

Portfolio as on 31st October 2012

SECURITIES HOLDING

GOVERNMENT SECURITIES 25.34%

7.8% GOVERNMENT OF INDIA 2021	4.71%
8.2% GOVERNMENT OF INDIA 2022	3.07%
8.79% GOVERNMENT OF INDIA 2021	2.21%
8.13% GOVERNMENT OF INDIA 2022	2.09%
8.26% GOVERNMENT OF INDIA 2027	1.96%
8.15% GOVERNMENT OF INDIA 2022	1.73%
8.28% GOVERNMENT OF INDIA 2032	1.38%
8.28% GOVERNMENT OF INDIA 2027	1.12%
8.33% GOVERNMENT OF INDIA 2026	1.03%
8.08% GOVERNMENT OF INDIA 2022	0.81%
OTHER GOVERNMENT SECURITIES	5.23%

CORPORATE DEBT 34.94%

8.9% STEEL AUTHORITY OF INDIA LTD. 2019	2.65%
9.15% LARSEN AND TOUBRO LTD. 2019	2.36%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.54%
10.9% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.42%
9.95% TATA MOTORS LTD. 2020	1.23%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.09%
8.7% POWER FINANCE CORPN. LTD. 2020	1.07%
9.05% RALLIS INDIA LTD. 2013	1.05%
10.25% TECH MAHINDRA LTD. 2014	0.97%
10.48% SUNDARAM FINANCE LTD. 2013	0.85%
OTHER CORPORATE DEBT	20.70%

EQUITY 19.49%

RELIANCE INDUSTRIES LTD.	1.29%
I C I C I BANK LTD.	1.28%
INFOSYS LTD.	1.03%
I T C LTD.	0.96%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.93%
STATE BANK OF INDIA	0.86%
LARSEN AND TOUBRO LTD.	0.79%
H D F C BANK LTD.	0.76%
TATA CONSULTANCY SERVICES LTD.	0.62%
TATA MOTORS LTD.	0.46%
OTHER EQUITY	10.49%

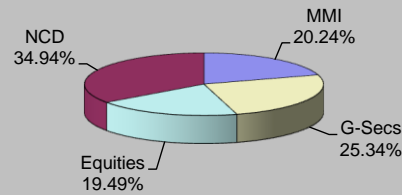
MMI 20.24%

About the Fund

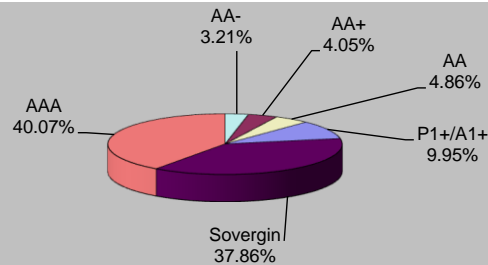
Objective: To build capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

Strategy: Generate better returns with moderate risk level through fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

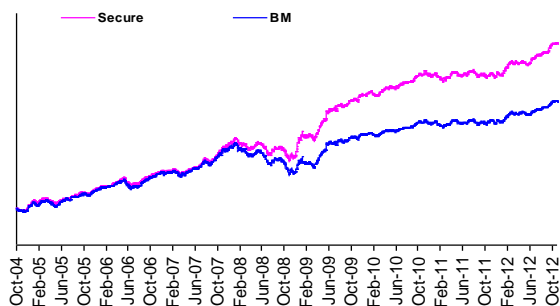
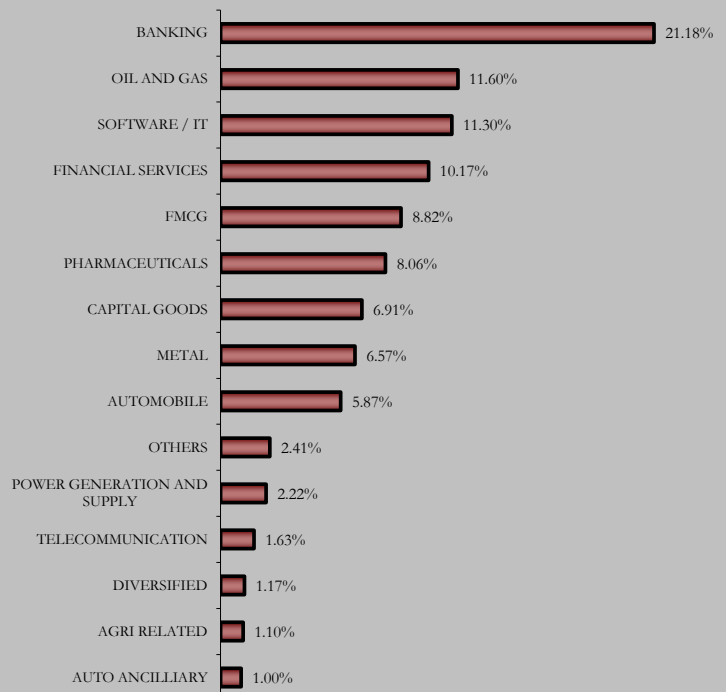
Asset Allocation



