



as on 28th February 2014

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## Economy Review

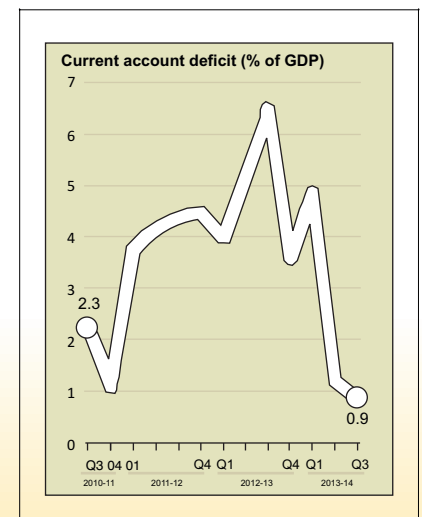
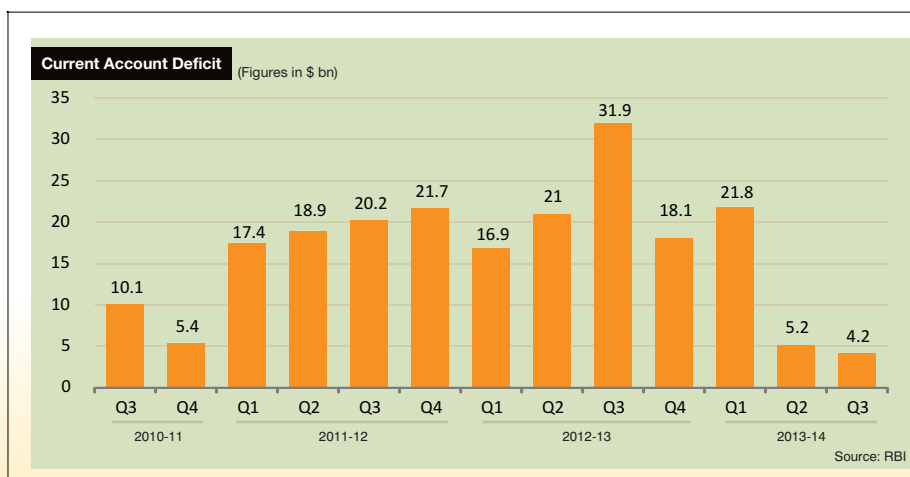
The Finance Minister presented an interim budget with a revised fiscal deficit estimate of 4.6% of Gross Domestic Product (GDP), lower than the budgeted estimate of 4.8%. Excise duty cuts were also announced for select cyclical sectors - capital goods pertaining to the machinery and the electrical equipment sector, mobile handsets as well as two wheelers, cars and SUVs. The two key underlying themes in the vote on account were that of fiscal consolidation and industrial revival.

The macros are showing signs of improving. 3Q FY14 GDP growth of 4.7% was largely in-line with consensus expectations. Industrial production growth for December declined 0.6%. Though GDP growth in FY14 is expected to be below 5%, FY 15 should see growth improving to between 5% - 5.5%. We seem to have seen the worst in the industrial downturn and manufacturing growth should return as the investment cycle revives. Both the manufacturing Purchasing Managers Index (PMI) as well as services PMI increased in February 2014. The Manufacturing PMI moved up to 52.5 from last month's 51.4 and the Services PMI moved up from 48.3 to 48.8.

Inflation prints – Consumer price index (CPI) at 8.8% and Wholesale price index (WPI) at 5.1% respectively, were significantly lower than consensus expectations. Vegetable prices have corrected sharply and were the primary driver behind lower inflation prints. Core inflation remains sticky though, at 8.2%, and RBI remains concerned on this account. Reserve Bank of India (RBI) is expected to be extremely cautious as far as monetary easing is concerned and though CPI itself may trend towards 8%, RBI may postpone any reduction in rates for the present.

The current account deficit (CAD) situation, which was alarming a few months back, has corrected significantly. The CAD as a percentage of GDP for Q3 FY14 fell to 0.9% and is now expected at less 2% for FY 14. The improved CAD has been because of a shrinking trade deficit on account of lower oil and gold imports and a pick-up in exports. Government's fiscal finances remain under pressure with lower than expected tax collection and higher expenditure. The fiscal deficit for the period Apr 2013 -January 2014 stood at 101% of the budgeted target.

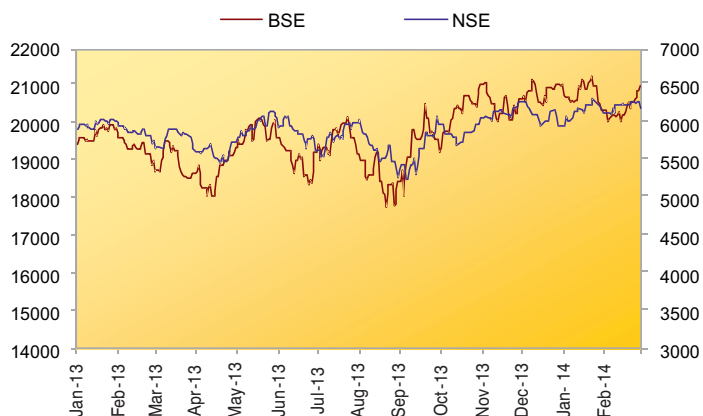
On the whole the macro environment has begun to improve.



## Outlook for equities

Indian equities gained about 3% in February on the back of better macros and improved corporate performance. The third quarter BSE Sensex earning has been better than consensus estimates. While the 14% sales growth has been in line with expectation, EBIDT growth was significantly higher at 18%. At a sector level, healthcare, autos and technology showed positive growth. Cement, infrastructure and capital goods related sectors saw a drop in margins. There were also negative surprises from the PSU Banks, as deteriorating asset quality impacted them. Foreign Institutional Investors (FII) buying in February was moderate at USD\$ 229 million. Though domestic mutual funds were sellers to the extent of USD\$ 194 million, Insurance funds were net buyers to the extent of USD\$ 240 million.

Market trends in March will be mainly determined by the underlying political narrative. The markets will also watch to see if the improving trend in macros persists. Equity markets could see a pre election rally. We are now positive on the long term prospects of equity markets, especially as the prospects of a stable government at the centre have increased.

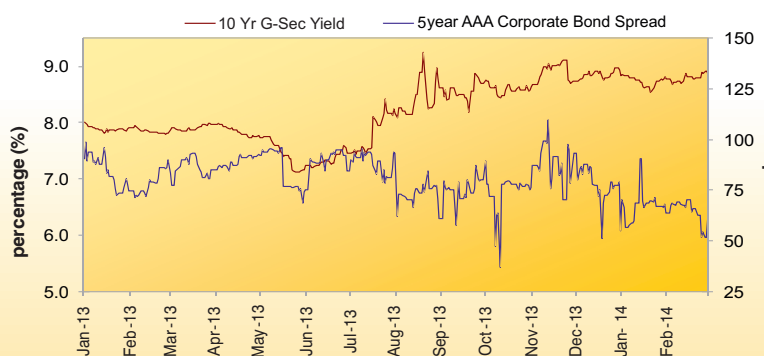


INDEX	28-Feb-14	31-Jan-14	% Change
Nifty	6276.95	6089.50	3.08%
Sensex	21120.12	20513.85	2.96%
BSE 100	6235.99	6071.02	2.72%
Dow Jones	16321.71	15698.85	3.97%
Nikkei	14841.07	14914.53	-0.49%
Hang Seng	22836.95	22035.42	3.64%
Nasdaq	4308.12	4103.88	4.98%

## Outlook for debt

Bond markets were lackluster and broadly range bound in February and the benchmark security yields moved in the range of 8.78% to 9.04%, indicating that there was a lot of speculative trading activity. The government borrowing program for next year has been estimated at Rs.5, 97,000 crores, with redemptions estimated at Rs1, 39,679 crores and debt switches estimated at Rs.50,000 crores. In spite of falling inflation the bond markets remained cautious on account of this large borrowing program. Corporate bond spreads were at 65 basis point (bps).

As RBI continues to be concerned about the continuing high inflationary environment, we do not expect RBI to ease rates in their April policy. We expect the 10 year government bond to trade in the range of 8.75% to 8.95% in the near term. Corporate bond spreads are expected to remain tight at 65 basis points as fresh issuances are not expected.



