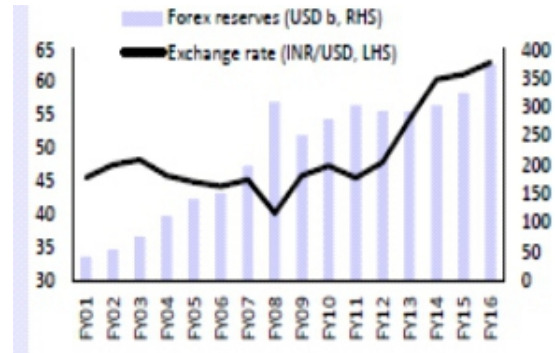
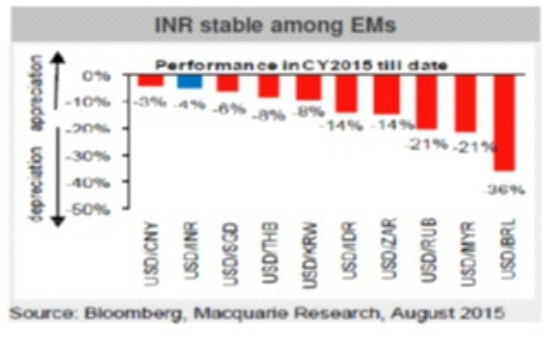


as on 31st August 2015

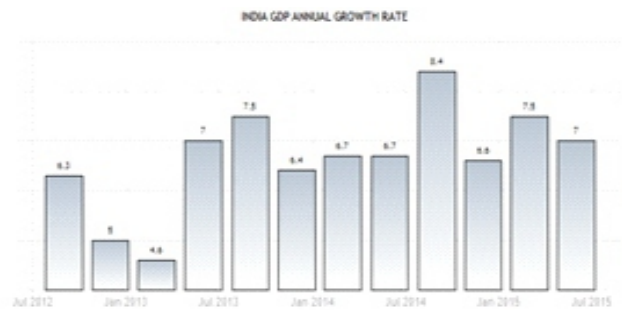
Market Outlook	Pg 1
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Protector Fund	Pg 7
Builder Fund	Pg 8
Balancer Fund	Pg 9
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Creator Fund	Pg 11
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## Economy Review

August 2015 was amongst the most volatile months for global equity markets in recent years. The main factors which contributed to the high volatility were - (1) Poor economic data from China, (2) Concerns over competitive devaluation and (3) Fear of an impending Fed rate hike. India, being part of the emerging market basket corrected in August. Despite a market correction and selling by the FIIs, INR was amongst the best performing currencies within emerging economies. India's forex reserve at \$350bn has been amongst the best in Emerging markets.



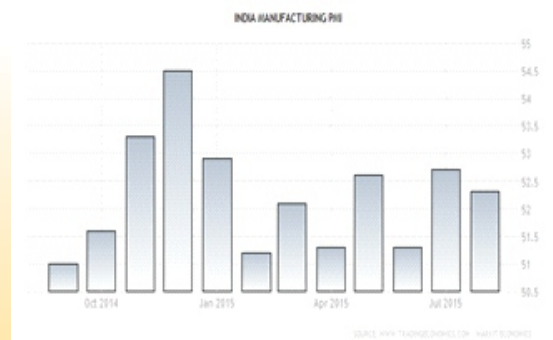
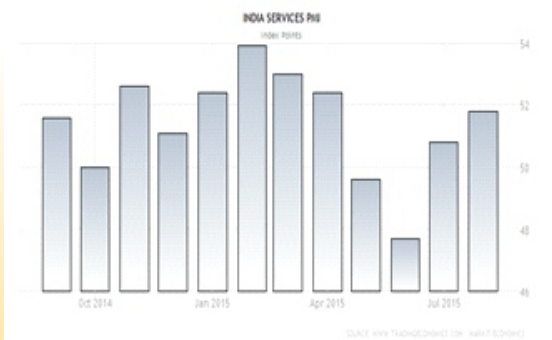
Outlook for Indian economy is the strongest amongst the emerging markets. India is expected to deliver a GDP growth of 7 per cent in FY16. Brazil and Russia are expecting a GDP contraction. Taiwan, Thailand, South Korea, Turkey and South Africa are expecting a GDP growth of sub 4 per cent. Only the Chinese and Indonesian economies have a GDP growth forecast of 5-7 per cent this year.



The monthly monsoon deficit for August 2015 was 22 per cent, the overall rainfall deficit stood at 12 per cent. Sowing activity has been marginally above 2014. Government intervention has been able to keep inflation under control. Lower crude prices also helped in keeping inflation under control.



Services PMI improved in August-15 compared to July-15, manufacturing PMI declined for the same period.



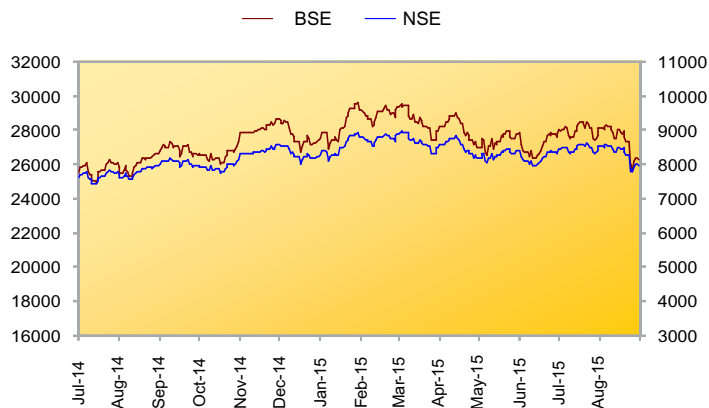
A PMI reading above 50 indicates expansion while one below it implies contraction.

## Outlook for Equities

The Indian stock market lost 6.5 percent for the month. FIIs sold \$2.6 bn in the August-2015.

Cumulatively, they are net buyers of \$4.5 bn for the year 2015. Domestic institutions bought \$2.5 bn in August taking their annual tally for 2015 to \$6.8 bn.

Equities do not look expensive with the Sensex currently at 13.5 multiple of FY17 earnings. We expect significant gains for long-term investors.



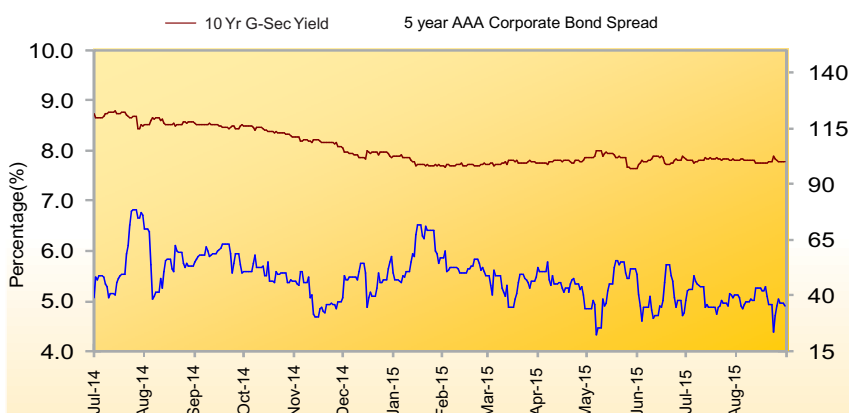
INDEX	31-Aug-15	31-Jul-15	% Change
Nifty	7971.30	8532.85	-6.58%
Sensex	26283.09	28114.56	-6.51%
BSE 100	8120.97	8653.31	-6.15%
Dow Jones	16528.03	17689.86	-6.57%
Nikkei	18890.48	20585.24	-8.23%
Hang Seng	21670.58	24636.28	-12.04%
Nasdaq	4776.51	5128.28	-6.86%

## Outlook for Debt

The 10 year bond yield moved from 7.81 per cent to 7.79 per cent in the month of August-2015.

Structural liquidity is however at comfortable levels. We expect 10 year G-sec yield to be in the range of 7.75 to 8 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 with more rate cuts from RBI. This will result in significant gains for our investors in debt funds.



Key Indices	31-Aug-15	31-Jul-15	% Change
10 year G-Sec	7.79%	7.81%	-0.26%
5 Year G-Sec	7.91%	7.94%	-0.38%
91 Day T Bill	7.39%	7.43%	-0.54%
364 day T-Bill	7.54%	7.58%	-0.53%
MIBOR	7.58%	7.66%	-1.06%
Call Rates	6.19%	7.01%	-13.25%

# Performance at a Glance as on 31st August 2015



## Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Builder	BM
Absolute Return	1 month	0.59%	0.60%	0.97%	0.72%	-0.05%	0.09%	-0.46%	-0.53%
	3 months	1.98%	1.77%	1.61%	1.63%	0.86%	1.02%	0.73%	0.41%
	6 months	3.96%	3.67%	2.26%	3.01%	1.29%	1.80%	1.03%	0.60%
	1 Year	8.72%	8.53%	12.27%	10.15%	11.33%	9.32%	11.73%	8.47%
CAGR	2 Years	9.44%	9.22%	10.98%	10.17%	12.72%	11.18%	14.83%	2.18%
	3 Years	9.02%	8.14%	9.00%	8.04%	9.70%	8.69%	11.47%	9.33%
	4 Years	9.13%	8.21%	9.24%	8.16%	9.34%	8.55%	10.62%	8.92%
	5 Years	8.78%	7.83%	8.74%	7.67%	8.28%	7.69%	8.95%	7.68%
	Since Inception	9.25%	7.50%	10.71%	7.67%	8.56%	6.39%	10.43%	7.30%

Returns	Period	Balancer	BM	Enhancer	BM	Creator	BM	Magnifier	BM
Absolute Return	1 month	-1.21%	-0.87%	-1.54%	-1.18%	-3.03%	-2.43%	-6.58%	-4.98%
	3 months	0.17%	0.03%	-0.33%	-0.27%	-1.61%	-1.51%	-4.27%	-4.03%
	6 months	-0.24%	-0.14%	-0.49%	-0.74%	-3.17%	-3.13%	-6.54%	-7.81%
	1 Year	10.70%	7.74%	8.90%	7.31%	9.67%	5.55%	5.18%	1.30%
CAGR	2 Years	15.39%	12.36%	14.41%	12.85%	18.86%	14.78%	23.02%	17.96%
	3 Years	11.54%	9.33%	10.74%	9.64%	13.37%	10.83%	15.99%	12.84%
	4 Years	10.63%	8.80%	9.89%	8.97%	11.64%	9.59%	13.00%	10.43%
	5 Years	8.94%	7.38%	7.94%	7.36%	8.62%	7.23%	8.01%	6.61%
	Since Inception	10.23%	7.18%	11.56%	8.21%	12.64%	9.85%	13.54%	6.43%

Returns	Period	Maximiser	BM	Super 20	BM	Multiplier	BM	Pure Equity	Liquid Plus	BM	Value Momentum	BM
Absolute Return	1 month	-7.68%	-5.59%	-6.48%	-5.92%	-6.14%	-4.41%	-4.65%	0.63%	0.53%	-5.85%	-5.59%
	3 months	-6.02%	-4.67%	-4.98%	-5.15%	-1.27%	-0.95%	-0.88%	1.93%	1.73%	-3.59%	-4.67%
	6 months	-8.87%	-9.04%	-8.67%	-9.74%	1.38%	-0.64%	-0.02%	3.84%	3.61%	-5.57%	-9.04%
	1 Year	4.88%	0.58%	3.94%	-1.78%	23.35%	15.01%	15.48%	8.04%	7.45%	7.04%	0.58%
CAGR	2 Years	26.56%	19.04%	22.92%	16.15%	46.94%	35.34%	33.58%	8.41%	8.13%	34.98%	19.04%
	3 Years	16.47%	13.35%	16.32%	12.49%	25.49%	19.62%	24.17%	8.30%	7.79%	18.18%	13.35%
	4 Years	12.56%	10.64%	14.08%	10.19%	19.75%	13.43%	-	-	-	-	-
	5 Years	6.94%	6.41%	9.64%	6.52%	11.79%	7.08%	-	-	-	-	-
	Since Inception	9.24%	7.01%	12.31%	8.95%	10.76%	6.14%	22.10%	8.05%	7.84%	14.79%	11.78%