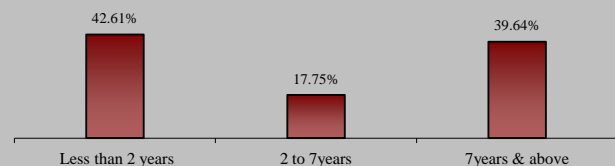
Rating Profile



Sectoral Allocation



Maturity Profile

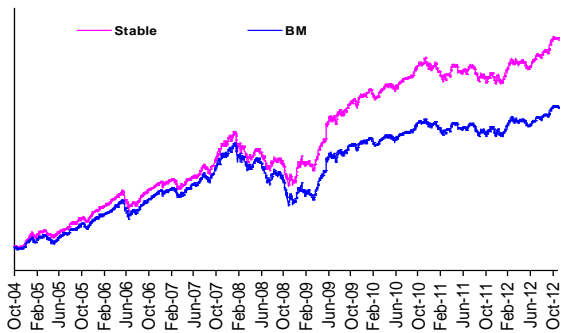


Portfolio as on 31st October 2012

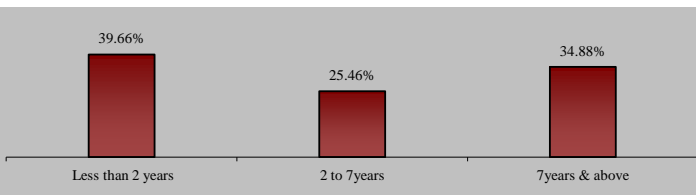
SECURITIES	HOLDING
GOVERNMENT SECURITIES	22.58%
7.8% GOVERNMENT OF INDIA 2021	2.97%
8.79% GOVERNMENT OF INDIA 2021	2.69%
8.2% GOVERNMENT OF INDIA 2022	2.36%
8.08% GOVERNMENT OF INDIA 2022	2.15%
8.3% GOVERNMENT OF INDIA 2040	1.73%
8.28% GOVERNMENT OF INDIA 2032	1.62%
7.59% GOVERNMENT OF INDIA 2015	1.48%
7.5% GOVERNMENT OF INDIA 2034	1.42%
8.26% GOVERNMENT OF INDIA 2027	1.29%
7.61% GOVERNMENT OF INDIA 2015	1.09%
OTHER GOVERNMENT SECURITIES	3.79%
CORPORATE DEBT	32.18%
8.65% RURAL ELECTRIFICATION CORPN. LTD. 2019	3.35%
9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	2.31%
11.4% POWER FINANCE CORPN. LTD. 2013	1.97%
10.1% POWER GRID CORPN. OF INDIA LTD. 2017	1.81%
9.4% NATIONAL HOUSING BANK 2013	1.75%
8.9% POWER FINANCE CORPN. LTD. 2014	1.74%
12.65% CHOLAMANDALAM INVESTMENT AND FINANCE C	1.62%
9.4% POWER FINANCE CORPN. LTD. 2013	1.43%
8.6% POWER FINANCE CORPN. LTD. 2014	1.39%
9.6% HOUSING DEVELOPMENT FINANCE CORPN. LTD. 20	1.06%
OTHER CORPORATE DEBT	13.75%

EQUITY	34.12%
RELIANCE INDUSTRIES LTD.	2.25%
I C I C I BANK LTD.	2.23%
INFOSYS LTD.	1.76%
I T C LTD.	1.71%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.57%
STATE BANK OF INDIA	1.50%
LARSEN AND TOUBRO LTD.	1.38%
H D F C BANK LTD.	1.28%
TATA CONSULTANCY SERVICES LTD.	1.05%
TATA MOTORS LTD.	0.81%
OTHER EQUITY	18.59%

MMI	11.11%
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Maturity Profile

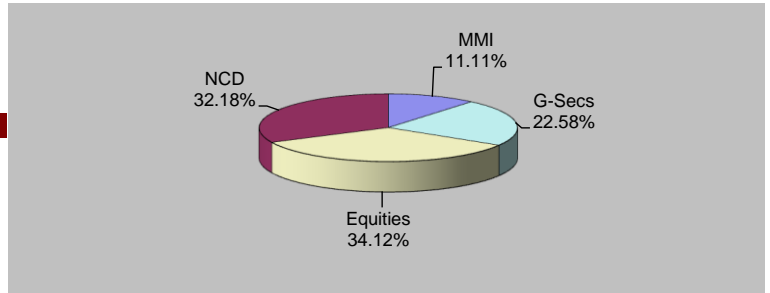


About the Fund

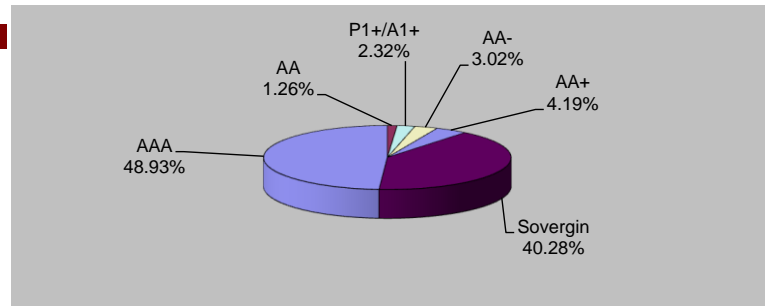
Objective: To grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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

