

FUND PERFORMANCE AS ON 31ST OCTOBER 2009

INDIVIDUAL Inception Date	Assure Fund 12-Sep-05		Protector 22-Mar-01		Builder 22-Mar-01		Balancer 18-Jul-05		Enhancer 22-Mar-01	
	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR
Last 1 year	18.07%	18.07%	21.57%	21.57%	29.50%	29.50%	33.02%	33.02%	32.65%	32.65%
Last 2 years	15.30%	14.27%	10.23%	9.75%	10.44%	9.95%	12.35%	11.67%	5.84%	5.68%
Last 3 years	14.01%	12.40%	11.25%	10.18%	13.16%	11.73%	15.54%	13.60%	11.51%	10.39%
Since Inception	11.93%	10.18%	12.43%	8.82%	17.75%	11.37%	14.41%	11.88%	23.78%	13.81%

Asset Held (Rs. In Millions)	1083	3876	2496	302	46575
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INDIVIDUAL Inception Date	Creator 23-Feb-04		Magnifier 12-Aug-04		Maximiser 12-Jun-07		Multiplier 30-Oct-07		Platinum Plus I 17-Mar-08	
	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR
Last 1 year	56.60%	56.60%	62.47%	62.47%	73.46%	73.46%	112.11%	112.11%	47.97%	47.97%
Last 2 years	12.08%	11.42%	-6.41%	-6.64%	-3.65%	-3.72%	0.65%	0.64%	-	-
Last 3 years	20.40%	17.25%	9.64%	8.83%	-	-	-	-	-	-
Since Inception	23.28%	15.98%	26.32%	18.01%	11.46%	10.66%	0.49%	0.49%	-0.23%	-0.23%

Asset Held (Rs. In Millions)	2728	12313	21039	3072	3775
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PENSION Inception Date	Nourish 12-Mar-03		Growth 18-Mar-03		Enrich 12-Mar-03	
	Annualised	CAGR	Annualised	CAGR	Annualised	CAGR
Last 1 year	23.68%	23.68%	34.72%	34.72%	42.66%	42.66%
Last 2 years	11.77%	11.14%	14.07%	13.20%	10.34%	9.85%
Last 3 years	12.62%	11.29%	16.50%	14.34%	16.02%	13.97%
Since Inception	11.13%	8.69%	16.48%	11.79%	21.58%	14.32%

Asset Held (Rs. In Millions)	136	351	1685
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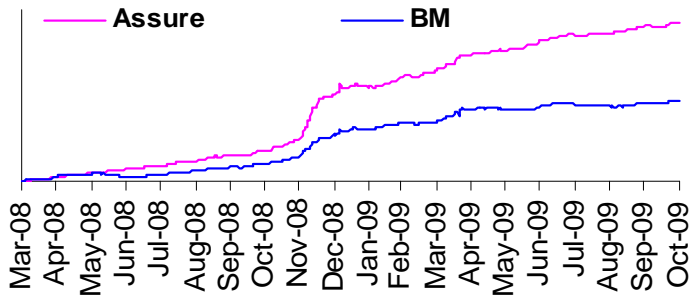
Individual Assure

Portfolio as on 31st October 2009

SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	67.18%
8.7% POWER FINANCE CORPORATION LIMITED 2010	7.81%
7.39% POWER GRID CORPORATION LTD. 2010	7.48%
10.1% RELIANCE INDUSTRIES LTD. 2011	6.38%
9.68% INDIAN RAILWAY FINANCE CORPN. LTD. 2010	4.74%
10.95% RURAL ELECTRIFICATION CORP LTD 2011	4.68%
7.45% TATA CAPITAL LIMITED 2011	4.64%
9.9% HDFC LTD 2011	3.92%
6.84% HDFC LTD 2011	3.70%
8.69% INDIAN RAILWAY FINANCE CORPN. LTD. 2011	2.79%
11.65% HDFC LTD 2010	2.32%
OTHER CORPORATE DEBT	18.72%

SECURITISED DEBT	1.87%
CREDIT ASSET TRUST SR LXIV 2009	1.87%

MMI	30.96%
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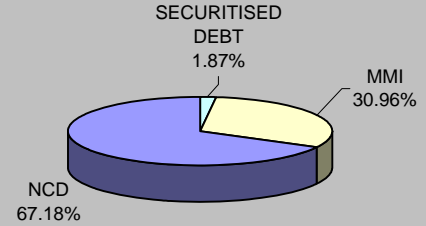


About the Fund

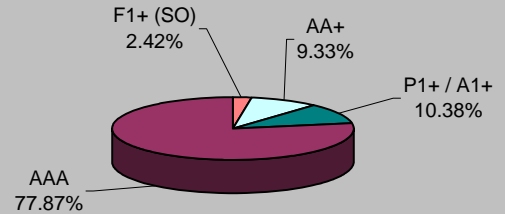
Objective: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

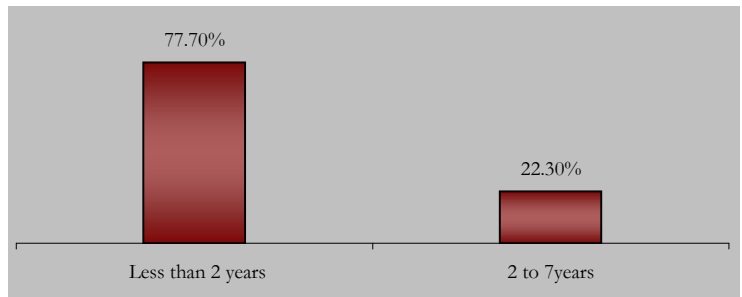
Asset Allocation



Rating Profile



Maturity Profile





Individual Protector

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 17.17%

7.44% GOI 2012	2.47%
7.5% GOI 2034	2.41%
6.9% GOI 2019	1.76%
6.07% GOI 2014	1.65%
8.24% GOI 2027	1.65%
7.95% GOI 2032	1.60%
7.59% GOI 2015	1.53%
8.2% GOI 2022	1.43%
7.46% GOI 2017	1.34%
7.99% GOI 2017	1.32%

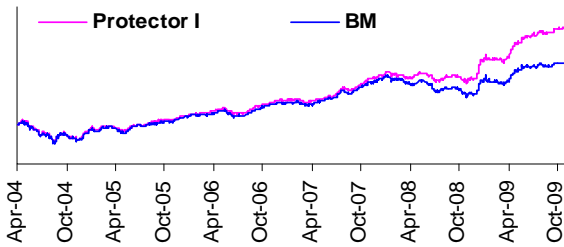
CORPORATE DEBT 55.17%

8.55% LIC HOUSING FINANCE LTD. 2011	3.49%
9% TATA SONS LTD. 2010	2.93%
11.45% RELIANCE INDUSTRIES LTD. 2013	2.80%
8.9% STEEL AUTHORITY OF INDIA LTD. 2014	2.07%
9.45% RURAL ELECTRIFICATION CORP LTD 2013	1.98%
11.5% RURAL ELECTRIFICATION CORP LTD 2013	1.73%
11.4% POWER FINANCE CORPORATION LTD 2013	1.72%
9.4% TATA TEA LTD. 2010	1.67%
11.25% POWER FINANCE CORPORATION LTD 2018	1.66%
10.1% RELIANCE INDUSTRIES LTD. 2011	1.65%
OTHER CORPORATE DEBT	33.49%

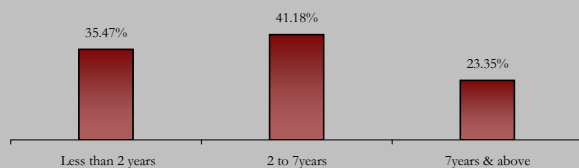
EQUITY 9.14%

RELIANCE INDUSTRIES LTD.	0.64%
ICICI BANK LTD.	0.53%
INFOSYS TECHNOLOGIES LTD.	0.46%
LARSEN & TOUBRO LTD.	0.42%
ITC LTD	0.40%
OIL & NATURAL GAS CORPORATION LTD.	0.33%
BHARTI AIRTEL LTD.	0.28%
STATE BANK OF INDIA	0.27%
BHARAT HEAVY ELECTRICALS LTD.	0.27%
HDFC BANK LTD.	0.23%
OTHER EQUITY	5.30%

MMI 18.52%



Maturity Profile

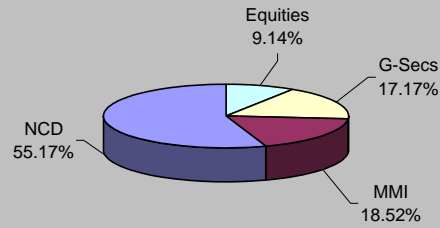


About the Fund

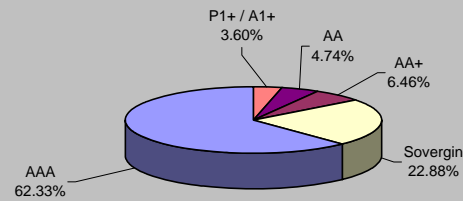
Objective: To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