### 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	-
Pure Equity	-	-
Liquid Plus	-	-
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
ULIF02707/10/11BSLIPUREEQ109
ULIF02807/10/11BSLLIQPLUS109
ULIF02907/10/11BSLIVALUEM109

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# Performance at a Glance as on 31st August 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	-2.62%	-3.63%	-4.06%	-4.35%	-4.16%
	3 months	-0.85%	-1.96%	-2.26%	-2.53%	-3.12%
	6 months	-2.22%	-3.75%	-4.46%	-5.05%	-5.86%
	1 Year	6.79%	6.60%	5.76%	5.41%	5.35%
CAGR	2 Years	20.07%	21.25%	21.10%	21.57%	22.12%
	3 Years	14.00%	14.64%	14.86%	14.87%	15.43%
	4 Years	11.27%	11.39%	11.56%	11.43%	11.80%
	5 Years	7.47%	7.86%	8.06%	8.12%	8.12%
	Since Inception	6.91%	13.14%	9.98%	8.49%	9.12%

Returns	Period	Platinum Advantage	Foresight - Single Pay	Foresight - 5 Pay	Titanium I	Titanium II	Titanium III
Absolute Return	1 month	-4.49%	-5.63%	-3.91%	-3.94%	-4.12%	-4.62%
	3 months	-3.58%	-4.00%	-2.58%	-1.93%	-2.40%	-2.44%
	6 months	-6.73%	-7.31%	-4.50%	-4.62%	-5.59%	-5.78%
	1 Year	4.75%	2.70%	5.16%	6.44%	6.04%	5.66%
CAGR	2 Years	23.78%	21.31%	17.53%	21.12%	20.72%	17.58%
	3 Years	16.68%	15.75%	12.85%	15.19%	14.86%	12.94%
	4 Years	13.62%	13.01%	10.80%	12.11%	11.99%	10.88%
	5 Years	-	-	-	8.91%	8.84%	7.04%
	Since Inception	7.50%	9.43%	7.48%	9.04%	8.94%	6.94%

## Pension Funds

Figures in percentage (%)

Returns	Period	Pension - Nourish	BM	Pension Growth	BM	Pension - Enrich	BM
Absolute Return	1 month	-0.03%	0.09%	-0.35%	-0.53%	-1.38%	-1.49%
	3 months	1.06%	1.02%	0.75%	0.41%	-0.16%	-0.58%
	6 months	1.52%	1.80%	0.79%	0.60%	-0.90%	-1.34%
	1 Year	11.73%	9.32%	11.00%	8.47%	11.03%	6.87%
CAGR	2 Years	12.68%	11.18%	14.41%	12.18%	17.09%	13.34%
	3 Years	9.64%	8.69%	11.07%	9.33%	12.11%	9.94%
	4 Years	9.23%	8.55%	10.20%	8.92%	10.87%	9.13%
	5 Years	8.16%	7.69%	8.63%	7.68%	8.59%	7.34%
	Since Inception	8.38%	6.39%	10.36%	7.30%	11.84%	8.45%

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.

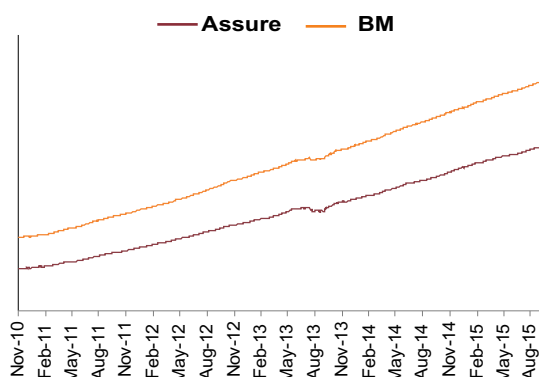
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 31st August 2015: ₹ 24.16

BENCHMARK: CRISIL Short Term Bond Index

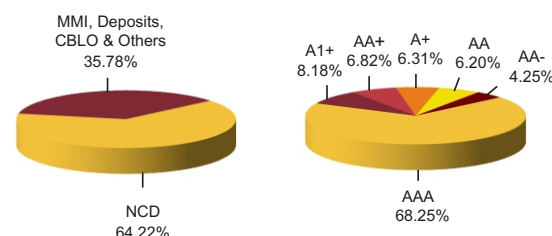
Asset held as on 31st August 2015: ₹ 168.24 Cr

FUND MANAGER: Mr. Ajit Kumar PPB



## Asset Allocation

## Rating Profile



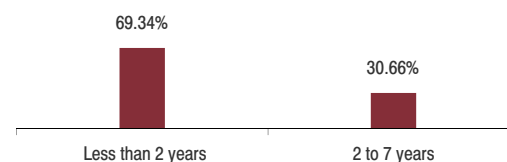
Maturity (in years)

1.70

Yield to Maturity :

8.66%

## Maturity Profile



## SECURITIES

### CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd. 2018
9.16%	HDB Financial Services Ltd 2016
8.6%	Bharat Aluminium Company Limited 2016
10.18%	LIC Housing Finance Ltd. 2016
9.63%	Rural Electrification Corpn. Ltd. 2019
8.95%	Power Finance Corpn. Ltd. 2018
8.97%	Rural Electrification Corpn. Ltd. 2016
8.5%	NHPC Ltd. 2019
8.4%	Power Grid Corpn. Of India Ltd. 2020
8.99%	Tata Capital Financial Services Limited 2017
	Other Corporate Debt

## Holding

64.22%

5.75%
4.72%
4.41%
3.38%
3.08%
3.01%
3.00%
2.99%
2.99%
2.98%
27.92%

## MMI, Deposits, CBLO & Others

35.78%

## Fund Update:

The average maturity of the fund Remains unchanged at 1.70 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.

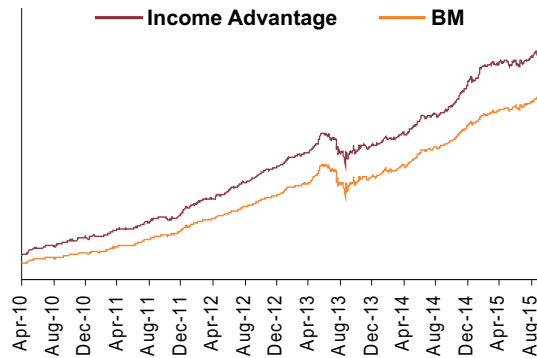
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 31st August 2015: ₹ 20.44

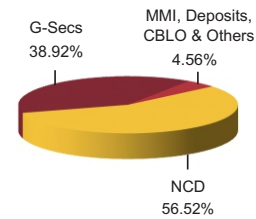
BENCHMARK: Crisil Composite Bond index & Crisil Liquid Fund Index

Asset held as on 31st August 2015: ₹ 532.63 Cr

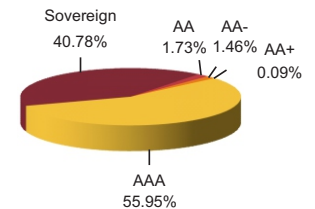
FUND MANAGER: Mr. Ajit Kumar PPB



## Asset Allocation



## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

7.72% Government Of India 2025	13.08%
8.24% Government Of India 2033	10.55%
7.88% Government Of India 2030	7.48%
8.17% Government Of India 2044	1.91%
8.2% Government Of India 2025	1.52%
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

38.92%

## Maturity (in years)

11.71

## Yield to Maturity :

8.19%

## CORPORATE DEBT

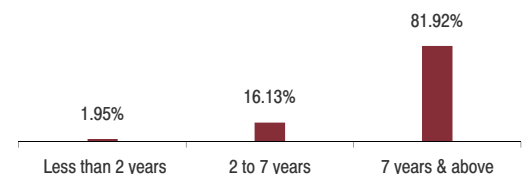
8.37% Rural Electrification Corpn. Ltd. 2020	4.33%
8.48% Power Finance Corpn. Ltd. 2024	3.78%
8.37% National Bank For Agri. And Rural Development 2020	3.77%
8.3% Rural Electrification Corpn. Ltd. 2025	2.44%
8.4% Nuclear Power Corpn. Of India Ltd. 2029	1.92%
8.4% Nuclear Power Corpn. Of India Ltd. 2027	1.91%
8.4% Nuclear Power Corpn. Of India Ltd. 2026	1.91%
8.72% Kotak Mahindra Bank Ltd. 2022	1.90%
8.39% Power Finance Corpn. Ltd. 2025	1.88%
8.27% Rural Electrification Corpn. Ltd. 2025	1.87%
Other Corporate Debt	30.80%

56.52%

## MMI, Deposits, CBLO & Others

4.56%

## Maturity Profile



## Fund Update:

Exposure to G-secs has increased to 38.92% to 37.95% and to MMI has increased to 4.56% from 2.98% 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.

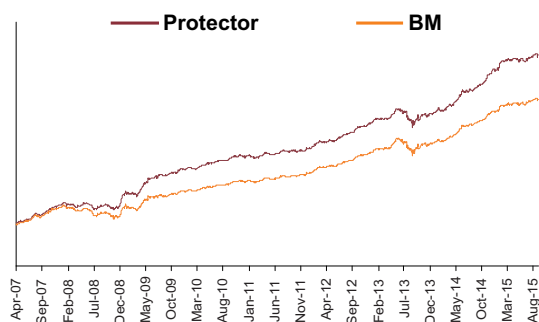
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities

NAV as on 31st August 2015: ₹ 32.78

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

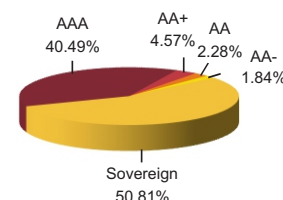
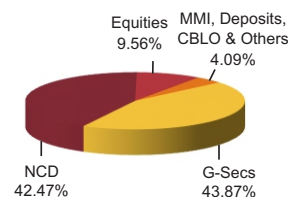
Asset held as on 31st August 2015: ₹ 414.69 Cr

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	2032
8.2%	Government Of India	2022
	Other Government Securities	

## Holding

43.87%

12.89%
6.32%
2.98%
2.72%
2.35%
2.18%
1.84%
1.79%
1.55%
1.46%
7.78%

### 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
8.88%	Export Import Bank Of India	2022
9.32%	Power Finance Corpn. Ltd.	2019
	Other Corporate Debt	

42.47%

2.74%
2.58%
2.55%
1.93%
1.59%
1.27%
1.26%
1.26%
1.24%
1.24%
24.81%

### EQUITY

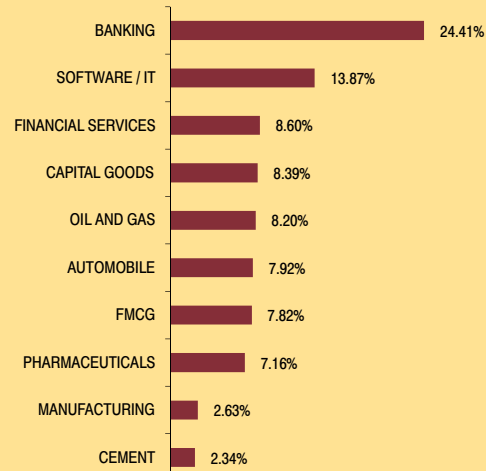
9.56%

0.66%
0.61%
0.52%
0.50%
0.48%
0.46%
0.42%
0.39%
0.32%
0.30%
4.90%

### MMI, Deposits, CBLO & Others

4.09%

## Top 10 Sectoral Allocation



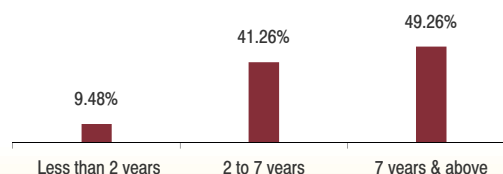
## Maturity (in years)

8.51

## Yield to Maturity :

8.28%

## Maturity Profile



## Fund Update:

Exposure to G-secs has decreased to 43.87% to 45.00% and to MMI has increased to 4.09% from 2.50% 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.

