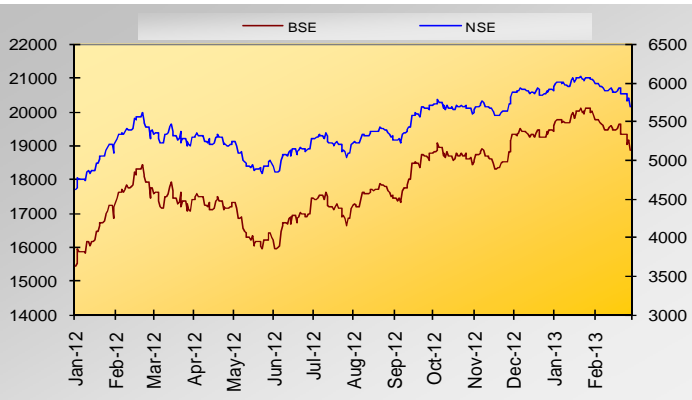


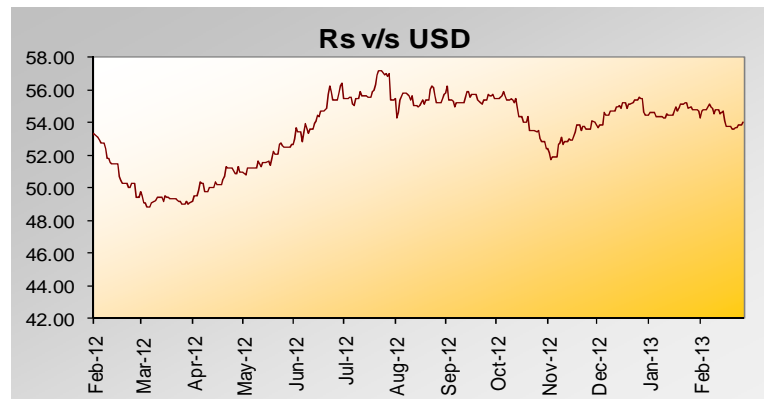
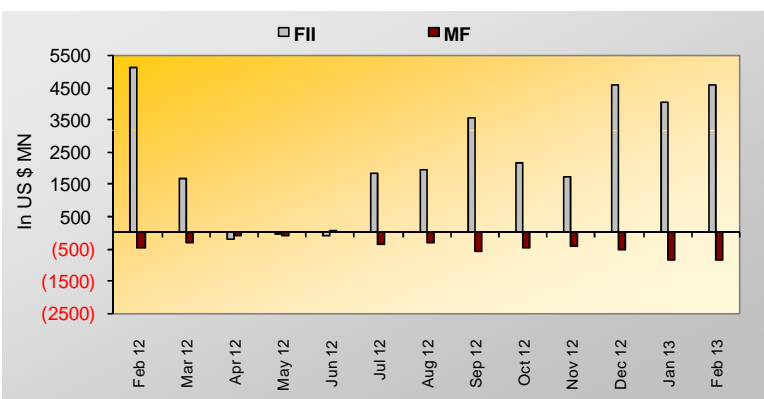
Market Outlook



Key Indices	28-Feb-13	31-Jan-13	% Change
Nifty	5693.05	6034.75	-5.66%
Sensex	18861.54	19894.98	-5.19%
BSE 100	5720.10	6091.49	-6.10%
Dow Jones	14054.49	13860.58	1.40%
Nikkei	11559.36	11138.66	3.78%
Hang Seng	23020.27	23729.53	-2.99%
Nasdaq	3160.19	3142.13	0.57%

The Finance Minister (FM) presented the annual budget for 2014, in February. The Union Budget is a delicate balance between the government's substantive agenda on pursuing social objectives, containing the fiscal deficit and boosting growth. The FM avoided populist measures and showed a clear intent to check expenditure and control fiscal deficit.

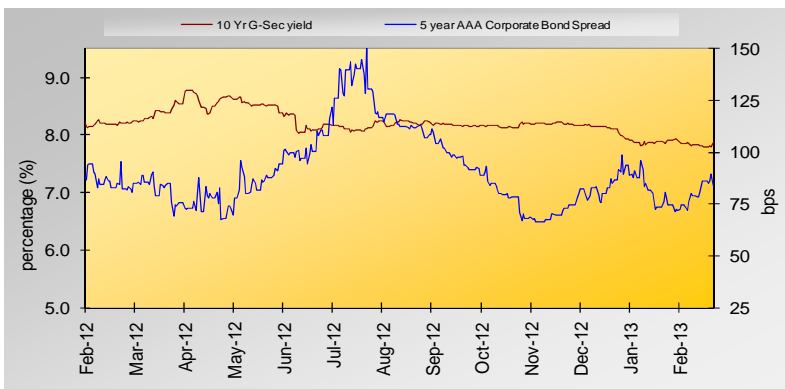
The fiscal deficit of 5.2% for FY2013 and 4.8% for FY2014 has demonstrated the Government's resolve to contain the fiscal deficit. The budget has also detailed a number of proposals aimed at reviving the investment cycle including an investment allowance of 15% on large investments in plant and machinery, announcing setting up a regulatory authority for the road sector and allocating additional funds for the Delhi Mumbai Industrial Corridor.



WPI inflation in the month of January 2013 eased to a 38-month low of 6.6%, below RBI's target for March 2013 of 6.8%. Core inflation is in RBI's comfort zone for the past three months and further declined to 4.1% in January this year. Agricultural growth remained positive despite a poor summer crop output while industry marginally improved to 2.3% in Q3FY13 from 1.1% reported in Q2FY13. One silver lining is that the eight core infrastructure industries' growth rate has inched up to 3.9% y-o-y in January 2013 from 2.5% y-o-y in December 2012. This cyclical uptick in the industrial data shows that India's IIP could have bottomed out. During Apr-Jan FY13, the cumulative growth rate of the core industries was 5% y-o-y compared to 3.2% in Apr-Jan FY12. The annual economic survey expects GDP growth in range of 6.1% - 6.7% in FY14.

The global environment was volatile in February. The fractured election results in Italy raised concerns on the growth recovery in the EU. Minutes of US FOMC meeting raised concerns of an earlier than expected withdrawal of its easy monetary policy though the Fed Governor subsequently clarified that this withdrawal would not happen until the unemployment rate corrected to below 6.5%. The Chinese economy has slowed considerably but appears to have bottomed out in Q3FY12 propelled by a surge in bank lending and a pick-up in government spending.

Market Outlook



Key Indices	28-Feb-13	31-Jan-13	% Change
10 year G-Sec	7.87%	7.91%	-0.51%
5 Year G-Sec	7.94%	7.98%	-0.50%
91 Day T Bill	8.06%	7.94%	1.51%
364 day T-Bill	7.91%	7.82%	1.15%
MIBOR	8.67%	8.36%	3.71%
Call Rates	7.84%	7.79%	0.64%

Equity Outlook:

The government has taken a number of corrective steps to set right the fiscal deficit through a host of measures including subsidy reduction. Such fiscal discipline allows RBI greater headroom to proceed with the necessary monetary easing to boost growth.

The BSE Sensex, which has rallied smartly in the past few months, currently trades at a P/E of 14x FY14 one year forward earnings. For long term investors valuations are still attractive. Continuation of the reform process with timely implementation could result in the rally gaining momentum.

Valuations are still quite attractive for long term investors as the economy has already seen its worst in terms of economic data. FII inflows continued to be strong for most part of the month barring the Budget day sell-off. In February the FIIs were net buyers to the tune of \$4.1bn, taking the YTD buying to \$8.2bn. DIIs continued to remain net sellers of \$1.6bn in February, taking their net selling YTD to \$4.9bn.

Debt Outlook:

A sharp deterioration in growth and fall in core inflation makes us believe that RBI would further ease its monetary policy in 2013. We expect WPI inflation to soften to below RBI's target of 6.8% in March 2013. We also expect RBI to cut repo rate by another 50 basis points till June 2013 and an overall 75 bps till March 2014. RBI is also likely to ease liquidity through continued open market operations. The elevated food and CPI inflation, however, may deter the central bank from affecting any rate cut during the mid-term monetary policy review in March this year.

Market liquidity has been low for a long time and has been on the higher side of the negative band of Rs.1 lac crores. The 10 year government bond has seen one of the longest rallies in the last few years by edging close to 7.80%. Corporate bonds yields have also rallied and are trading at a spread of 65 basis points.

We expect the yields to be in the range of 7.85% to 7.95% and liquidity to be negative to the extent of around Rs. 1 lac crores. Corporate bonds have seen a dull market with spreads close to 80 basis points and we expect this to continue.

FUND PERFORMANCE AS ON 28TH FEBRUARY 2013

INDIVIDUAL Inception Date	Assure 12-Sep-05		Income Advantage 22-Aug-08		Protector 22-Mar-01		Builder 22-Mar-01	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	10.04%	8.33%	10.67%	8.88%	9.45%	8.57%	10.09%	8.25%
Last 2 years	9.63%	8.25%	9.81%	8.50%	8.28%	8.03%	8.25%	7.53%
Last 3 years	8.46%	6.97%	9.17%	7.27%	7.38%	6.99%	7.45%	6.68%
Last 4 years	8.74%	6.47%	8.86%	-	8.88%	7.84%	11.10%	9.18%
Last 5 years	10.13%	-	-	-	8.42%	6.16%	8.86%	5.79%
Since Inception	9.36%		11.92%		8.39%		10.29%	
Asset Held (Rs. In Crores)	131		345		409		277	

INDIVIDUAL Inception Date	Balancer 18-Jul-05		Enhancer 22-Mar-01		Creator 23-Feb-04		Magnifier 12-Aug-04	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	10.09%	7.79%	8.73%	7.61%	8.45%	6.89%	7.60%	4.98%
Last 2 years	8.06%	7.00%	6.96%	6.74%	6.08%	5.64%	3.15%	2.98%
Last 3 years	7.53%	6.24%	6.61%	6.08%	5.89%	5.35%	4.00%	3.50%
Last 4 years	11.56%	9.58%	11.86%	10.24%	16.24%	12.77%	19.16%	17.35%
Last 5 years	9.56%	-	7.19%	4.56%	9.22%	4.17%	2.15%	-
Since Inception	9.94%		11.80%		12.46%		12.84%	
Asset Held (Rs. In Crores)	34		6587		321		1018	

INDIVIDUAL Inception Date	Maximiser 12-Jun-07		Multiplier 30-Oct-07		Super 20 6-Jul-09	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	6.11%	4.62%	6.34%	-2.46%	7.25%	5.02%
Last 2 years	0.85%	2.36%	4.63%	0.53%	5.27%	2.07%
Last 3 years	2.16%	3.03%	2.68%	0.95%	6.42%	3.63%
Last 4 years	20.11%	18.49%	28.78%	20.67%	-	-
Last 5 years	2.64%	0.46%	5.81%	0.16%	-	-
Since Inception	6.22%	4.57%	3.44%		10.06%	6.86%
Asset Held (Rs. In Crores)	2182		375		239	

Fund Name	Benchmark Composition	SFIN
Assure	-	ULIF01008/07/05BSLIASSURE109
Income Advantage	-	ULIF01507/08/08BSLIINCADV109
Protector	BSE 100	ULIF00313/03/01BSLPROTECT109
Builder	BSE 100	ULIF00113/03/01BSLBUILDER109
Balancer	BSE 100	ULIF00931/05/05BSLBALANCE109
Enhancer	BSE 100	ULIF00213/03/01BSLENHANCE109
Creator	BSE 100	ULIF00704/02/04BSLCREATOR109
Magnifier	BSE 100	ULIF00826/06/04BSLIIMAGNI109
Maximiser	BSE 100	ULIF01101/06/07BSLIINMAXI109
Multiplier	CNX Midcap	ULIF01217/10/07BSLIINMULTI109
Super 20	Sensex	ULIF01723/06/09BSLSUPER20109

FUND PERFORMANCE AS ON 28TH FEBRUARY 2013

INDIVIDUAL Inception Date	Platinum Plus I 17-Mar-08		Platinum Plus II 8-Sep-08		Platinum Plus III 15-May-09		Platinum Plus IV 15-Sep-09	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	6.91%	-	6.06%	-	6.73%	-	6.34%	-
Last 2 years	2.34%	-	2.37%	-	3.05%	-	2.42%	-
Last 3 years	4.80%	-	5.26%	-	5.09%	-	5.46%	-
Last 4 years	15.21%	-	19.40%	-	-	-	-	-
Since Inception	3.64%	-	12.48%	-	7.18%	-	4.35%	-
Asset Held (Rs. In Crores)	375		643		757		585	

INDIVIDUAL Inception Date	Platinum Premier 15-Feb-10		Platinum Advantage 20-Sep-10		Foresight 5 Pay 22-Feb-11		Foresight Single Pay 22-Feb-11	
	Fund Return	BM	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	6.54%	-	7.35%	-	6.83%	-	7.60%	-
Last 2 years	2.97%	-	4.38%	-	2.56%	-	3.05%	-
Last 3 years	4.37%	-	-	-	-	-	-	-
Since Inception	4.58%	-	-0.91%	-	2.48%	-	3.03%	-
Asset Held (Rs. In Crores)	873		622		724		65	

INDIVIDUAL Inception Date	Titanium I 16-Dec-09		Titanium II 16-Mar-10		Titanium III 16-Jun-10	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	7.78%	-	7.00%	-	7.00%	-
Last 2 years	3.17%	-	3.70%	-	4.28%	-
Last 3 years	4.62%	-	-	-	-	-
Since Inception	4.49%	-	4.16%	-	1.58%	-
Asset Held (Rs. In Crores)	59		25		7	

PENSION Inception Date	Nourish 12-Mar-03		Growth 18-Mar-03		Enrich 12-Mar-03	
	Fund Return	BM	Fund Return	BM	Fund Return	BM
Last 1 year	9.22%	8.57%	9.22%	8.25%	9.11%	7.44%
Last 2 years	8.11%	8.03%	7.71%	7.53%	7.01%	6.47%
Last 3 years	7.18%	6.99%	7.05%	6.68%	6.66%	5.91%
Last 4 years	8.48%	7.84%	10.91%	9.18%	13.81%	10.89%
Last 5 years	8.80%	6.16%	9.89%	5.79%	8.78%	4.96%
Since Inception	8.14%	-	10.23%	-	11.82%	-
Asset Held (Rs. In Crores)	13		37		168	

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	-	ULIF02203/02/10BSLIPLATPR1109
Platinum Advantage	-	ULIF02408/09/10BSLIPLATADV109
Titanium I	-	ULIF01911/12/09BSLITITAN1109
Titanium II	-	ULIF02011/12/09BSLITITAN2109
Titanium III	-	ULIF02111/12/09BSLITITAN3109
Pension Nourish	BSE 100	ULIF00604/03/03BSLNOURISH109
Pension Growth	BSE 100	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100	ULIF00404/03/03BSLIENRICH109

Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%

CORPORATE DEBT	57.25%
-----------------------	---------------

8.83% NATIONAL BANK FOR AGRI. AND RURAL DEVELC	6.85%
9.62% L I C HOUSING FINANCE LTD. 2015	6.04%
10.8% EXPORT IMPORT BANK OF INDIA 2013	4.62%
10.9% RURAL ELECTRIFICATION CORPN. LTD. 2013	3.86%
9.7% SUNDARAM FINANCE LTD. 2014	3.84%
9.72% IDFC LTD 2013	3.84%
8% MAHINDRA VEHICLE MANUFACTURERS LIMITED 20	3.16%
11.3% A C C LTD. 2013	3.11%
9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.10%
10.2% SUNDARAM FINANCE LTD. 2014	3.09%
OTHER CORPORATE DEBT	15.74%

SECURITISED DEBT	0.00%
-------------------------	--------------

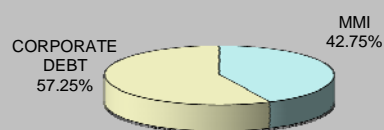
MMI	42.75%
------------	---------------

About the Fund

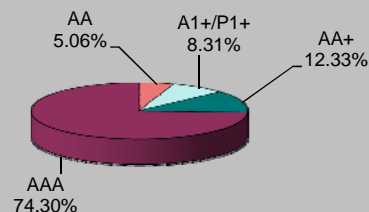
Objective: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