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

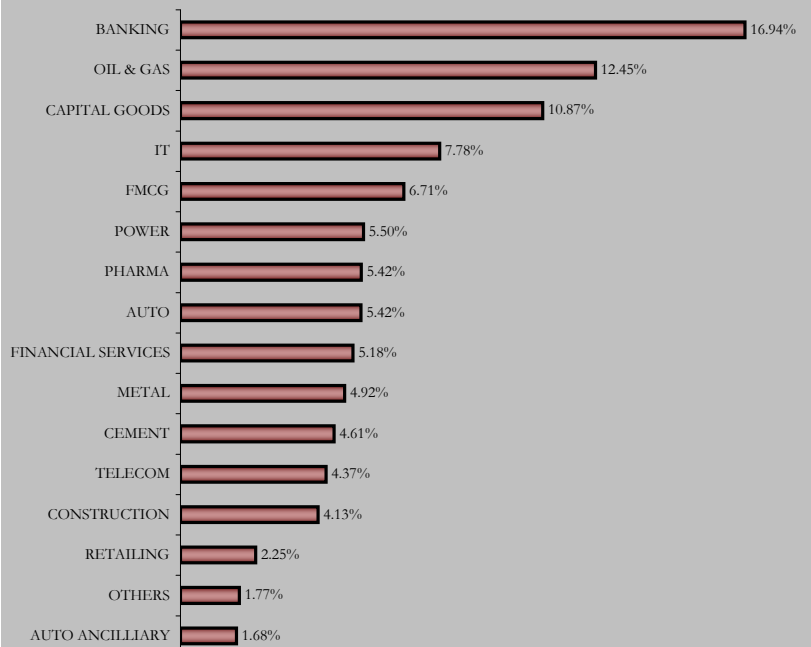
Asset Allocation



Rating Profile



Sectoral Allocation





Individual Builder

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 15.21%

6.07% GOI 2014	2.38%
7.44% GOI 2012	2.35%
6.9% GOI 2019	2.24%
8.2% GOI 2022	1.98%
7.95% GOI 2032	1.54%
7.59% GOI 2015	1.19%
9.4% GOI 2012	0.84%
7.99% GOI 2017	0.82%
7.46% GOI 2017	0.79%
6.35% GOI 2020	0.54%
OTHER GOVERNMENT SECURITIES	0.53%

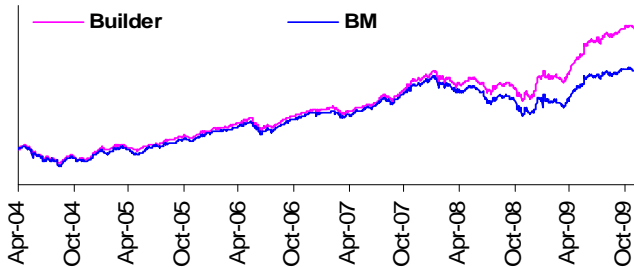
CORPORATE DEBT 56.17%

11.45% RELIANCE INDUSTRIES LTD. 2013	5.91%
11.25% POWER FINANCE CORPORATION LTD 2018	2.87%
8.85% TATA SONS LTD. 2013	2.65%
9.5% INDIAN HOTELS CO. LTD. 2012	2.61%
8.55% LIC HOUSING FINANCE LTD. 2011	2.38%
8.75% INDIAN RAILWAY FINANCE CORPN. LTD. 2013	2.38%
9.76% INDIAN RAILWAY FINANCE CORPN. LTD. 2012	2.10%
10% NATIONAL BANK FOR AGRI. & RURAL DEV 2012	2.10%
9.47% POWER GRID CORPORATION LTD. 2014	2.07%
8.73% POWER GRID CORPORATION LTD. 2010	2.05%
OTHER CORPORATE DEBT	29.03%

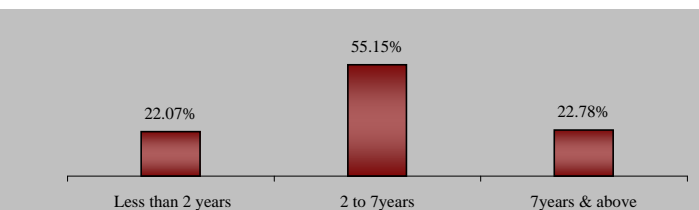
EQUITY 19.35%

RELIANCE INDUSTRIES LTD.	1.29%
ICICI BANK LTD.	1.13%
LARSEN & TOUBRO LTD.	0.99%
ITC LTD	0.80%
INFOSYS TECHNOLOGIES LTD.	0.79%
STATE BANK OF INDIA	0.68%
BHARAT HEAVY ELECTRICALS LTD.	0.67%
OIL & NATURAL GAS CORPORATION LTD.	0.59%
HOUSING DEVELOPMENT FINANCE COR LTD	0.58%
HDFC BANK LTD.	0.54%
OTHER EQUITY	11.28%

MMI 9.28%



Maturity Profile

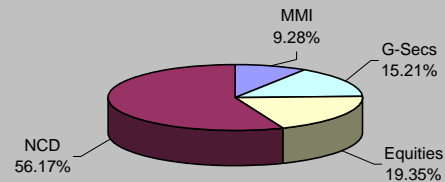


About the Fund

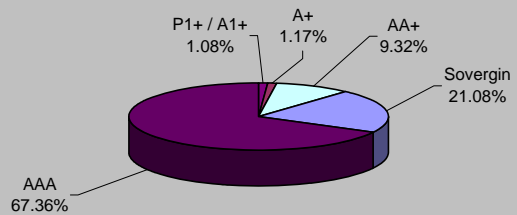
Objective: To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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

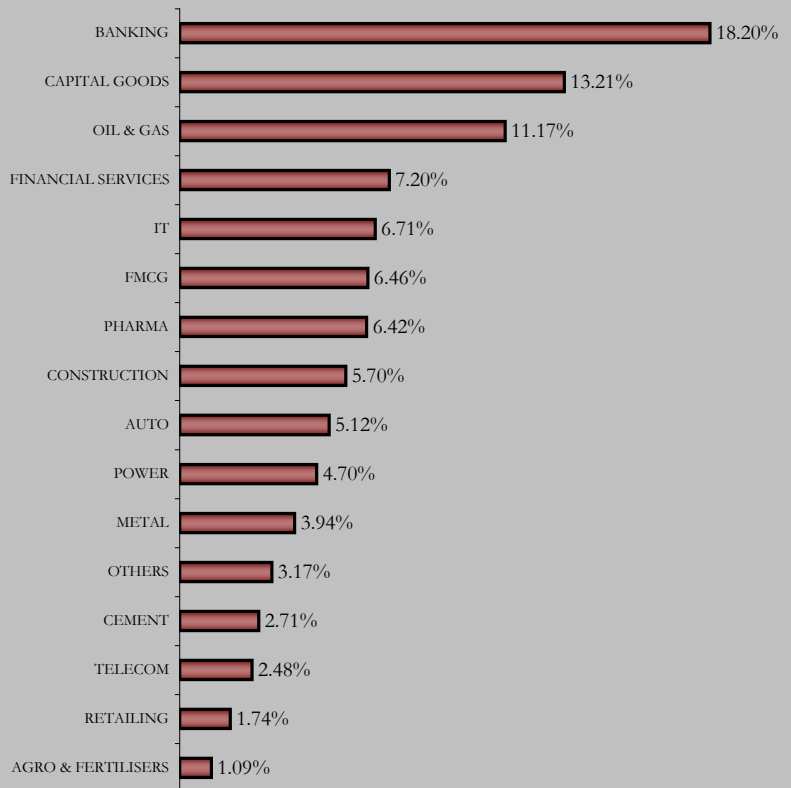
Asset Allocation



Rating Profile



Sectoral Allocation





Individual Balancer

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 13.68%

7.95% GOI 2032	2.86%
5.64% GOI 2019	2.75%
7.44% GOI 2012	2.51%
7.46% GOI 2017	2.45%
6.9% GOI 2019	1.61%
7% GOI 2022	1.49%

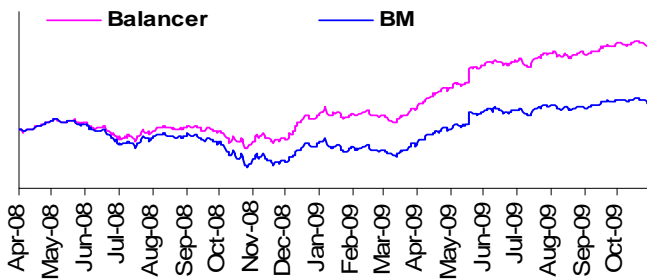
CORPORATE DEBT 42.95%

10.9% RURAL ELECTRIFICATION CORP LTD 2013	4.48%
10.05% NATIONAL BANK FOR AGRIL. & RURAL DEV 2014	3.49%
9.45% LIC HOUSING FINANCE LTD. 2012	3.48%
7.55% HCL TECHNOLOGIES LTD. 2011	3.35%
7.05% CANARA BANK 2014	3.13%
9.47% POWER GRID CORPORATION LTD. 2022	2.59%
11% IDFC LTD. 2010	2.56%
11% POWER FINANCE CORPORATION LIMITED 2018	1.87%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.84%
11.4% POWER FINANCE CORPORATION LIMITED 2013	1.84%
OTHER CORPORATE DEBT	14.31%