Key Indices	28-Feb-14	31-Jan-14	% Change
10 year G-Sec	8.86%	8.78%	0.90%
5 Year G-Sec	8.98%	8.92%	0.67%
91 Day T Bill	9.09%	8.82%	2.97%
364 day T-Bill	8.99%	8.90%	1.00%
MIBOR	8.82%	8.93%	-1.25%
Call Rates	7.97%	8.09%	-1.51%

## Individual Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.65%	0.54%	0.30%	0.28%	0.71%	0.49%	1.25%	0.79%
	3 months	2.12%	1.84%	1.36%	1.42%	1.80%	1.36%	2.13%	1.21%
	6 months	5.06%	5.17%	4.02%	4.33%	5.67%	5.21%	7.79%	6.36%
	1 Year	8.56%	7.37%	3.71%	3.51%	4.13%	4.00%	5.36%	4.41%
CAGR	2 Years	9.29%	7.84%	7.13%	6.16%	6.78%	6.27%	7.73%	6.11%
	3 Years	9.28%	7.95%	7.74%	6.81%	6.88%	6.67%	7.15%	6.13%
	4 Years	8.49%	7.07%	7.78%	6.32%	6.56%	6.23%	6.98%	5.78%
	5 Years	8.71%	6.65%	7.82%	-	7.92%	7.06%	10.30%	8.53%
	Since Inception	9.27%	7.19%	10.39%	5.83%	8.05%	5.66%	9.40%	5.97%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	1.20%	0.71%	1.11%	0.90%	1.91%	1.32%	1.76%	0.67%	0.59%
	3 months	2.24%	1.31%	1.73%	1.18%	2.49%	1.05%	2.49%	2.22%	1.89%
	6 months	6.95%	6.08%	7.76%	6.80%	10.51%	8.52%	11.62%	4.35%	4.56%
	1 Year	5.56%	4.48%	5.44%	4.64%	6.80%	5.48%	13.01%	8.47%	8.04%
CAGR	2 Years	7.85%	6.37%	7.12%	6.15%	7.72%	6.23%	-	-	-
	3 Years	7.34%	6.51%	6.45%	6.03%	6.32%	5.59%	-	-	-
	4 Years	6.97%	6.13%	6.32%	5.72%	6.12%	5.39%	-	-	-
	5 Years	9.97%	8.23%	10.55%	9.09%	14.29%	11.27%	-	-	-
	Since Inception	9.92%	6.60%	11.30%	7.58%	11.88%	9.27%	12.05%	7.91%	7.93%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM	Value Momentum	BM
Absolute Return	1 month	2.81%	2.21%	3.57%	2.40%	3.92%	2.61%	3.50%	3.11%	2.86%	2.40%
	3 months	2.86%	0.82%	3.73%	0.70%	5.16%	1.27%	7.59%	1.30%	2.52%	0.70%
	6 months	14.92%	11.92%	18.91%	12.73%	19.75%	11.79%	26.33%	16.22%	18.15%	12.73%
	1 Year	9.97%	7.68%	8.63%	7.55%	14.02%	10.17%	8.78%	2.64%	-3.64%	7.55%
CAGR	2 Years	8.95%	6.41%	7.54%	6.18%	10.69%	7.61%	8.18%	0.61%	-	-
	3 Years	5.37%	4.52%	3.37%	4.06%	8.11%	4.70%	5.99%	1.23%	-	-
	4 Years	5.46%	4.53%	3.74%	4.14%	8.27%	5.23%	4.17%	1.37%	-	-
	5 Years	17.27%	15.35%	17.72%	16.22%	-	-	24.51%	16.83%	-	-
	Since Inception	12.54%	4.22%	6.58%	5.01%	10.90%	7.56%	4.26%	0.18%	2.36%	8.25%

### Fund Name

### Benchmark Composition

Assure	-	Crisil Short Term Bond Index
Income Advantage	-	Crisil Composite Bond Index
Protector	BSE 100	Crisil Composite Bond Index
Builder	BSE 100	Crisil Composite Bond Index
Balancer	BSE 100	Crisil Composite Bond Index
Enhancer	BSE 100	Crisil Composite Bond Index
Creator	BSE 100	Crisil Composite Bond Index
Magnifier	BSE 100	-
Maximiser	BSE 100	-
Multiplier	CNX Midcap	-
Super 20	BSE Sensex	-
Liquid Plus	-	-
Pure Equity	-	-
Value & Momentum	BSE 100	-

### SFIN

ULIF01008/07/05BSLIASSURE109
ULIF01507/08/08BSLIINCADV109
ULIF00313/03/01BSLPROTECT109
ULIF00113/03/01BSLBUILDER109
ULIF00931/05/05BSLBALANCE109
ULIF00213/03/01BSLENHANCE109
ULIF00704/02/04BSLCREATOR109
ULIF00826/06/04BSLIIMAGN109
ULIF01101/06/07BSLIIMAXI109
ULIF01217/10/07BSLINMULTI109
ULIF01723/06/09BSLSUPER20109
ULIF02807/10/11BSLIQPLUS109
ULIF02707/10/11BSLIPUREEQ109
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## Guaranteed Nav Funds

Figures in percentage (%)

Returns	Period	Platinum Plus	Platinum Plus II	Platinum Plus III	Platinum Plus IV	Platinum Premier	Platinum Advantage
Absolute Return	1 month	2.48%	2.71%	2.66%	2.75%	2.86%	3.19%
	3 months	2.59%	2.72%	2.24%	2.28%	2.28%	2.84%
	6 months	12.21%	13.00%	12.52%	12.85%	13.17%	15.44%
	1 Year	7.23%	7.41%	7.31%	7.06%	7.38%	10.16%
CAGR	2 Years	7.21%	6.88%	7.16%	6.84%	7.11%	8.90%
	3 Years	3.94%	4.02%	4.45%	3.94%	4.42%	6.27%
	4 Years	5.40%	5.79%	5.64%	5.86%	5.11%	-
	5 Years	13.57%	16.90%	-	-	-	-
	Since Inception	4.24%	11.54%	7.21%	4.95%	5.27%	2.18%

Returns	Period	Titanium I	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay
Absolute Return	1 month	2.37%	2.37%	1.94%	2.09%	2.93%
	3 months	2.44%	2.34%	2.21%	1.90%	2.45%
	6 months	11.50%	11.54%	9.91%	10.30%	14.51%
	1 Year	8.17%	8.23%	8.02%	5.27%	10.04%
CAGR	2 Years	8.02%	7.70%	7.56%	6.16%	8.92%
	3 Years	4.81%	5.19%	5.51%	3.45%	5.33%
	4 Years	5.50%	-	-	-	-
	5 Years	-	-	-	-	-
	Since Inception	5.35%	5.17%	3.28%	3.39%	5.30%

## Pension Funds

Figures in percentage (%)

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM
Absolute Return	1 month	0.90%	0.71%	1.40%	1.00%	0.72%	0.49%
	3 months	1.80%	1.31%	2.09%	1.15%	1.77%	1.36%
	6 months	6.87%	6.08%	8.49%	7.23%	5.07%	5.21%
	1 Year	5.69%	4.48%	4.87%	4.86%	3.51%	4.00%
CAGR	2 Years	7.49%	6.37%	7.05%	6.18%	6.35%	6.27%
	3 Years	7.04%	6.51%	6.29%	5.93%	6.55%	6.67%
	4 Years	6.71%	6.13%	6.21%	5.64%	6.25%	6.23%
	5 Years	9.85%	8.23%	11.96%	9.65%	7.48%	7.06%
	Since Inception	9.80%	6.60%	11.17%	7.81%	7.71%	5.66%

### Fund Name

### Benchmark Composition

Fund Name	Benchmark Composition	SFIN
Platinum Plus I	-	ULIF01325/02/08BSLIPLAT1109
Platinum Plus II	-	ULIF01425/02/08BSLIPLAT2109
Platinum Plus III	-	ULIF01628/04/09BSLIPLAT3109
Platinum Plus IV	-	ULIF01816/09/09BSLIPLAT4109
Platinum Premier	-	ULIF02203/02/10BSLPLATPR1109
Platinum Advantage	-	ULIF02408/09/10BSLPLATADV109
Titanium I	-	ULIF01911/12/09BSLITITAN1109
Titanium II	-	ULIF02011/12/09BSLITITAN2109
Titanium III	-	ULIF02111/12/09BSLITITAN3109
Pension Nourish	BSE 100 Crisil Composite Bond Index	ULIF00604/03/03BSLNOURISH109
Pension Growth	BSE 100 Crisil Composite Bond Index	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100 Crisil Composite Bond Index	ULIF00404/03/03BSLIENRICH109
Foresight - Single Pay	-	ULIF02610/02/11BSLFSITSP1109
Foresight - 5 Pay	-	ULIF02510/02/11BSLFSITSP1109

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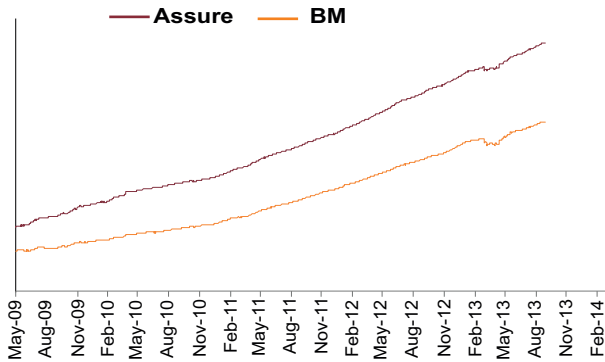
## About The Fund

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

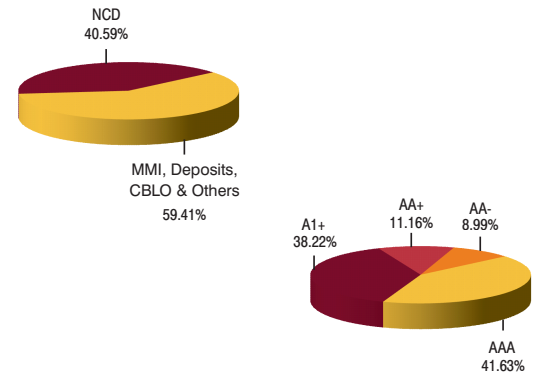
**STRATEGY:** Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