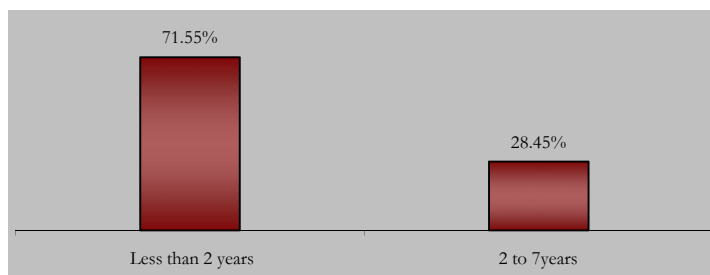
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	24.32%
8.15% GOVERNMENT OF INDIA 2022	7.89%
8.2% GOVERNMENT OF INDIA 2022	4.26%
9.15% GOVERNMENT OF INDIA 2024	3.13%
8.28% GOVERNMENT OF INDIA 2032	2.51%
8.08% GOVERNMENT OF INDIA 2022	2.35%
8.97% GOVERNMENT OF INDIA 2030	0.94%
8.3% GOVERNMENT OF INDIA 2040	0.89%
8.2% GOVERNMENT OF INDIA 2025	0.88%
8.2% GOVERNMENT OF INDIA 2023	0.73%
8.3% GOVERNMENT OF INDIA 2042	0.59%
OTHER GOVERNMENT SECURITIES	0.15%

CORPORATE DEBT	39.31%
9.75% TATA MOTORS LTD. 2020	2.45%
8.83% EXPORT IMPORT BANK OF INDIA 2023	2.02%
9.75% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.01%
2% TATA STEEL LTD. 2022	1.75%
9.6% HOUSING DEVELOPMENT FINANCE CORPN. LTD. :	1.65%
9.65% HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.57%
10.25% HOUSING DEVELOPMENT FINANCE CORPN. LTD	1.51%
9.62% POWER FINANCE CORPN. LTD. 2016	1.47%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVELOI	1.47%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.44%
OTHER CORPORATE DEBT	21.97%

SECURITISED DEBT	0.00%
-------------------------	--------------

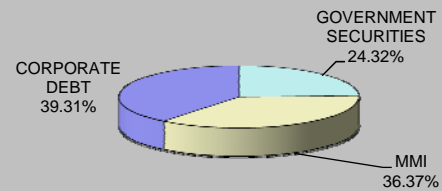
MMI	36.37%
------------	---------------

About the Fund

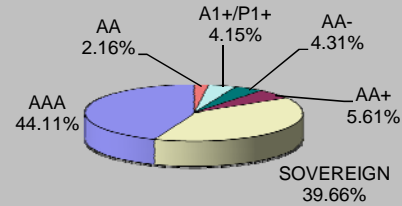
Objective: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments

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.

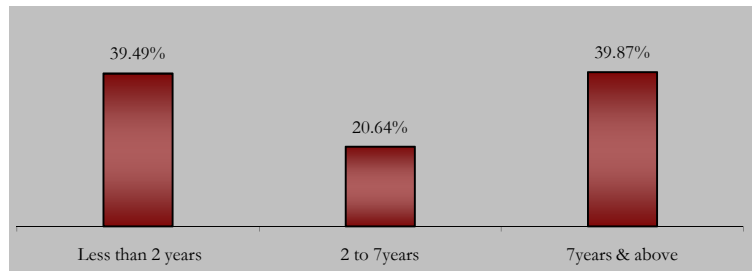
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	31.07%
8.15% GOVERNMENT OF INDIA 2022	4.10%
7.8% GOVERNMENT OF INDIA 2021	3.69%
7.99% GOVERNMENT OF INDIA 2017	2.45%
7.5% GOVERNMENT OF INDIA 2034	2.35%
11.5% GOVERNMENT OF INDIA 2015	2.10%
8.13% GOVERNMENT OF INDIA 2022	1.82%
8.24% GOVERNMENT OF INDIA 2027	1.82%
8.79% GOVERNMENT OF INDIA 2021	1.66%
6.9% GOVERNMENT OF INDIA 2019	1.62%
7.95% GOVERNMENT OF INDIA 2032	1.55%
OTHER GOVERNMENT SECURITIES	7.91%

CORPORATE DEBT	44.95%
8.6% POWER FINANCE CORPN. LTD. 2014	3.15%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	2.91%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.95%
8.64% POWER GRID CORPN. OF INDIA LTD. 2014	1.94%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	1.83%
9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.78%
11.4% POWER FINANCE CORPN. LTD. 2013	1.49%
11.25% POWER FINANCE CORPN. LTD. 2018	1.48%
8.85% TATA SONS LTD. 2016	1.46%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.44%
OTHER CORPORATE DEBT	25.52%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	9.26%
INFOSYS LTD.	0.64%
RELIANCE INDUSTRIES LTD.	0.63%
I C I BANK LTD.	0.62%
I T C LTD.	0.54%
LARSEN AND TOUBRO LTD.	0.45%
H D F C BANK LTD.	0.37%
STATE BANK OF INDIA	0.34%
TATA CONSULTANCY SERVICES LTD.	0.29%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.27%
OIL AND NATURAL GAS CORPN. LTD.	0.26%
OTHER EQUITY	4.83%

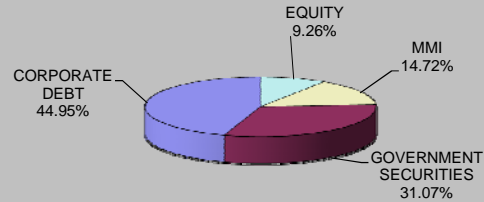
MMI	14.72%
-----	--------

About the Fund

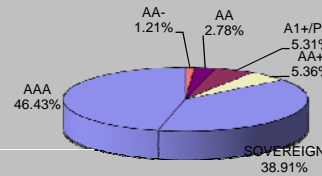
Objective: To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

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.

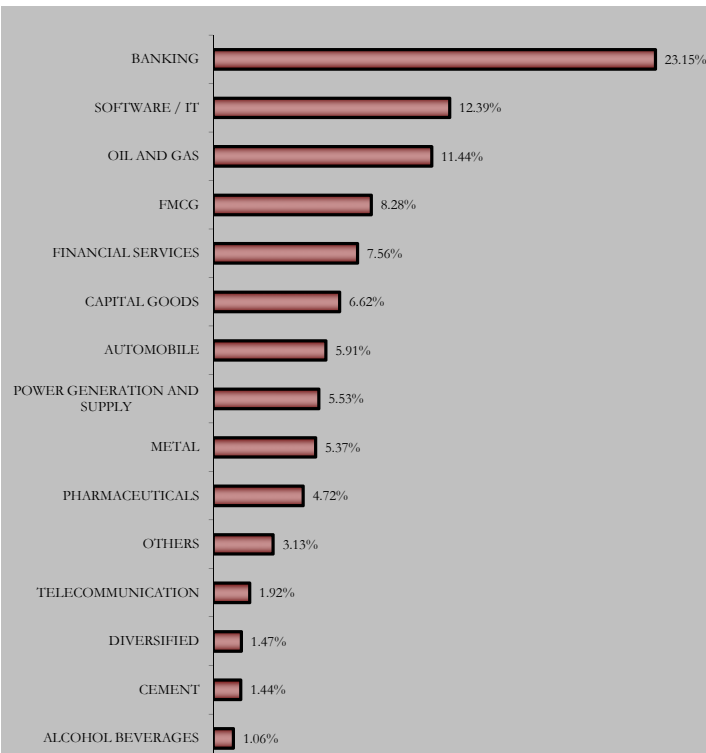
Asset Allocation



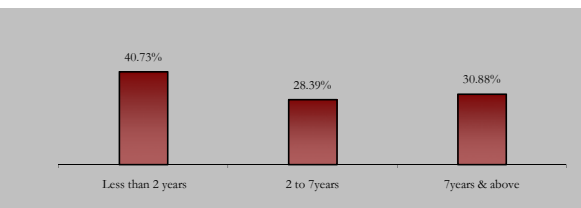
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	26.29%
8.2% GOVERNMENT OF INDIA 2022	5.86%
7.8% GOVERNMENT OF INDIA 2021	4.46%
8.15% GOVERNMENT OF INDIA 2022	3.67%
8.32% GOVERNMENT OF INDIA 2032	1.76%
8.28% GOVERNMENT OF INDIA 2027	1.76%
8.79% GOVERNMENT OF INDIA 2021	1.70%
7.95% GOVERNMENT OF INDIA 2032	1.51%
8.3% GOVERNMENT OF INDIA 2040	1.20%
7.59% GOVERNMENT OF INDIA 2015	1.07%
8.08% GOVERNMENT OF INDIA 2022	0.90%
OTHER GOVERNMENT SECURITIES	2.39%

CORPORATE DEBT	40.14%
8.65% RURAL ELECTRIFICATION CORPN. LTD. 2019	3.92%
11.45% RELIANCE INDUSTRIES LTD. 2013	3.37%
8.6% POWER FINANCE CORPN. LTD. 2014	2.87%
8.85% TATA SONS LTD. 2016	2.34%
10.25% TECH MAHINDRA LTD. 2014	2.19%
8.5% INDIAN RAILWAY FINANCE CORPN. LTD. 2020	1.89%
9.35% RURAL ELECTRIFICATION CORPN. LTD. 2022	1.85%
9.47% POWER GRID CORPN. OF INDIA LTD. 2014	1.81%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.44%
7.55% NATIONAL HOUSING BANK 2013	1.44%
OTHER CORPORATE DEBT	17.03%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	18.43%
INFOSYS LTD.	1.33%
I T C LTD.	1.19%
I C I BANK LTD.	0.87%
H D F C BANK LTD.	0.81%
RELIANCE INDUSTRIES LTD.	0.81%
STATE BANK OF INDIA	0.68%
LARSEN AND TOUBRO LTD.	0.66%
H C L TECHNOLOGIES LTD.	0.59%
MCLEOD RUSSEL INDIA LTD.	0.57%
DIVIS LABORATORIES LTD.	0.56%
OTHER EQUITY	10.36%

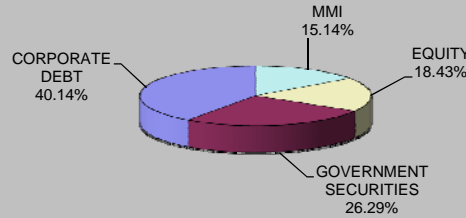
MMI	15.14%
-----	--------

About the Fund

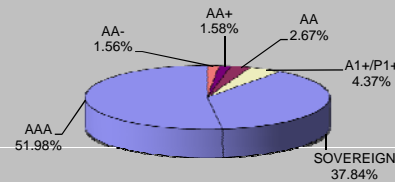
Objective: To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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.

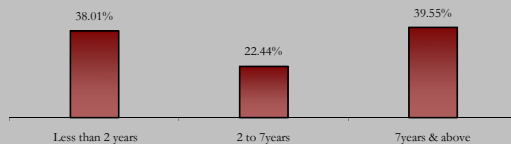
Asset Allocation



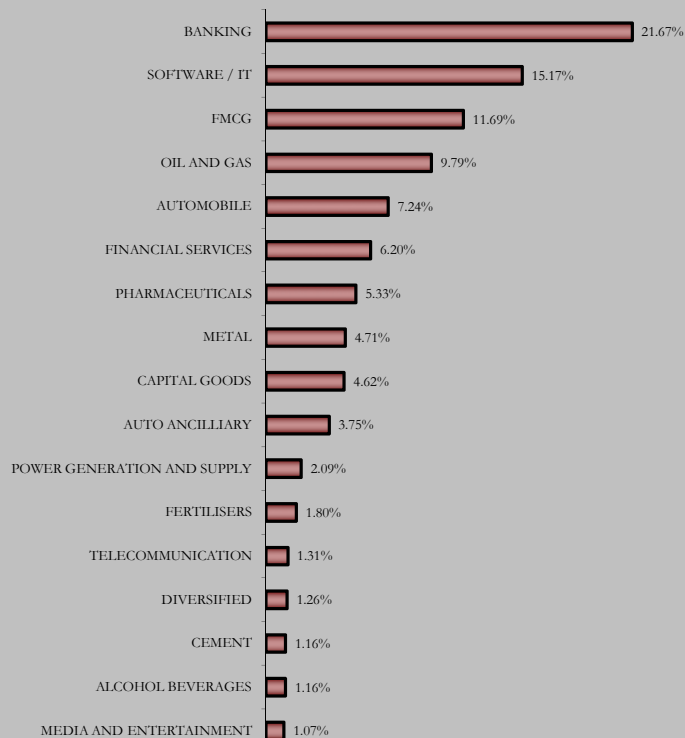
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	28.44%
8.33% GOVERNMENT OF INDIA 2026	6.03%
8.2% GOVERNMENT OF INDIA 2022	5.06%
7.8% GOVERNMENT OF INDIA 2021	2.74%
7.95% GOVERNMENT OF INDIA 2032	2.60%
5.64% GOVERNMENT OF INDIA 2019	2.48%
7.46% GOVERNMENT OF INDIA 2017	2.16%
8.79% GOVERNMENT OF INDIA 2021	1.54%
6.9% GOVERNMENT OF INDIA 2019	1.39%
7% GOVERNMENT OF INDIA 2022	1.35%
8.08% GOVERNMENT OF INDIA 2022	1.18%
OTHER GOVERNMENT SECURITIES	1.92%

CORPORATE DEBT	31.65%
9% EXPORT IMPORT BANK OF INDIA 2019	3.86%
9.43% RURAL ELECTRIFICATION CORPN. LTD. 2014	3.53%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVE	2.97%
10.05% NATIONAL BANK FOR AGRI. AND RURAL DE'	2.96%
7.05% CANARA BANK 2014	2.87%
9.47% POWER GRID CORPN. OF INDIA LTD. 2022	2.27%
9.35% POWER GRID CORPN. OF INDIA LTD. 2021	1.50%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LI	1.50%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.49%
11.3% A C C LTD. 2013	1.49%
OTHER CORPORATE DEBT	7.22%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	22.52%
INFOSYS LTD.	1.58%
RELIANCE INDUSTRIES LTD.	1.32%
I C I BANK LTD.	1.30%
I T C LTD.	1.20%
STATE BANK OF INDIA	1.11%
LARSEN AND TOUBRO LTD.	1.08%
H D F C BANK LTD.	0.94%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.80%
MAHINDRA AND MAHINDRA LTD.	0.69%
TATA MOTORS LTD.	0.57%
OTHER EQUITY	11.92%

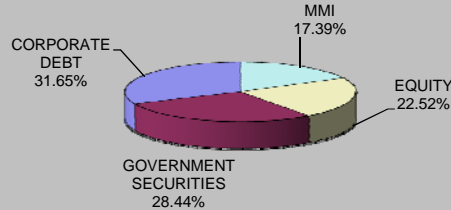
MMI	17.39%
-----	--------

About the Fund

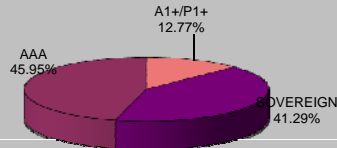
Objective: The objective of this fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