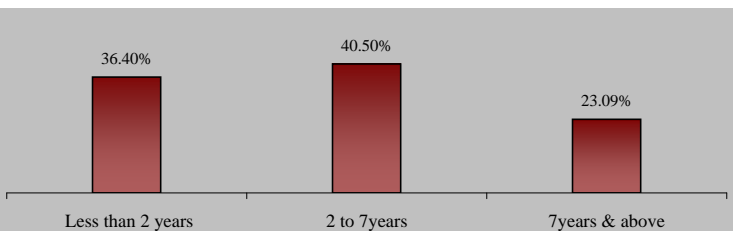
EQUITY 23.41%

RELIANCE INDUSTRIES LTD.	1.71%
ICICI BANK LTD.	1.18%
INFOSYS TECHNOLOGIES LTD.	1.15%
ITC LTD	1.13%
STATE BANK OF INDIA	1.05%
LARSEN & TOUBRO LTD.	1.03%
HOUSING DEVELOPMENT FINANCE COR LTD	0.99%
HDFC BANK LTD.	0.89%
BHARTI AIRTEL LTD.	0.83%
OIL & NATURAL GAS CORPORATION LTD.	0.77%
OTHER EQUITY	12.69%

MMI 19.96%



Maturity Profile

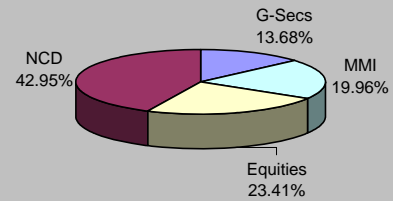


About the Fund

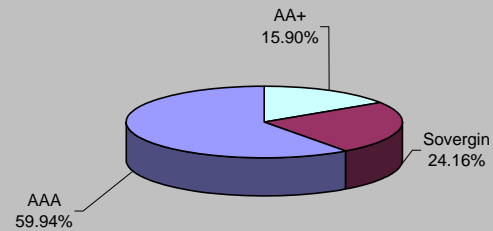
Objective: The objective of this fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

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

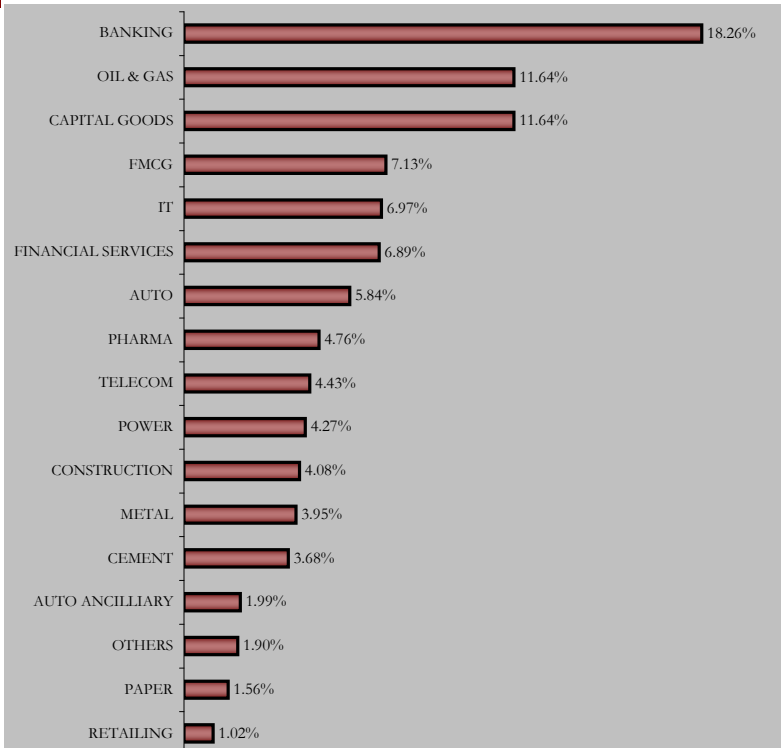
Asset Allocation



Rating Profile



Sectoral Allocation





Individual Enhancer

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 12.00%

6.9% GOI 2019	1.71%
7.95% GOI 2032	1.52%
7.94% GOI 2021	1.06%
8.2% GOI 2022	1.04%
7.5% GOI 2034	0.71%
8.24% GOI 2027	0.64%
7.44% GOI 2012	0.62%
7.61% GOI 2015	0.57%
6.07% GOI 2014	0.51%
7.59% GOI 2015	0.46%
OTHER GOVERNMENT SECURITIES	3.16%

CORPORATE DEBT 42.52%

10.75% RELIANCE INDUSTRIES LTD. 2018	1.19%
10.25% TECH MAHINDRA LTD. 2014	1.14%
10.2% TATA STEEL LTD. 2015	1.11%
8.6% PFC LTD 2024	0.83%
8.65% RURAL ELECTRIFICATION CORP LTD 2019	0.81%
9.8% LIC HOUSING FINANCE LTD. 2017	0.75%
8.6% PFC LTD 2019	0.73%
11.25% PFC LTD 2018	0.68%
9.4% TATA TEA LTD. 2010	0.68%
9.15% MAHINDRA & MAHINDRA LTD. 2011	0.67%
OTHER CORPORATE DEBT	33.93%

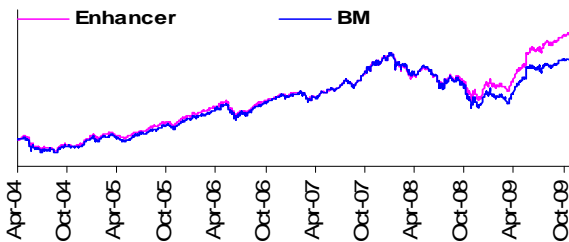
SECURITISED DEBT 0.80%

CREDIT ASSET TRUST SR LXIV 2009	0.50%
CORPORATE DEBT TRUST 2008-09 SR 16 2010	0.30%

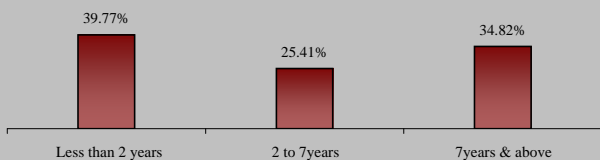
EQUITY 27.95%

RELIANCE INDUSTRIES LTD.	2.33%
ICICI BANK LTD.	1.70%
LARSEN & TOUBRO LTD.	1.44%
INFOSYS TECHNOLOGIES LTD.	1.20%
ITC LTD	1.15%
STATE BANK OF INDIA	0.98%
HOUSING DEVELOPMENT FINANCE COR LTD	0.92%
OIL & NATURAL GAS CORPORATION LTD.	0.88%
BHARAT HEAVY ELECTRICALS LTD.	0.86%
NTPC LTD.	0.78%
OTHER EQUITY	15.71%

MMI 16.73%



Maturity Profile

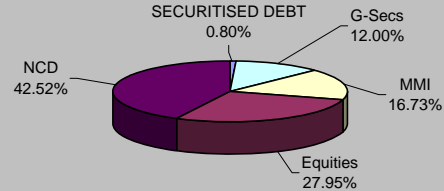


About the Fund

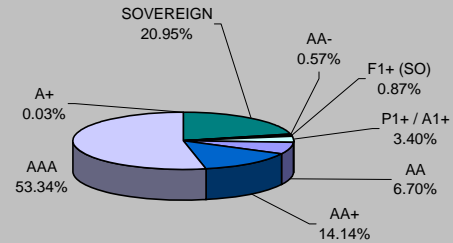
Objective: Helps you to grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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