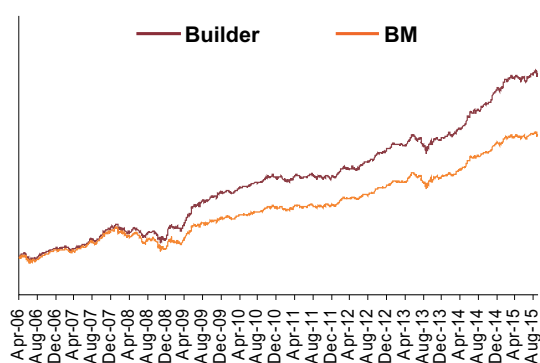
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st August 2015: ₹ 41.95

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

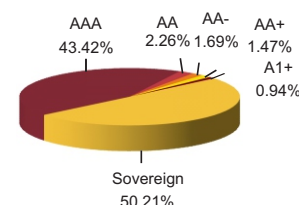
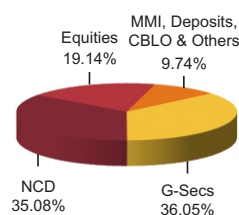
Asset held as on 31st August 2015: ₹ 284.22 Cr

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

36.05%

7.01%
5.82%
5.68%
5.07%
2.80%
1.75%
1.64%
1.49%
1.42%
1.18%
2.19%

### CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
8.5%	Indian Railway Finance Corpn. Ltd.	2020
8.85%	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
9.057%	L&T Infrastructure Finance Ltd.	2017
	Other Corporate Debt	

35.08%

3.91%
2.93%
1.90%
1.81%
1.78%
1.76%
1.76%
1.41%
1.41%
1.06%
15.35%

## EQUITY

	Housing Development Finance Corpn. Ltd.	
	Infosys Ltd.	
	HDFC Bank Ltd.	
	ITC Ltd.	
	Sun Pharmaceutical Inds. Ltd.	
	Tata Motors Ltd.	
	Mahindra And Mahindra Ltd.	
	ICICI Bank Ltd.	
	Larsen And Toubro Ltd.	
	Maruti Suzuki India Ltd.	
	Other Equity	

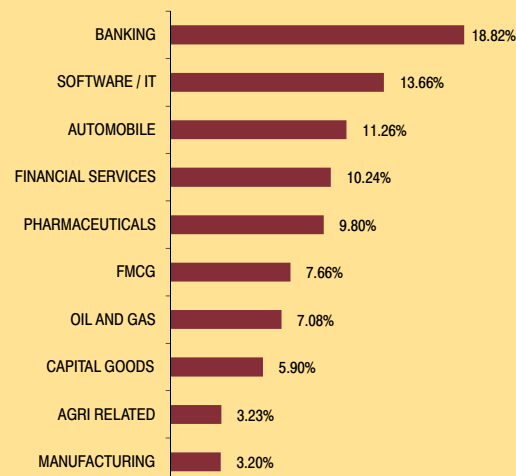
19.14%

1.60%
1.39%
1.02%
0.80%
0.73%
0.71%
0.70%
0.65%
0.63%
0.63%
10.25%

### MMI, Deposits, CBLO & Others

9.74%

## Top 10 Sectoral Allocation



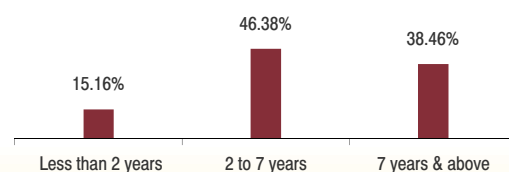
## Maturity (in years)

7.98

## Yield to Maturity :

8.21%

## Maturity Profile



## Fund Update:

Exposure to NCD has increased to 35.08% from 32.97% while that to MMI has increased to 9.74% from 3.08% 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.

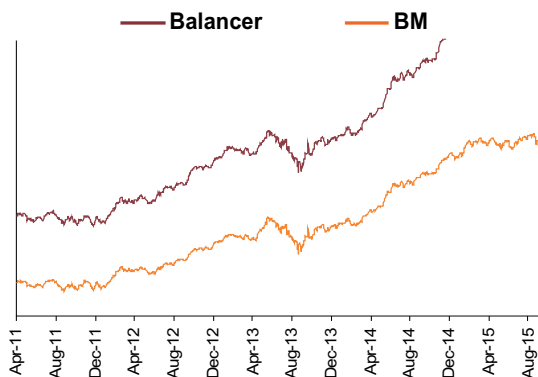
**STRATEGY:** To invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 31st August 2015: ₹ 26.80

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

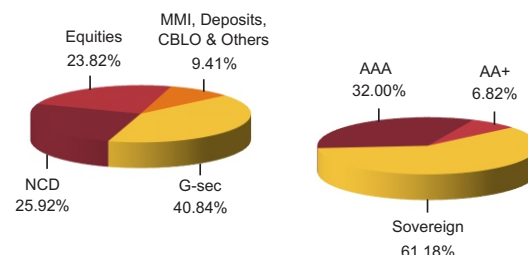
Asset held as on 31st August 2015: ₹ 33.15 Cr

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
8.79%	Government Of India 2021
8.3%	Government Of India 2042
	Other Government Securities

## Holding

### 40.84%

6.14%
5.18%
4.73%
3.79%
3.09%
2.70%
2.68%
2.25%
1.56%
1.55%
7.16%

## 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

## 25.92%

6.24%
4.55%
4.04%
3.06%
2.39%
1.58%
1.51%
0.97%
0.65%
0.63%
0.32%

## Equity

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

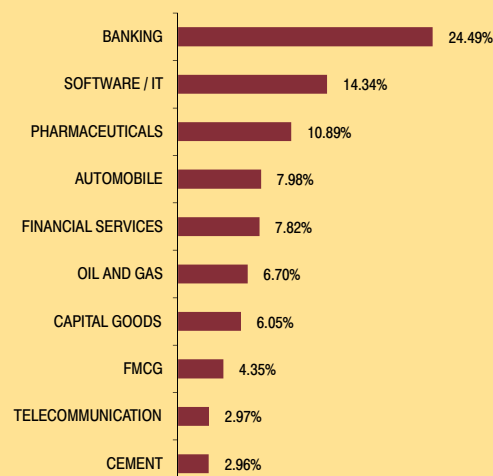
## 23.82%

1.70%
1.58%
1.27%
1.25%
1.04%
0.75%
0.75%
0.71%
0.70%
0.69%
13.38%

## MMI, Deposits, CBLO & Others

## 9.41%

## Top 10 Sectoral Allocation



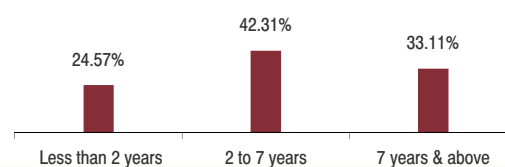
## Maturity (in years)

8.55

## Yield to Maturity :

8.13%

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly increased to 23.82% from 23.69% while that 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.

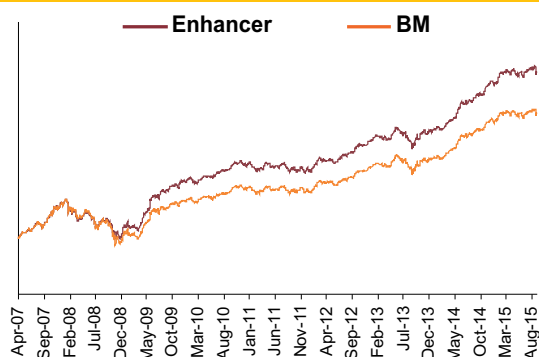
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st August 2015: ₹ 48.57

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

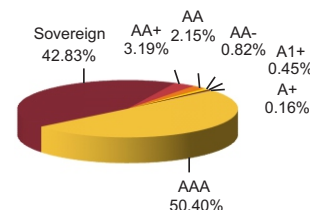
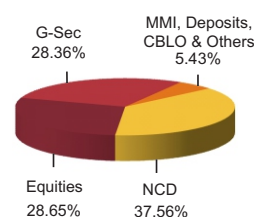
Asset held as on 31st August 2015: ₹ 6849.08 Cr

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
8.33%	Government Of India	2026
7.95%	Government Of India	2032
8.2%	Government Of India	2022
8.26%	Government Of India	2027
7.16%	Government Of India	2023
	Other Government Securities	

## Holding

28.36%

4.76%
3.99%
3.05%
2.32%
1.29%
1.25%
1.20%
1.08%
0.90%
0.87%
7.65%

### 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	

37.56%

0.86%
0.85%
0.70%
0.48%
0.45%
0.44%
0.44%
0.42%
0.38%
0.38%
32.18%

### Equity

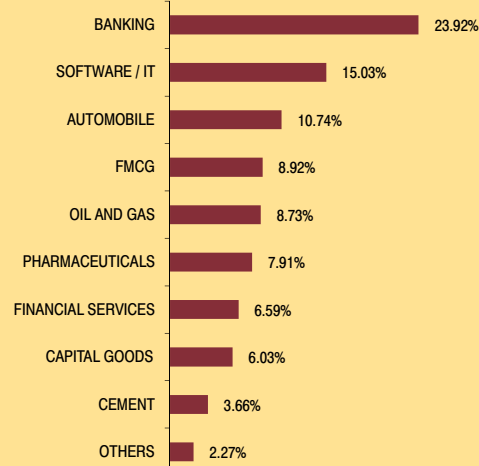
28.65%

2.52%
2.26%
1.69%
1.61%
1.51%
1.45%
1.41%
1.18%
1.10%
1.06%
12.86%

### MMI, Deposits, CBLO & Others

5.43%

## Top 10 Sectoral Allocation



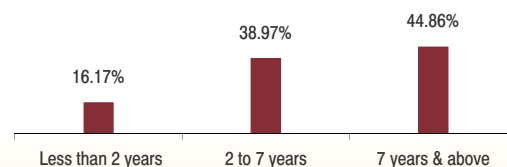
## Maturity (in years)

8.15

## Yield to Maturity :

8.30%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 28.65% from 29.82% while that to MMI has decreased to 5.43% from 6.24% 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.