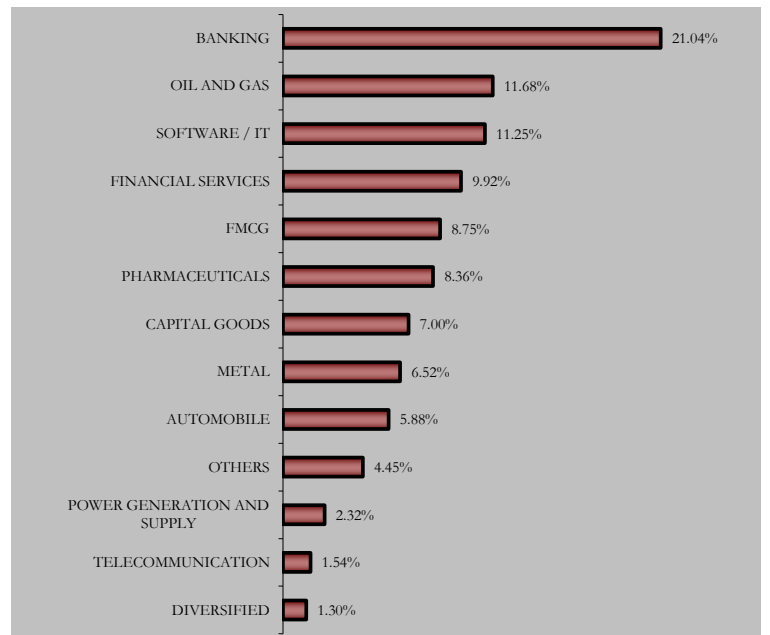
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on 31st October 2012

SECURITIES HOLDING

GOVERNMENT SECURITIES 15.79%

8.2% GOVERNMENT OF INDIA 2022	3.72%
7.8% GOVERNMENT OF INDIA 2021	3.72%
8.15% GOVERNMENT OF INDIA 2022	2.09%
8.79% GOVERNMENT OF INDIA 2021	1.59%
7.59% GOVERNMENT OF INDIA 2016	1.44%
8.08% GOVERNMENT OF INDIA 2022	0.96%
8.3% GOVERNMENT OF INDIA 2040	0.77%
6.9% GOVERNMENT OF INDIA 2019	0.45%
8.28% GOVERNMENT OF INDIA 2032	0.44%
7.02% GOVERNMENT OF INDIA 2016	0.38%
OTHER GOVERNMENT SECURITIES	0.23%

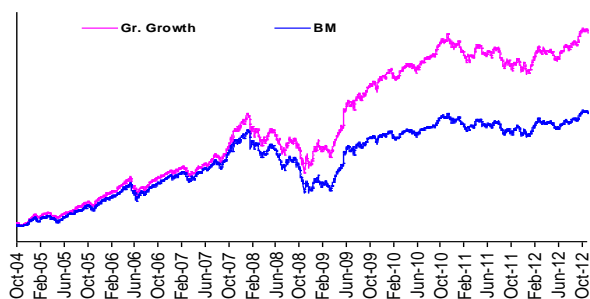
CORPORATE DEBT 20.78%

8.7% POWER FINANCE CORPN. LTD. 2020	3.64%
8.48% L I C HOUSING FINANCE LTD. 2013	1.94%
5.9% H D F C BANK LTD. 2014	1.48%
8.95% POWER FINANCE CORPN. LTD. 2015	1.24%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPMENT	1.23%
7.6% HOUSING DEVELOPMENT FINANCE CORPN. LTD. 201	1.22%
10.05% MARICO LTD. 2013	1.16%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVELOPMI	1.16%
9.05% STATE BANK OF INDIA 2020	1.15%
8.2% ASHOK LEYLAND LTD. 2015	0.86%
OTHER CORPORATE DEBT	5.70%

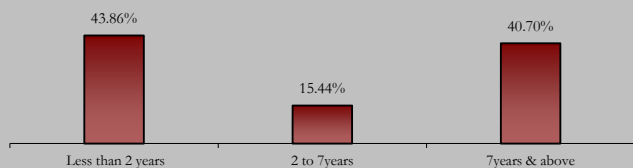
EQUITY 48.39%

RELIANCE INDUSTRIES LTD.	3.20%
I C I C I BANK LTD.	3.10%
INFOSYS LTD.	2.55%
I T C LTD.	2.47%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.30%
STATE BANK OF INDIA	2.13%
LARSEN AND TOUBRO LTD.	1.96%
H D F C BANK LTD.	1.90%
TATA CONSULTANCY SERVICES LTD.	1.53%
TATA MOTORS LTD.	1.13%
OTHER EQUITY	26.10%