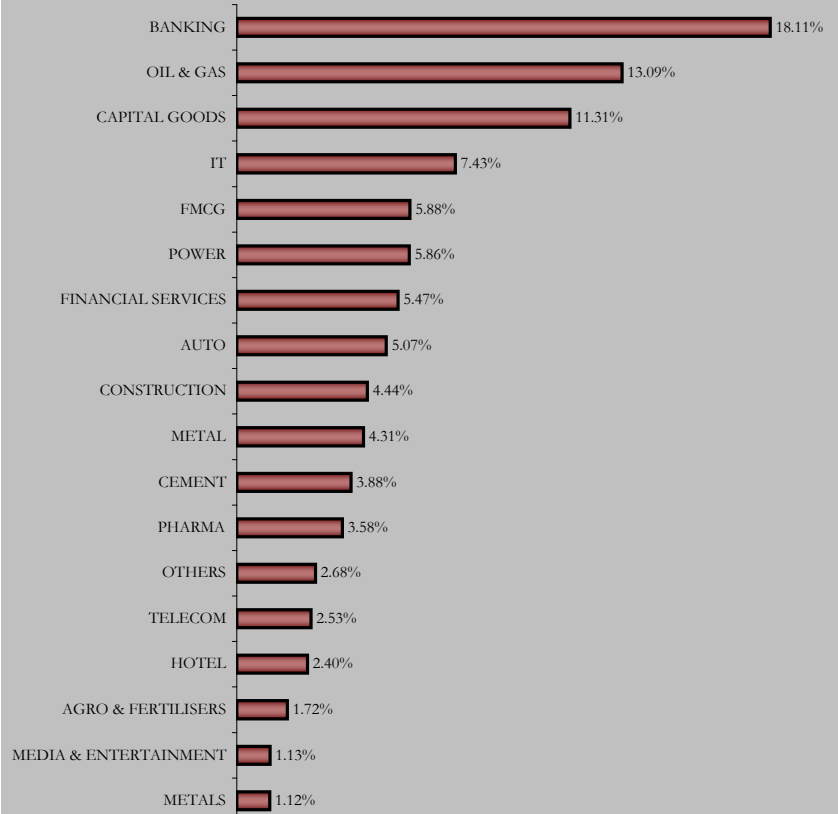
Asset Allocation



Rating Profile



Sectoral Allocation





Individual Creator

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 10.55%

7.59% GOI 2016	2.50%
6.99% GOI 2019	2.05%
6.07% GOI 2014	1.57%
7.99% GOI 2017	1.24%
8.24% GOI 2027	1.14%
5.64% GOI 2019	1.00%
7.46% GOI 2017	0.73%
6.35% GOI 2020	0.33%

CORPORATE DEBT 34.09%

8.6% PFC LTD 2014	4.04%
11.45% RELIANCE INDUSTRIES LTD. 2013	3.59%
10.1% POWER GRID CORPORATION LTD. 2013	1.96%
9.47% POWER GRID CORPORATION LTD. 2013	1.92%
9.5% NABARD 2012	1.91%
8.45% IRFC LTD. 2018	1.81%
7.63% IEFC LTD. 2013	1.79%
8.9% STEEL AUTHORITY OF INDIA LTD. 2014	1.65%
11.4% PFC LTD 2013	1.43%
8.75% IRFC . LTD. 2013	1.32%
OTHER CORPORATE DEBT	12.66%

EQUITY 48.40%

RELIANCE INDUSTRIES LTD.	3.36%
ICICI BANK LTD.	2.74%
INFOSYS TECHNOLOGIES LTD.	2.48%
LARSEN & TOUBRO LTD.	2.31%
ITC LTD	2.04%
STATE BANK OF INDIA	1.50%
BHARAT HEAVY ELECTRICALS LTD.	1.30%
HOUSING DEVELOPMENT FINANCE COR LTD	1.23%
OIL & NATURAL GAS CORPORATION LTD.	1.19%
HINDUSTAN CONSTRUCTION CO. LTD.	1.11%
OTHER EQUITY	29.14%

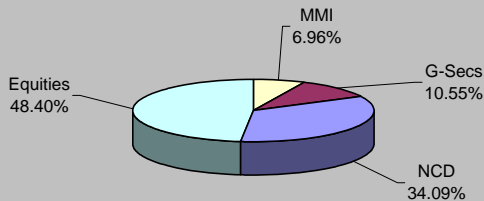
MMI 6.96%

About the Fund

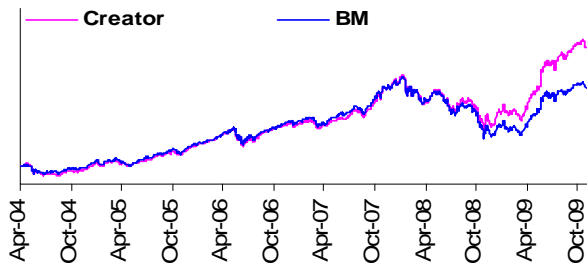
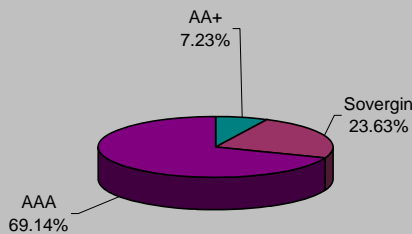
Objective: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security.

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.

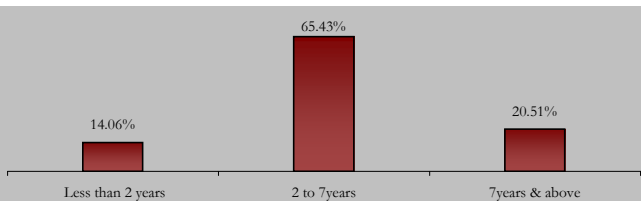
Asset Allocation



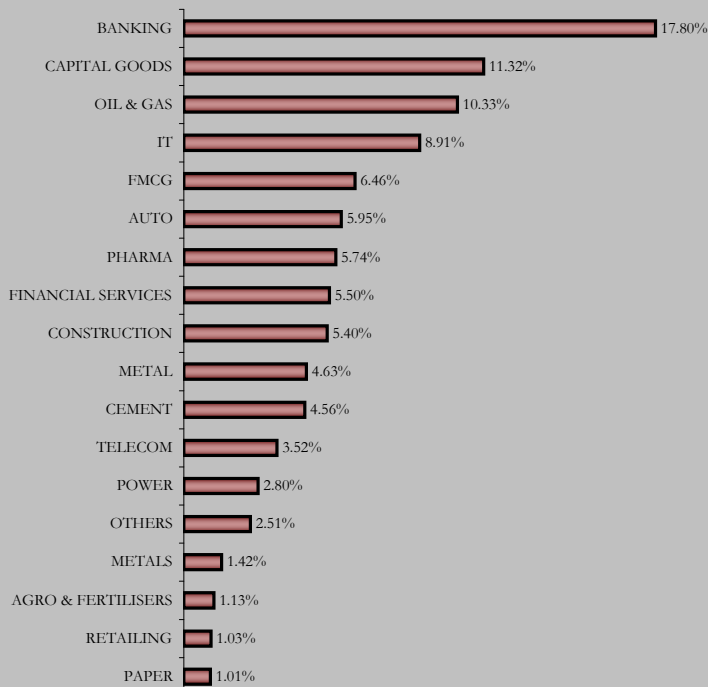
Rating Profile



Maturity Profile



Sectoral Allocation





Individual Magnifier

Portfolio as on 31st October 2009

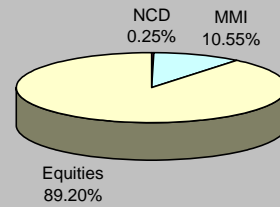
SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	0.25%
7.55% HCL TECHNOLOGIES LTD. 2011	0.25%
EQUITY	89.20%
RELIANCE INDUSTRIES LTD.	6.43%
ICICI BANK LTD.	5.14%
LARSEN & TOUBRO LTD.	4.61%
INFOSYS TECHNOLOGIES LTD.	3.82%
ITC LTD	3.79%
STATE BANK OF INDIA	3.21%
BHARAT HEAVY ELECTRICALS LTD.	3.07%
OIL & NATURAL GAS CORPORATION LTD.	2.95%
HOUSING DEVELOPMENT FINANCE COR LTD	2.73%
HDFC BANK LTD.	2.59%
OTHER EQUITY	50.85%
MMI	10.55%

About the Fund

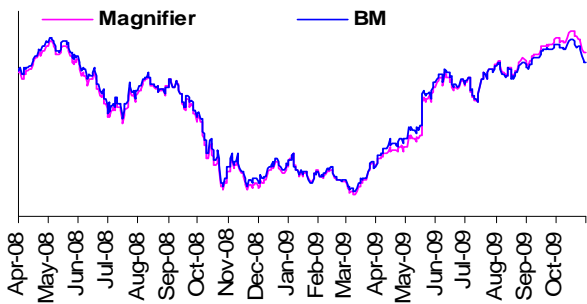
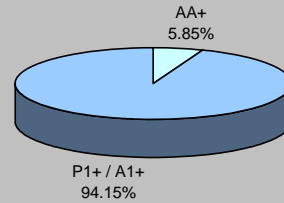
Objective: To maximize wealth by actively managing a diversified equity portfolio.

