
| Larsen And Toubro Ltd.                  | 1.31%  |
| Mahindra And Mahindra Ltd.              | 1.25%  |
| Sun Pharmaceutical Inds. Ltd.           | 1.23%  |
| ICICI Bank Ltd.                         | 1.12%  |
| Tata Motors Ltd.                        | 1.09%  |
| Other Equity                            | 16.56% |

### MMI, Deposits, CBLO & Others

3.81%

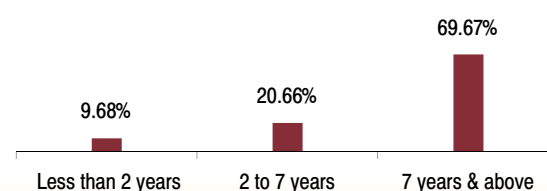
## Maturity (in years)

9.40

## Yield to Maturity :

8.07%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 32.48% from 33.97% and to MMI has increased to 3.81% from 2.76% on a MOM basis.