**NAV as on 28th February 2014:** ₹ 21.18      **BENCHMARK:** CRISIL Short Term Bond Index

**Asset held as on 28th February 2014:** ₹ 163.59 Cr      **FUND MANAGER:** Mr. Devendra Singhvi



## Asset Allocation      Rating Profile



### SECURITIES

#### CORPORATE DEBT

8.83%	National Bank For Agri. And Rural Development	2015
9.62%	LIC Housing Finance Ltd.	2015
10.15%	Kotak Mahindra Prime Ltd.	2017
10.05%	Bajaj Finance Ltd.	2017
8.97%	EID-Parry (India) Ltd.	2016
8.6%	Bharat Aluminium Company Limited	2016
9.75%	Housing Development Finance Corpn. Ltd.	2016
10.18%	LIC Housing Finance Ltd.	2016
9.8%	Power Finance Corpn. Ltd.	2016
10.1%	HDB Financial Services Ltd	2015
	Other Corporate Debt	

### Holding

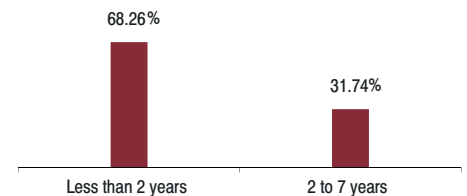
#### 40.59%

5.46%
4.75%
3.06%
3.05%
2.97%
2.94%
2.93%
2.77%
2.44%
1.84%
8.37%

### Maturity (in years)

1.27

### Maturity Profile



### MMI, Deposits, CBLO & Others

59.41%

### Fund Update:

The average maturity of the fund has slightly increased to 1.27 years from 1.20 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

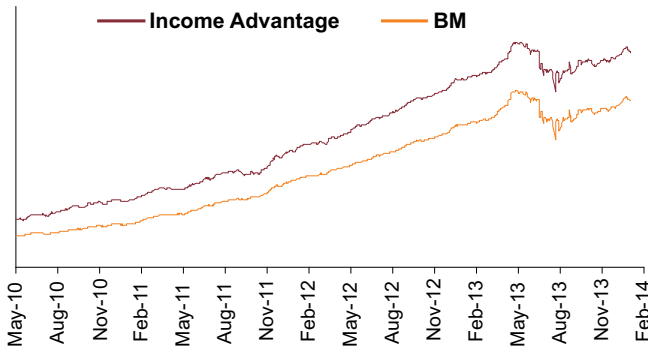
## About The Fund

**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.

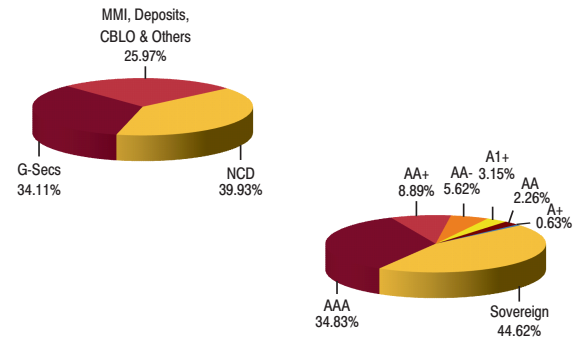
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

**NAV as on 28th February 2014:** ₹ 17.26 **BENCHMARK:** Crisil Composite Bond index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 413.50 Cr **FUND MANAGER:** Mr. Devendra Singhvi



## Asset Allocation Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

34.11%

8.28%	Government Of India	2027	7.70%
8.83%	Government Of India	2023	5.71%
7.16%	Government Of India	2023	4.22%
9.15%	Government Of India	2024	2.40%
8.28%	Government Of India	2032	1.88%
8.08%	Government Of India	2022	1.82%
8.33%	Government Of India	2026	1.81%
8.2%	Government Of India	2025	1.78%
8.15%	Government Of India	2022	1.23%
8.83%	Government Of India	2041	1.16%
	Other Government Securities		4.38%

### CORPORATE DEBT

39.93%

9.75%	Tata Motors Ltd.	2020	1.96%
9.55%	Hindalco Industries Ltd.	2022	1.76%
9.75%	Housing Development Finance Corpn. Ltd.	2016	1.64%
8.83%	Export Import Bank Of India	2023	1.60%
2%	Tata Steel Ltd.	2022	1.48%
9.6%	Housing Development Finance Corpn. Ltd.	2016	1.35%
9.65%	Housing Development Finance Corpn. Ltd.	2016	1.28%
10.25%	Housing Development Finance Corpn. Ltd.	2017	1.22%
9.81%	Power Finance Corpn. Ltd.	2018	1.21%
10.05%	Can Fin Homes Ltd.	2017	1.21%
	Other Corporate Debt		25.23%

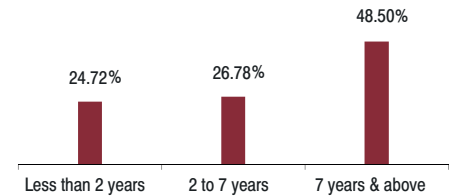
### MMI, Deposits, CBLO & Others

25.97%

## Maturity (in years)

6.73

## Maturity Profile



## Fund Update:

Exposure to Corporate Debt has decreased to 39.93% from 40.43% while that to MMI has decreased to 25.97% from 27.56% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

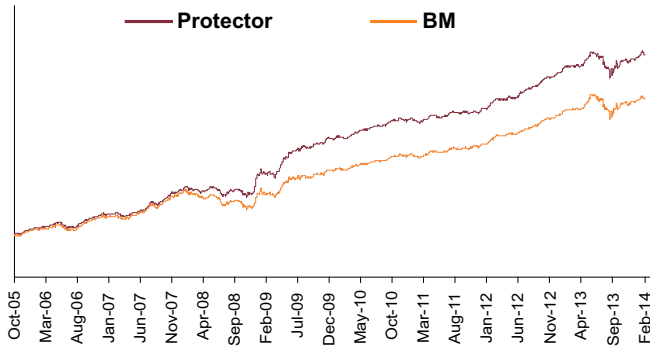
## About The Fund

**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.

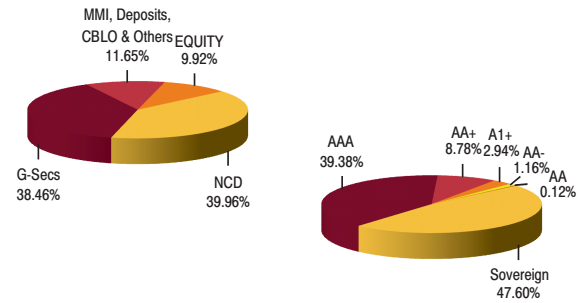
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

**NAV as on 28th February 2014:** ₹ 27.26 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 409.66 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Parin Vora (Debt)



## Asset Allocation Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

### 38.46%

8.33%	Government Of India 2026	11.31%
7.8%	Government Of India 2021	3.45%
7.16%	Government Of India 2023	2.77%
7.5%	Government Of India 2034	2.08%
8.15%	Government Of India 2022	2.07%
8.83%	Government Of India 2023	1.95%
8.24%	Government Of India 2027	1.64%
6.9%	Government Of India 2019	1.56%
8.79%	Government Of India 2021	1.55%
7.95%	Government Of India 2032	1.39%
	Other Government Securities	8.70%

### CORPORATE DEBT

### 39.96%

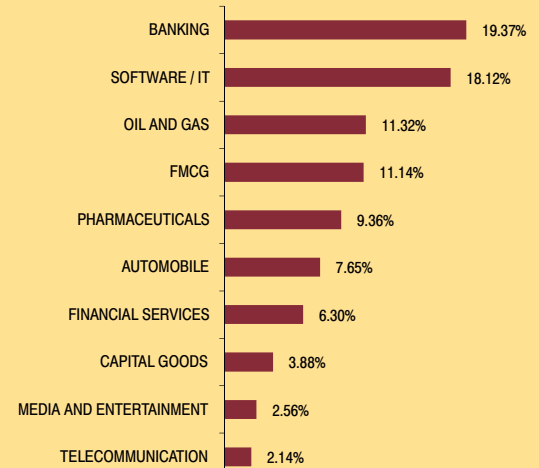
8.6%	Power Finance Corpn. Ltd. 2014	3.16%
10.85%	Rural Electrification Corpn. Ltd. 2018	2.78%
9.57%	Indian Railway Finance Corpn. Ltd. 2021	2.44%
2%	Tata Steel Ltd. 2022	2.33%
9.55%	Mahindra And Mahindra Financial Services Ltd. 2014	2.31%
8.64%	Power Grid Corpn. Of India Ltd. 2014	1.95%
8.9%	Steel Authority Of India Ltd. 2019	1.88%
11.25%	Power Finance Corpn. Ltd. 2018	1.41%
10.25%	Tech Mahindra Ltd. 2014	1.22%
8.49%	Indian Railway Finance Corpn. Ltd. 2014	1.22%
	Other Corporate Debt	19.27%