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

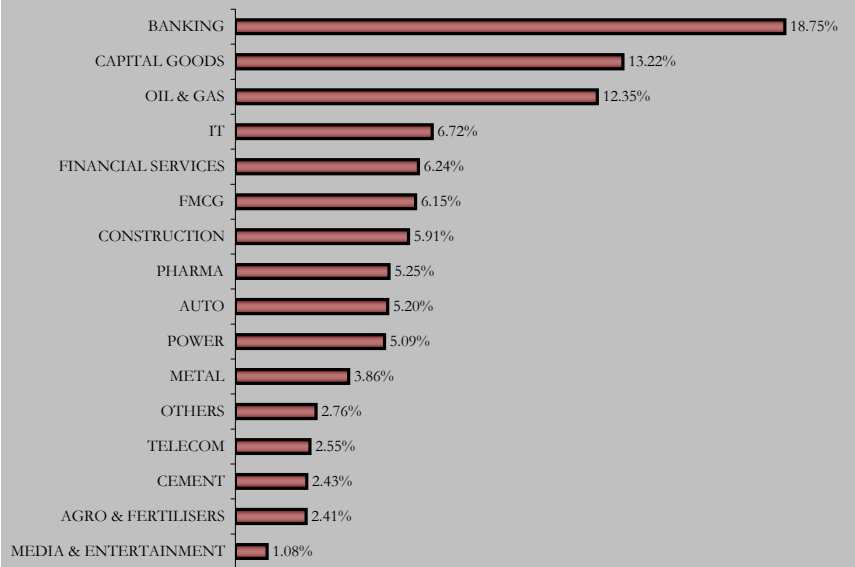
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on 31st October 2009

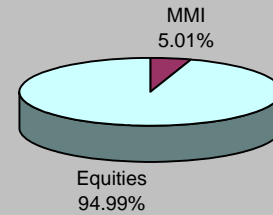
SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	0.00%
EQUITY	94.99%
RELIANCE INDUSTRIES LTD.	7.96%
ICICI BANK LTD.	5.73%
LARSEN & TOUBRO LTD.	4.99%
ITC LTD	4.52%
INFOSYS TECHNOLOGIES LTD.	4.41%
STATE BANK OF INDIA	3.49%
BHARAT HEAVY ELECTRICALS LTD.	3.29%
HOUSING DEVELOPMENT FINANCE COR LTD	3.06%
OIL & NATURAL GAS CORPORATION LTD.	3.04%
HDFC BANK LTD.	2.88%
OTHER EQUITY	51.64%
MMI	5.01%

About the Fund

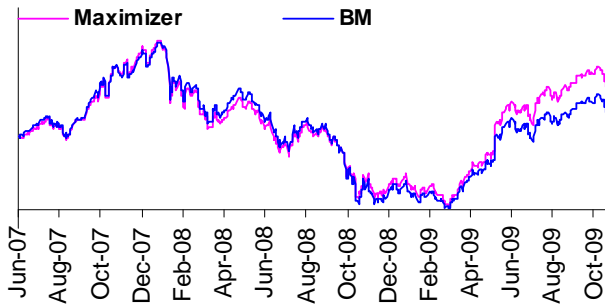
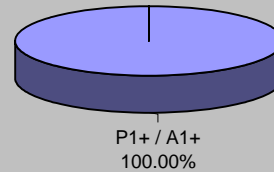
Objective: To Provide long-term capital appreciation by actively managing a well diversified equity portfolio of fundamentally strong blue chip companies. To provide a cushion against the volatility in the equities through investment in money market instruments.

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 doesnot suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

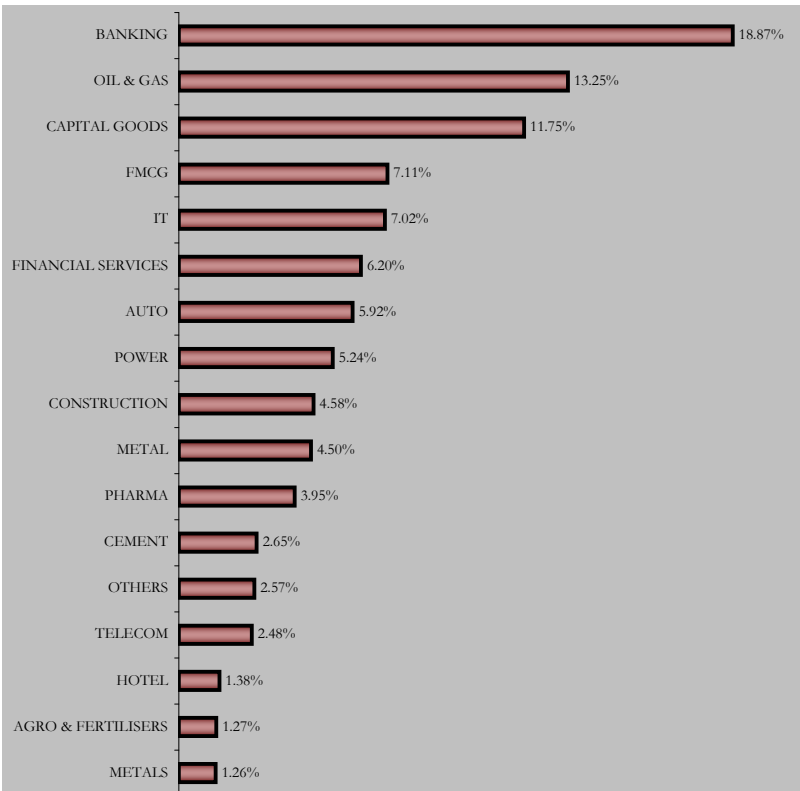
Asset Allocation



Rating Profile



Sectoral Allocation





Individual Multiplier

Portfolio as on 31st October 2009

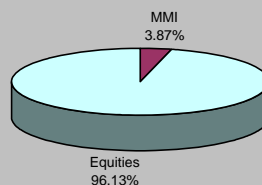
SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%
CORPORATE DEBT	0.00%
EQUITY	96.13%
SESA GOA LTD.	3.84%
UNION BANK OF INDIA	3.14%
HINDUSTAN PETROLEUM CORPORATION LTD.	2.48%
ASIAN PAINTS LTD.	2.46%
IDBI BANK LTD	2.19%
COLGATE-PALMOLIVE (INDIA) LTD.	2.17%
AREVA T & D INDIA LTD	2.17%
ULTRATECH CEMENT LTD.	2.00%
HINDUSTAN CONSTRUCTION CO. LTD.	1.98%
BAJAJ HOLDINGS AND INVESTMENT LTD	1.98%
OTHER EQUITY	71.72%
MMI	3.87%

About the Fund

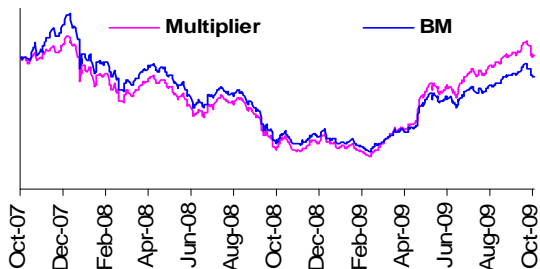
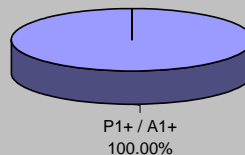
Objective: The provide long-term wealth maximisation by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalization is between Rs. 10 billion to Rs.250 billion. Further, the fund would also seek to provide a cushion against the sudden volatility 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. Emphasis on early identification of stocks.