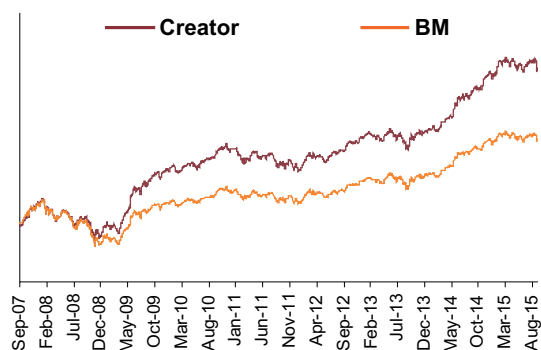
**STRATEGY:** To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

NAV as on 31st August 2015: ₹ 39.41

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

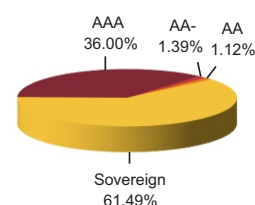
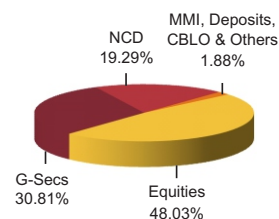
Asset held as on 31st August 2015: ₹ 425.98 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

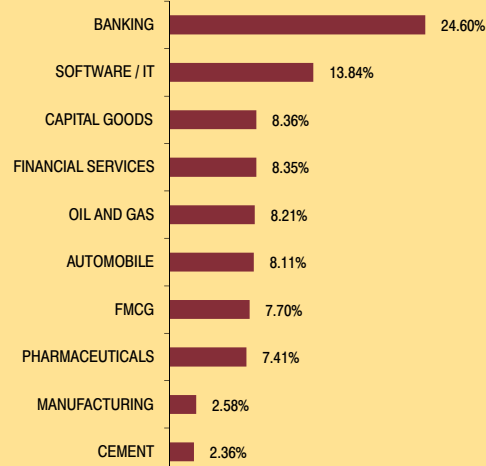
8.83%	Government Of India	2023
9.23%	Government Of India	2043
8.33%	Government Of India	2026
8.28%	Government Of India	2027
8.15%	Government Of India	2022
8.6%	Government Of India	2028
8.2%	Government Of India	2025
8.24%	Government Of India	2027
8.13%	Government Of India	2022
8.28%	Government Of India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

## Holding

30.81%

7.63%
5.30%
4.30%
2.99%
2.95%
1.23%
1.19%
0.98%
0.76%
0.72%
2.75%

## 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
8.45%	Indian Railway Finance Corpn. Ltd.	2018
8.72%	Kotak Mahindra Bank Ltd.	2022
8.5%	NHPC Ltd.	2023
8.9%	Steel Authority Of India Ltd.	2019
9.39%	Power Finance Corpn. Ltd.	2024
8.95%	HDFC Bank Ltd.	2022
	Other Corporate Debt	

19.29%

4.43%
1.38%
1.21%
1.20%
1.19%
1.19%
1.19%
1.06%
0.87%
0.71%
4.86%

Maturity (in years)

10.38

Yield to Maturity :

8.18%

### EQUITY

48.03%

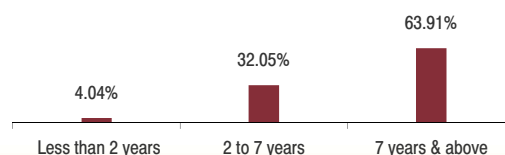
Infosys Ltd.	3.28%
HDFC Bank Ltd.	3.15%
ICICI Bank Ltd.	2.62%
ITC Ltd.	2.50%
Larsen And Toubro Ltd.	2.45%
Reliance Industries Ltd.	2.35%
Housing Development Finance Corpn. Ltd.	2.11%
Axis Bank Ltd.	1.93%
State Bank Of India	1.64%
Tata Consultancy Services Ltd.	1.52%
Other Equity	24.49%

### MMI, Deposits, CBLO & Others

1.88%

11

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 48.03% from 49.03% and to MMI has slightly increased to 1.88% from 2.67% 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.

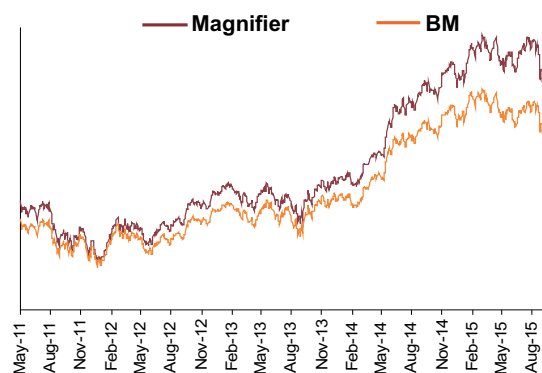
**STRATEGY:** To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 31st August 2015: ₹ 40.73

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

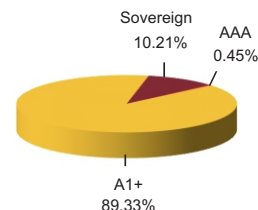
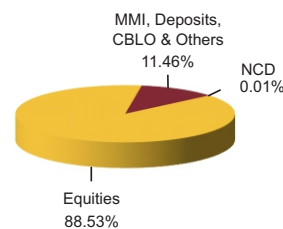
Asset held as on 31st August 2015: ₹ 1086.00 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

## CORPORATE DEBT

0.01%

8.8% HDB Financial Services Ltd 2016

0.01%

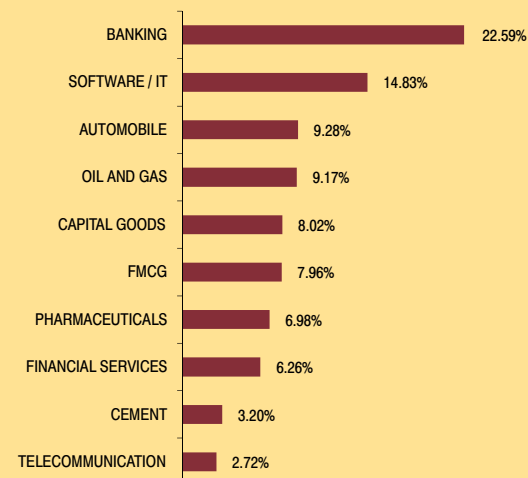
## EQUITY

88.53%

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

6.90%  
 6.82%  
 4.92%  
 4.57%  
 4.43%  
 4.34%  
 4.15%  
 3.34%  
 3.22%  
 2.93%  
 42.90%

## Top 10 Sectoral Allocation



## MMI, Deposits, CBLO & Others

11.46%

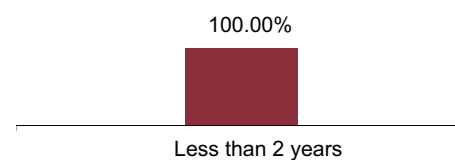
## Maturity (in years)

0.47

## Yield to Maturity :

8.91%

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 88.53% from 85.88% while that to MMI has decreased to 11.46% from 14.11% 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.

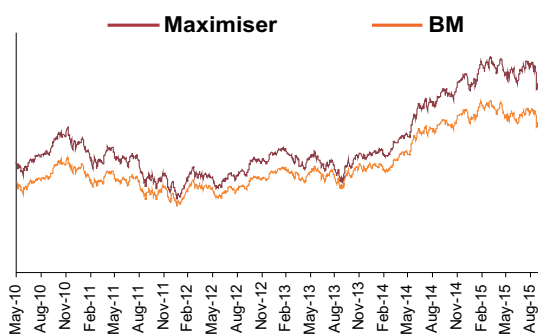
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 31st August 2015: ₹ 20.68

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

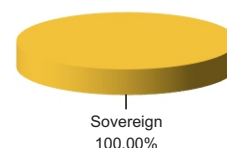
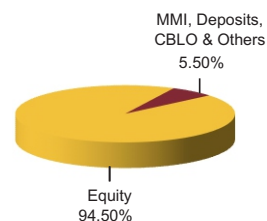
Asset held as on 31st August 2015: ₹ 2151.66 Cr

FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation

## Rating Profile



## SECURITIES

### EQUITY

Infosys Ltd.	7.05%
HDFC Bank Ltd.	6.36%
ICICI Bank Ltd.	5.75%
Larsen And Toubro Ltd.	5.01%
Reliance Industries Ltd.	4.96%
Tata Consultancy Services Ltd.	3.93%
State Bank Of India	3.43%
Housing Development Finance Corpn. Ltd.	3.42%
Axis Bank Ltd.	3.28%
Cipla Ltd.	3.06%
Other Equity	48.23%

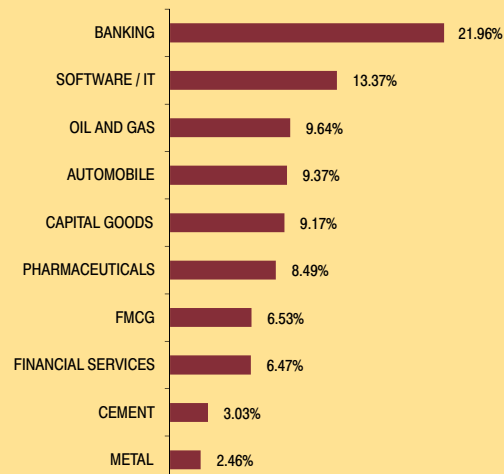
## Holding

94.50%

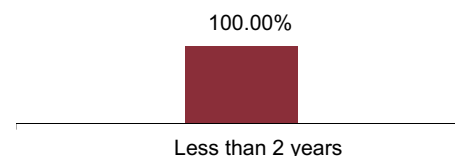
## MMI, Deposits, CBLO & Others

5.50%

## Top 10 Sectoral Allocation



## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly decreased to 94.50% from 94.63% while that to MMI has Slightly creased to 5.50% from 5.37% 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.

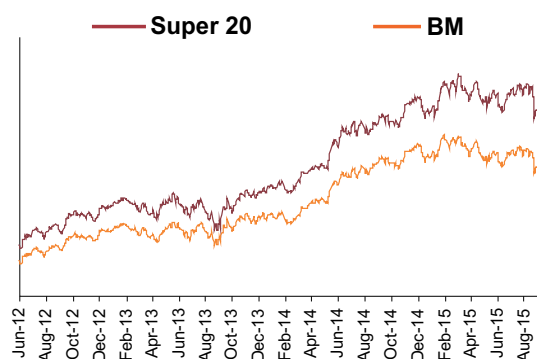
**STRATEGY:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, 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 31st August 2015: ₹ 20.43

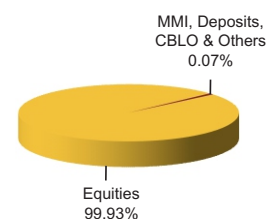
BENCHMARK: Sensex & Crisil Liquid Fund Index

Asset held as on 31st August 2015: ₹ 659.45 Cr

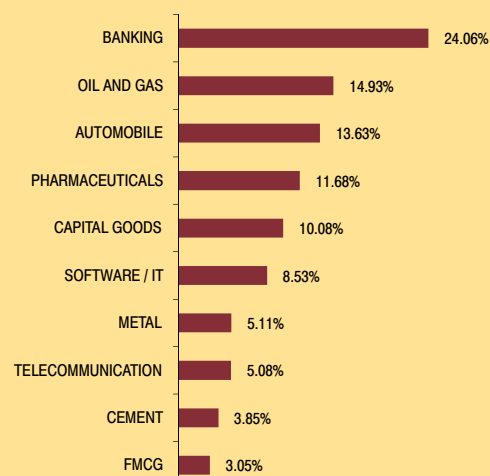
FUND MANAGER: Mr. Sameer Mistry



## Asset Allocation



## Top Sectoral Allocation



## SECURITIES

### Equity

Infosys Ltd.	8.53%
HDFC Bank Ltd.	8.27%
Reliance Industries Ltd.	8.00%
Larsen And Toubro Ltd.	7.26%
ICICI Bank Ltd.	7.16%
Tata Motors Ltd.	5.69%
State Bank Of India	5.15%
Coal India Ltd	5.11%
Tata Communications Ltd.	5.08%
Maruti Suzuki India Ltd.	4.78%
Other Equity	34.91%

## Holding

99.93%

## MMI, Deposits, CBLO & Others

0.07%

## Maturity Profile

100.00%

Less than 2 years

## Fund Update:

Exposure to Equities has slightly increased to 99.93% from 99.32% while that to MMI has slightly decreased to 0.07% from 0.68% 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.