### EQUITY

### 9.92%

	ITC Ltd.	0.77%
	Infosys Ltd.	0.74%
	HDFC Bank Ltd.	0.63%
	Reliance Industries Ltd.	0.59%
	Tata Consultancy Services Ltd.	0.54%
	Housing Development Finance Corpn. Ltd.	0.53%
	ICICI Bank Ltd.	0.52%
	Larsen And Toubro Ltd.	0.38%
	Tata Motors Ltd.	0.36%
	Sun Pharmaceutical Inds. Ltd.	0.31%
	Other Equity	4.53%

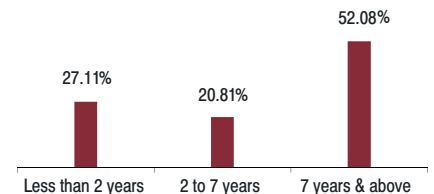
## Top 10 Sectoral Allocation



## Maturity (in years)

7.08

## Maturity Profile



## Fund Update:

Exposure to G-secs has Slightly decreased to 38.46% from 38.56% while that to MMI has Slightly increased to 11.65% from 11.57% on a MOM basis. Protector fund continues to be predominantly invested in highest rated fixed income instruments.

## MMI, Deposits, CBLO & Others

## 11.65%



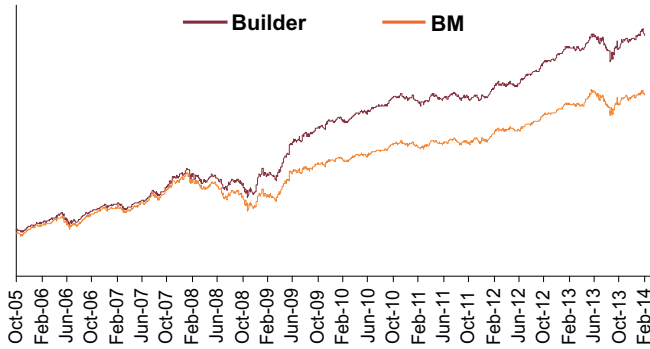
## About The Fund

**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.

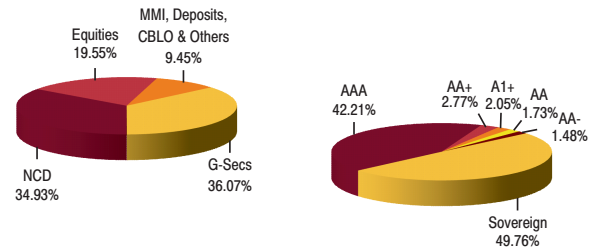
**STRATEGY:** Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

**NAV as on 28th February 2014:** ₹ 34.02 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 268.37 Cr **FUND MANAGER:** Mr. Dhrumil Shah (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

7.16%	Government Of India	2023
8.33%	Government Of India	2026
8.2%	Government Of India	2022
7.8%	Government Of India	2021
8.32%	Government Of India	2032
8.28%	Government Of India	2027
8.79%	Government Of India	2021
7.95%	Government Of India	2032
8.83%	Government Of India	2023
7.59%	Government Of India	2015
	Other Government Securities	

### CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
9.81%	Power Finance Corpn. Ltd.	2018
8.6%	Power Finance Corpn. Ltd.	2014
10.25%	Tech Mahindra Ltd.	2014
8.5%	Indian Railway Finance Corpn. Ltd.	2020
9.47%	Power Grid Corpn. Of India Ltd.	2014
8.9%	Steel Authority Of India Ltd.	2019
8.19%	Indian Railway Finance Corpn. Ltd.	2019
2%	Indian Hotels Co. Ltd.	2014
9.655%	National Bank For Agri. And Rural Development	2014
	Other Corporate Debt	

### EQUITY

	Infosys Ltd.	
	ITC Ltd.	
	HDFC Bank Ltd.	
	Tata Consultancy Services Ltd.	
	Housing Development Finance Corpn. Ltd.	
	Lupin Ltd.	
	Reliance Industries Ltd.	
	Divis Laboratories Ltd.	
	ICICI Bank Ltd.	
	Tata Motors Ltd.	
	Other Equity	

### MMI, Deposits, CBLO & Others

## Holding

### 36.07%

6.34%
6.10%
5.62%
4.32%
2.65%
1.63%
1.63%
1.40%
1.39%
1.11%
3.87%

### 34.93%

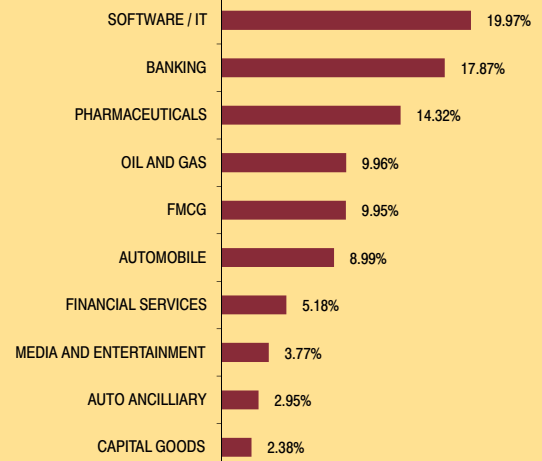
3.92%
2.98%
2.96%
2.24%
1.88%
1.86%
1.44%
1.41%
1.25%
1.12%
13.88%

### 19.55%

1.50%
1.37%
1.33%
1.05%
1.01%
0.86%
0.83%
0.75%
0.74%
0.71%
9.40%

### 9.45%

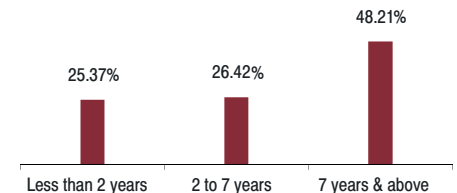
## Top 10 Sectoral Allocation



## Maturity (in years)

6.95

## Maturity Profile



## Fund Update:

Exposure to NCD has Slightly decreased to 34.93% from 35.18% while that to MMI has increased to 9.45% from 8.73% on a MOM basis.

Builder fund continues to be predominantly invested in highest rated fixed income instruments.

## 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.

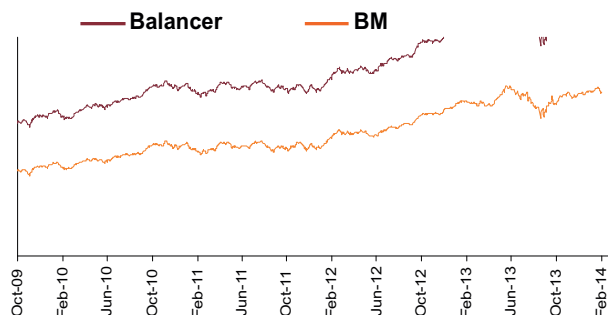
**STRATEGY:** The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

**NAV as on 28th February 2014:** ₹ 21.69

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

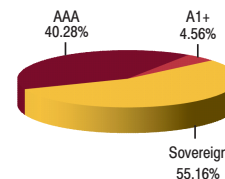
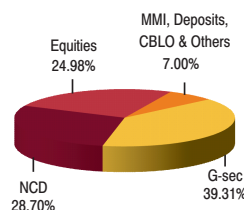
**Asset held as on 28th February 2014:** ₹ 30.56 Cr

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



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.2%	Government Of India	2022
8.32%	Government Of India	2032
7.8%	Government Of India	2021
5.64%	Government Of India	2019
7.95%	Government Of India	2032
7.46%	Government Of India	2017
7.16%	Government Of India	2023
9.2%	Government Of India	2030
8.79%	Government Of India	2021
	Other Government Securities	

## Holding

### 39.31%

6.12%
5.24%
3.00%
2.87%
2.70%
2.61%
2.35%
2.14%
1.63%
1.59%
9.06%

### CORPORATE DEBT

9%	Export Import Bank Of India	2019
10.05%	National Bank For Agri. And Rural Development	2014
7.05%	Canara Bank	2014
9.4%	National Bank For Agri. And Rural Development	2016
9.43%	Rural Electrification Corpn. Ltd.	2014
9.47%	Power Grid Corpn. Of India Ltd.	2022
8.6%	Power Finance Corpn. Ltd.	2014
9.5%	Housing Development Finance Corpn. Ltd.	2017
9.35%	Power Grid Corpn. Of India Ltd.	2021
8.9%	Steel Authority Of India Ltd.	2019
	Other Corporate Debt	

### 28.70%

4.16%
3.27%
3.25%
3.24%
2.94%
2.41%
1.63%
1.62%
1.60%
1.58%
3.01%

### Equity

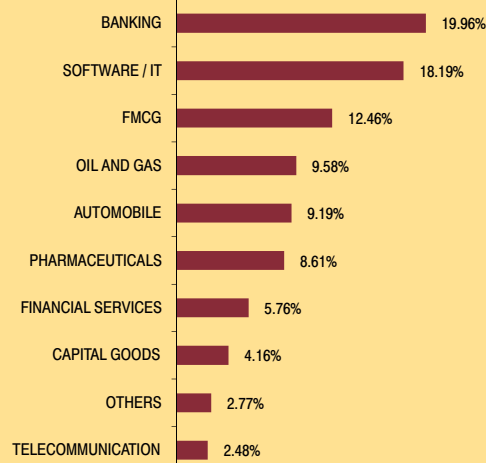
### 24.98%

1.92%
1.85%
1.60%
1.55%
1.44%
1.34%
1.07%
0.91%
0.79%
0.78%
11.72%

### MMI, Deposits, CBLO & Others

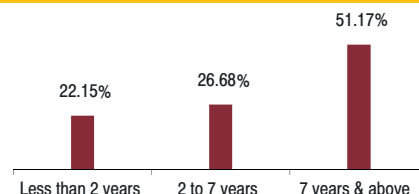
### 7.00%

## Top 10 Sectoral Allocation



## Maturity (in years)

### 7.49



## Fund Update:

Exposure to Equities has Slightly increased to 24.98% from 24.39% while that to MMI has decreased to 7.00% from 8.29% on a MOM basis.