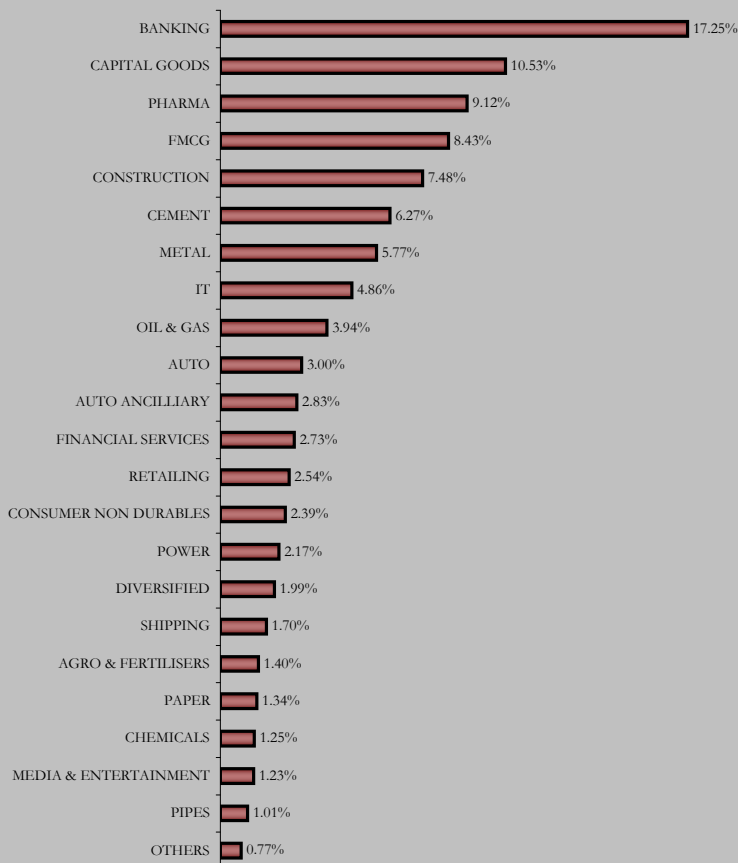
Asset Allocation



Rating Profile



Sectoral Allocation





PLATINUM PLUS FUND - 1

Portfolio as on 31st October 2009

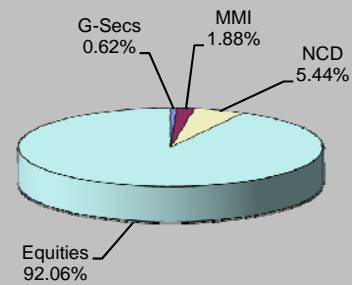
SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.62%
10.45% GOI 2018	0.62%
CORPORATE DEBT	5.44%
NATIONAL HOUSING BANK 2019	1.85%
NATIONAL BANK FOR AGRI. & RURAL DEV 2018	0.94%
NATIONAL HOUSING BANK 2018	0.86%
8.65% NTPC LTD. 2019	0.65%
NATIONAL BANK FOR AGRI. & RURAL DEV 2019	0.60%
10.85% PFC LTD 2018	0.29%
10.85% RURAL ELECTRIFICATION CORP LTD 2018	0.24%
EQUITY	92.06%
ICICI BANK LTD.	7.20%
RELIANCE INDUSTRIES LTD.	6.86%
INFOSYS TECHNOLOGIES LTD.	5.02%
ITC LTD	4.28%
LARSEN & TOUBRO LTD.	4.24%
BHARAT HEAVY ELECTRICALS LTD.	4.15%
HOUSING DEVELOPMENT FINANCE COR LTD	3.66%
MAHINDRA & MAHINDRA LTD.	3.50%
OIL & NATURAL GAS CORPORATION LTD.	3.39%
STATE BANK OF INDIA	3.12%
OTHER EQUITY	46.65%
MMI	1.88%

About the Fund

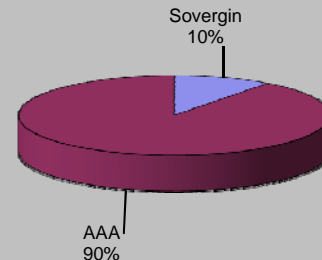
Objective: To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations

Strategy: The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market

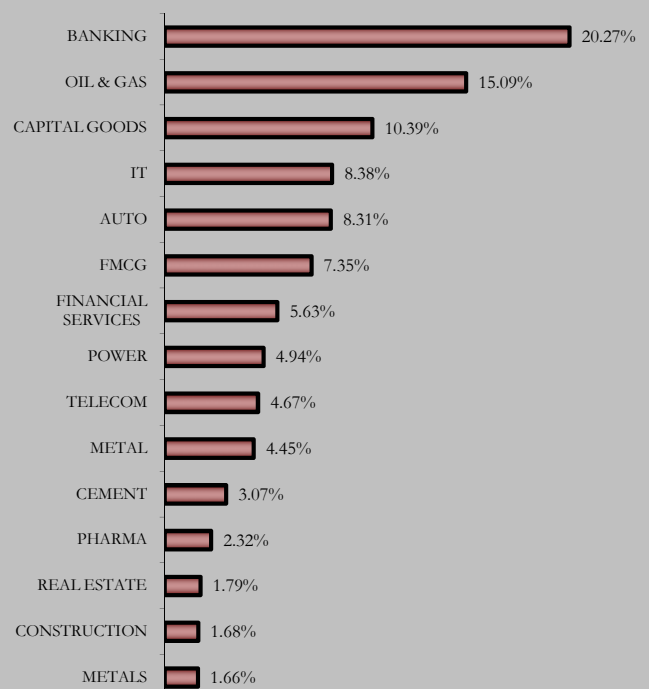
Asset Allocation



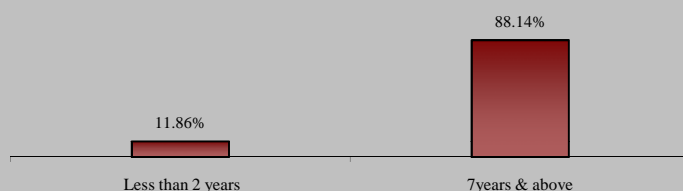
Rating Profile



Sectoral Allocation



Maturity Profile





PLATINUM PLUS FUND - 2

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 0.00%

CORPORATE DEBT 3.48%

NATIONAL HOUSING BANK 2019	1.29%
4.8% HDFC LTD 2011	1.04%
NATIONAL BANK FOR AGRI. & RURAL DEV 2019	0.93%
11% IDFC LTD. 2010	0.21%

EQUITY 94.16%

ICICI BANK LTD.	7.14%
RELIANCE INDUSTRIES LTD.	6.88%
INFOSYS TECHNOLOGIES LTD.	5.17%
LARSEN & TOUBRO LTD.	4.50%
ITC LTD	4.27%
BHARAT HEAVY ELECTRICALS LTD.	4.20%
HOUSING DEVELOPMENT FINANCE COR LTD	3.78%
MAHINDRA & MAHINDRA LTD.	3.70%
OIL & NATURAL GAS CORPORATION LTD.	3.53%
HDFC BANK LTD.	3.10%
OTHER EQUITY	47.90%

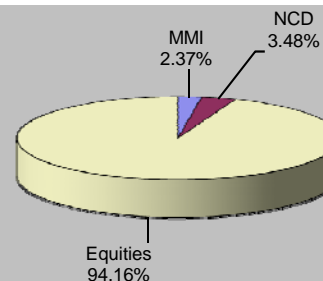
MMI 2.37%

About the Fund

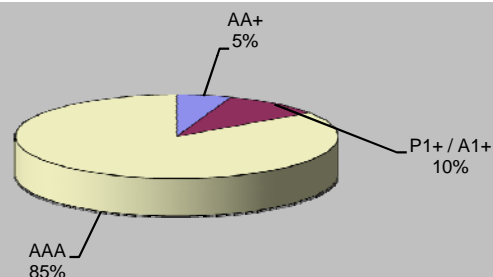
Objective To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations:

Strategy: The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market

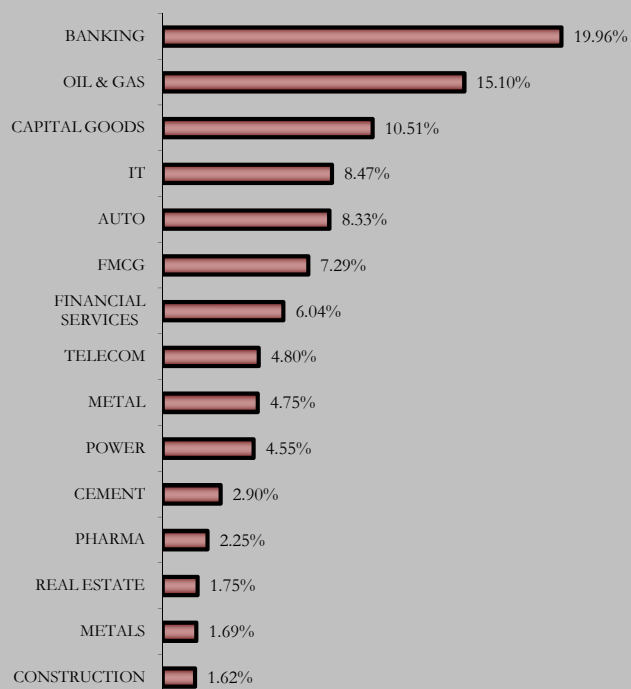
Asset Allocation



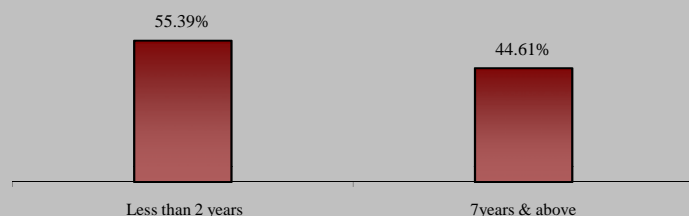
Rating Profile



Sectoral Allocation



Maturity Profile





Pension Nourish

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 16.51%

7.59% GOI 2016	4.30%
6.9% GOI 2019	3.58%
7.95% GOI 2032	2.83%
7.46% GOI 2017	2.19%
5.64% GOI 2019	1.61%
6.05% GOI 2019	1.32%
6.35% GOI 2020	0.66%