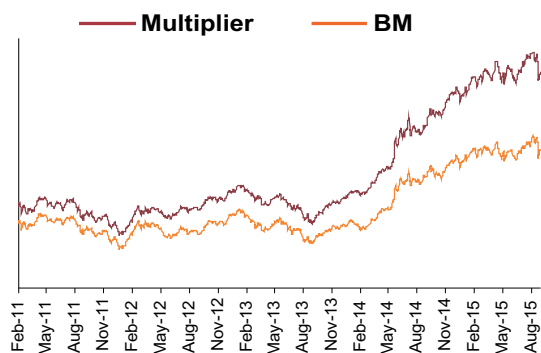
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential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

NAV as on 31st August 2015: ₹ 22.29

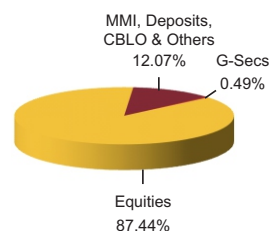
BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

Asset held as on 31st August 2015: ₹ 481.06 Cr

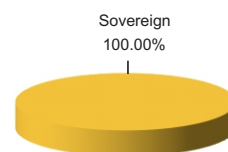
FUND MANAGER: Mr. Sumit Mangal



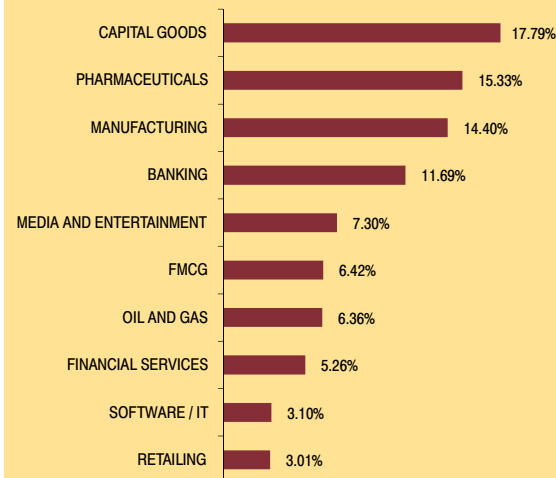
## Asset Allocation



## Rating Profile



## Top 10 Sectoral Allocation



## SECURITIES

### GOVERNMENT SECURITIES

Government Of India 2016

### Equity

Inox Wind Limited	6.97%
HDFC Bank Ltd.	6.92%
Alstom India Limited	6.56%
Divis Laboratories Ltd.	6.39%
Jagran Prakashan Ltd.	6.28%
Colgate-Palmolive (India) Ltd.	5.61%
AIA Engineering Ltd.	4.78%
Indian Oil Corpn. Ltd.	4.35%
Welspun India Limited	4.14%
Engineers India Ltd.	3.12%
Other Equity	32.31%

## Holding

0.49%

0.49%

87.44%

## MMI, Deposits, CBLO & Others

12.07%

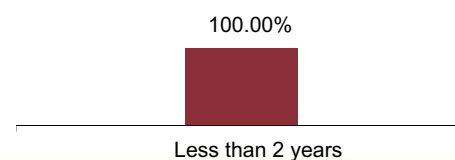
## Maturity (in years)

0.07

## Yield to Maturity :

7.48%

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 87.44% from 85.91% while that to MMI has increased to 12.07% from 9.52% 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

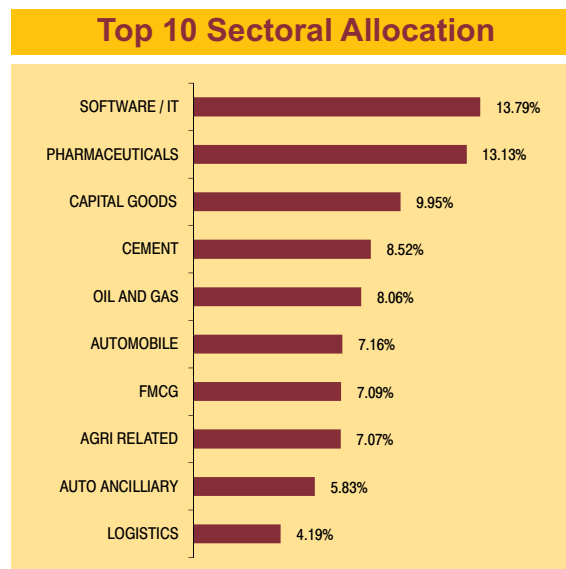
**STRATEGY:** The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong companies by following a research-focused investment approach

NAV as on 31st August 2015: ₹ 20.03

Asset held as on 31st August 2015: ₹ 24.87 Cr

FUND MANAGER: Mr. Praful Kumar

SECURITIES		Holding	Asset Allocation
<b>Equity</b>		<b>95.78%</b>	
Larsen And Toubro Ltd.	5.94%		
Reliance Industries Ltd.	4.69%		
Cipla Ltd.	4.33%		
Ambuja Cements Ltd.	4.02%		
Container Corpn. Of India Ltd.	4.01%		
Colgate-Palmolive (India) Ltd.	3.99%		
Tata Consultancy Services Ltd.	3.63%		
Alstom India Limited	3.59%		
Grasim Industries Ltd.	3.49%		
Crisil Ltd.	3.13%		
Other Equity	54.97%		
<b>MMI, Deposits, CBLO &amp; Others</b>		<b>4.22%</b>	



### Fund Update:

Exposure to Equities has increased to 95.78% from 98.35% while that to MMI has increased to 4.22% from 1.65% 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 31st August 2015: ₹ 13.09

BENCHMARK: Crisil Liquid Index

Asset held as on 31st August 2015: ₹ 57.92 Cr

FUND MANAGER : Mr. Ajit Kumar PPB

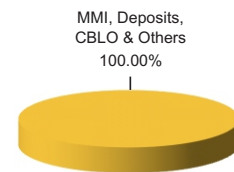
### SECURITIES

MMI, Deposits, CBLO & Others

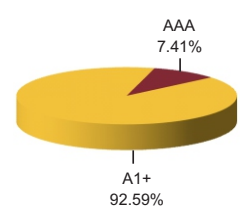
### Holding

100.00%

### Asset Allocation



### Rating Profile



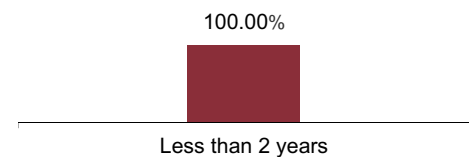
Maturity (in years)

0.44

Yield to Maturity :

8.47%

### Maturity Profile



### Fund Update:

The average maturity of the fund has slightly decreased to 0.50 years from 0.58 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 31st August 2015: ₹ 16.16

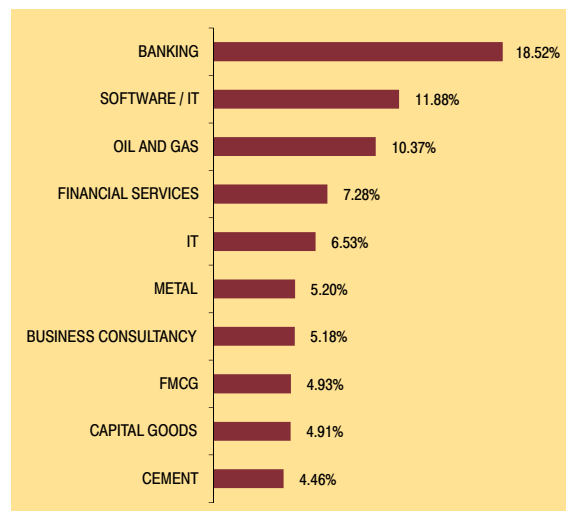
BENCHMARK: BSE 100

Asset held as on 31st August 2015: ₹ 57.75 Cr

FUND MANAGER: Mr. Sunil Kumar

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>Corporate Debt</b>	<b>0.24%</b>		
8.49% NTPC Ltd. 2025	0.24%		
<b>Equity</b>	<b>91.60%</b>		
Credit Analysis And Research Ltd	4.74%		
Bajaj Corp Ltd.	4.52%		
Coal India Ltd	4.28%		
Infosys Ltd.	4.26%		
ACC Ltd.	4.09%		
Gateway Distriparks Ltd.	3.65%		
Hexaware Technologies Ltd.	3.62%		
Tata Chemicals Ltd.	3.47%		
Indian Oil Corpn. Ltd.	3.41%		
Engineers India Ltd.	3.34%		
Other Equity	52.21%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>8.16%</b>		

## Top 10 Sectoral Allocation



Maturity (in years) 0.28

Yield to Maturity : 8.25%

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 91.60% from 87.76% while that to MMI has decreased to 8.16% from 12.01% 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.

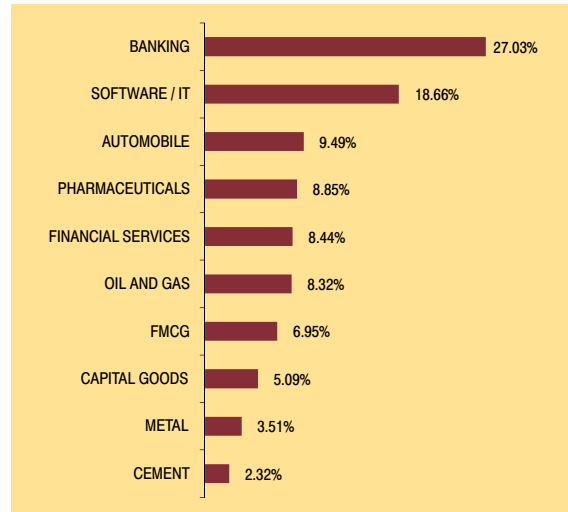
NAV as on 31st August 2015: ₹ 16.46

Asset held as on 31st August 2015: ₹ 287.48 Cr

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

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>4.20%</b>		
8.24% Government Of India 2018	2.67%		
7.83% Government Of India 2018	1.52%		
5.69% Government Of India 2018	0.01%		
<b>CORPORATE DEBT</b>	<b>42.32%</b>		
National Bank For Agri. And Rural Development 2017	5.67%		
9.05% Sundaram Finance Ltd. 2018	5.24%		
9.3% Power Grid Corpn. Of India Ltd. 2018	4.96%		
9.18% Housing Development Finance Corpn. Ltd. 2018	3.77%		
9.43% Indian Railway Finance Corpn. Ltd. 2018	3.61%		
8.3% National Bank For Agri. And Rural Development 2018	3.49%		
8.95% Power Finance Corpn. Ltd. 2018	3.28%		
8.95% L&T Shipbuilding Ltd 2017	2.44%		
8.34% LIC Housing Finance Ltd. 2018	1.73%		
11.25% Power Finance Corpn. Ltd. 2018	1.69%		
Other Corporate Debt	6.45%		
<b>Equity</b>	<b>37.04%</b>		
HDFC Bank Ltd.	3.86%		
Infosys Ltd.	3.56%		
Housing Development Finance Corpn. Ltd.	2.28%		
ICICI Bank Ltd.	2.13%		
Reliance Industries Ltd.	2.06%		
ITC Ltd.	1.90%		
Larsen And Toubro Ltd.	1.88%		
Tata Consultancy Services Ltd.	1.58%		
State Bank Of India	1.41%		
Sun Pharmaceutical Inds. Ltd.	1.39%		
Other Equity	14.99%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>16.43%</b>		

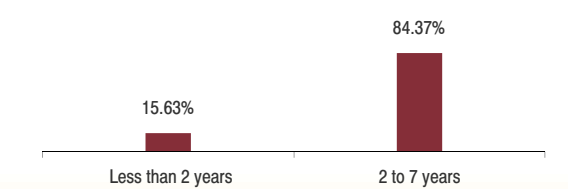
## Top 10 Sectoral Allocation



**Maturity (in years)** 2.49

**Yield to Maturity :** 8.38%

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly decreased to 42.32% from 42.64% while that to MMI has increased to 16.43% from 12.25% 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 31st August 2015: ₹ 23.67

Asset held as on 31st August 2015: ₹ 537.43 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  
8.24% Government Of India 2018

### Holding

7.75%

4.76%  
2.03%  
0.70%  
0.26%

#### CORPORATE DEBT

National Housing Bank 2018  
National Bank For Agri. And Rural Development 2019  
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

38.17%

4.71%  
3.41%  
3.29%  
2.90%  
2.60%  
2.60%  
1.92%  
1.90%  
1.89%  
1.63%  
11.32%