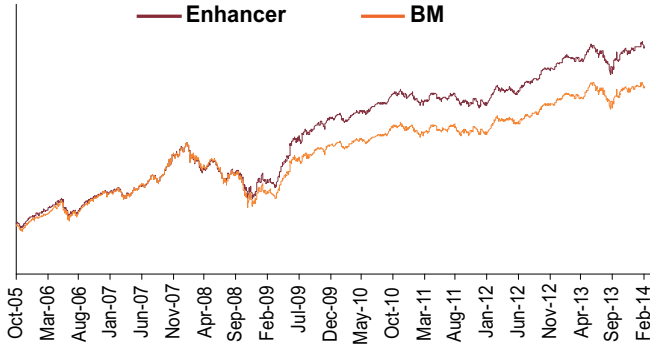
## About The Fund

**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 policy holders.

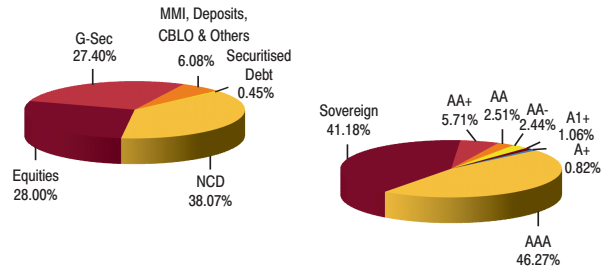
**NAV as on 28th February 2014:** ₹ 39.97 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 6453.16 Cr **FUND MANAGER:** Mr. Deven Sangoi (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

6.9%	Government Of India	2019
8.15%	Government Of India	2022
7.16%	Government Of India	2023
8.33%	Government Of India	2026
7.8%	Government Of India	2021
6.35%	Government Of India	2020
8.83%	Government Of India	2023
7.95%	Government Of India	2032
8.2%	Government Of India	2022
7.8%	Government Of India	2020
	Other Government Securities	

## Holding

### 27.40%

3.33%
2.16%
2.03%
1.98%
1.46%
1.39%
1.30%
1.14%
1.07%
0.98%
10.55%

### CORPORATE DEBT

10.75%	Reliance Industries Ltd.	2018
10.2%	Tata Steel Ltd.	2015
2%	Tata Steel Ltd.	2022
9.05%	State Bank Of India	2020
9.25%	Dr. Reddys Laboratories Ltd.	2014
10.25%	Tech Mahindra Ltd.	2014
2%	Indian Hotels Co. Ltd.	2014
9.8%	LIC Housing Finance Ltd.	2017
9.48%	Rural Electrification Corpn. Ltd.	2021
9.1%	State Bank Of Mysore	2019
	Other Corporate Debt	

### 38.07%

0.87%
0.77%
0.76%
0.70%
0.65%
0.60%
0.56%
0.50%
0.47%
0.45%
31.74%

### Securitised Debt

Indian Railway Finance Corpn. Ltd.	2015
------------------------------------	------

### 0.45%

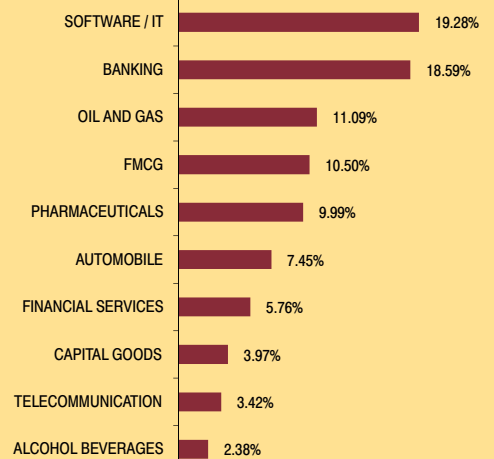
0.45%
-------

### Equity

### 28.00%

Infosys Ltd.	2.31%
ITC Ltd.	2.19%
ICICI Bank Ltd.	1.78%
HDFC Bank Ltd.	1.75%
Reliance Industries Ltd.	1.75%
Tata Consultancy Services Ltd.	1.62%
Housing Development Finance Corpn. Ltd.	1.47%
Larsen And Toubro Ltd.	1.11%
Tata Motors Ltd.	0.91%
Oil And Natural Gas Corpn. Ltd.	0.87%
Other Equity	12.25%

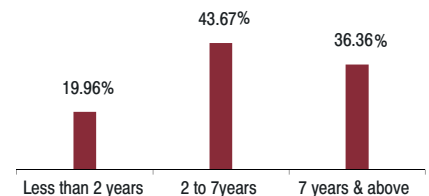
## Top 10 Sectoral Allocation



## Maturity (in years)

6.16

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly increased to 28.00% from 27.49% while that to MMI has decreased to 6.08% from 6.90% on a MOM basis.

Enhancer fund continues to be predominantly invested in highest rated fixed income instruments.

## MMI, Deposits, CBLO & Others

6.08%

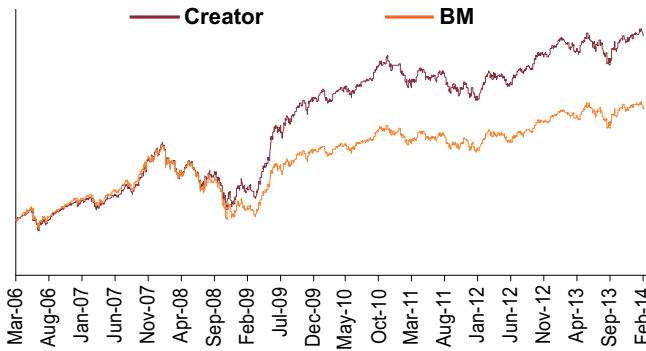
## About The Fund

**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.

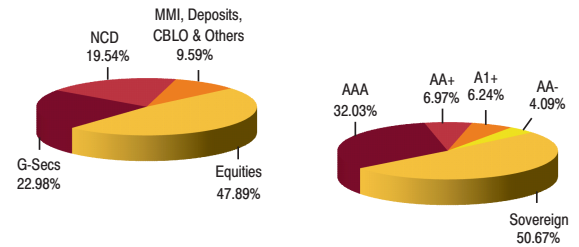
**STRATEGY:** To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

**NAV as on 28th February 2014:** ₹ 30.81 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 344.18 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Parin Vora (Debt)



## Asset Allocation Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33% Government Of India 2026	4.89%
8.15% Government Of India 2022	3.41%
8.83% Government Of India 2023	2.61%
7.8% Government Of India 2021	1.75%
8.13% Government Of India 2022	1.36%
8.28% Government Of India 2027	1.34%
8.2% Government Of India 2025	1.34%
7.16% Government Of India 2023	1.27%
8.24% Government Of India 2027	1.10%
8.28% Government Of India 2032	0.80%
Other Government Securities	3.11%

## Holding

### 22.98%

### CORPORATE DEBT

8.6% Power Finance Corpn. Ltd. 2014	3.18%
11% Power Finance Corpn. Ltd. 2018	1.66%
9.7% Sundaram Finance Ltd. 2014	1.45%
8.45% Indian Railway Finance Corpn. Ltd. 2018	1.39%
8.82% Rural Electrification Corpn. Ltd. 2023	1.37%
8.9% Steel Authority Of India Ltd. 2019	1.26%
8.49% Indian Railway Finance Corpn. Ltd. 2014	0.87%
9.7% Cadila Healthcare Ltd. 2016	0.87%
9.55% Hindalco Industries Ltd. 2022	0.84%
8.95% HDFC Bank Ltd. 2022	0.83%
Other Corporate Debt	5.82%