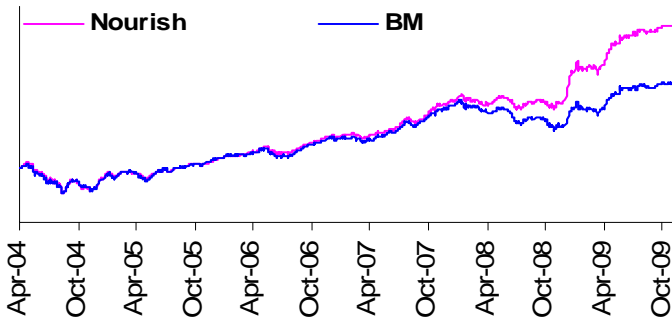
CORPORATE DEBT 55.82%

11.45% RELIANCE INDUSTRIES LTD. 2013	6.17%
11.5% RURAL ELECTRIFICATION CORP LTD 2013	6.17%
9.4% PFC LTD 2013	5.78%
9.9% TATA SONS LTD. 2011	4.03%
11.75% RURAL ELECTRIFICATION CORP LTD 2011	4.02%
10.48% GRASIM INDUSTRIES LTD. 2013	3.94%
9.25% EXPORT IMPORT BANK OF INDIA 2012	3.83%
11.95% HDFC LTD 2018	2.63%
9.45% LIC HOUSING FINANCE LTD. 2012	2.33%
8.9% STEEL AUTHORITY OF INDIA LTD. 2014	2.22%
OTHER CORPORATE DEBT	14.70%

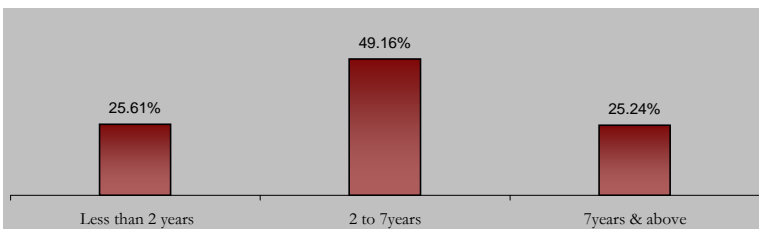
EQUITY 9.05%

RELIANCE INDUSTRIES LTD.	0.63%
OIL & NATURAL GAS CORPORATION LTD.	0.61%
ICICI BANK LTD.	0.58%
LARSEN & TOUBRO LTD.	0.49%
INFOSYS TECHNOLOGIES LTD.	0.46%
ULTRATECH CEMENT LTD.	0.40%
HOUSING DEVELOPMENT FINANCE COR LTD	0.40%
HINDUSTAN UNILEVER LTD.	0.36%
ITC LTD	0.35%
BHARTI AIRTEL LTD.	0.34%
OTHER EQUITY	4.44%

MMI 18.62%



Maturity Profile

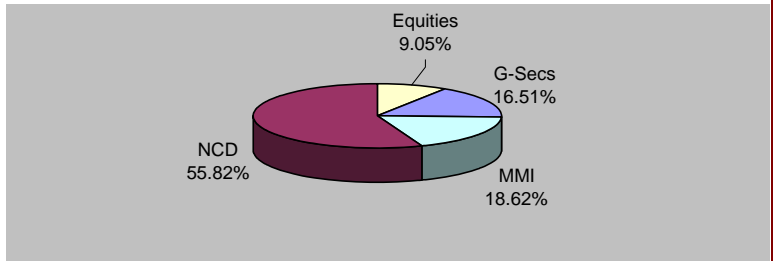


About the Fund

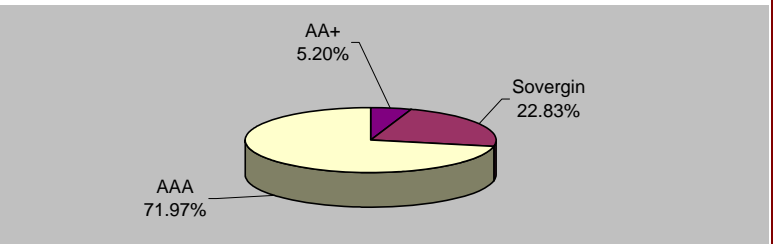
Objective: To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

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

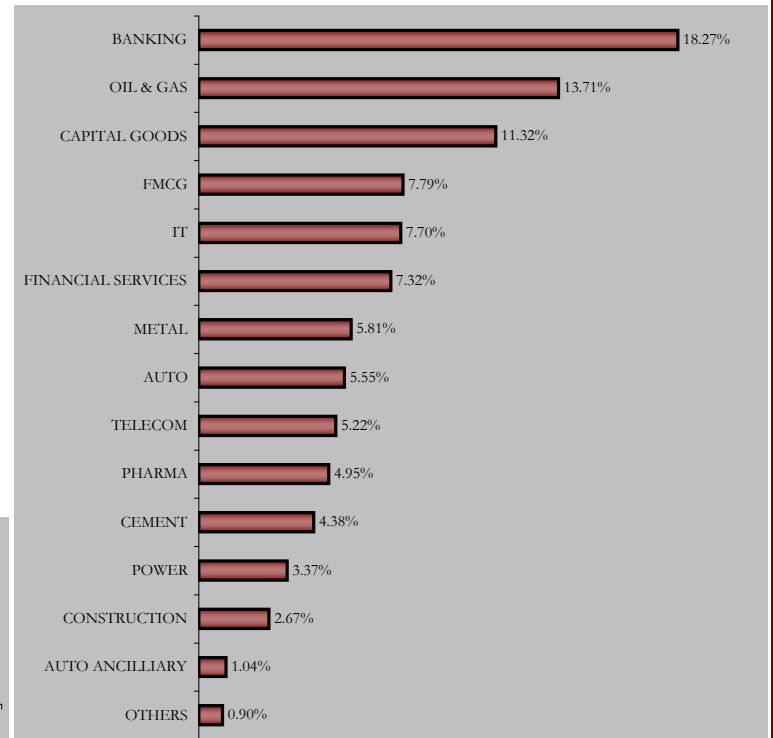
Asset Allocation



Rating Profile



Sectoral Allocation





Pension Growth

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 15.76%

6.9% GOI 2019	3.47%
7.44% GOI 2012	3.35%
7.95% GOI 2032	3.15%
7.59% GOI 2016	2.17%
7.46% GOI 2017	1.97%
5.64% GOI 2019	1.12%
6.35% GOI 2020	0.51%

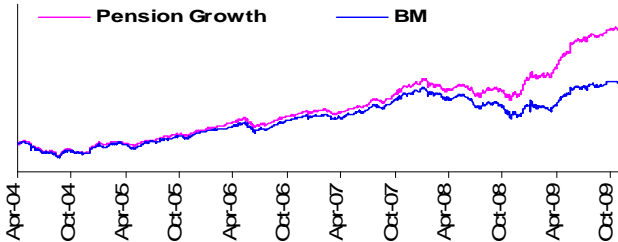
CORPORATE DEBT 49.04%

10.75% RELIANCE INDUSTRIES LTD. 2018	6.55%
10.48% GRASIM INDUSTRIES LTD. 2013	6.10%
11.5% RURAL ELECTRIFICATION CORP LTD 2013	4.77%
11.95% HDFC LTD 2018	3.39%
10.05% NATIONAL BANK FOR AGRI. & RURAL DEV 2014	3.01%
9.8% PFC LTD 2012	2.99%
9.2% LARSEN & TOUBRO LTD. 2012	2.99%
8.8% POWER GRID CORPORATION LTD. 2013	2.88%
11.45% RELIANCE INDUSTRIES LTD. 2013	2.54%
8.6% PFC LTD 2014	2.15%
OTHER CORPORATE DEBT	11.67%

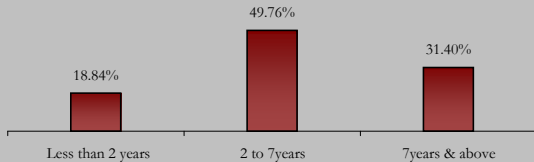
EQUITY 19.26%

RELIANCE INDUSTRIES LTD.	1.35%
INFOSYS TECHNOLOGIES LTD.	1.06%
ICICI BANK LTD.	0.99%
STATE BANK OF INDIA	0.89%
LARSEN & TOUBRO LTD.	0.87%
ITC LTD	0.85%
HOUSING DEVELOPMENT FINANCE COR LTD	0.78%
HDFC BANK LTD.	0.71%
BHARTI AIRTEL LTD.	0.70%
OIL & NATURAL GAS CORPORATION LTD.	0.65%
OTHER EQUITY	10.42%

MMI 15.94%



Maturity Profile

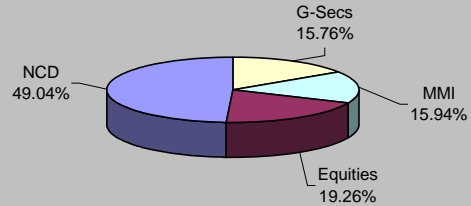


About the Fund

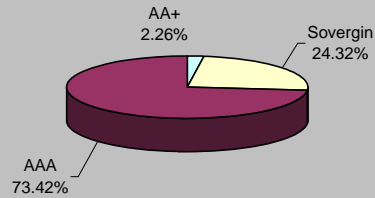
Objective: This fund option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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