#### Equity

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

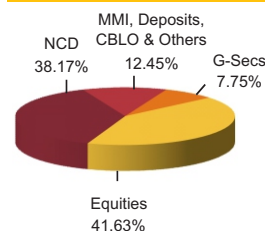
41.63%

4.06%  
3.56%  
2.75%  
2.75%  
2.70%  
2.39%  
2.26%  
1.68%  
1.61%  
1.61%  
16.27%

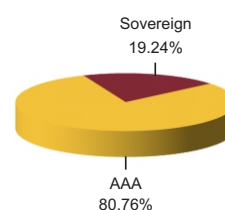
#### MMI, Deposits, CBLO & Others

12.45%

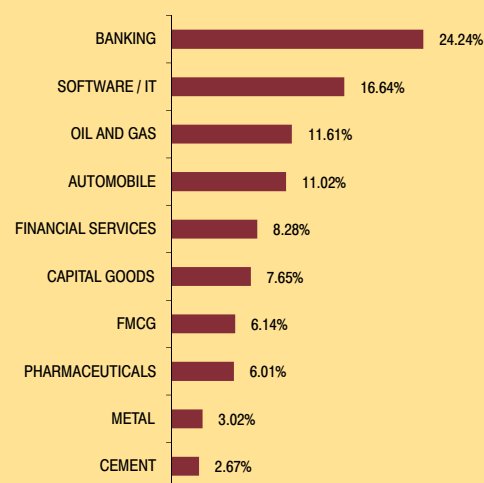
### Asset Allocation



### Rating Profile



### Top 10 Sectoral Allocation



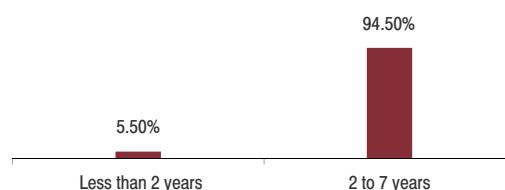
### Maturity (in years)

3.02

### Yield to Maturity :

8.21%

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 41.63% from 50.63% while that to MMI has increased to 12.45% from 7.70% 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 31st August 2015: ₹ 18.20

Asset held as on 31st August 2015: ₹ 612.74 Cr

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

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>10.47%</b>		
6.9% Government Of India 2019 6.05% Government Of India 2019 5.64% Government Of India 2019 7.8% Government Of India 2020	9.29% 0.92% 0.20% 0.06%		
<b>CORPORATE DEBT</b>	<b>28.51%</b>		
National Housing Bank 2019 8.65% NTPC Ltd. 2019 8.2% Small Industries Development Bank Of India 2018 9.63% Rural Electrification Corpn. Ltd. 2019 9.39% Power Finance Corpn. Ltd. 2019 9.45% Housing Development Finance Corpn. Ltd. 2019 8.6% Indian Railway Finance Corpn. Ltd. 2019 8.85% Power Grid Corpn. Of India Ltd. 2019 8.76% Power Finance Corpn. Ltd. 2019 9.35% Power Grid Corpn. Of India Ltd. 2019 Other Corporate Debt	3.08% 2.48% 2.46% 1.69% 1.69% 1.68% 1.66% 1.66% 1.49% 1.35% 9.28%		
<b>Equity</b>	<b>46.34%</b>		
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. State Bank Of India Other Equity	3.96% 3.95% 3.06% 3.04% 3.00% 2.52% 2.51% 1.79% 1.78% 1.73% 19.01%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>14.68%</b>		
		<b>Maturity (in years)</b>	<b>3.55</b>
		<b>Yield to Maturity :</b>	<b>8.28%</b>
		<b>Maturity Profile</b>	

### Fund Update:

Exposure to Equities has decreased to 46.34% from 56.40% while that to MMI has been increased to 14.68% from 8.61% 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 31st August 2015: ₹ 16.25

Asset held as on 31st August 2015: ₹ 457.81 Cr

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

SECURITIES	Holding	Asset Allocation	Rating Profile		
<b>GOVERNMENT SECURITIES</b>	<b>2.43%</b>				
6.9% Government Of India 2019 6.05% Government Of India 2019	2.02% 0.41%				
<b>CORPORATE DEBT</b>	<b>35.74%</b>				
9.04% Rural Electrification Corpn. Ltd. 2019 9.32% Power Finance Corpn. Ltd. 2019 9.63% Rural Electrification Corpn. Ltd. 2019 National Bank For Agri. And Rural Development 2019 8.68% Aditya Birla Nuvo Ltd. 2020 8.68% LIC Housing Finance Ltd. 2020 9.05% Petronet L N G Ltd. 2019 8.93% Power Grid Corpn. Of India Ltd. 2019 9.39% Power Finance Corpn. Ltd. 2019 8.65% Steel Authority Of India Ltd. 2019 Other Corporate Debt	5.59% 4.42% 3.40% 3.36% 3.34% 3.07% 3.00% 2.23% 1.81% 1.11% 4.42%				
<b>Equity</b>	<b>49.58%</b>				
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. State Bank Of India Other Equity	4.24% 4.20% 3.28% 3.25% 3.23% 2.70% 2.69% 1.92% 1.90% 1.85% 20.35%				
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>12.24%</b>			<b>Maturity (in years)</b>	<b>3.83</b>
				<b>Yield to Maturity :</b>	<b>8.40%</b>
				<b>Maturity Profile</b>	

### Fund Update:

Exposure to Equities has decreased to 49.58% from 60.34% while that to MMI has increased to 12.24% from 6.33% 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 31st August 2015: ₹ 16.22

Asset held as on 31st August 2015: ₹ 749.68 Cr

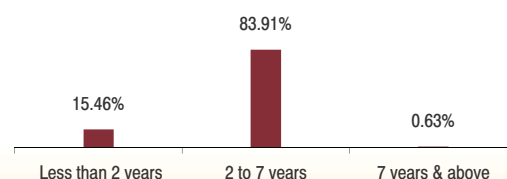
FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>6.01%</b>		
6.35% Government Of India 2020 7.8% Government Of India 2020 8.19% Government Of India 2020	2.68% 1.92% 1.41%		
<b>CORPORATE DEBT</b>	<b>30.39%</b>		
8.18% National Bank For Agri. And Rural Development 2020 8.68% Aditya Birla Nuvo Ltd. 2020 8.3% Steel Authority Of India Ltd. 2020 8.7% Power Finance Corpn. Ltd. 2020 8.87% Rural Electrification Corpn. Ltd. 2020 8.97% Tata Sons Ltd. 2020 8.68% LIC Housing Finance Ltd. 2020 7.93% Power Grid Corpn. Of India Ltd. 2020 8.37% National Bank For Agri. And Rural Development 2020 9.3% Power Grid Corpn. Of India Ltd. 2020 Other Corporate Debt	3.32% 2.93% 2.67% 2.46% 2.04% 2.03% 2.01% 1.97% 1.70% 1.39% 7.87%		
<b>Equity</b>	<b>53.30%</b>		
Infosys Ltd. HDFC Bank Ltd. Housing Development Finance Corpn. Ltd. Reliance Industries Ltd. Larsen & Toubro Ltd. ICICI Bank Ltd. State Bank Of India Tata Motors Ltd. Axis Bank Ltd. ITC Ltd. Other Equity	4.77% 4.16% 4.10% 3.71% 3.51% 3.44% 2.58% 2.24% 2.14% 2.05% 20.60%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>10.29%</b>		

Maturity (in years) **4.19**

Yield to Maturity : **8.34%**

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 53.30% from 62.22% while that to MMI has increased to 10.29% from 5.01% 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.

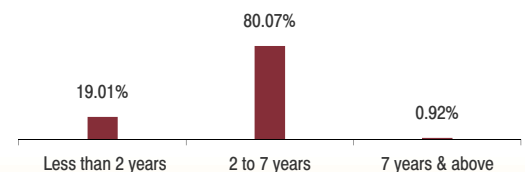
NAV as on 31st August 2015: ₹ 14.31

Asset held as on 31st August 2015: ₹ 1112.92 Cr

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

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>15.46%</b>		
8.12% Government Of India 2020 7.8% Government Of India 2020	15.29% 0.18%		
<b>CORPORATE DEBT</b>	<b>16.96%</b>		
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 8.49% NHPC 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 9.15% Larsen And Toubro Ltd. 2019 9.1% Tata Sons Ltd. 2020 Other Corporate Debt	2.31% 2.30% 2.28% 1.72% 1.59% 0.93% 0.92% 0.70% 0.56% 0.46% 3.19%		
<b>Equity</b>	<b>58.47%</b>		
Infosys Ltd. HDFC Bank Ltd. Housing Development Finance Corpn. Ltd. Reliance Industries Ltd. ICICI Bank Ltd. Larsen And Toubro Ltd. State Bank Of India ITC Ltd. Tata Motors Ltd. Tata Consultancy Services Ltd. Other Equity	5.66% 4.53% 4.24% 3.90% 3.81% 3.75% 2.72% 2.69% 2.26% 2.24% 22.67%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>9.11%</b>	<b>Maturity (in years)</b>	<b>4.77</b>
		<b>Yield to Maturity :</b>	<b>8.16%</b>

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 58.47% from 66.61% while that to MMI has increased to 9.11% from 5.95% on a MOM basis.

**About The Fund**

**Date of Inception:** 22-Feb-11

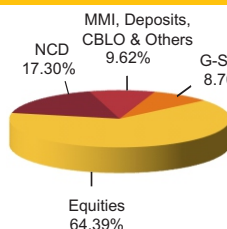
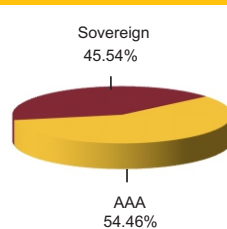
**OBJECTIVE:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciation. Derivatives would be used for hedging purpose only and as approved by IRDA.

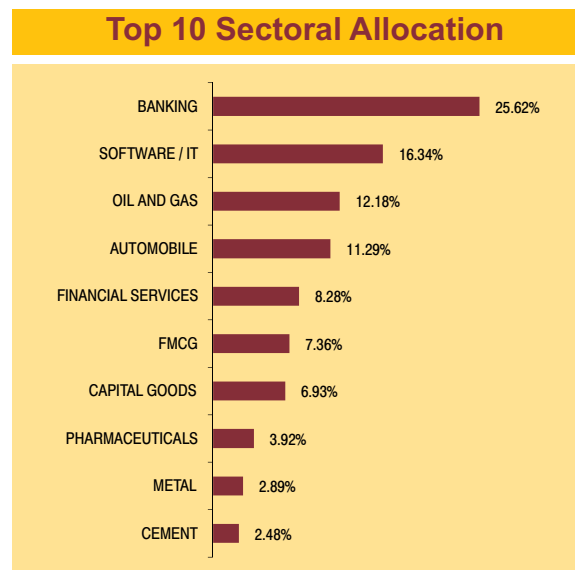
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth 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 31st August 2015:** ₹ 15.03

**Asset held as on 31st August 2015:** ₹ 95.37 Cr

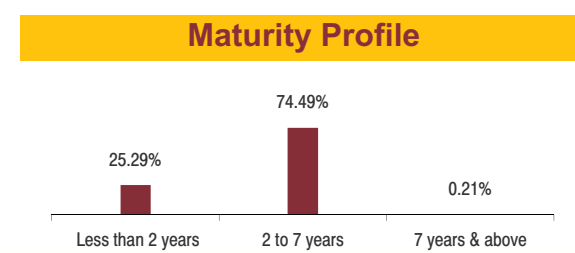
**FUND MANAGER:** Mr. Dhruvil Shah (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>GOVERNMENT SECURITIES</b>	<b>8.70%</b>		
7.8% Government Of India 2021	5.35%		
8.79% Government Of India 2021	2.45%		
8.2% Government Of India 2022	0.90%		
<b>CORPORATE DEBT</b>	<b>17.30%</b>		
9.36% Power Finance Corpn. Ltd. 2021	5.47%		
8.93% Power Grid Corpn. Of India Ltd. 2021	5.39%		
8.44% Rural Electrification Corpn. Ltd. 2021	5.27%		
9.3% Power Grid Corpn. Of India Ltd. 2021	1.09%		
8.49% N T P C Ltd. 2025	0.07%		
<b>Equity</b>	<b>64.39%</b>		
HDFC Bank Ltd.	5.37%		
Infosys Ltd.	5.11%		
Reliance Industries Ltd.	4.88%		
Housing Development Finance Corpn. Ltd.	4.21%		
ICICI Bank Ltd.	4.10%		
ITC Ltd.	4.02%		
Larsen And Toubro Ltd.	3.82%		
Axis Bank Ltd.	2.93%		
Tata Consultancy Services Ltd.	2.86%		
State Bank Of India	2.68%		
Other Equity	24.41%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>9.62%</b>		