## 19.54%

## EQUITY

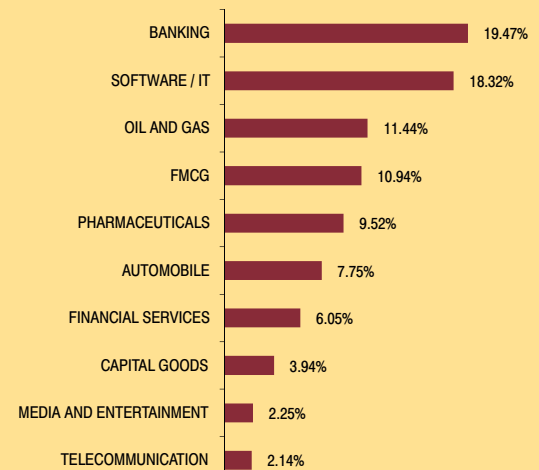
Infosys Ltd.	3.64%
ITC Ltd.	3.63%
HDFC Bank Ltd.	3.08%
Reliance Industries Ltd.	2.92%
Tata Consultancy Services Ltd.	2.64%
ICICI Bank Ltd.	2.52%
Housing Development Finance Corpn. Ltd.	2.45%
Larsen And Toubro Ltd.	1.89%
Tata Motors Ltd.	1.76%
Sun Pharmaceutical Inds. Ltd.	1.51%
Other Equity	21.85%

## 47.89%

### MMI, Deposits, CBLO & Others

## 9.59%

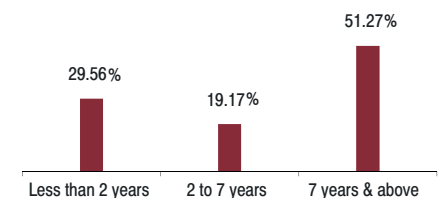
## Top 10 Sectoral Allocation



## Maturity (in years)

## 7.20

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly decreased to 47.89% from 48.28% while that to MMI has increased to 9.59% from 8.07% on a MOM basis.

Creator fund continues to be predominantly invested in highest rated fixed income instruments.

## About The Fund

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

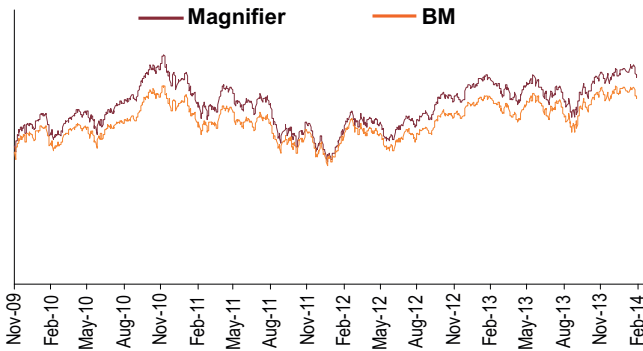
**STRATEGY:** To invest in high quality equity security to provide long term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

**NAV as on 28th February 2014:** ₹ 30.91

**BENCHMARK:** BSE 100 & Crisil Liquid Fund Index

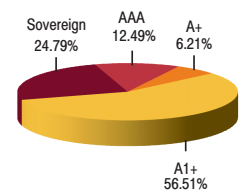
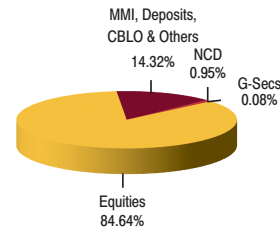
**Asset held as on 28th February 2014:** ₹ 939.88 Cr

**FUND MANAGER:** Mr. Deven Sangoi (Equity), Mr. Parin Vora (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

7.59% Government Of India 2015  
7.61% Government Of India 2015

### CORPORATE DEBT

8.2% Ashok Leyland Ltd. 2014  
9.63% Power Finance Corpn. Ltd. 2014  
9.25% ICICI Home Finance Co. Ltd. 2014  
9.9% Housing Development Finance Corpn. Ltd. 2014  
9.46% National Bank For Agri. And Rural Development 2015  
9.2% IDFC Ltd 2015  
8.6% Power Finance Corpn. Ltd. 2014  
8.8% HDB Financial Services Ltd 2016

## EQUITY

Infosys Ltd. 6.85%  
ITC Ltd. 6.70%  
ICICI Bank Ltd. 5.45%  
Reliance Industries Ltd. 5.33%  
HDFC Bank Ltd. 5.14%  
Tata Consultancy Services Ltd. 4.79%  
Housing Development Finance Corpn. Ltd. 4.31%  
Larsen And Toubro Ltd. 3.32%  
Tata Motors Ltd. 2.67%  
Oil And Natural Gas Corpn. Ltd. 2.62%  
Other Equity 37.46%

## MMI, Deposits, CBLO & Others

## Holding

### 0.08%

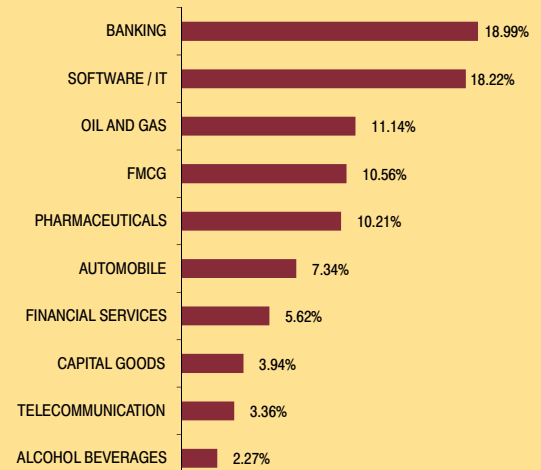
0.06%  
0.02%

### 0.95%

0.32%  
0.16%  
0.16%  
0.13%  
0.08%  
0.08%  
0.01%  
0.01%

## 84.64%

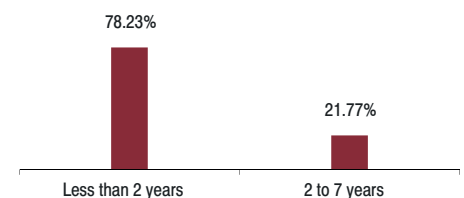
## Top 10 Sectoral Allocation



## Maturity (in years)

## 0.94

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly decreased to 84.64% from 85.02% while that to MMI has increased to 14.32% from 13.93% on a MOM basis

Magnifier fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

## About The Fund

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

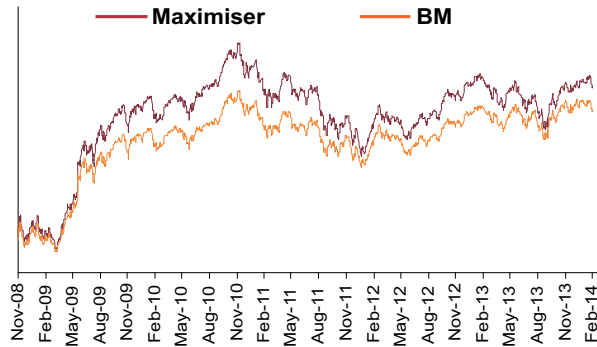
**STRATEGY:** Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

**NAV as on 28th February 2014:** ₹ 15.34

**BENCHMARK:** BSE 100 & Crisil Liquid Fund Index

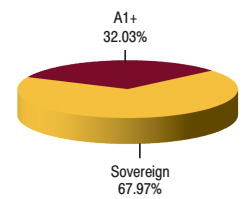
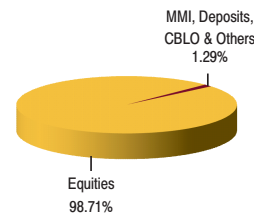
**Asset held as on 28th February 2014:** ₹ 1992.24 Cr

**FUND MANAGER:** Mr. Sameer Mistry



## Asset Allocation

## Rating Profile



## SECURITIES

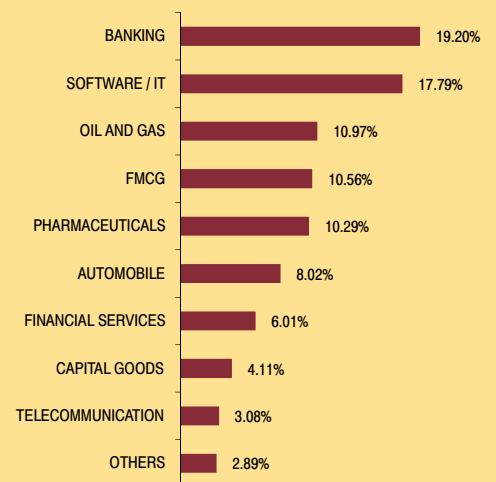
### EQUITY

Infosys Ltd.	7.51%
ITC Ltd.	7.18%
HDFC Bank Ltd.	6.52%
Reliance Industries Ltd.	6.04%
ICICI Bank Ltd.	5.46%
Tata Consultancy Services Ltd.	5.45%
Housing Development Finance Corpn. Ltd.	5.42%
Larsen And Toubro Ltd.	4.06%
Tata Motors Ltd.	3.48%
Sun Pharmaceutical Inds. Ltd.	3.20%
Other Equity	44.40%

## Holding

**98.71%**

## Top 10 Sectoral Allocation



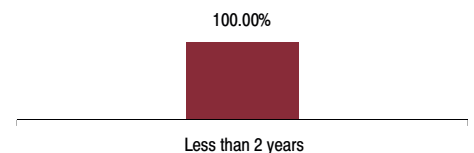
## MMI, Deposits, CBLO & Others

**1.29%**

## Maturity (in years)

**0.25**

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 98.71% from 97.92% while that to MMI has decreased to 1.29% from 2.08% on a MOM basis.