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

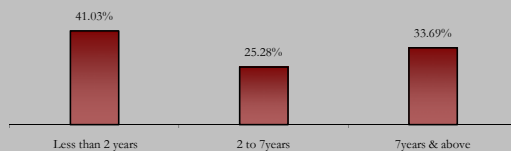
Asset Allocation



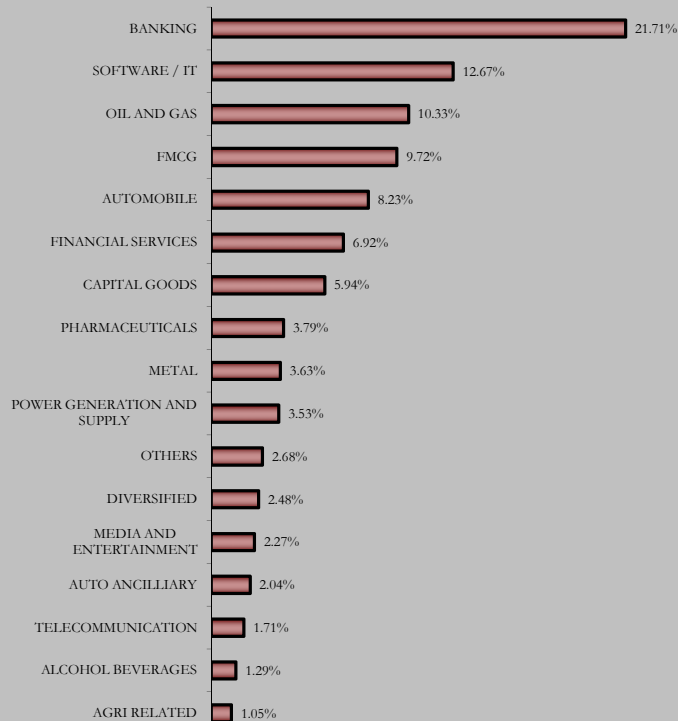
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	25.07%
6.9% GOVERNMENT OF INDIA 2019	3.86%
8.15% GOVERNMENT OF INDIA 2022	3.28%
6.35% GOVERNMENT OF INDIA 2020	2.31%
7.8% GOVERNMENT OF INDIA 2021	1.53%
8.2% GOVERNMENT OF INDIA 2022	1.20%
7.95% GOVERNMENT OF INDIA 2032	1.18%
8.79% GOVERNMENT OF INDIA 2021	1.04%
7.8% GOVERNMENT OF INDIA 2020	1.02%
8.26% GOVERNMENT OF INDIA 2027	0.93%
7.46% GOVERNMENT OF INDIA 2017	0.74%
OTHER GOVERNMENT SECURITIES	7.99%

CORPORATE DEBT	40.23%
10.75% RELIANCE INDUSTRIES LTD. 2018	0.89%
10.2% TATA STEEL LTD. 2015	0.77%
9.05% STATE BANK OF INDIA 2020	0.73%
9.25% DR. REDDYS LABORATORIES LTD. 2014	0.63%
10.25% TECH MAHINDRA LTD. 2014	0.60%
2% INDIAN HOTELS CO. LTD. 2014	0.51%
9.8% L I C HOUSING FINANCE LTD. 2017	0.50%
8.55% INDIAN RAILWAY FINANCE CORPN. LTD. 2019	0.48%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	0.47%
9.1% STATE BANK OF MYSORE 2019	0.46%
OTHER CORPORATE DEBT	34.19%

SECURITISED DEBT	0.41%
INDIAN RAILWAY FINANCE CORPN. LTD. 2015	0.41%

EQUITY	25.98%
I C I C I BANK LTD.	1.84%
INFOSYS LTD.	1.83%
RELIANCE INDUSTRIES LTD.	1.80%
I T C LTD.	1.61%
LARSEN AND TOUBRO LTD.	1.22%
H D F C BANK LTD.	1.14%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.12%
STATE BANK OF INDIA	1.10%
TATA CONSULTANCY SERVICES LTD.	1.02%
OIL AND NATURAL GAS CORPN. LTD.	0.88%
OTHER EQUITY	12.42%

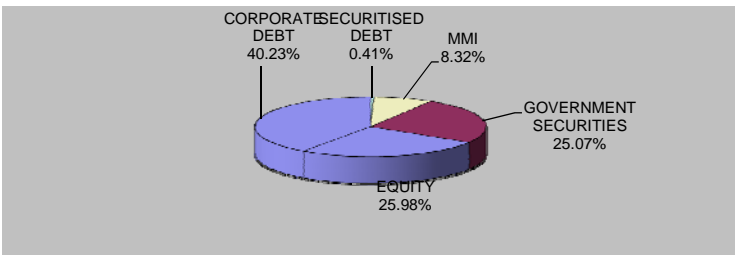
MMI	8.32%
-----	-------

About the Fund

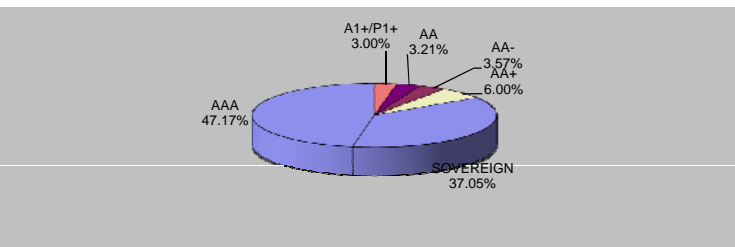
Objective: Helps you to grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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.

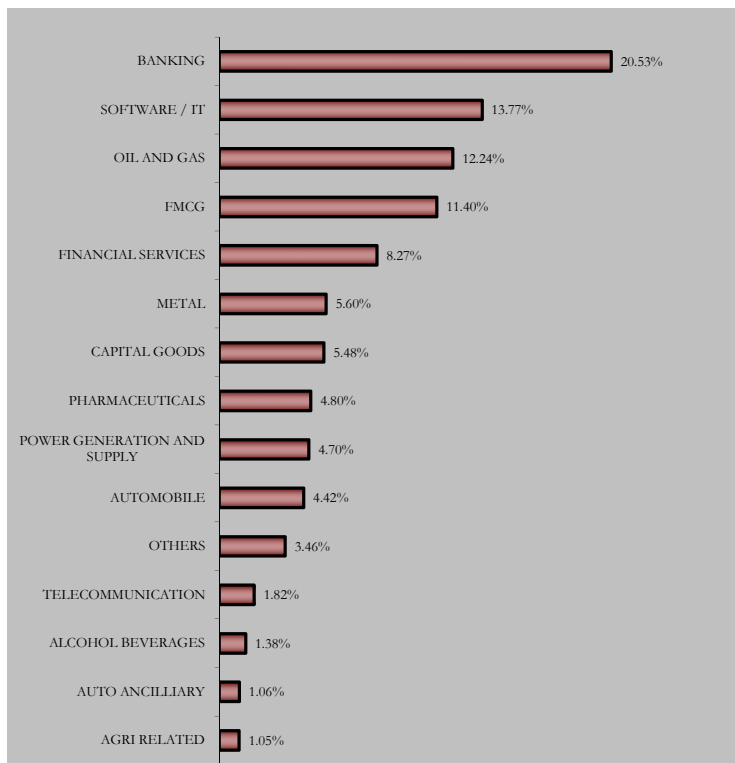
Asset Allocation



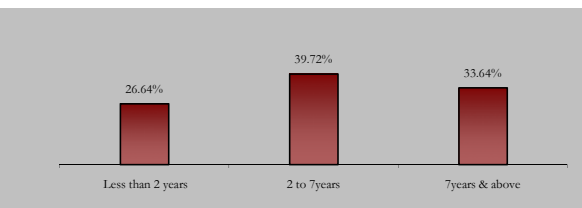
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	17.18%
8.15% GOVERNMENT OF INDIA 2022	4.91%
7.8% GOVERNMENT OF INDIA 2021	2.00%
8.28% GOVERNMENT OF INDIA 2027	1.59%
8.24% GOVERNMENT OF INDIA 2027	1.30%
7.99% GOVERNMENT OF INDIA 2017	1.04%
8.28% GOVERNMENT OF INDIA 2032	0.95%
5.64% GOVERNMENT OF INDIA 2019	0.86%
8.83% GOVERNMENT OF INDIA 2041	0.84%
8.32% GOVERNMENT OF INDIA 2032	0.64%
7.46% GOVERNMENT OF INDIA 2017	0.61%
OTHER GOVERNMENT SECURITIES	2.44%

CORPORATE DEBT	25.50%
8.6% POWER FINANCE CORPN. LTD. 2014	3.40%
9.7% SUNDARAM FINANCE LTD. 2014	1.56%
10.1% POWER GRID CORPN. OF INDIA LTD. 2013	1.56%
9.47% POWER GRID CORPN. OF INDIA LTD. 2013	1.56%
11.45% RELIANCE INDUSTRIES LTD. 2013	1.55%
8.45% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	1.54%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	1.39%
11.4% POWER FINANCE CORPN. LTD. 2013	1.10%
9.55% HINDALCO INDUSTRIES LTD. 2022	0.95%
9.7% CADILA HEALTHCARE LTD. 2016	0.94%
OTHER CORPORATE DEBT	9.95%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	47.23%
I C I C I BANK LTD.	3.16%
INFOSYS LTD.	3.15%
RELIANCE INDUSTRIES LTD.	3.12%
I T C LTD.	2.74%
LARSEN AND TOUBRO LTD.	2.28%
STATE BANK OF INDIA	1.97%
H D F C BANK LTD.	1.75%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	1.70%
TATA CONSULTANCY SERVICES LTD.	1.43%
OIL AND NATURAL GAS CORPN. LTD.	1.34%
OTHER EQUITY	24.60%

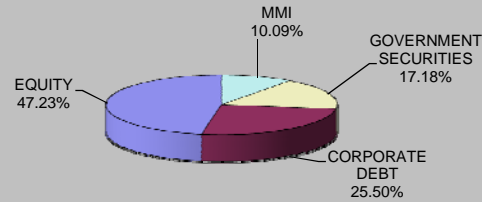
MMI	10.09%
-----	--------

About the Fund

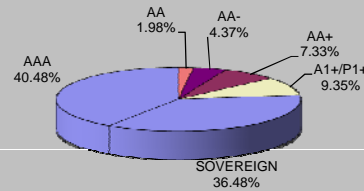
Objective: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security.

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.

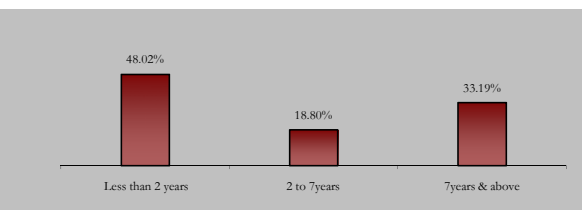
Asset Allocation



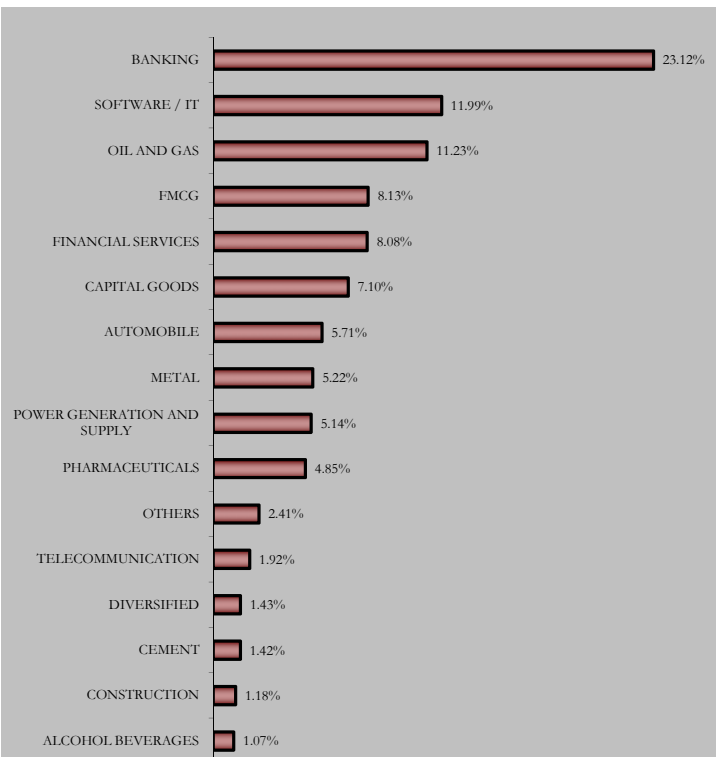
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	0.00%

CORPORATE DEBT	4.14%
----------------	-------

9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	1.14%
HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2013	0.58%
10.48% ULTRATECH CEMENT LTD. 2013	0.54%
11.3% A C C LTD. 2013	0.35%
9.55% HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2013	0.29%
8.2% ASHOK LEYLAND LTD. 2014	0.29%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	0.25%
HOUSING DEVELOPMENT FINANCE CORPN. LTD. 2013	0.23%
10.4% I C I C I SECURITIES PRIMARY DEALERSHIP LTD.	0.20%
9.25% I C I C I HOME FINANCE CO. LTD. 2014	0.15%
OTHER CORPORATE DEBT	0.12%

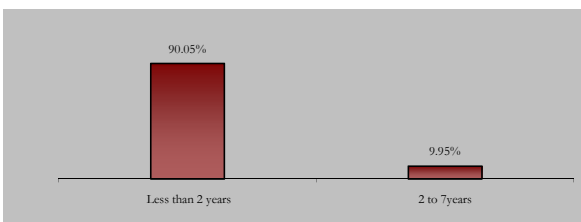
SECURITISED DEBT	0.00%
------------------	-------

EQUITY	84.14%
--------	--------

INFOSYS LTD.	5.78%
RELIANCE INDUSTRIES LTD.	5.69%
I C I C I BANK LTD.	5.68%
I T C LTD.	5.06%
LARSEN AND TOUBRO LTD.	3.88%
H D F C BANK LTD.	3.64%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.57%
STATE BANK OF INDIA	3.46%
TATA CONSULTANCY SERVICES LTD.	3.29%
OIL AND NATURAL GAS CORPN. LTD.	2.82%
OTHER EQUITY	41.27%

MMI	11.72%
-----	--------

Maturity Profile

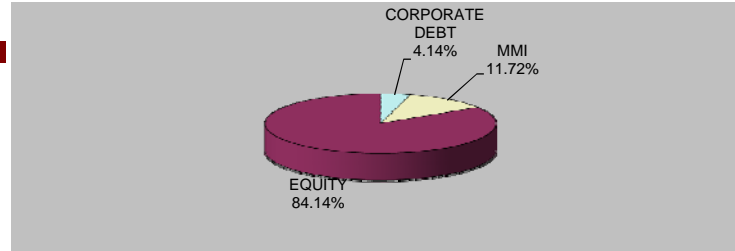


About the Fund

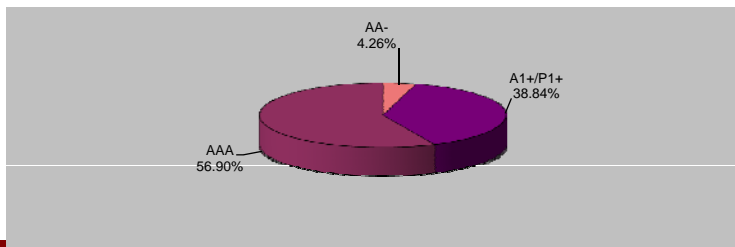
Objective: To maximize wealth by actively managing a diversified equity portfolio.

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.