**Maturity (in years)** **4.80**

**Yield to Maturity :** **8.23%**



**Fund Update:**  
Exposure to Equities has decreased to 64.39% from 74.94% while that to MMI has increased to 9.62% from 7.99% 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 31st August 2015: ₹ 13.86

Asset held as on 31st August 2015: ₹ 2160.89 Cr

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

## SECURITIES

## Holding

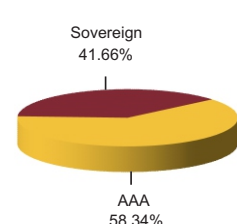
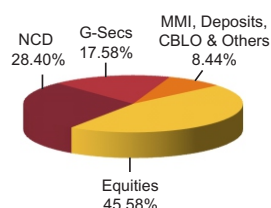
## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

17.58%

7.8% Government Of India 2021	5.41%
8.79% Government Of India 2021	4.62%
8.12% Government Of India 2020	2.14%
7.16% Government Of India 2023	1.98%
7.94% Government Of India 2021	1.72%
8.15% Government Of India 2022	0.32%
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	0.50%

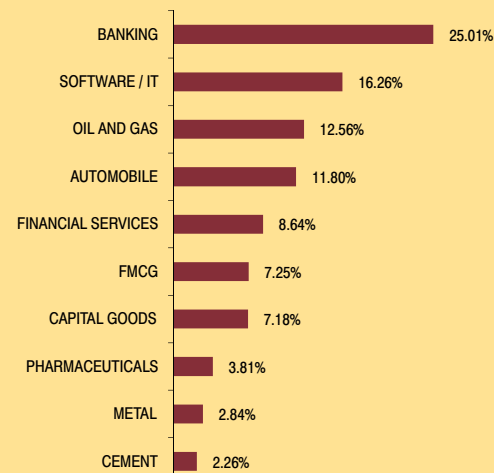


### CORPORATE DEBT

28.40%

9.57% Indian Railway Finance Corpn. Ltd. 2021	2.47%
8.44% Rural Electrification Corpn. Ltd. 2021	1.86%
8.55% Power Finance Corpn. Ltd. 2021	1.82%
9% Export Import Bank Of India 2019	1.50%
9.3% Power Grid Corpn. Of India Ltd. 2021	1.40%
9.75% Larsen And Toubro Ltd. 2022	1.24%
9.48% Rural Electrification Corpn. Ltd. 2021	1.00%
9.3% Export Import Bank Of India 2022	0.97%
9.61% Power Finance Corpn. Ltd. 2021	0.96%
9.25% Power Grid Corpn. Of India Ltd. 2018	0.76%
Other Corporate Debt	14.42%

## Top 10 Sectoral Allocation



### Equity

45.58%

HDFC Bank Ltd.	3.77%
Infosys Ltd.	3.75%
Reliance Industries Ltd.	3.62%
Housing Development Finance Corpn. Ltd.	3.09%
ICICI Bank Ltd.	3.01%
Larsen And Toubro Ltd.	2.82%
ITC Ltd.	2.79%
Axis Bank Ltd.	2.07%
Tata Consultancy Services Ltd.	1.98%
Tata Motors Ltd.	1.90%
Other Equity	16.77%

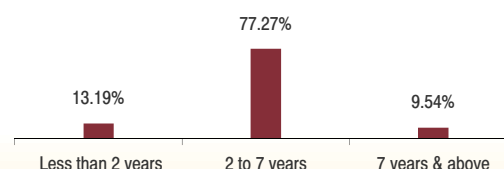
## Maturity (in years)

5.25

## Yield to Maturity :

8.19%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 45.58% from 54.23% and to MMI has increased to 8.44% from 3.94% 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 31st August 2015: ₹ 16.39

Asset held as on 31st August 2015: ₹ 36.08 Cr

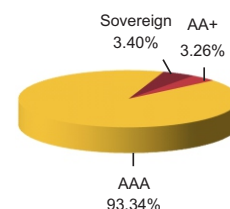
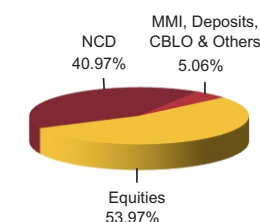
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

## SECURITIES Holding Asset Allocation Rating Profile

### CORPORATE DEBT

40.97%

8.6%	Steel Authority Of India Ltd. 2019	9.80%
8.7%	Power Finance Corpn. Ltd. 2020	7.01%
9.25%	Power Grid Corpn. Of India Ltd. 2019	6.08%
9.63%	Rural Electrification Corpn. Ltd. 2019	4.31%
8.55%	Tata Sons Ltd. 2020	4.16%
8.76%	Power Finance Corpn. Ltd. 2019	2.81%
8.37%	National Bank For Agri. And Rural Development 2020	2.78%
9.3%	Power Grid Corpn. Of India Ltd. 2018	1.78%
8.68%	Aditya Birla Nuvo Ltd. 2020	1.38%
9.04%	Rural Electrification Corpn. Ltd. 2019	0.85%

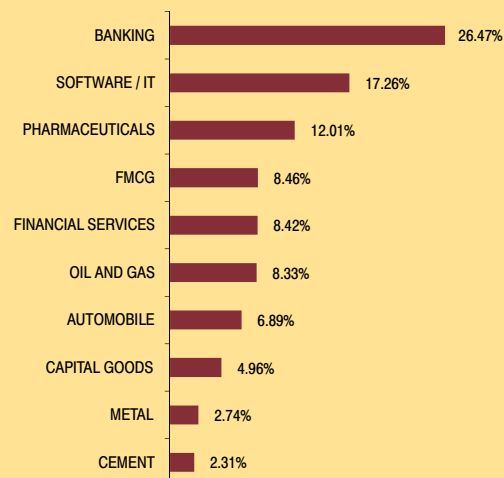


### Equity

53.97%

Infosys Ltd.	4.90%
HDFC Bank Ltd.	4.71%
Housing Development Finance Corpn. Ltd.	3.31%
ICICI Bank Ltd.	3.02%
Reliance Industries Ltd.	3.00%
Larsen And Toubro Ltd.	2.68%
ITC Ltd.	2.49%
HCL Technologies Ltd.	2.21%
Cipla Ltd.	2.20%
State Bank Of India	2.05%
Other Equity	23.40%

### Top 10 Sectoral Allocation



### MMI, Deposits, CBLO & Others

5.06%

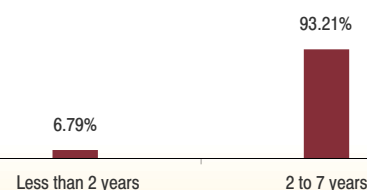
Maturity (in years)

4.09

Yield to Maturity :

8.34%

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 53.97% from 63.37%

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 31st August 2015: ₹ 15.96

Asset held as on 31st August 2015: ₹ 10.27 Cr

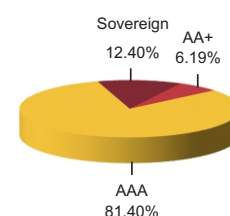
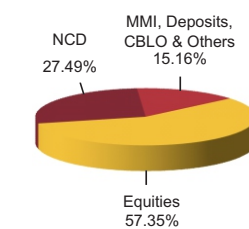
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

## SECURITIES Holding Asset Allocation Rating Profile

### CORPORATE DEBT

27.49%

8.49%	NHPC Ltd. 2020	9.81%
8.37%	National Bank For Agri. And Rural Development 2020	6.84%
8.55%	Tata Sons Ltd. 2020	4.87%
9.32%	Power Finance Corpn. Ltd. 2019	4.02%
8.68%	Aditya Birla Nuvo Ltd. 2020	1.94%



### Equity

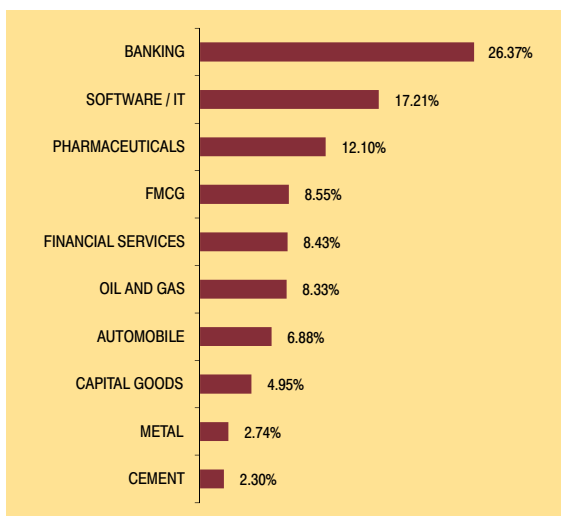
57.35%

Infosys Ltd.	5.20%
HDFC Bank Ltd.	4.96%
Housing Development Finance Corpn. Ltd.	3.52%
ICICI Bank Ltd.	3.20%
Reliance Industries Ltd.	3.18%
Larsen And Toubro Ltd.	2.84%
ITC Ltd.	2.64%
Cipla Ltd.	2.35%
HCL Technologies Ltd.	2.33%
Sun Pharmaceutical Inds. Ltd.	2.18%
Other Equity	24.95%

### MMI, Deposits, CBLO & Others

15.16%

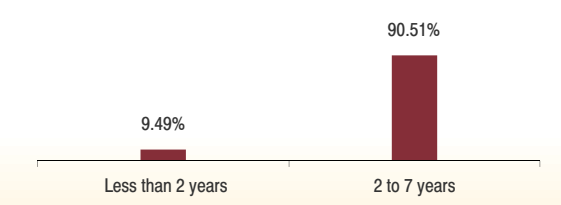
## Top 10 Sectoral Allocation



Maturity (in years) 4.08

Yield to Maturity : 8.45%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 57.35% from 66.22% while that to MMI has decreased to 15.16% from 19.07% 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.