Maximiser fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

## About The Fund

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

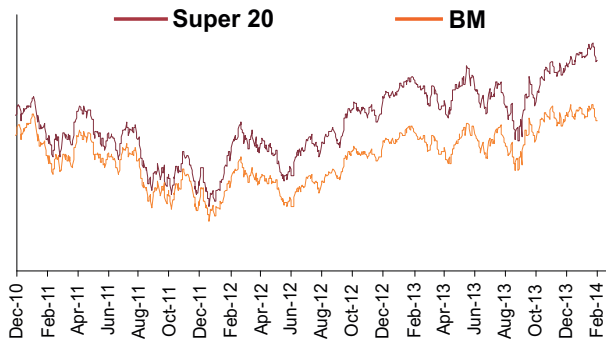
**STRATEGY:** To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength,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

**NAV as on 28th February 2014:** ₹ 16.18

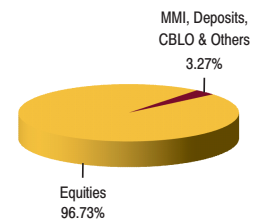
**BENCHMARK:** Sensex & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 348.82 Cr

**FUND MANAGER:** Mr. Sameer Mistry



## Asset Allocation



## SECURITIES

### Equity

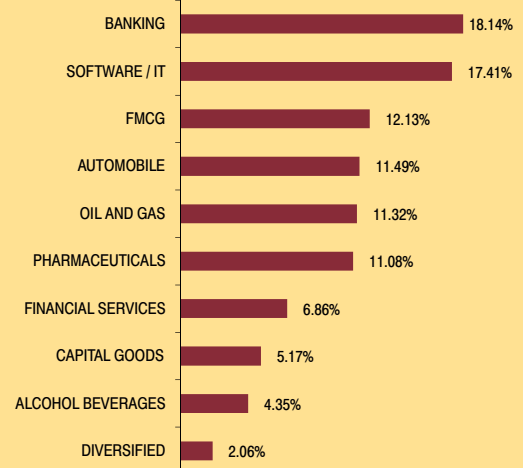
ITC Ltd.  
 Reliance Industries Ltd.  
 Infosys Ltd.  
 Housing Development Finance Corpn. Ltd.  
 ICICI Bank Ltd.  
 HDFC Bank Ltd.  
 Tata Consultancy Services Ltd.  
 Sun Pharmaceutical Inds. Ltd.  
 Lupin Ltd.  
 Larsen And Toubro Ltd.  
 Other Equity

## Holding

**96.73%**

9.00%  
 8.45%  
 8.27%  
 6.63%  
 6.43%  
 6.05%  
 5.55%  
 5.54%  
 5.17%  
 5.00%  
 30.63%

## Top 10 Sectoral Allocation



## MMI, Deposits, CBLO & Others

**3.27%**

## Maturity Profile

100.00%

Less than 2 years

## Fund Update:

Exposure to Equities has increased to 96.73% from 96.02% while that to MMI has decreased to 3.27% from 3.98% on a MOM basis.

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

# Multiplier Fund

SFIN No.ULIF01217/10/07BSLINMULTI109



## About The Fund

**OBJECTIVE:** To provide long-term wealth maximization 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.

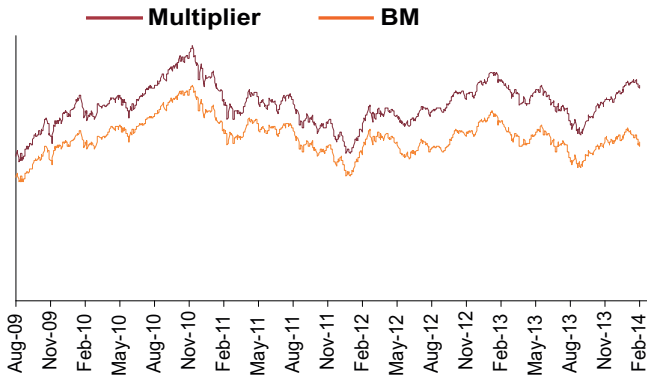
NAV as on 28th February 2014: ₹ 13.03

₹ 13.03

**BENCHMARK:** CNX Midcap & Crisil Liquid Fund Index

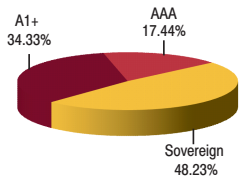
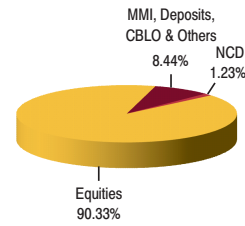
Asset held as on 28th February 2014: ₹ 335.19 Cr

**FUND MANAGER:** Mr. Sumit Mangal



## Asset Allocation

## Rating Profile



## SECURITIES

## Holding

### CORPORATE DEBT

**1.23%**

8.64%	Power Grid Corpn. Of India Ltd. 2015	0.59%
8.29%	Power Finance Corpn. Ltd. 2015	0.59%
8.95%	Power Finance Corpn. Ltd. 2015	0.06%

### Equity

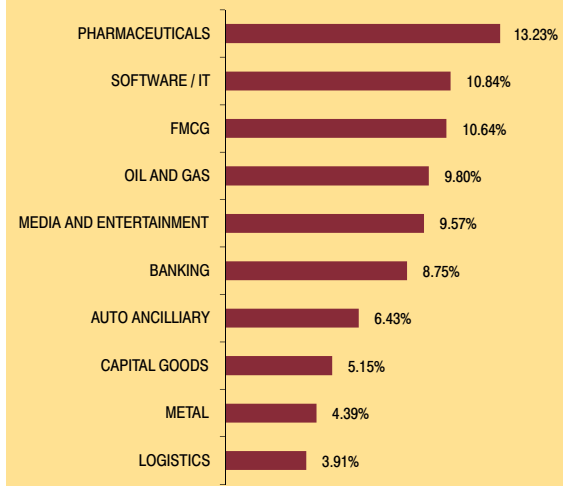
**90.33%**

Divis Laboratories Ltd.	4.98%
Jagran Prakashan Ltd.	4.92%
Britannia Industries Ltd.	4.89%
Infosys Ltd.	4.79%
Gujarat Mineral Development Corporation	3.57%
Container Corporation of India Ltd.	3.53%
Sun TV Network Ltd.	3.20%
Lupin Ltd.	2.67%
Engineers India Ltd.	2.39%
Colgate-Palmolive (India) Ltd.	2.29%
Other Equity	53.10%

### MMI, Deposits, CBLO & Others

**8.44%**

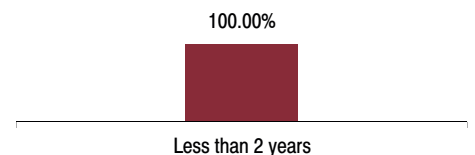
## Top 10 Sectoral Allocation



## Maturity (in years)

**0.46**

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 90.33% from 89.46% MMI has decreased to 8.44% from 9.27% on MOM basis.

Multiplier fund is predominantly invested in high quality mid cap stocks and maintains a well diversified portfolio with investments made across various sectors.



## 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.

NAV as on 28th February 2014: ₹ 12.80

Asset held as on 28th February 2014: ₹ 315.91 Cr

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

## SECURITIES

## Holding

## Asset Allocation

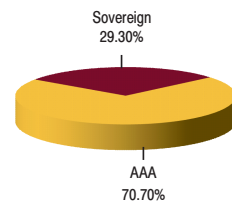
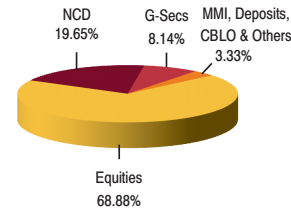
## Rating Profile

### GOVERNMENT SECURITIES

8.14%

7.83%	Government Of India	2018
8.24%	Government Of India	2018
7.99%	Government Of India	2017
5.69%	Government Of India	2018

4.23%
2.35%
1.54%
0.01%

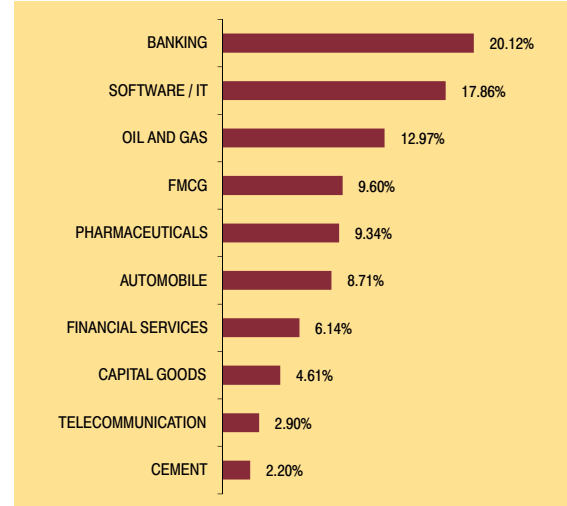


### CORPORATE DEBT

19.65%

4.34%	National Bank For Agri. And Rural Development	2017	
2.48%	9.18%	Housing Development Finance Corpn. Ltd.	2018
1.66%	11.25%	Power Finance Corpn. Ltd.	2018
1.57%	9.57%	LIC Housing Finance Ltd.	2017
1.55%	9.2%	Housing Development Finance Corpn. Ltd.	2018
1.53%	8.85%	NHPC Ltd.	2018
1.52%	8.6%	LIC Housing Finance Ltd.	2018
1.31%	10.85%	Rural Electrification Corpn. Ltd.	2018
1.25%	9.5%	Housing Development Finance Corpn. Ltd.	2017
0.70%	9.3%	Power Grid Corpn. Of India Ltd.	2018
1.72%	Other Corporate Debt		