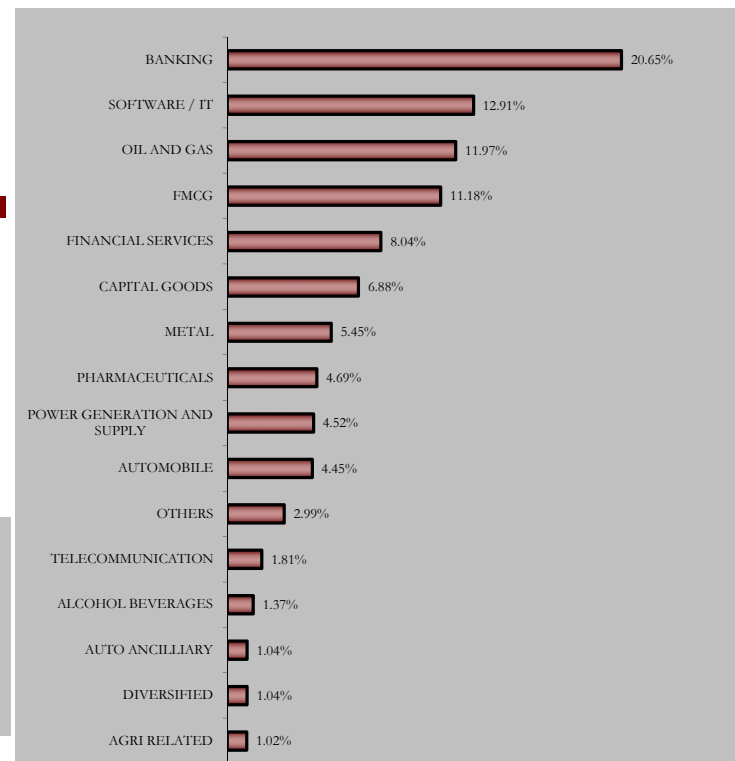
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.00%
-----------------------	-------

CORPORATE DEBT	0.00%
----------------	-------

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	99.02%
--------	--------

I C I C I BANK LTD.	6.96%
INFOSYS LTD.	6.84%
RELIANCE INDUSTRIES LTD.	6.51%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	5.12%
I T C LTD.	4.89%
STATE BANK OF INDIA	4.69%
LARSEN AND TOUBRO LTD.	4.48%
H D F C BANK LTD.	3.70%
OIL AND NATURAL GAS CORPN. LTD.	3.04%
TATA MOTORS LTD.	2.33%
OTHER EQUITY	50.45%

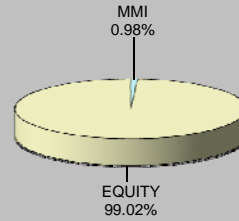
MMI	0.98%
-----	-------

About the Fund

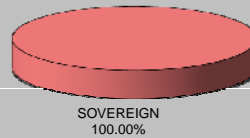
Objective: To Provide long-term capital appreciation by actively managing a well diversified equity portfolio of fundamentally strong blue chip companies. To provide a cushion against the volatility in the equities through investment in money market instruments.

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.

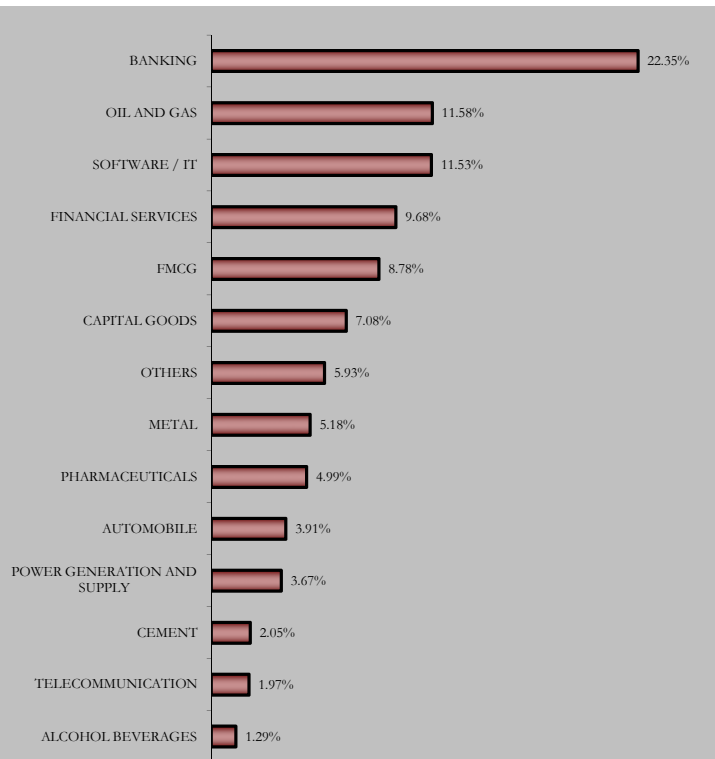
Asset Allocation



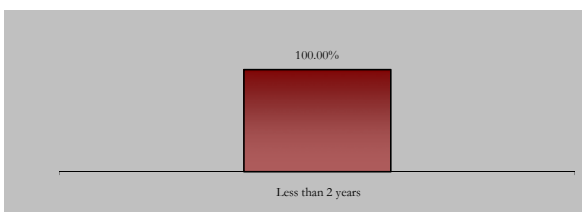
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.00%
-----------------------	-------

CORPORATE DEBT	0.00%
----------------	-------

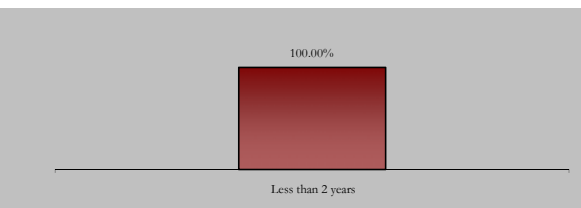
SECURITISED DEBT	0.00%
------------------	-------

EQUITY	97.55%
--------	--------

RELIANCE INDUSTRIES LTD.	8.92%
INFOSYS LTD.	8.59%
I C I BANK LTD.	7.53%
I T C LTD.	7.22%
TATA CONSULTANCY SERVICES LTD.	6.17%
STATE BANK OF INDIA	6.06%
LARSEN AND TOUBRO LTD.	5.25%
LUPIN LTD.	5.10%
H D F C BANK LTD.	5.05%
TATA MOTORS LTD.	4.64%
OTHER EQUITY	33.01%

MMI	2.45%
-----	-------

Maturity Profile

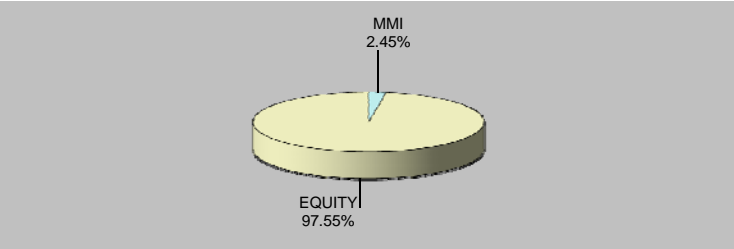


About the Fund

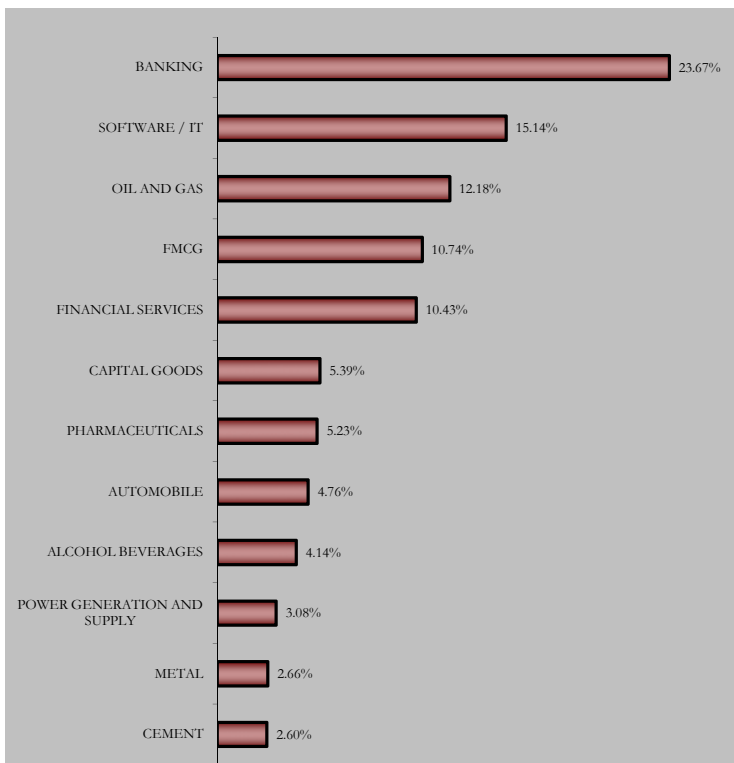
Objective: To generate long-term capital appreciation for policyholders by making investments in fundamentally strong and liquid large cap companies.

Strategy: To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, robust, efficient & visionary management & adequate market liquidity. It will adopt a disciplined and flexible approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in highly rated money market instruments and fixed deposits.

Asset Allocation



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.00%
-----------------------	-------

CORPORATE DEBT	0.00%
----------------	-------

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	88.84%
--------	--------

GUJARAT MINERAL DEVELOPMENT CORPORATION	5.59%
N T P C LTD.	5.44%
FEDERAL BANK LTD.	5.30%
VOLTAS LTD.	5.04%
DIVIS LABORATORIES LTD.	4.23%
L I C HOUSING FINANCE LTD.	2.91%
BHARAT PETROLEUM CORPN. LTD.	2.36%
DABUR INDIA LTD.	2.03%
ALLAHABAD BANK	2.03%
ORIENTAL BANK OF COMMERCE	1.93%
OTHER EQUITY	51.99%

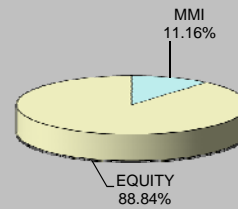
MMI	11.16%
-----	--------

About the Fund

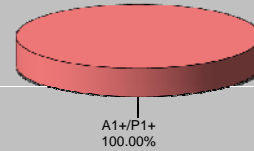
Objective: The provide long-term wealth maximisation by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalization is between Rs. 10 billion to Rs.250 billion. Further, the fund would also seek to provide a cushion against the sudden volatility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

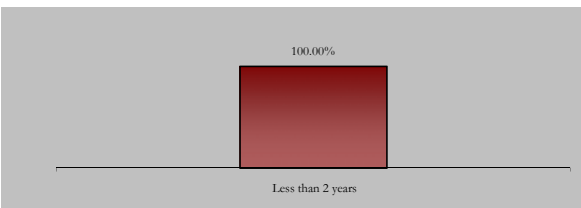
Asset Allocation



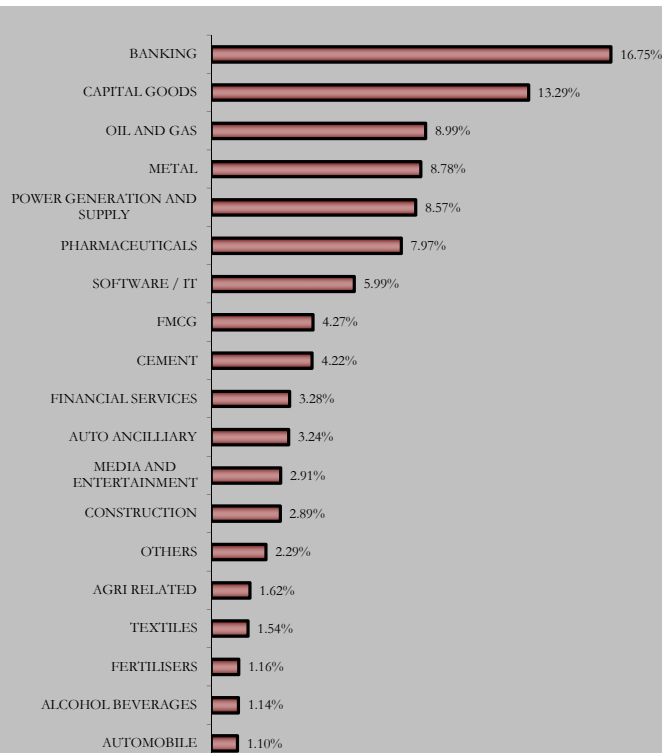
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	9.31%
7.83% GOVERNMENT OF INDIA 2018	3.75%
8.24% GOVERNMENT OF INDIA 2018	3.05%
7.99% GOVERNMENT OF INDIA 2017	1.34%
5.69% GOVERNMENT OF INDIA 2018	1.17%

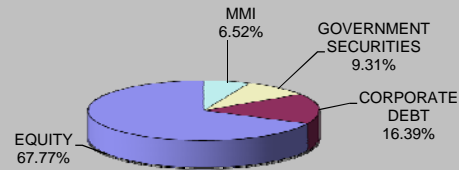
About the Fund

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 instruments.

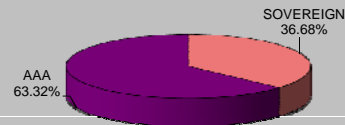
CORPORATE DEBT	16.39%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	3.46%
10.6% INDIAN RAILWAY FINANCE CORPN. LTD. 2018	2.88%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	2.74%
11.25% POWER FINANCE CORPN. LTD. 2018	2.35%
9.3% POWER GRID CORPN. OF INDIA LTD. 2018	1.35%
9.07% RURAL ELECTRIFICATION CORPN. LTD. 2018	1.34%
9.35% POWER GRID CORPN. OF INDIA LTD. 2018	1.30%
9.64% POWER GRID CORPN. OF INDIA LTD. 2018	0.55%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	0.38%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	0.04%

Asset Allocation



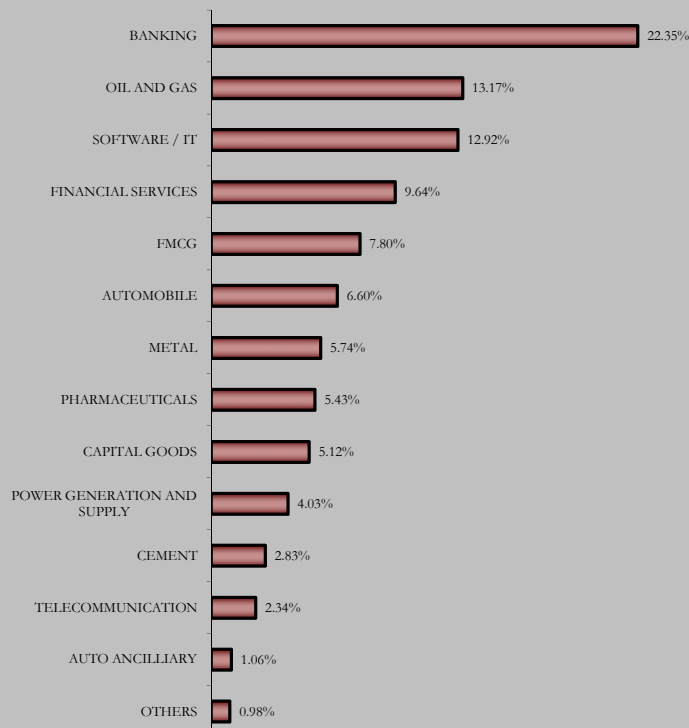
SECURITISED DEBT	0.00%
------------------	-------

Rating Profile

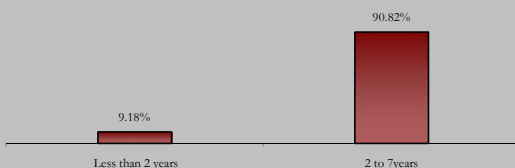


EQUITY	67.77%
I C I C I BANK LTD.	4.69%
INFOSYS LTD.	4.62%
RELIANCE INDUSTRIES LTD.	4.11%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.67%
I T C LTD.	3.56%
LARSEN AND TOUBRO LTD.	3.47%
STATE BANK OF INDIA	2.79%
H D F C BANK LTD.	2.75%
OIL AND NATURAL GAS CORPN. LTD.	2.55%
TATA CONSULTANCY SERVICES LTD.	2.52%
OTHER EQUITY	33.05%

Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	6.38%

7.83% GOVERNMENT OF INDIA 2018	3.01%
5.69% GOVERNMENT OF INDIA 2018	2.10%
6.05% GOVERNMENT OF INDIA 2019	1.05%
8.24% GOVERNMENT OF INDIA 2018	0.22%

CORPORATE DEBT	HOLDING
CORPORATE DEBT	15.07%

11.25% POWER FINANCE CORPN. LTD. 2018	2.57%
9.7% POWER FINANCE CORPN. LTD. 2018	2.41%
9.25% POWER GRID CORPN. OF INDIA LTD. 2018	2.05%
NATIONAL HOUSING BANK 2018	1.99%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	1.73%
9% EXPORT IMPORT BANK OF INDIA 2019	1.68%
8.84% POWER GRID CORPN. OF INDIA LTD. 2018	1.24%
10.85% RURAL ELECTRIFICATION CORPN. LTD. 2018	0.84%
9.64% POWER GRID CORPN. OF INDIA LTD. 2019	0.56%

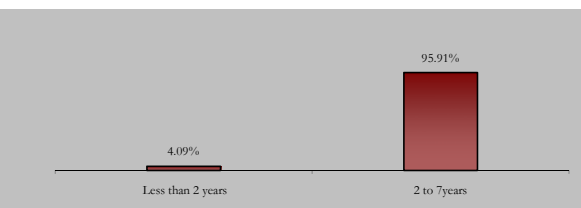
SECURITISED DEBT	HOLDING
SECURITISED DEBT	0.00%

EQUITY	HOLDING
EQUITY	75.42%

I C I C I BANK LTD.	5.21%
INFOSYS LTD.	5.12%
RELIANCE INDUSTRIES LTD.	4.65%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.07%
I T C LTD.	3.97%
LARSEN AND TOUBRO LTD.	3.87%
STATE BANK OF INDIA	3.16%
H D F C BANK LTD.	3.14%
OIL AND NATURAL GAS CORPN. LTD.	2.83%
TATA CONSULTANCY SERVICES LTD.	2.75%
OTHER EQUITY	36.65%

MMI	HOLDING
MMI	3.13%

Maturity Profile

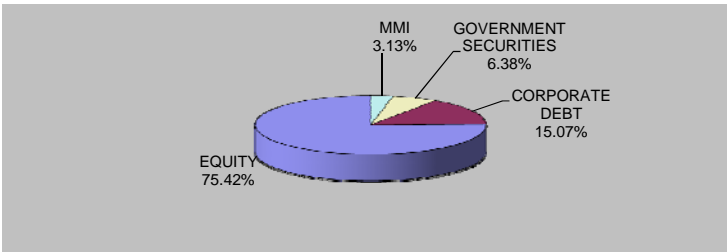


About the Fund

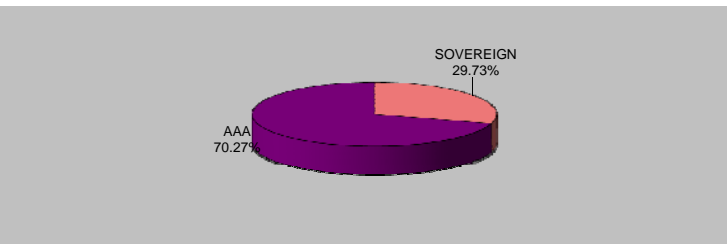
Objective To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations:

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 instruments.