MMI 15.05%



Maturity Profile

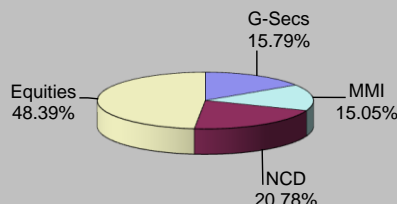


About the Fund

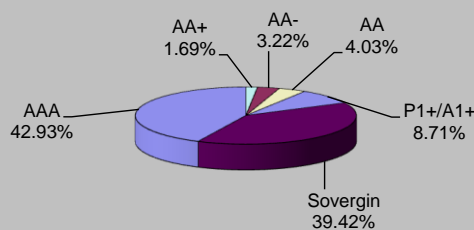
Objective: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security.

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

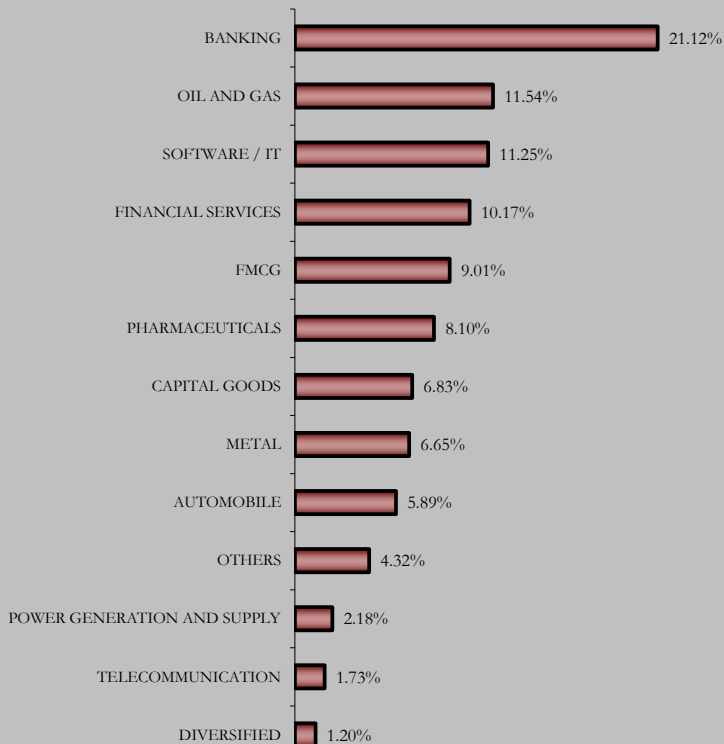
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on 31st October 2012

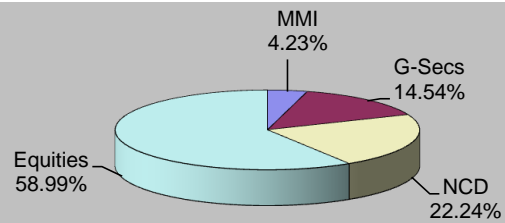
SECURITIES	HOLDING
GOVERNMENT SECURITIES	14.54%
7.8% GOVERNMENT OF INDIA 2021	3.65%
8.97% GOVERNMENT OF INDIA 2030	3.05%
8.2% GOVERNMENT OF INDIA 2022	1.55%
8.3% GOVERNMENT OF INDIA 2040	1.43%
7.49% GOVERNMENT OF INDIA 2017	1.41%
8.15% GOVERNMENT OF INDIA 2022	0.87%
8.79% GOVERNMENT OF INDIA 2021	0.60%
7.59% GOVERNMENT OF INDIA 2016	0.57%
8.08% GOVERNMENT OF INDIA 2022	0.57%
7.46% GOVERNMENT OF INDIA 2017	0.56%
OTHER GOVERNMENT SECURITIES	0.29%
CORPORATE DEBT	22.24%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 201	3.57%
7.6% POWER FINANCE CORPN. LTD. 2015	3.35%
10.9% RURAL ELECTRIFICATION CORPN. LTD. 201	2.94%
6.1% NUCLEAR POWER CORPN. OF INDIA LTD. 20	2.80%
9.47% POWER GRID CORPN. OF INDIA LTD. 2013	2.18%
8.95% H D F C BANK LTD. 2022	1.73%
2% INDIAN HOTELS CO. LTD. 2014	1.43%
7.75% RURAL ELECTRIFICATION CORPN. LTD. 201	1.16%
8.7% POWER FINANCE CORPN. LTD. 2020	1.14%
8.8% POWER GRID CORPN. OF INDIA LTD. 2019	0.72%
OTHER CORPORATE DEBT	1.25%
EQUITY	58.99%
RELIANCE INDUSTRIES LTD.	3.90%
I C I C I BANK LTD.	3.77%
INFOSYS LTD.	3.10%
I T C LTD.	3.01%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.80%
STATE BANK OF INDIA	2.60%
LARSEN AND TOUBRO LTD.	2.38%
H D F C BANK LTD.	2.32%
TATA CONSULTANCY SERVICES LTD.	1.87%
TATA MOTORS LTD.	1.39%
OTHER EQUITY	31.85%
MMI	4.23%

About the Fund

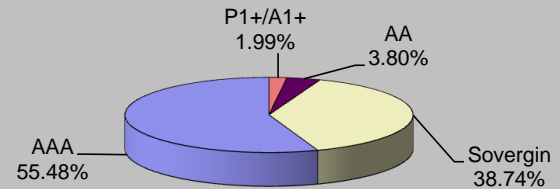
Objective: To provide blend of fixed return by investing in debt & money market instruments and capital appreciation by predominantly investing in equities of fundamentally strong and large blue chip companies.