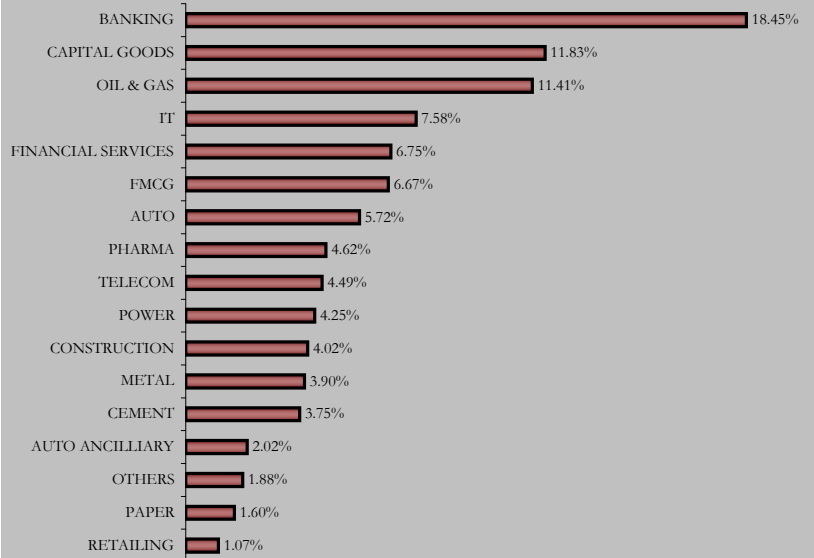
Asset Allocation



Rating Profile



Sectoral Allocation





Pension Enrich

Portfolio as on 31st October 2009

SECURITIES HOLDING

GOVERNMENT SECURITIES 13.63%

6.9% GOI 2019	2.89%
7.44% GOI 2012	2.31%
7.46% GOI 2017	2.11%
8.35% GOI 2022	1.66%
7.95% GOI 2032	1.43%
6.07% GOI 2014	1.27%
5.64% GOI 2019	0.83%
7.99% GOI 2017	0.76%
6.35% GOI 2020	0.37%

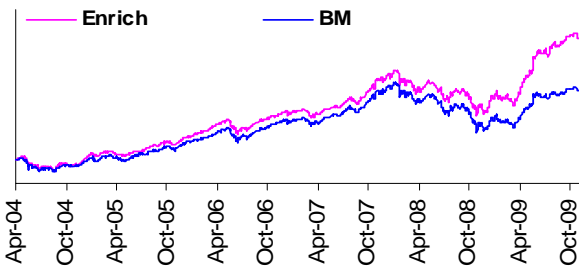
CORPORATE DEBT 42.63%

9.45% RURAL ELECTRIFICATION CORP LTD 2013	6.22%
9.47% POWER GRID CORPORATION LTD. 2013	4.35%
11.45% RELIANCE INDUSTRIES LTD. 2013	3.97%
8.9% STEEL AUTHORITY OF INDIA LTD. 2014	2.98%
11.5% RURAL ELECTRIFICATION CORP LTD 2013	2.65%
8.6% PFC LTD 2014	1.93%
9.47% POWER GRID CORPORATION LTD. 2012	1.86%
9.15% NATIONAL CAPITAL REGIONAL PLAN 2016	1.81%
8.49% INDIAN RAILWAY FINANCE CORPN. LTD. 2014	1.79%
9.22% PFC LTD 2012	1.79%
OTHER CORPORATE DEBT	13.28%

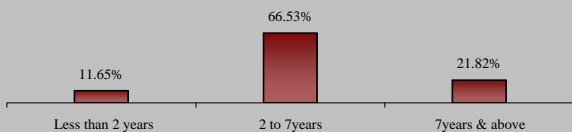
EQUITY 33.31%

RELIANCE INDUSTRIES LTD.	2.31%
ICICI BANK LTD.	1.87%
INFOSYS TECHNOLOGIES LTD.	1.72%
LARSEN & TOUBRO LTD.	1.60%
ITC LTD	1.41%
STATE BANK OF INDIA	1.06%
BHARAT HEAVY ELECTRICALS LTD.	0.87%
HOUSING DEVELOPMENT FINANCE COR LTD	0.83%
OIL & NATURAL GAS CORPORATION LTD.	0.81%
HINDUSTAN CONSTRUCTION CO. LTD.	0.77%
OTHER EQUITY	20.06%

MMI 10.44%



Maturity Profile

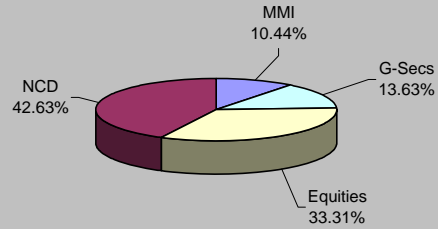


About the Fund

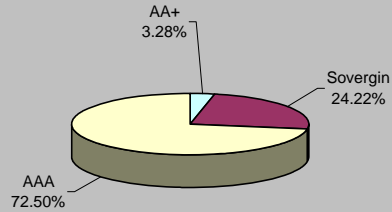
Objective: Helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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

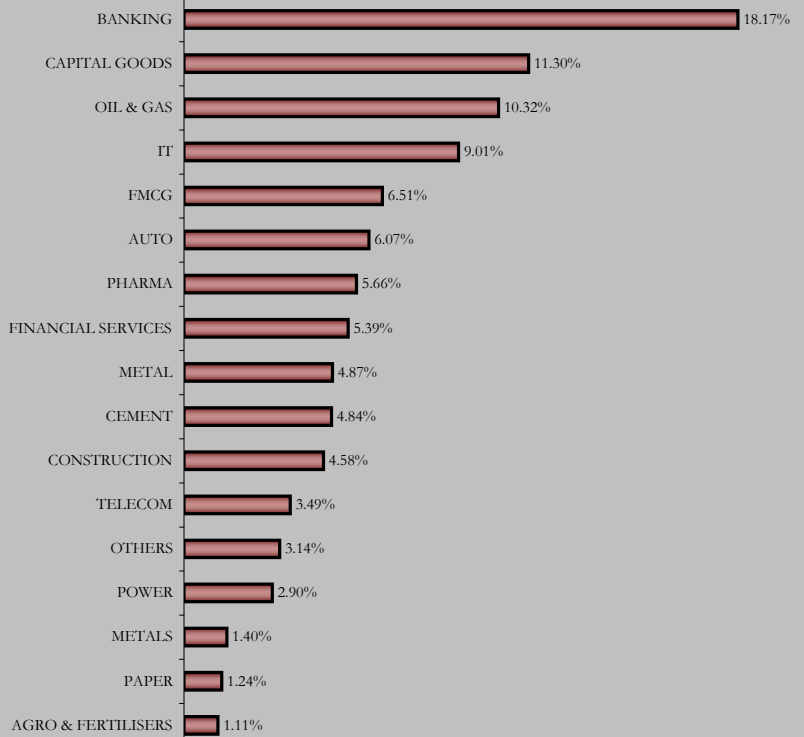
Asset Allocation



Rating Profile



Sectoral Allocation





INCOME ADVANTAGE FUND

Portfolio as on 31st October 2009

SECURITIES	HOLDING
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GOVERNMENT SECURITIES	19.61%
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6.07% GOI 2014	3.95%
7.99% GOI 2017	3.54%
7.59% GOI 2016	3.53%
7.46% GOI 2017	3.43%
6.9% GOI 2019	3.04%
8.35% GOI 2022	2.11%

CORPORATE DEBT	65.86%
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10.05% NABARD 2014	7.33%
10.85% RURAL ELECTRIFICATION CORP LTD 2018	3.88%
11.4% PFC LTD 2013	3.86%
8.25% MARICO LTD. 2011	3.52%
7.39% POWER GRID CORPORATION LTD. 2011	3.51%
8.9% STEEL AUTHORITY OF INDIA LTD. 2014	3.48%
9.8% TATA STEEL LTD. 2011	3.45%
9% RELIANCE CAPITAL LTD. 2011	3.19%
7.45% TATA CAPITAL LIMITED 2011	2.79%
8.6% PFC LTD 2014	2.79%
OTHER CORPORATE DEBT	28.06%

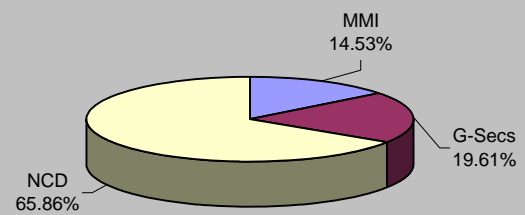
MMI	14.53%
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About the Fund

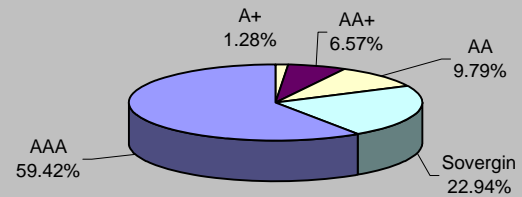
Objective: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments

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