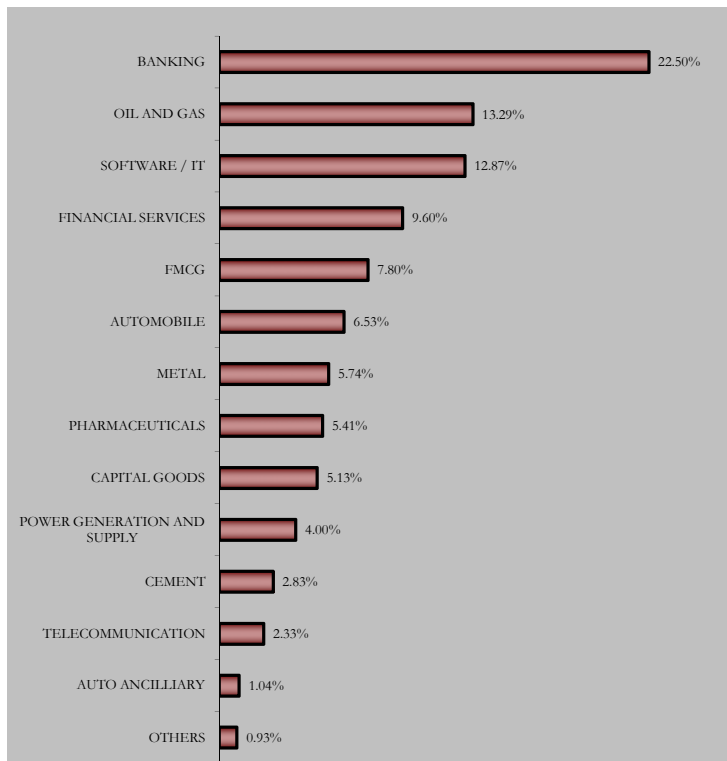
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	3.68%
6.9% GOVERNMENT OF INDIA 2019	2.35%
6.05% GOVERNMENT OF INDIA 2019	0.76%
6.05% GOVERNMENT OF INDIA 2019	0.48%
5.64% GOVERNMENT OF INDIA 2019	0.10%

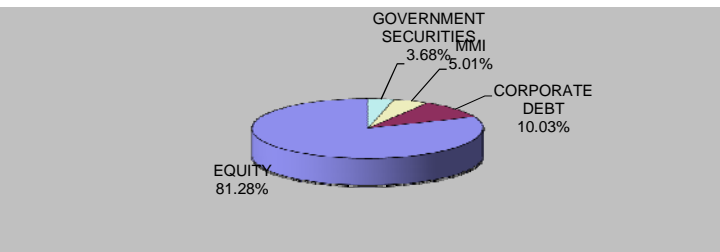
About the Fund

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

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

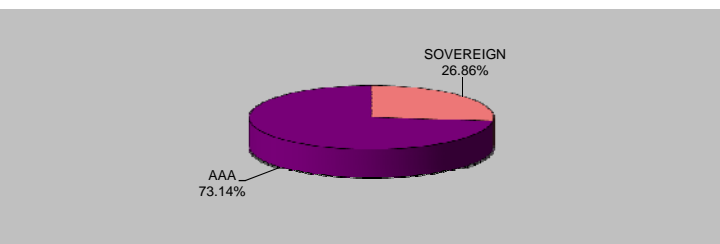
CORPORATE DEBT	10.03%
9% EXPORT IMPORT BANK OF INDIA 2019	2.81%
NATIONAL HOUSING BANK 2019	1.96%
9.35% POWER GRID CORPN. OF INDIA LTD. 2019	1.35%
9.7% POWER FINANCE CORPN. LTD. 2018	1.30%
9.25% POWER GRID CORPN. OF INDIA LTD. 2019	0.87%
9.3% POWER GRID CORPN. OF INDIA LTD. 2019	0.67%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.61%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	0.43%
NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	0.01%
9.45% STATE BANK OF INDIA 2026	0.01%

Asset Allocation



SECURITISED DEBT	0.00%
------------------	-------

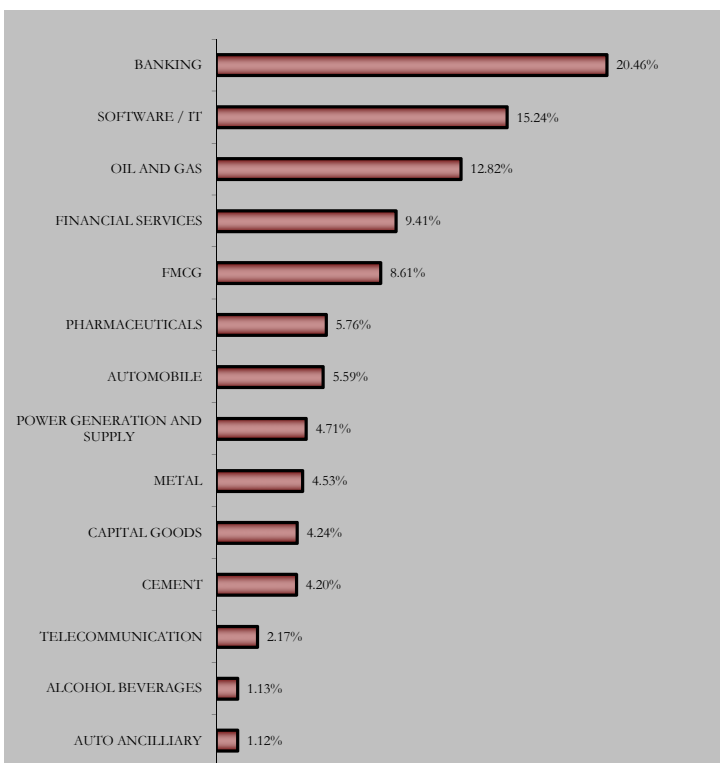
Rating Profile



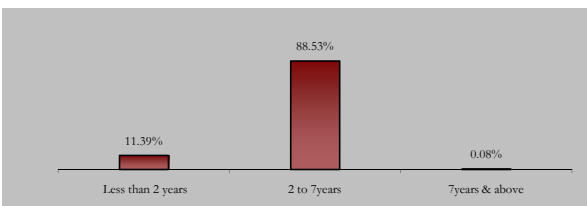
EQUITY	81.28%
--------	--------

INFOSYS LTD.	5.70%
RELIANCE INDUSTRIES LTD.	4.82%
I T C LTD.	4.76%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.55%
I C I C I BANK LTD.	4.38%
H D F C BANK LTD.	3.78%
TATA CONSULTANCY SERVICES LTD.	3.76%
STATE BANK OF INDIA	3.51%
LARSEN AND TOUBRO LTD.	3.45%
OIL AND NATURAL GAS CORPN. LTD.	2.84%
OTHER EQUITY	39.73%

Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	2.74%
-----------------------	-------

6.9% GOVERNMENT OF INDIA 2019	1.93%
6.05% GOVERNMENT OF INDIA 2019	0.78%
6.05% GOVERNMENT OF INDIA 2019	0.03%

CORPORATE DEBT	3.99%
----------------	-------

NATIONAL BANK FOR AGRI. AND RURAL DEVELOPN	2.08%
9.25% POWER GRID CORPN. OF INDIA LTD. 2019	1.74%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.17%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	84.85%
--------	--------

INFOSYS LTD.	5.92%
RELIANCE INDUSTRIES LTD.	5.01%
I T C LTD.	4.93%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.73%
I C I C I BANK LTD.	4.56%
H D F C BANK LTD.	3.93%
TATA CONSULTANCY SERVICES LTD.	3.92%
STATE BANK OF INDIA	3.64%
LARSEN AND TOUBRO LTD.	3.57%
OIL AND NATURAL GAS CORPN. LTD.	2.96%
OTHER EQUITY	41.69%

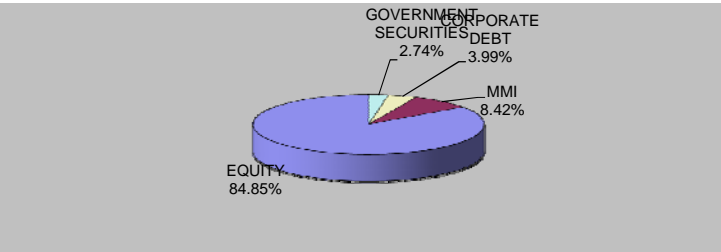
MMI	8.42%
-----	-------

About the Fund

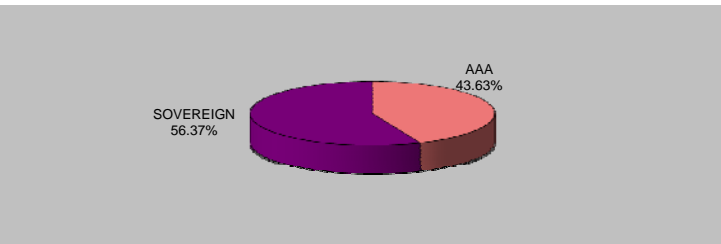
Objective: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & and as approved by the IRDA.

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

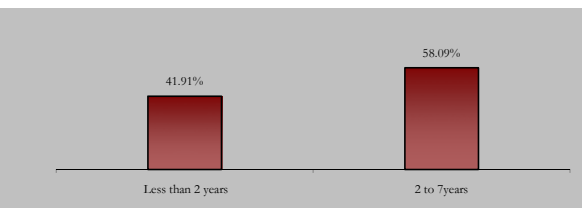
Asset Allocation



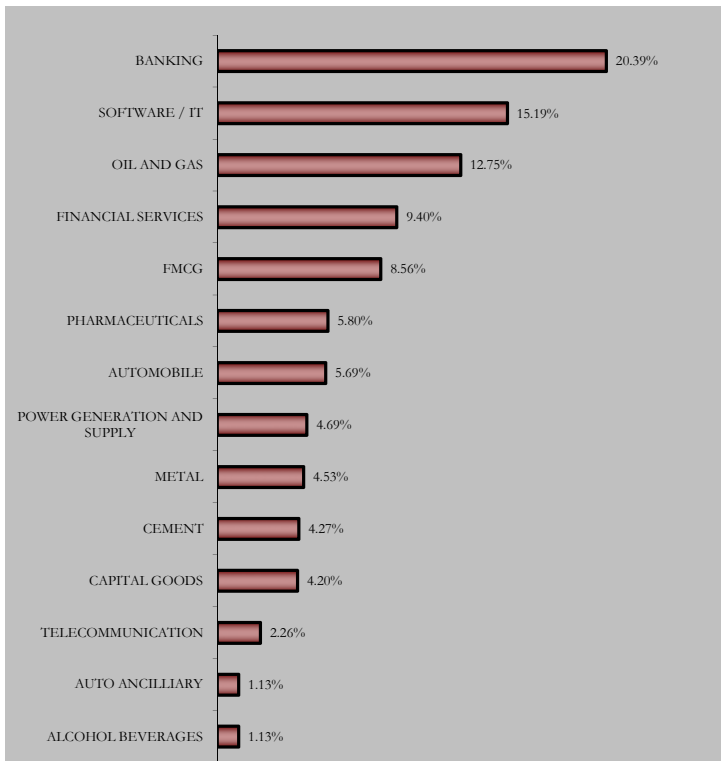
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES HOLDING

GOVERNMENT SECURITIES 1.89%

8.19% GOVERNMENT OF INDIA 2020	1.80%
6.35% GOVERNMENT OF INDIA 2020	0.10%

CORPORATE DEBT 4.06%

9.35% POWER GRID CORPN. OF INDIA LTD. 2020	1.76%
9.3% POWER GRID CORPN. OF INDIA LTD. 2020	1.17%
9.2% POWER GRID CORPN. OF INDIA LTD. 2020	0.58%
9.25% POWER GRID CORPN. OF INDIA LTD. 2020	0.50%
9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	0.06%

SECURITISED DEBT 0.00%

EQUITY 86.14%

INFOSYS LTD.	6.53%
RELIANCE INDUSTRIES LTD.	5.51%
I T C LTD.	5.08%
I C I C I BANK LTD.	5.04%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.56%
LARSEN AND TOUBRO LTD.	3.98%
TATA CONSULTANCY SERVICES LTD.	3.93%
STATE BANK OF INDIA	3.91%
H D F C BANK LTD.	3.91%
OIL AND NATURAL GAS CORPN. LTD.	2.94%
OTHER EQUITY	40.74%

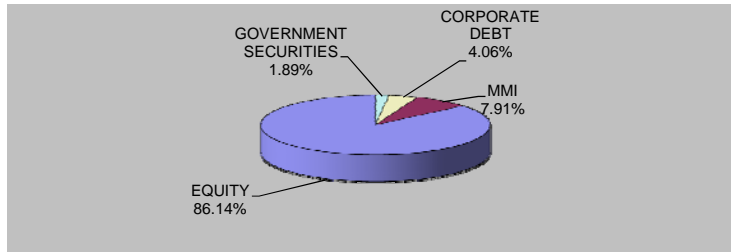
MMI 7.91%

About the Fund

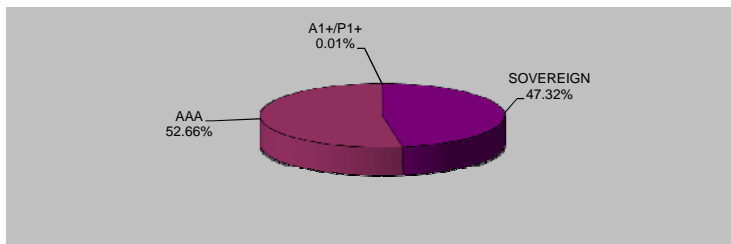
Objective: To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the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