Strategy: To build and actively manage a well-diversified equity portfolio of value & growth driven stocks by following a research-focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay-off for the long-term advantage of the policyholders. The non-equity portion of the fund will be invested in high rated debt and money market instruments and fixed deposits.

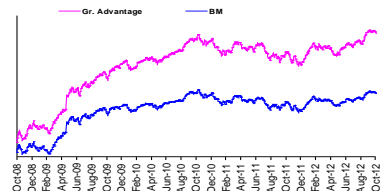
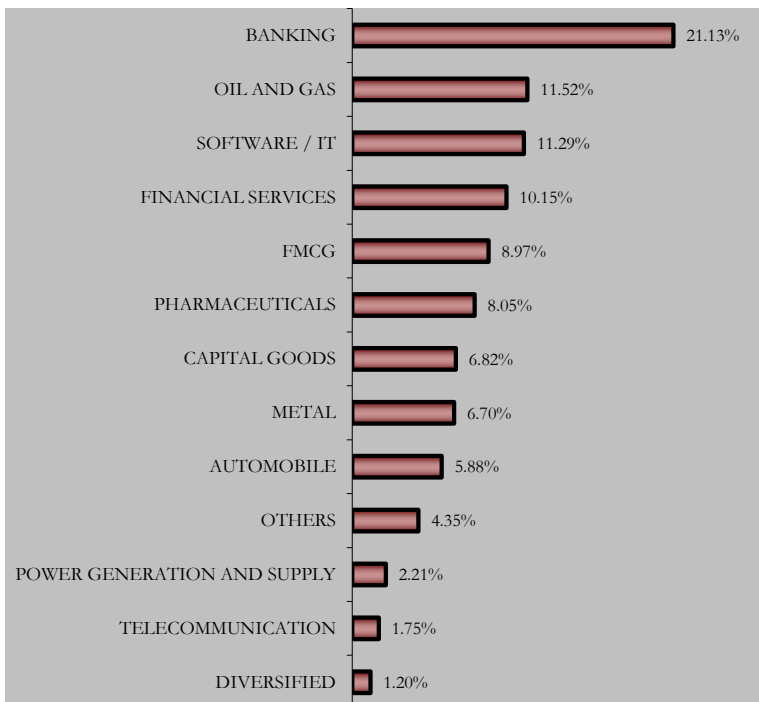
Asset Allocation



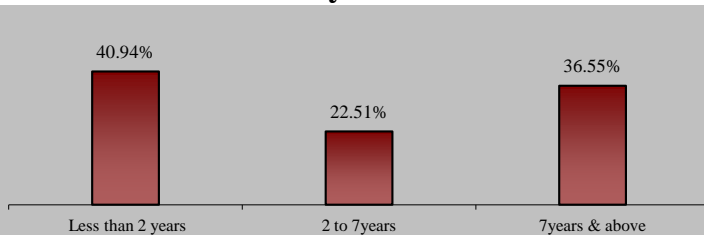
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on 31st October 2012

SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	0.00%
EQUITY	0.00%
MMI	100.00%

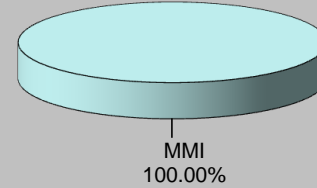
10.51% BANK OF BARODA FD QUARTERLY COMP (I	12.60%
INFRASTRUCTURE DEVELOPMENT FINANCE CO. L	8.99%
10.90 PUNJAB AND NATIONAL BANK FD QTR (MD 2	8.41%
10.40% CORPORATION BANK FD QTR COMP (MD 02	8.40%
10.50% STATE BANK OF HYDERABAD FD QUARTE	8.40%
10.90% CANARA BANK FD QUARTERLY COMP (MD	8.40%
10.10% DEVELOPMENT CREDIT BANK QTR CMPD I	7.56%
SHAPOORJI PALLONJI AND COMPANY LTD CP (MI	7.51%
ANDHRA BANK CD (MD 25/03/2013)	6.22%
AXIS BANK CD (MD 18/03/2013)	5.26%
Others	18.23%