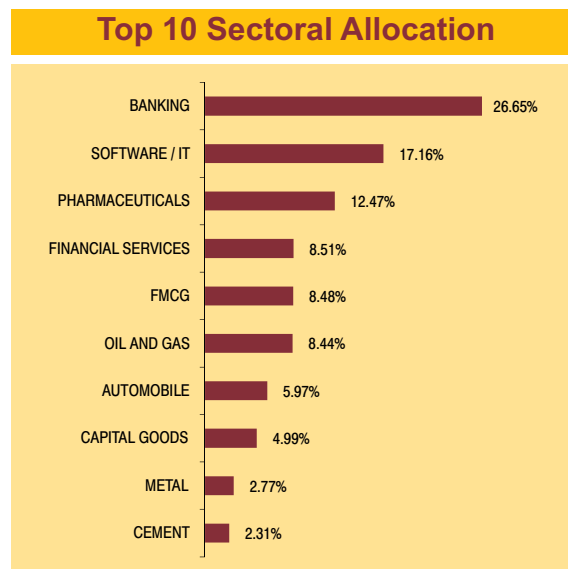
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth 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 31st August 2015: ₹ 14.18

Asset held as on 31st August 2015: ₹ 6.90 Cr

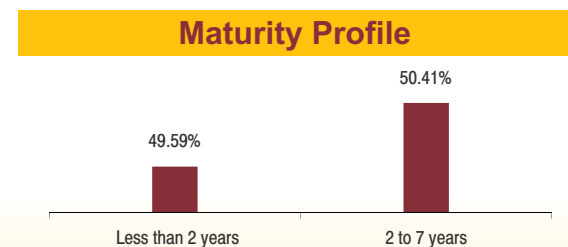
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
<b>CORPORATE DEBT</b> 8.37% National Bank For Agri. And Rural Development 2020 8.95% L I C Housing Finance Ltd. 2020 8.55% Tata Sons Ltd. 2020	<b>19.00%</b> 8.73% 7.36% 2.90%		
<b>Equity</b> HDFC Bank Ltd. Infosys Ltd. Housing Development Finance Corpn. Ltd. ICICI Bank Ltd. Reliance Industries Ltd. Larsen And Toubro Ltd. Cipla Ltd. ITC Ltd. HCL Technologies Ltd. Sun Pharmaceutical Inds. Ltd. Other Equity	<b>61.50%</b> 5.37% 5.34% 3.82% 3.48% 3.44% 3.07% 2.57% 2.56% 2.53% 2.39% 26.94%		
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>19.51%</b>		



**Maturity (in years)** **2.95**

**Yield to Maturity :** **8.39%**



**Fund Update:**  
 Exposure to Equities has decreased to 61.50% from 72.79% while that to MMI has decreased to 19.51% from 20.44% 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.

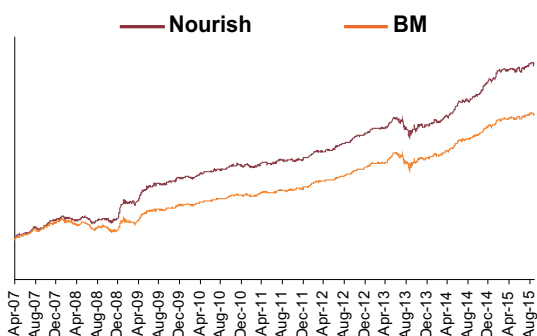
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st August 2015: ₹ 27.30

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

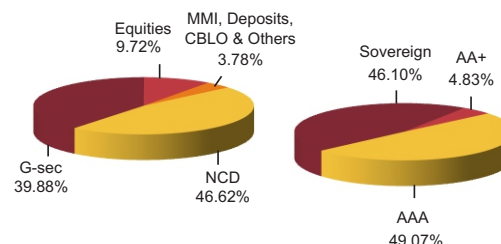
Asset held as on 31st August 2015: ₹ 12.05 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

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

### CORPORATE DEBT

9.04%	Rural Electrification Corpn. Ltd.	2019
8.4%	Nuclear Power Corpn. Of India Ltd.	2028
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.	0.71%
HDFC Bank Ltd.	0.65%
ICICI Bank Ltd.	0.58%
Larsen And Toubro Ltd.	0.49%
Housing Development Finance Corpn. Ltd.	0.48%
Reliance Industries Ltd.	0.39%
State Bank Of India	0.38%
Tata Consultancy Services Ltd.	0.35%
Tata Motors Ltd.	0.34%
ITC Ltd.	0.32%
Other Equity	5.03%

### MMI, Deposits, CBLO & Others

3.78%

## Holding

39.88%

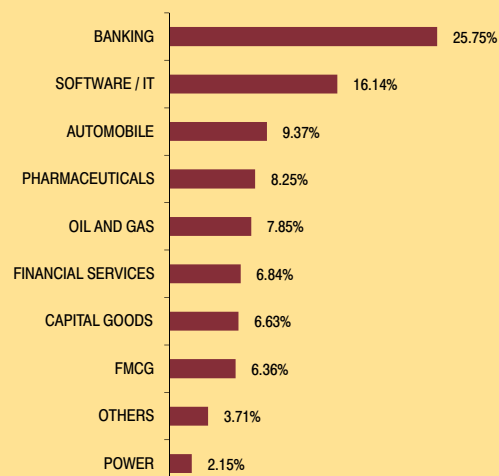
16.48%
8.45%
6.40%
4.59%
3.95%

46.62%

8.50%
8.47%
5.18%
4.48%
4.17%
3.53%
2.87%
2.49%
1.77%
1.74%
3.43%

9.72%

## Top 10 Sectoral Allocation



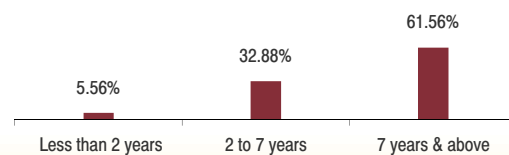
## Maturity (in years)

9.27

## Yield to Maturity :

8.21%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 9.72% from 10.09% while that to MMI has slightly increased to 3.78% from 3.54% 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.

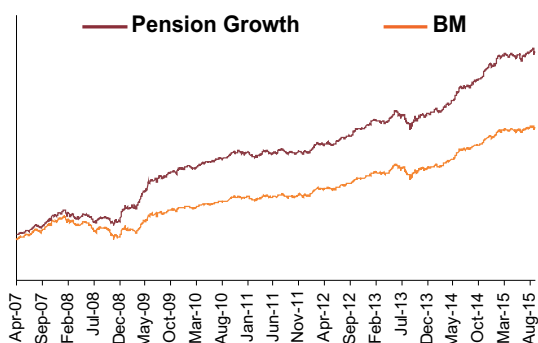
**STRATEGY:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st August 2015: ₹ 34.15

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

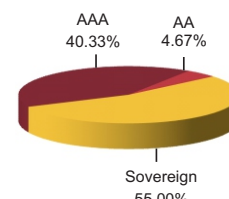
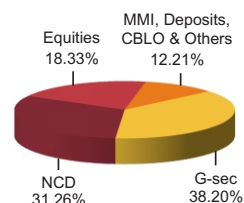
Asset held as on 31st August 2015: ₹ 30.44 Cr

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.	1.62%
HDFC Bank Ltd.	1.25%
Housing Development Finance Corpn. Ltd.	0.99%
ITC Ltd.	0.97%
Divis Laboratories Ltd.	0.88%
ICICI Bank Ltd.	0.88%
Larsen And Toubro Ltd.	0.85%
Reliance Industries Ltd.	0.81%
Maruti Suzuki India Ltd.	0.74%
Tata Consultancy Services Ltd.	0.56%
Other Equity	8.79%

### MMI, Deposits, CBLO & Others

## Holding

38.20%

10.04%
8.36%
7.42%
5.17%
2.52%
2.07%
1.77%
0.85%

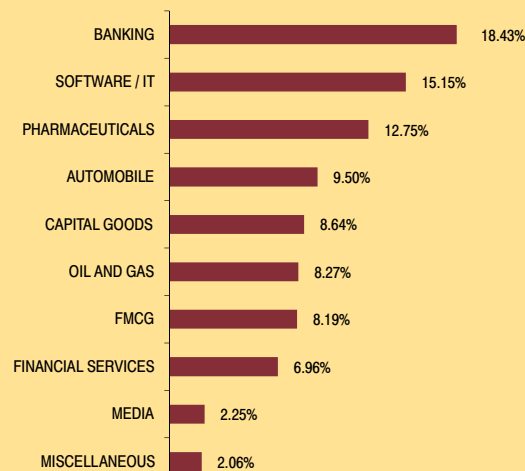
31.26%

8.54%
8.23%
6.98%
3.26%
3.24%
1.01%

18.33%

12.21%

## Top 10 Sectoral Allocation



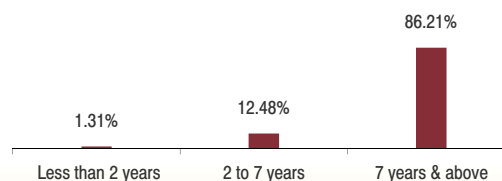
## Maturity (in years)

15.21

## Yield to Maturity :

8.37%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 18.33% from 20.07% and to MMI has increased to 12.21% from 10.81% 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.

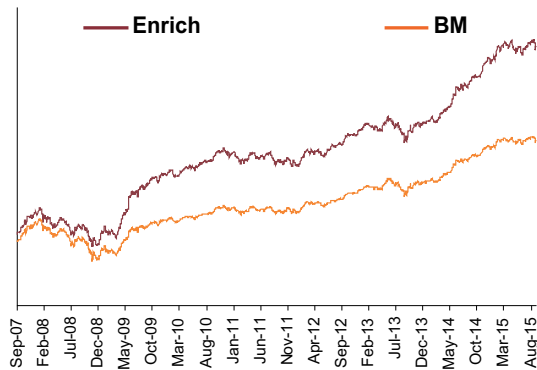
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st August 2015: ₹ 40.42

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

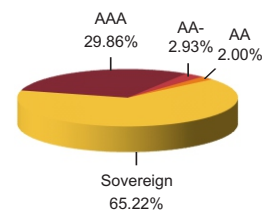
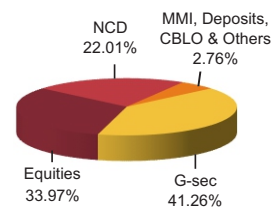
Asset held as on 31st August 2015: ₹ 159.59 Cr

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

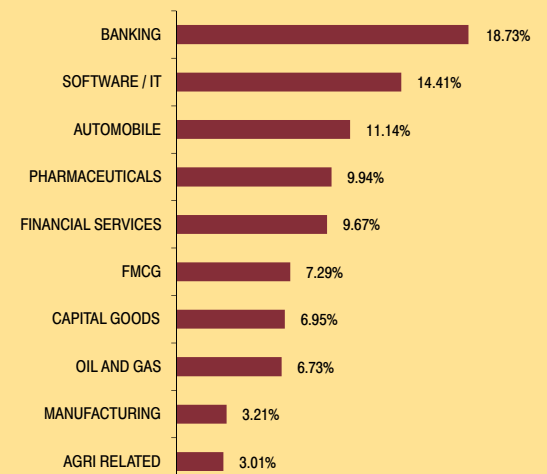


## Asset Allocation

## Rating Profile



## Top 10 Sectoral Allocation



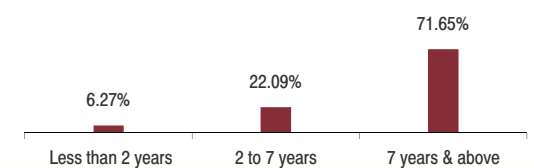
## Maturity (in years)

9.48

## Yield to Maturity :

8.23%

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 33.97% from 34.49% while that to MMI has slightly decreased to 2.76% from 2.84% on a MOM basis.

## 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

41.26%

10.21%
8.21%
7.98%
6.38%
4.51%
1.34%
1.31%
1.28%
0.03%

### CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd.	2018
9.95%	Food Corporation Of India	2022
9.24%	Rural Electrification Corpn. Ltd.	2018
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
10.15%	Kotak Mahindra Prime Ltd.	2017
9.9%	Cholamandalam Investment And Finance Co. Ltd.	2016
10.7%	Indian Railway Finance Corpn. Ltd.	2023
	Other Corporate Debt	

22.01%

2.41%
2.03%
1.93%
1.90%
1.88%
1.86%
1.33%
1.28%
1.26%
1.08%
5.05%

### Equity

33.97%

Housing Development Finance Corpn. Ltd.	2.63%
Infosys Ltd.	2.47%
HDFC Bank Ltd.	1.72%
ITC Ltd.	1.46%
Larsen & Toubro Ltd.	1.44%
Sun Pharmaceutical Inds. Ltd.	1.28%
Tata Motors Ltd.	1.25%
Mahindra And Mahindra Ltd.	1.22%
ICICI Bank Ltd.	1.16%
Maruti Suzuki India Ltd.	1.13%
Other Equity	18.20%

### MMI, Deposits, CBLO & Others

2.76%