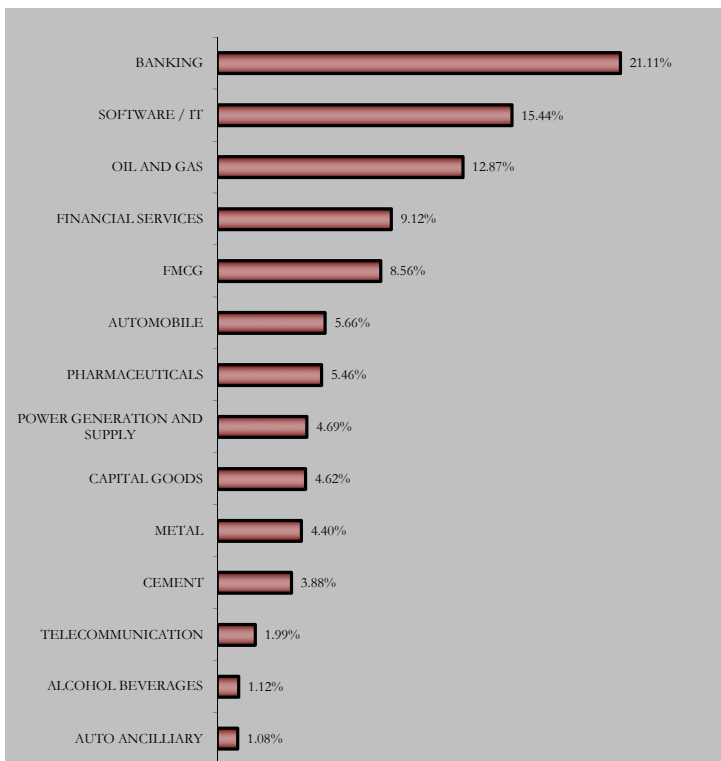
Asset Allocation



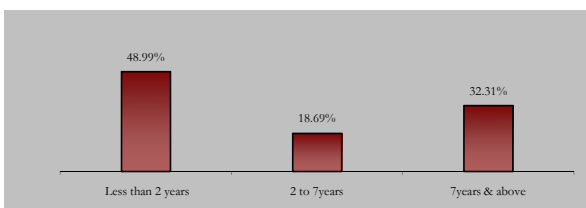
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.73%
-----------------------	-------

6.05% GOVERNMENT OF INDIA 2019	0.73%
--------------------------------	-------

CORPORATE DEBT	4.91%
----------------	-------

9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	1.96%
NATIONAL HOUSING BANK 2019	1.16%
RURAL ELECTRIFICATION CORPN. LTD. 2020	0.99%
8.85% POWER GRID CORPN. OF INDIA LTD. 2019	0.80%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	92.24%
--------	--------

I C I C I BANK LTD.	6.36%
INFOSYS LTD.	6.17%
I T C LTD.	5.83%
RELIANCE INDUSTRIES LTD.	5.49%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.68%
LARSEN AND TOUBRO LTD.	4.60%
STATE BANK OF INDIA	4.14%
H D F C BANK LTD.	3.65%
TATA CONSULTANCY SERVICES LTD.	3.41%
OIL AND NATURAL GAS CORPN. LTD.	3.09%
OTHER EQUITY	44.83%

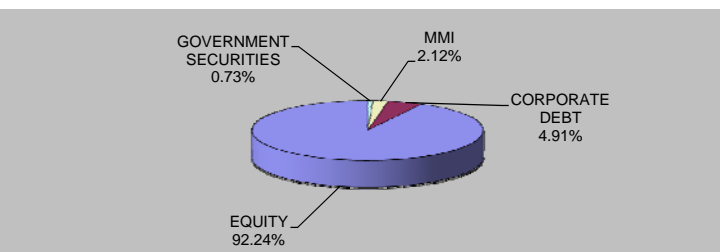
MMI	2.12%
-----	-------

About the Fund

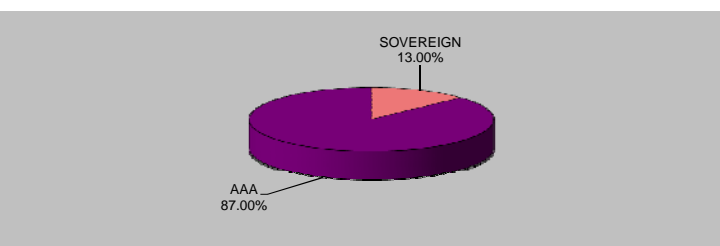
Objective: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the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

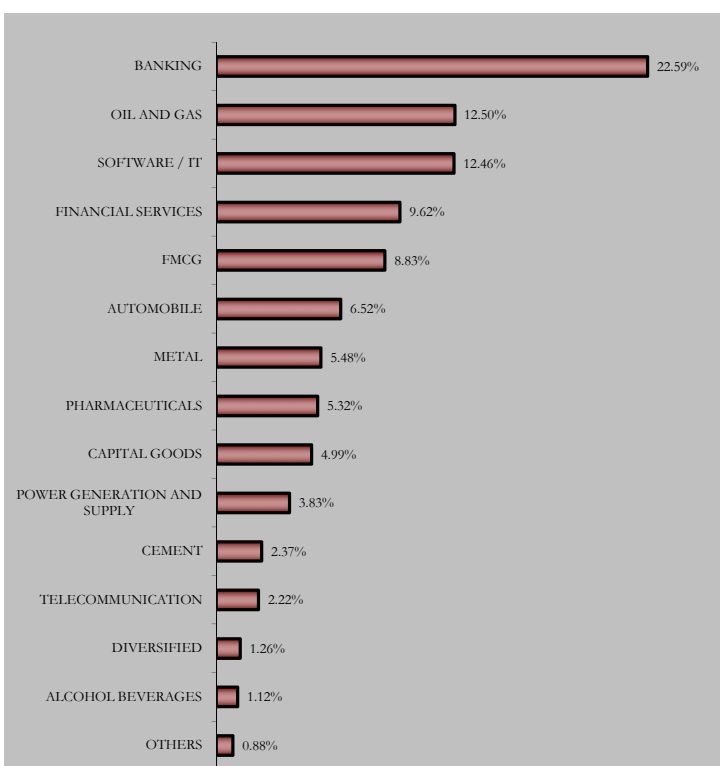
Asset Allocation



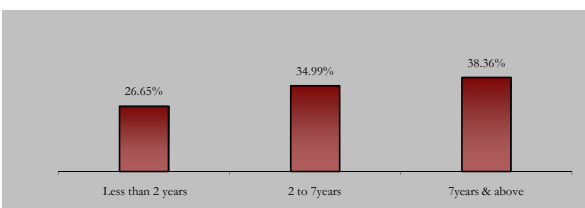
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	7.65%
7.61% GOVERNMENT OF INDIA 2015	4.21%
7.17% GOVERNMENT OF INDIA 2015	2.35%
6.49% GOVERNMENT OF INDIA 2015	1.09%

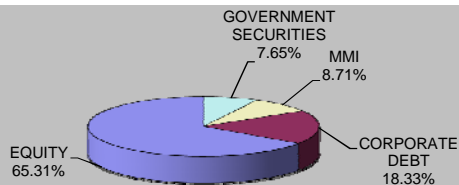
About the Fund

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.

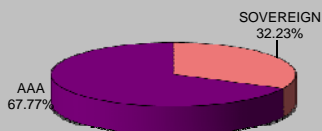
CORPORATE DEBT	18.33%
9.85% HOUSING DEVELOPMENT FINANCE CORPN. L	5.16%
8.8% POWER GRID CORPN. OF INDIA LTD. 2014	4.01%
9.37% NATIONAL HOUSING BANK 2015	3.41%
8.6% POWER FINANCE CORPN. LTD. 2014	2.19%
8.95% POWER FINANCE CORPN. LTD. 2015	1.86%
9.43% RURAL ELECTRIFICATION CORPN. LTD. 2014	1.70%

Asset Allocation



SECURITISED DEBT	0.00%
------------------	-------

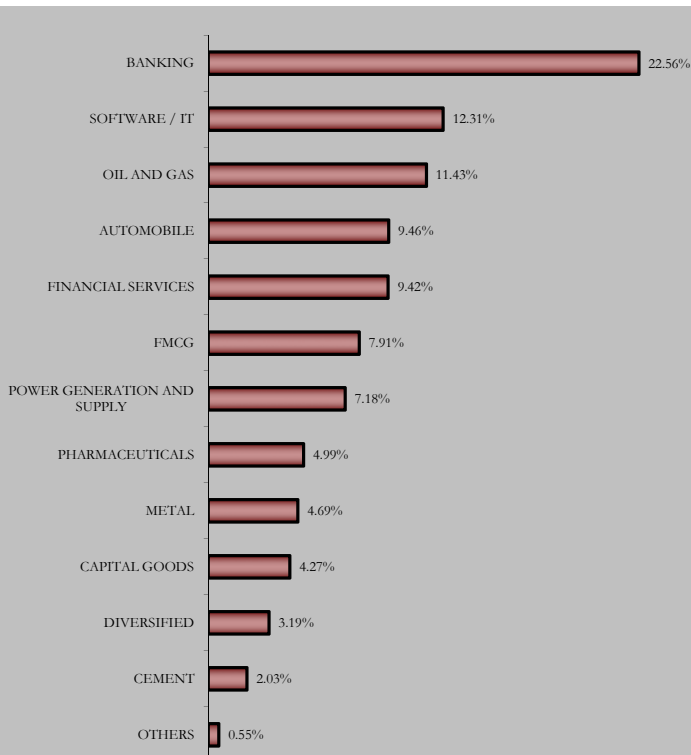
Rating Profile



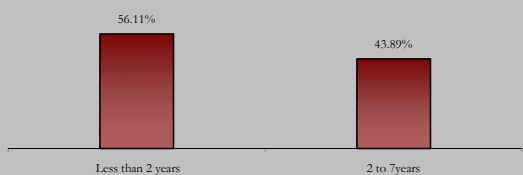
EQUITY	65.31%
--------	--------

INFOSYS LTD.	4.62%
RELIANCE INDUSTRIES LTD.	4.36%
I C I C I BANK LTD.	3.87%
STATE BANK OF INDIA	3.86%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.49%
I T C LTD.	3.45%
LARSEN AND TOUBRO LTD.	2.79%
H D F C BANK LTD.	2.71%
MAHINDRA AND MAHINDRA LTD.	2.65%
N T P C LTD.	2.36%
OTHER EQUITY	31.15%

Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES HOLDING

GOVERNMENT SECURITIES 9.18%

7.17%	GOVERNMENT OF INDIA 2015	4.52%
7.61%	GOVERNMENT OF INDIA 2015	2.88%
6.49%	GOVERNMENT OF INDIA 2015	1.78%

CORPORATE DEBT 17.92%

9.37%	NATIONAL HOUSING BANK 2015	3.59%
9.46%	NATIONAL BANK FOR AGRI. AND RURAL DEV	3.20%
9.85%	HOUSING DEVELOPMENT FINANCE CORPN. I	2.82%
9.15%	EXPORT IMPORT BANK OF INDIA 2015	2.39%
8.95%	POWER FINANCE CORPN. LTD. 2015	1.98%
8.64%	POWER GRID CORPN. OF INDIA LTD. 2015	1.97%
8.28%	L I C HOUSING FINANCE LTD. 2015	1.96%

SECURITISED DEBT 0.00%

EQUITY 63.90%

	INFOSYS LTD.	4.50%
	RELIANCE INDUSTRIES LTD.	4.28%
	I C I C I BANK LTD.	3.79%
	STATE BANK OF INDIA	3.78%
	HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.42%
	I T C LTD.	3.39%
	LARSEN AND TOUBRO LTD.	2.74%
	MAHINDRA AND MAHINDRA LTD.	2.59%
	H D F C BANK LTD.	2.54%
	N T P C LTD.	2.28%
	OTHER EQUITY	30.59%

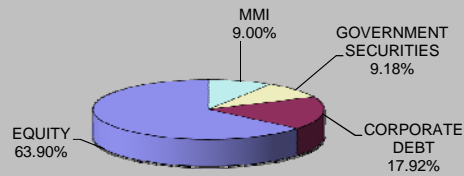
MMI 9.00%

About the Fund

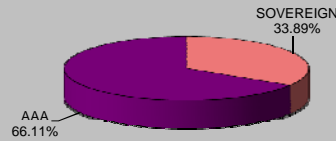
Objective: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

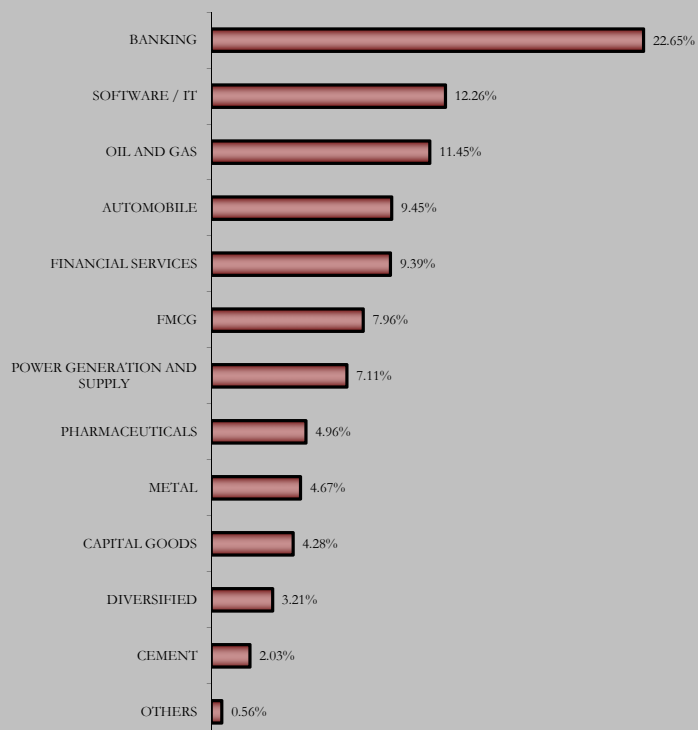
Asset Allocation



Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES HOLDING

GOVERNMENT SECURITIES 11.00%

6.49% GOVERNMENT OF INDIA 2015	10.33%
7.17% GOVERNMENT OF INDIA 2015	0.67%

CORPORATE DEBT 30.94%

9.37% NATIONAL HOUSING BANK 2015	5.46%
9.15% EXPORT IMPORT BANK OF INDIA 2015	5.44%
8.64% POWER GRID CORPN. OF INDIA LTD. 2015	5.05%
9.85% HOUSING DEVELOPMENT FINANCE CORPN. I	4.14%
8.95% POWER FINANCE CORPN. LTD. 2015	4.07%
8.8% STATE BANK OF HYDERABAD 2016	4.06%
9.46% NATIONAL BANK FOR AGRI. AND RURAL DEV	1.37%
8.28% L I C HOUSING FINANCE LTD. 2015	1.34%

SECURITISED DEBT 0.00%

EQUITY 49.04%

INFOSYS LTD.	3.46%
RELIANCE INDUSTRIES LTD.	3.25%
STATE BANK OF INDIA	3.17%
I C I C I BANK LTD.	2.88%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	2.62%
I T C LTD.	2.60%
LARSEN AND TOUBRO LTD.	2.08%
H D F C BANK LTD.	2.01%
MAHINDRA AND MAHINDRA LTD.	1.98%
N T P C LTD.	1.77%
OTHER EQUITY	23.21%

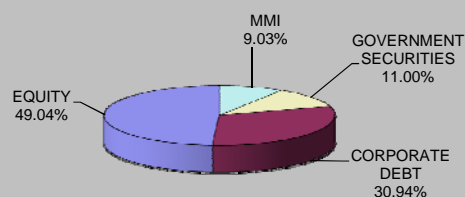
MMI 9.03%

About the Fund

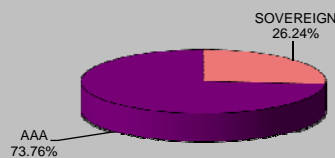
Objective: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