About the Fund

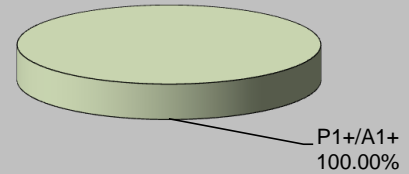
Objective: To provide reasonable returns, at a high level of safety and liquidity for capital conservation for the Policyholder

Strategy: To make judicious investments in high quality debt and money market instruments to protect capital of the Policyholder with very low level of risk

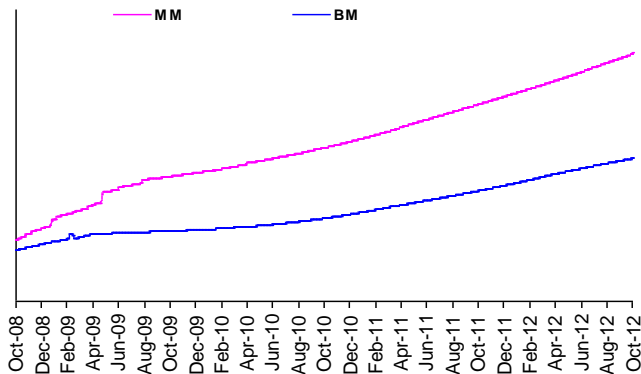
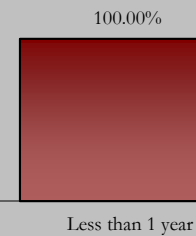
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on 31st October 2012

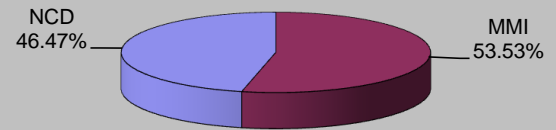
SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	46.47%
9.63% POWER FINANCE CORPN. LTD. 2014	5.82%
9.72% IDFC LTD 2013	5.79%
9.62% LIC HOUSING FINANCE LTD. 2015	5.12%
9.7% HOUSING DEVELOPMENT FINANCE CORPN. I	4.66%
10.08% CHOLAMANDALAM INVESTMENT AND FIN'	4.66%
9.9% MAHINDRA AND MAHINDRA FINANCIAL SERV	4.66%
10.48% SUNDARAM FINANCE LTD. 2013	4.16%
9.62% LIC HOUSING FINANCE LTD. 2015	3.73%
9.4% STERLITE INDUSTRIES (INDIA) LTD. 2022	2.31%
10.75% KOTAK MAHINDRA PRIME LTD. 2013	2.08%
OTHER CORPORATE DEBT	3.47%
SECURITISED DEBT	0.00%
MMI	53.53%

About the Fund

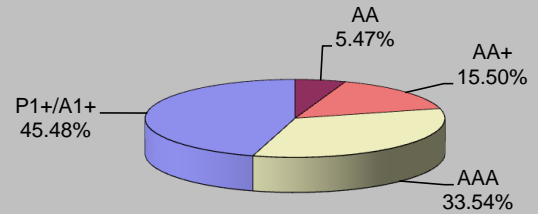
Objective: To provide capital preservation at a high level of safety & liquidity through judicious investments in high quality short-term debt instruments

Strategy: To actively manage the fund by building a portfolio of fixed income instruments with short term duration. The fund will invest in government securities, high rated corporate bonds, good quality money market instruments and other fixed income securities. The quality & duration 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.

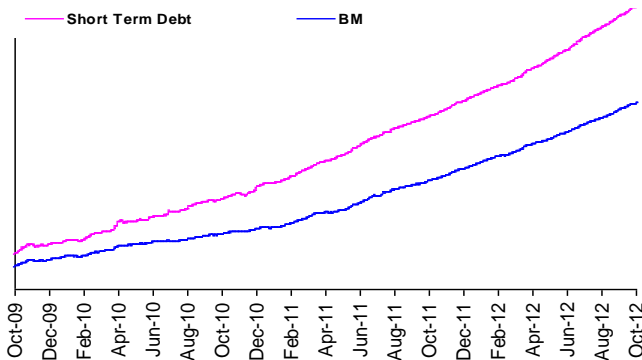
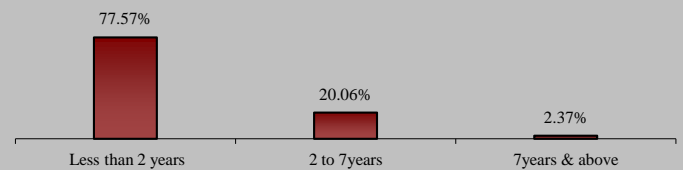
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on 31st October 2012