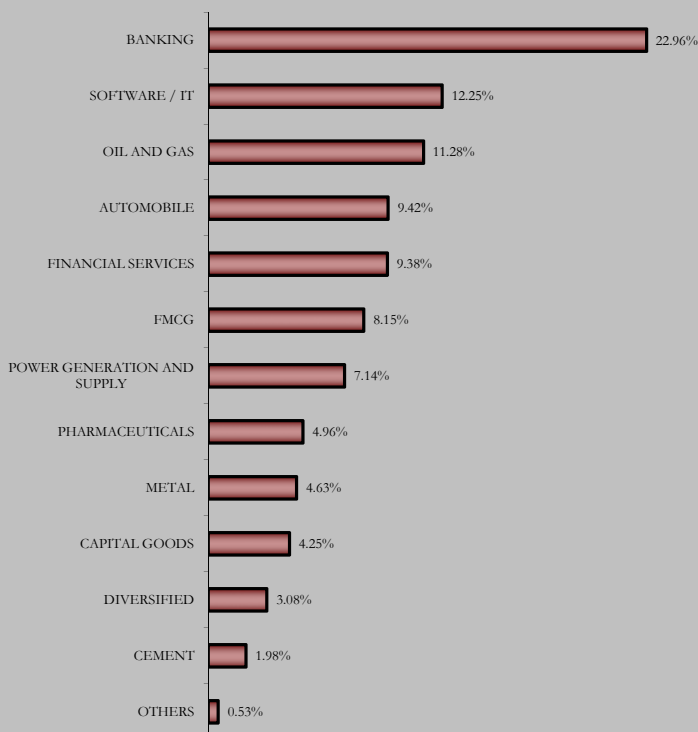
Asset Allocation



Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.38%
-----------------------	-------

7.8% GOVERNMENT OF INDIA 2021	0.38%
-------------------------------	-------

CORPORATE DEBT	1.58%
----------------	-------

9.3% POWER GRID CORPN. OF INDIA LTD. 2021	1.58%
---	-------

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	89.85%
--------	--------

INFOSYS LTD.	6.86%
RELIANCE INDUSTRIES LTD.	5.73%
I T C LTD.	5.56%
I C I C I BANK LTD.	5.25%
H D F C BANK LTD.	4.47%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	4.42%
LARSEN AND TOUBRO LTD.	4.26%
STATE BANK OF INDIA	4.01%
TATA CONSULTANCY SERVICES LTD.	3.97%
OIL AND NATURAL GAS CORPN. LTD.	3.14%
OTHER EQUITY	42.18%

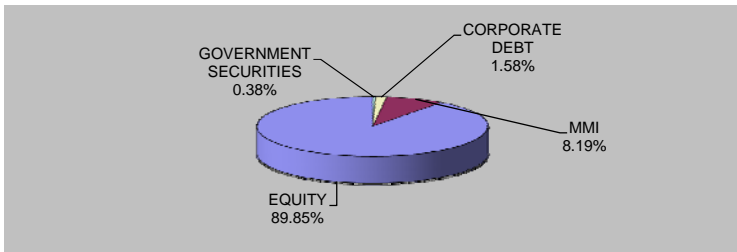
MMI	8.19%
-----	-------

About the Fund

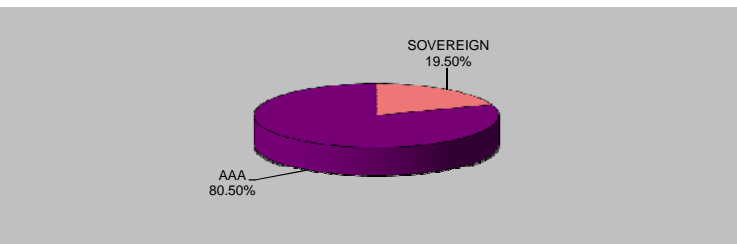
Objective: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the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

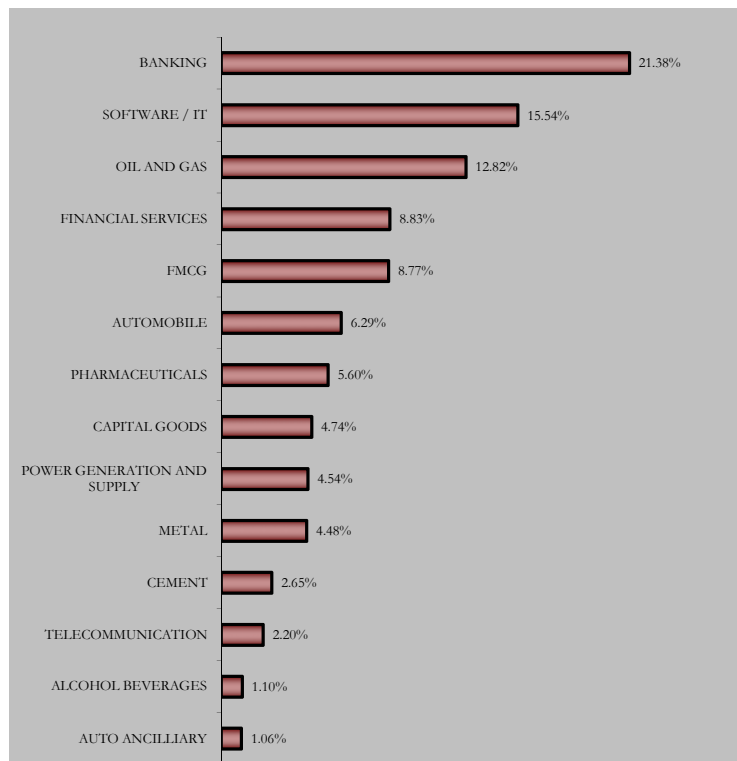
Asset Allocation



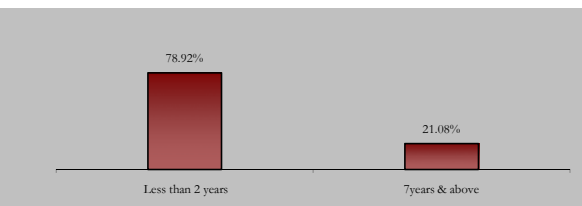
Rating Profile



Sectoral Allocation



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	12.84%
7.8% GOVERNMENT OF INDIA 2021	6.60%
7.94% GOVERNMENT OF INDIA 2021	2.06%
7.83% GOVERNMENT OF INDIA 2018	1.24%
6.9% GOVERNMENT OF INDIA 2019	0.95%
10.25% GOVERNMENT OF INDIA 2021	0.74%
7.8% GOVERNMENT OF INDIA 2020	0.55%
6.05% GOVERNMENT OF INDIA 2019	0.50%
6.35% GOVERNMENT OF INDIA 2020	0.13%
8.79% GOVERNMENT OF INDIA 2021	0.06%
6.49% GOVERNMENT OF INDIA 2015	0.01%

CORPORATE DEBT	11.04%
9.64% POWER GRID CORPN. OF INDIA LTD. 2021	2.15%
9.3% POWER GRID CORPN. OF INDIA LTD. 2021	1.27%
9% EXPORT IMPORT BANK OF INDIA 2019	1.12%
RURAL ELECTRIFICATION CORPN. LTD. 2020	1.07%
9.25% POWER GRID CORPN. OF INDIA LTD. 2022	0.71%
9.04% EXPORT IMPORT BANK OF INDIA 2022	0.70%
9.39% RURAL ELECTRIFICATION CORPN. LTD. 2019	0.63%
9.35% POWER GRID CORPN. OF INDIA LTD. 2021	0.57%
9.48% RURAL ELECTRIFICATION CORPN. LTD. 2021	0.43%
9.25% POWER GRID CORPN. OF INDIA LTD. 2018	0.42%
OTHER CORPORATE DEBT	1.98%

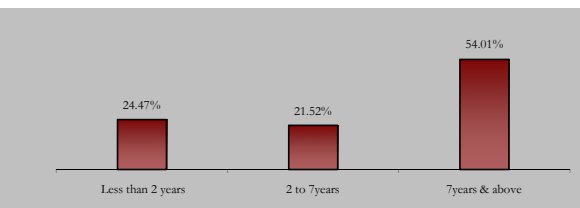
SECURITISED DEBT	0.00%
------------------	-------

EQUITY	65.94%
--------	--------

INFOSYS LTD.	4.99%
RELIANCE INDUSTRIES LTD.	4.21%
I T C LTD.	3.89%
I C I C I BANK LTD.	3.86%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	3.57%
H D F C BANK LTD.	3.14%
LARSEN AND TOUBRO LTD.	3.07%
STATE BANK OF INDIA	2.95%
TATA CONSULTANCY SERVICES LTD.	2.93%
OIL AND NATURAL GAS CORPN. LTD.	2.23%
OTHER EQUITY	31.07%

MMI	10.18%
-----	--------

Maturity Profile

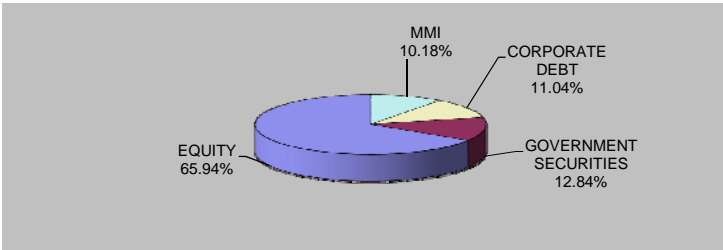


About the Fund

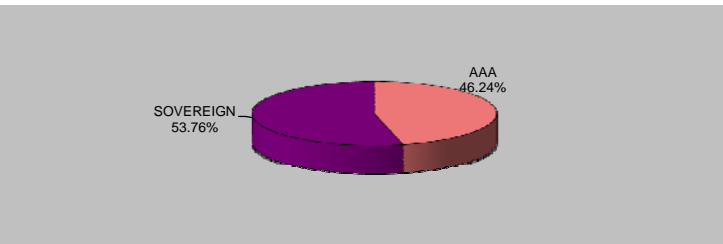
Objective: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the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

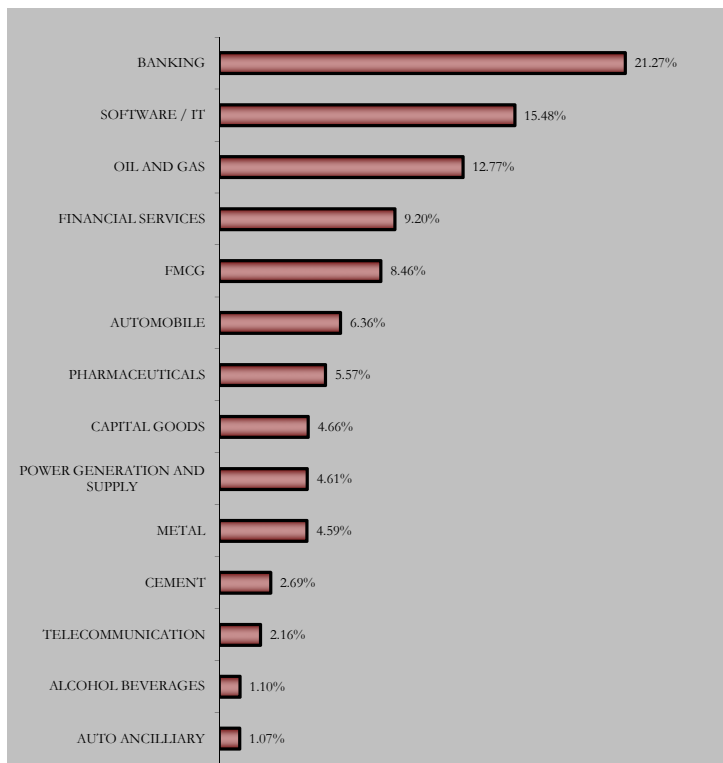
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	32.12%
8.2% GOVERNMENT OF INDIA 2022	6.10%
8.79% GOVERNMENT OF INDIA 2021	5.90%
9.15% GOVERNMENT OF INDIA 2024	5.67%
8.15% GOVERNMENT OF INDIA 2022	4.97%
7.59% GOVERNMENT OF INDIA 2016	4.29%
7.95% GOVERNMENT OF INDIA 2032	2.96%
7.46% GOVERNMENT OF INDIA 2017	2.21%

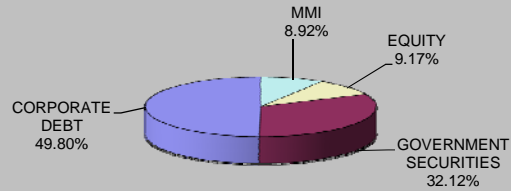
About the Fund

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.

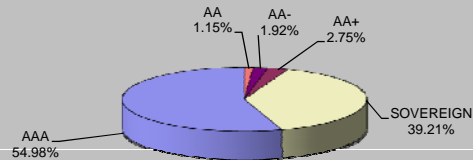
CORPORATE DEBT	49.80%
9.4% POWER FINANCE CORPN. LTD. 2013	4.51%
7.6% HOUSING DEVELOPMENT FINANCE CORPN. L1	4.32%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	3.81%
10.48% ULTRATECH CEMENT LTD. 2013	3.79%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	3.74%
7.55% NATIONAL HOUSING BANK 2013	3.74%
10.7% INDIAN RAILWAY FINANCE CORPN. LTD. 2023	2.56%
11.95% HOUSING DEVELOPMENT FINANCE CORPN.	2.55%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. L1	2.30%
11.45% RELIANCE INDUSTRIES LTD. 2013	2.29%
OTHER CORPORATE DEBT	16.19%

Asset Allocation



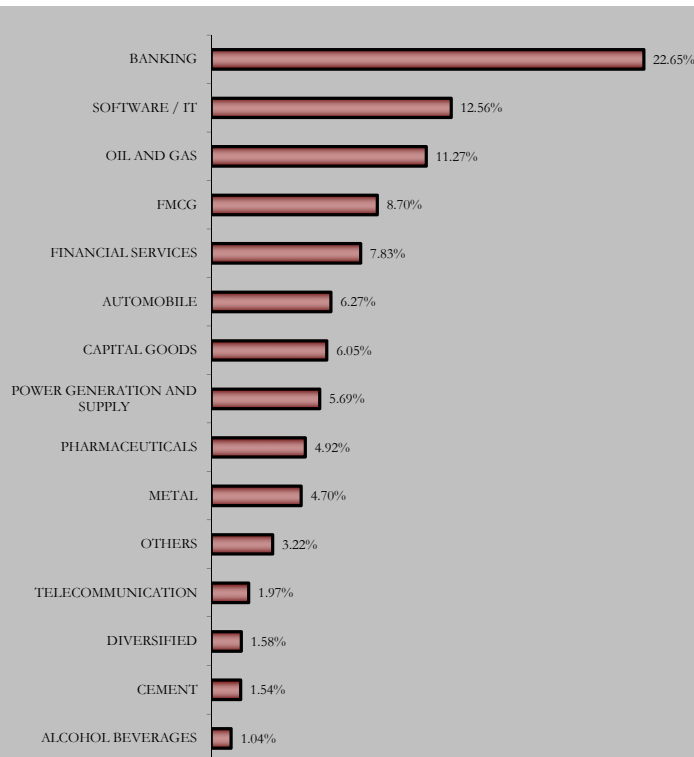
SECURITISED DEBT	0.00%
------------------	-------

Rating Profile



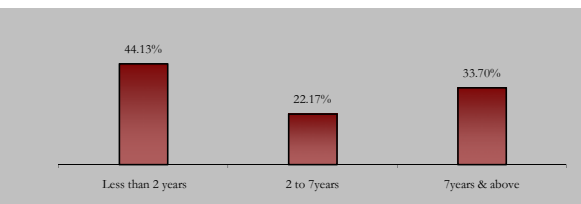
EQUITY	9.17%
INFOSYS LTD.	0.63%
I C I C I BANK LTD.	0.62%
RELIANCE INDUSTRIES LTD.	0.61%
I T C LTD.	0.56%
LARSEN AND TOUBRO LTD.	0.45%
STATE BANK OF INDIA	0.35%
TATA CONSULTANCY SERVICES LTD.	0.30%
H D F C BANK LTD.	0.28%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.28%
OIL AND NATURAL GAS CORPN. LTD.	0.26%
OTHER EQUITY	4.82%

Sectoral Allocation



MMI	8.92%
-----	-------

Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	28.29%
8.79% GOVERNMENT OF INDIA 2021	8.42%
8.15% GOVERNMENT OF INDIA 2022	6.41%
7.95% GOVERNMENT OF INDIA 2032	3.04%
7.8% GOVERNMENT OF INDIA 2021	2.78%
7.59% GOVERNMENT OF INDIA 2016	2.00%
7.46% GOVERNMENT OF INDIA 2017	1.84%
5.64% GOVERNMENT OF INDIA 2019	1.08%
8.08% GOVERNMENT OF INDIA 2022	1.08%
8.2% GOVERNMENT OF INDIA 2022	0.95%
8.28% GOVERNMENT OF INDIA 2032	0.68%

CORPORATE DEBT	43.98%
10.48% ULTRATECH CEMENT LTD. 2013	5.41%
8.8% POWER GRID CORPN. OF INDIA LTD. 2013	5.34%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	4.08%
11.95% HOUSING DEVELOPMENT FINANCE CORPN.	3.03%
9.4% NATIONAL BANK FOR AGRI. AND RURAL DEVE	2.71%
10.05% NATIONAL BANK FOR AGRI. AND RURAL DEVE	2.71%
9.3% STATE BANK OF INDIA 2021	2.70%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	2.70%
10.75% RELIANCE INDUSTRIES LTD. 2018	2.61%
7.55% NATIONAL HOUSING BANK 2013	2.13%
OTHER CORPORATE DEBT	10.55%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	18.53%
I C I C I BANK LTD.	1.27%
INFOSYS LTD.	1.26%
RELIANCE INDUSTRIES LTD.	1.16%
I T C LTD.	1.07%
LARSEN AND TOUBRO LTD.	0.91%
STATE BANK OF INDIA	0.68%
TATA CONSULTANCY SERVICES LTD.	0.58%
H D F C BANK LTD.	0.56%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.54%
OIL AND NATURAL GAS CORPN. LTD.	0.52%
OTHER EQUITY	9.97%

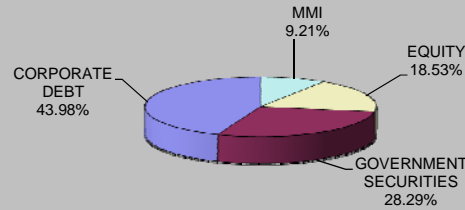
MMI	9.21%
-----	-------

About the Fund

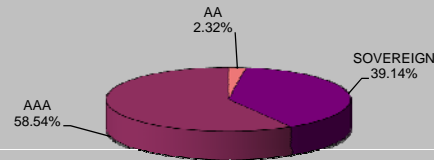
Objective: This fund option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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.

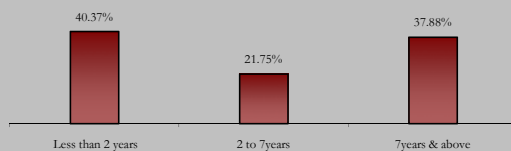
Asset Allocation



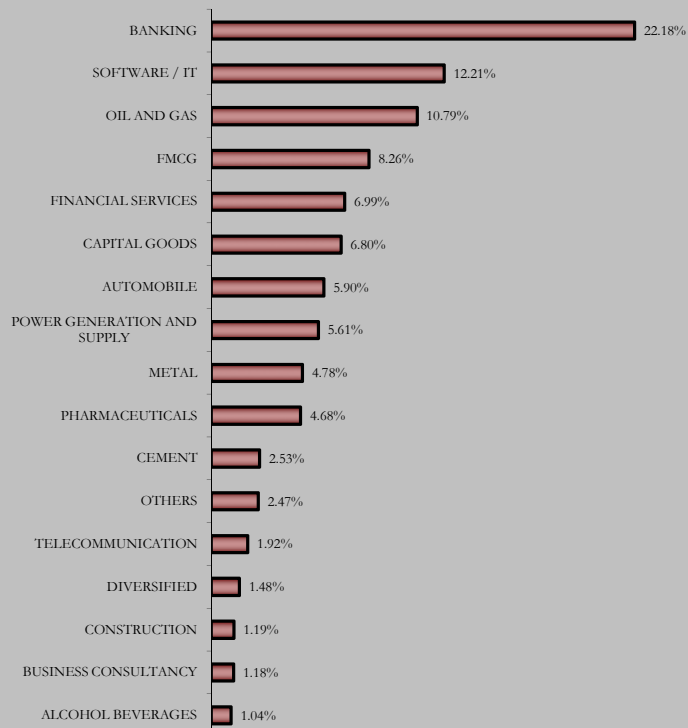
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
GOVERNMENT SECURITIES	26.49%
8.15% GOVERNMENT OF INDIA 2022	8.76%
8.2% GOVERNMENT OF INDIA 2022	3.61%
8.79% GOVERNMENT OF INDIA 2021	3.26%
9.15% GOVERNMENT OF INDIA 2024	2.75%
7.46% GOVERNMENT OF INDIA 2017	2.10%
8.28% GOVERNMENT OF INDIA 2032	1.81%
7.95% GOVERNMENT OF INDIA 2032	1.46%
7.99% GOVERNMENT OF INDIA 2017	0.74%
8.32% GOVERNMENT OF INDIA 2032	0.61%
7.8% GOVERNMENT OF INDIA 2021	0.60%
OTHER GOVERNMENT SECURITIES	0.76%

CORPORATE DEBT	29.32%
9.47% POWER GRID CORPN. OF INDIA LTD. 2013	4.16%
9.45% RURAL ELECTRIFICATION CORPN. LTD. 2013	2.97%
8.9% STEEL AUTHORITY OF INDIA LTD. 2019	2.96%
7.55% NATIONAL HOUSING BANK 2013	2.96%
11.5% RURAL ELECTRIFICATION CORPN. LTD. 2013	2.41%
8.6% POWER FINANCE CORPN. LTD. 2014	1.89%
9.5% HOUSING DEVELOPMENT FINANCE CORPN. LI	1.82%
10.25% TECH MAHINDRA LTD. 2014	1.80%
8.49% INDIAN RAILWAY FINANCE CORPN. LTD. 2014	1.77%
9.02% RURAL ELECTRIFICATION CORPN. LTD. 2022	1.20%
OTHER CORPORATE DEBT	5.39%

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	33.24%
INFOSYS LTD.	2.27%
I C I C I BANK LTD.	2.24%
RELIANCE INDUSTRIES LTD.	2.21%
I T C LTD.	1.91%
LARSEN AND TOUBRO LTD.	1.59%
STATE BANK OF INDIA	1.22%
TATA CONSULTANCY SERVICES LTD.	1.03%
H D F C BANK LTD.	0.99%
HOUSING DEVELOPMENT FINANCE CORPN. LTD.	0.97%
OIL AND NATURAL GAS CORPN. LTD.	0.93%
OTHER EQUITY	17.89%

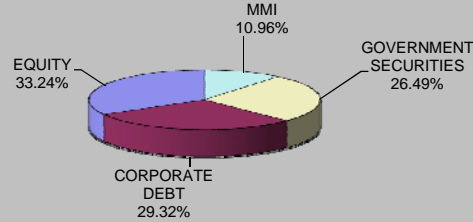
MMI	10.96%
-----	--------

About the Fund

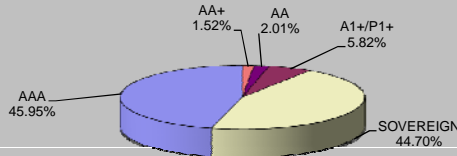
Objective: Helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

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.

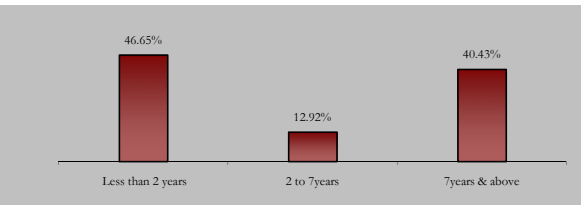
Asset Allocation



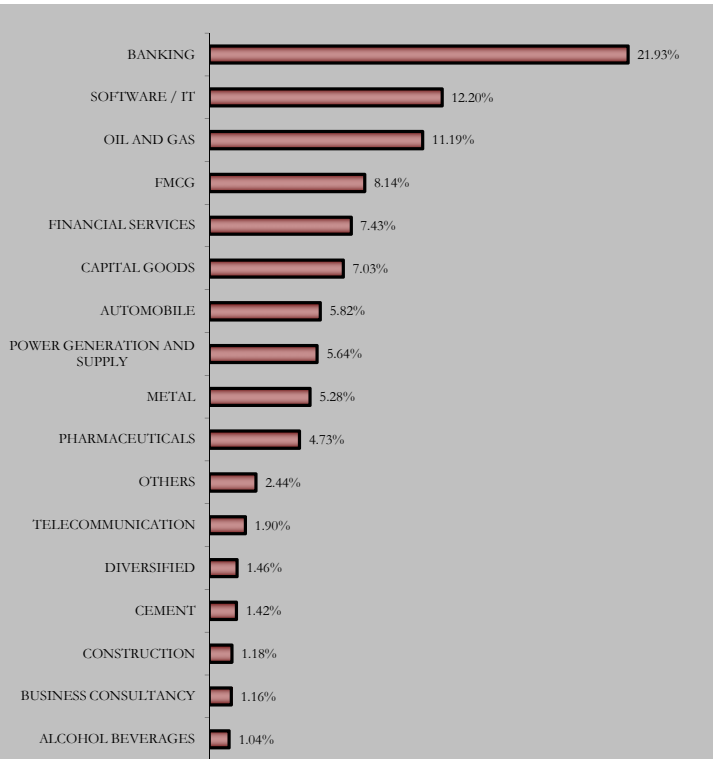
Rating Profile



Maturity Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.00%
-----------------------	-------

CORPORATE DEBT	0.00%
----------------	-------

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	0.00%
--------	-------

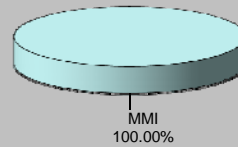
MMI	100.00%
-----	---------

About the Fund

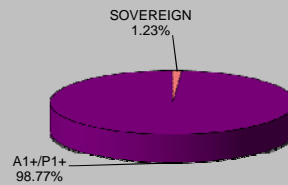
Objective: To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments - upto 1 year maturity

Strategy: The fund will invest in high quality short-term fixed income instruments – upto 1-year maturity. The endeavor will be to optimize returns while providing liquidity and safety with very low risk profile.

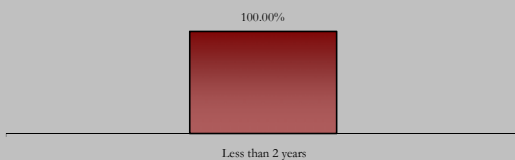
Asset Allocation



Rating Profile



Maturity Profile



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.00%
-----------------------	-------

CORPORATE DEBT	0.00%
----------------	-------

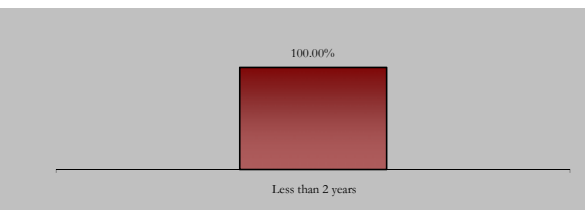
SECURITISED DEBT	0.00%
------------------	-------

EQUITY	87.26%
--------	--------

HINDUSTAN PETROLEUM CORPN. LTD.	4.29%
JAGRAN PRAKASHAN LTD.	4.27%
N T P C LTD.	4.21%
COAL INDIA LTD	4.12%
POWER FINANCE CORPN. LTD.	3.59%
ORIENTAL BANK OF COMMERCE	3.38%
OIL AND NATURAL GAS CORPN. LTD.	3.31%
INDIAN BANK	3.27%
G A I L (INDIA) LTD.	3.24%
UNION BANK OF INDIA	2.98%
OTHER EQUITY	50.59%

MMI	12.74%
-----	--------

Maturity Profile

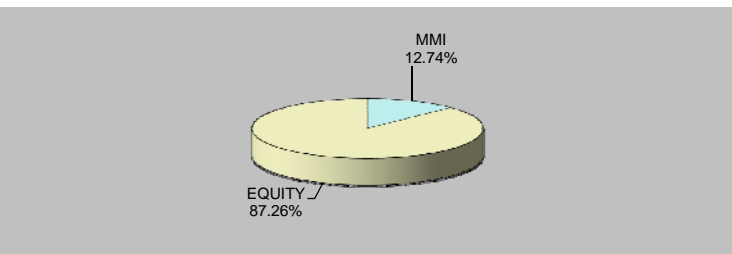


About the Fund

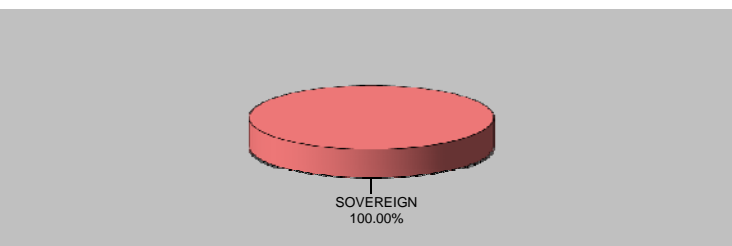
Objective: The objective of the fund is to provide long-term wealth maximization by managing a well diversified equity portfolio predominantly comprising of deep value stocks with strong momentum.

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.

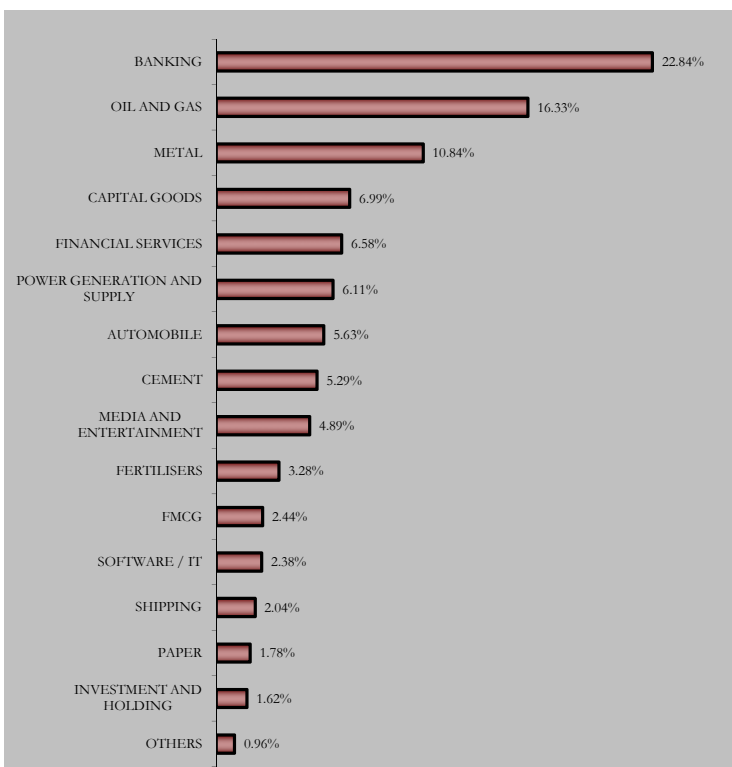
Asset Allocation



Rating Profile



Sectoral Allocation



Portfolio as on Thursday, February 28, 2013

SECURITIES	HOLDING
------------	---------

GOVERNMENT SECURITIES	0.00%
-----------------------	-------

CORPORATE DEBT	0.00%
----------------	-------

SECURITISED DEBT	0.00%
------------------	-------

EQUITY	95.73%
--------	--------

RELIANCE INDUSTRIES LTD.	5.94%
MCLEOD RUSSEL INDIA LTD.	5.17%
H C L TECHNOLOGIES LTD.	4.94%
PERSISTENT SYSTEMS LTD.	4.68%
AMBUJA CEMENTS LTD.	4.67%
C M C LTD.	4.57%
LUPIN LTD.	4.55%
A C C LTD.	4.45%
DIVIS LABORATORIES LTD.	4.44%
HINDUSTAN UNILEVER LTD.	3.94%
OTHER EQUITY	48.37%

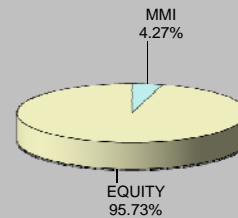
MMI	4.27%
-----	-------

About the Fund

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

Strategy: The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments will be made based on the following criteria: Investment in companies will be made in strict compliance with the objective of the fund, Fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues, Investing in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

Asset Allocation



Sectoral Allocation