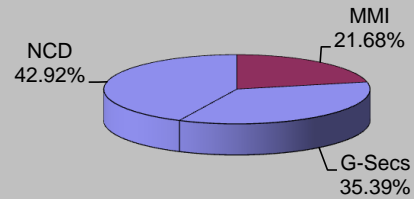
SECURITIES	HOLDING
GOVERNMENT SECURITIES	35.39%
8.08% GOVERNMENT OF INDIA 2022	12.27%
8.2% GOVERNMENT OF INDIA 2022	10.66%
8.79% GOVERNMENT OF INDIA 2021	8.36%
8.28% GOVERNMENT OF INDIA 2032	4.10%
CORPORATE DEBT	42.92%
10.6% INDIAN RAILWAY FINANCE CORPN. LTD. 201	8.96%
9.9% HOUSING DEVELOPMENT FINANCE CORPN. I	8.63%
10.1% HDB FINANCIAL SERVICES LTD 2017	8.61%
10.48% ULTRATECH CEMENT LTD. 2013	8.44%
7.75% RURAL ELECTRIFICATION CORPN. LTD. 2012	8.29%
SECURITISED DEBT	0.00%
MMI	21.68%

About the Fund

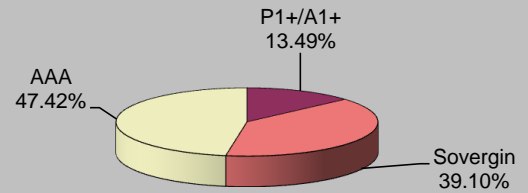
Objective: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments

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

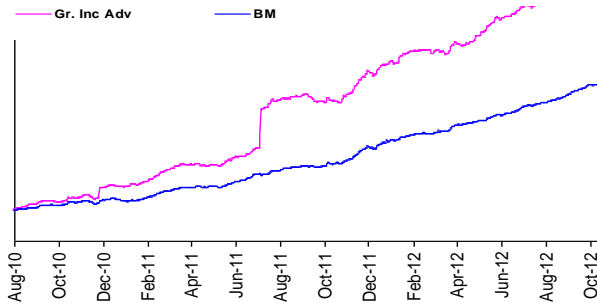
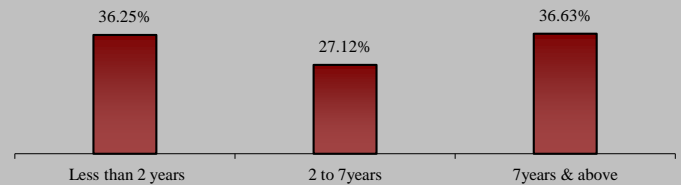
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on 31st October 2012

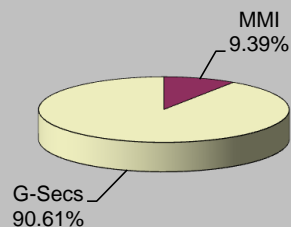
SECURITIES	HOLDING
GOVERNMENT SECURITIES	90.61%
8.97% GOVERNMENT OF INDIA 2030	21.10%
8.35% GOVERNMENT OF INDIA 2022	20.08%
9.15% GOVERNMENT OF INDIA 2024	16.99%
8.79% GOVERNMENT OF INDIA 2021	12.38%
8.28% GOVERNMENT OF INDIA 2027	9.94%
8.28% GOVERNMENT OF INDIA 2032	9.92%
7.8% GOVERNMENT OF INDIA 2021	0.19%
CORPORATE DEBT	0.00%
EQUITY	0.00%
MMI	9.39%

About the Fund

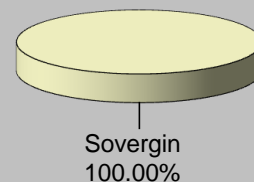
Objective: To deliver safe and consistent returns over a long-term period by investing in Government Securities.

Strategy: Active fund management at very low level of risk by having entire exposure to government securities & money market instruments, maintaining medium term duration of the portfolio to achieve capital conservation.

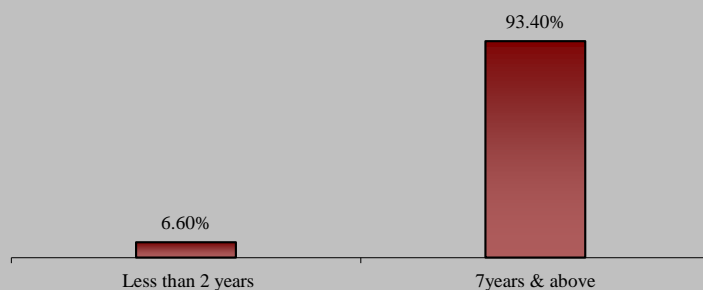
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on 31st October 2012

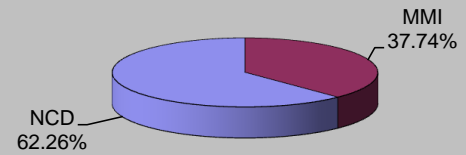
SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	62.26%
9.8% LIC HOUSING FINANCE LTD. 2014	3.05%
9.35% RURAL ELECTRIFICATION CORPN. LTD. 2022	3.01%
9.57% LIC HOUSING FINANCE LTD. 2017	2.74%
8.73% POWER GRID CORPN. OF INDIA LTD. 2015	2.67%
9.75% TATA MOTORS LTD. 2020	2.56%
2% TATA STEEL LTD. 2022	2.48%
9.45% LIC HOUSING FINANCE LTD. 2022	2.20%
10.25% KOTAK MAHINDRA PRIME LTD. 2014	2.19%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LTD. 20	2.18%
12.65% CHOLAMANDALAM INVESTMENT AND FINANCE C	2.16%
OTHER CORPORATE DEBT	37.02%
SECURITISED DEBT	0.00%
EQUITY	0.00%
MMI	37.74%

About the Fund

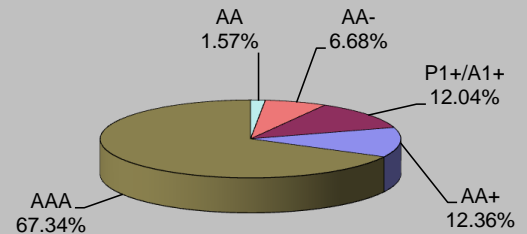
Objective: To achieve capital preservation along with stable returns by investing in corporate bonds over medium-term period.

Strategy: To invest in high credit rated corporate bonds, maintaining a short-term duration of the portfolio at a medium level of risk to achieve capital conservation.

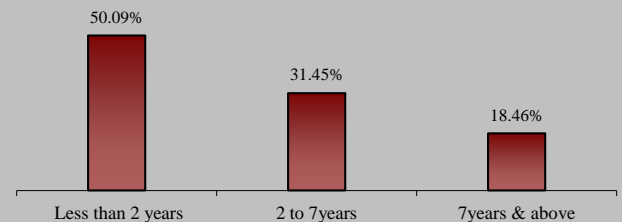
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on 31st October 2012

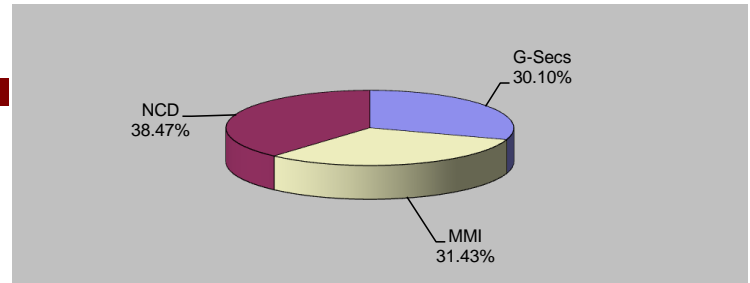
SECURITIES	HOLDING
GOVERNMENT SECURITIES	30.10%
9.15% GOVERNMENT OF INDIA 2024	6.99%
8.15% GOVERNMENT OF INDIA 2022	6.41%
8.33% GOVERNMENT OF INDIA 2026	2.48%
8.80% STATE DEVELOPEMENT LOAN-ANDHRA PRADESH	1.65%
8.79% GOVERNMENT OF INDIA 2021	1.53%
8.08% GOVERNMENT OF INDIA 2022	1.47%
7.8% GOVERNMENT OF INDIA 2021	1.30%
7.8% GOVERNMENT OF INDIA 2020	1.16%
8.97% GOVERNMENT OF INDIA 2030	1.04%
8.2% GOVERNMENT OF INDIA 2022	1.02%
OTHER GOVERNMENT SECURITIES	5.05%
CORPORATE DEBT	38.47%
RURAL ELECTRIFICATION CORPN. LTD. 2020	5.22%
NATIONAL HOUSING BANK 2018	3.96%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPMEN	3.55%
8.84% POWER GRID CORPN. OF INDIA LTD. 2019	3.27%
10.6% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	1.78%
9.57% L I C HOUSING FINANCE LTD. 2017	1.69%
9.35% POWER GRID CORPN. OF INDIA LTD. 2020	1.68%
9.25% POWER GRID CORPN. OF INDIA LTD. 2020	1.67%
9.4% STERLITE INDUSTRIES (INDIA) LTD. 2022	1.66%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LTD. :	1.18%
OTHER CORPORATE DEBT	12.81%
EQUITY	0.00%
MMI	31.43%

About the Fund

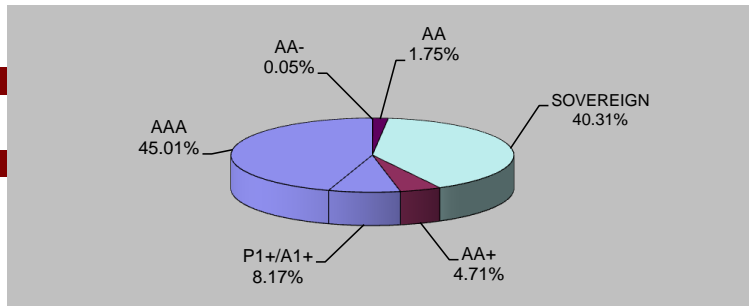
Objective: To achieve value creation at low risk over a long-term horizon by investing into high quality fixed interest securities.

Strategy: To actively manage the fund at a medium level of risk by having entire exposure to government securities, corporate bonds maintaining medium to long-term duration of the portfolio to achieve capital conservation.

Asset Allocation



Rating Profile



Maturity Profile