## Top 10 Sectoral Allocation



### Equity

68.88%

6.17%	Infosys Ltd.
5.13%	ITC Ltd.
4.85%	HDFC Bank Ltd.
4.78%	Reliance Industries Ltd.
4.65%	ICICI Bank Ltd.
3.92%	Housing Development Finance Corpn. Ltd.
3.72%	Tata Consultancy Services Ltd.
3.18%	Larsen And Toubro Ltd.
2.31%	Tata Motors Ltd.
2.09%	Oil And Natural Gas Corpn. Ltd.
28.08%	Other Equity

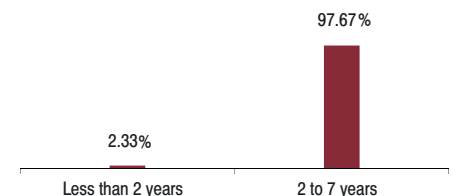
### MMI, Deposits, CBLO & Others

3.33%

## Maturity (in years)

3.94

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 68.88% from 67.70% while that to MMI has decreased to 3.33% from 4.14% on a MOM basis.

Platinum Plus I fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 18.19

Asset held as on 28th February 2014: ₹ 550.00 Cr

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

## SECURITIES

### GOVERNMENT SECURITIES

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

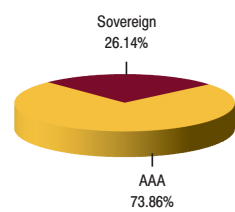
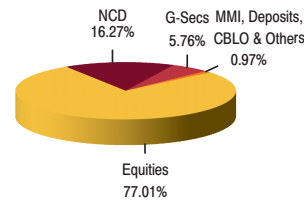
## Holding

### 5.76%

3.84%  
0.64%  
0.64%  
0.39%  
0.25%

## Asset Allocation

## Rating Profile



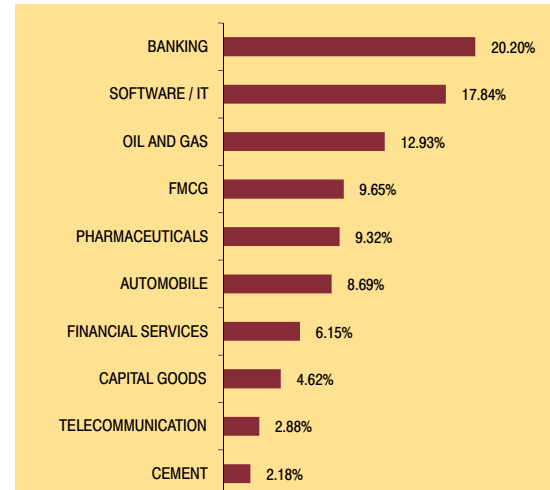
## CORPORATE DEBT

9.7% Power Finance Corpn. Ltd. 2018  
National Housing Bank 2018  
9% Export Import Bank Of India 2019  
9.25% Power Grid Corpn. Of India Ltd. 2018  
National Bank For Agri. And Rural Development 2018  
8.84% Power Grid Corpn. Of India Ltd. 2018  
11.25% Power Finance Corpn. Ltd. 2018  
10.85% Rural Electrification Corpn. Ltd. 2018  
9.64% Power Grid Corpn. Of India Ltd. 2018  
11.95% Housing Development Finance Corpn. Ltd. 2018  
Other Corporate Debt

## 16.27%

2.71%  
2.43%  
2.38%  
2.31%  
2.13%  
1.40%  
0.96%  
0.94%  
0.36%  
0.20%  
0.44%

## Top 10 Sectoral Allocation



## Equity

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

## 77.01%

6.93%  
5.77%  
5.44%  
5.37%  
5.22%  
4.42%  
4.17%  
3.56%  
2.59%  
2.31%  
31.24%

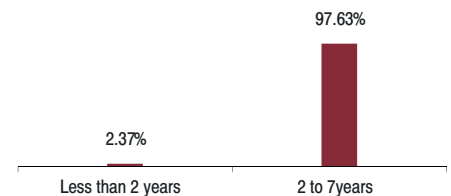
## Maturity (in years)

4.57

## MMI, Deposits, CBLO & Others

## 0.97%

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 77.01% from 75.58% while that to MMI has decreased to 0.97% from 2.13% on a MOM basis.

Platinum Plus II fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 13.96

Asset held as on 28th February 2014: ₹ 658.19 Cr

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

### SECURITIES

### Holding

### Asset Allocation

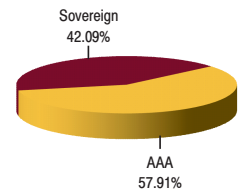
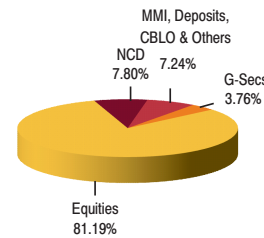
### Rating Profile

#### GOVERNMENT SECURITIES

3.76%

6.9%	Government Of India 2019
6.05%	Government Of India 2019
5.64%	Government Of India 2019
7.8%	Government Of India 2020

3.29%
0.31%
0.11%
0.05%



#### CORPORATE DEBT

7.80%

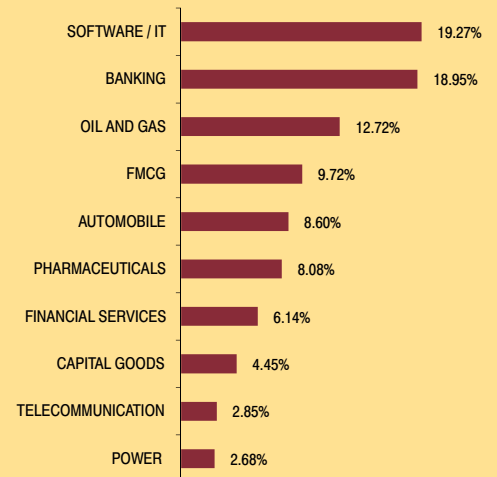
2.36%	National Housing Bank 2019
1.46%	8.6% Indian Railway Finance Corpn. Ltd. 2019
1.19%	9.35% Power Grid Corpn. Of India Ltd. 2019
0.64%	9% Export Import Bank Of India 2019
0.52%	National Bank For Agri. And Rural Development 2018
0.44%	9.25% Power Grid Corpn. Of India Ltd. 2019
0.37%	9.3% Power Grid Corpn. Of India Ltd. 2019
0.31%	9.95% State Bank Of India 2026
0.30%	9.18% Housing Development Finance Corpn. Ltd. 2018
0.15%	9.5% Housing Development Finance Corpn. Ltd. 2017
0.06%	Other Corporate Debt

#### Equity

81.19%

7.23%	Infosys Ltd.
5.91%	ITC Ltd.
5.51%	ICICI Bank Ltd.
5.29%	HDFC Bank Ltd.
4.85%	Reliance Industries Ltd.
4.69%	Tata Consultancy Services Ltd.
4.55%	Housing Development Finance Corpn. Ltd.
3.61%	Larsen And Toubro Ltd.
2.71%	Tata Motors Ltd.
2.37%	Oil And Natural Gas Corpn. Ltd.
34.47%	Other Equity

### Top 10 Sectoral Allocation



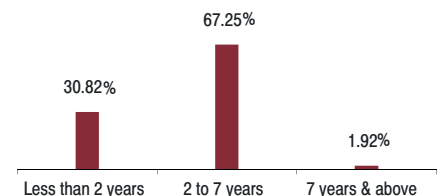
### Maturity (in years)

4.64

#### MMI, Deposits, CBLO & Others

7.24%

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 81.19% from 83.40% while that to MMI has increased to 7.24% from 4.84% on a MOM basis.

Platinum Plus III fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 12.40

Asset held as on 28th February 2014: ₹ 498.69 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

2.10%

6.9% Government Of India 2019  
6.05% Government Of India 2019

1.74%

0.36%

#### CORPORATE DEBT

7.95%

National Bank For Agri. And Rural Development 2019  
9.15% Larsen And Toubro Ltd. 2019  
9.95% State Bank Of India 2026  
8.34% LIC Housing Finance Ltd. 2018  
8.85% NHPC Ltd. 2019  
9.6% Housing Development Finance Corpn. Ltd. 2016  
9.85% Tata Sons Ltd. 2017  
9.2% Housing Development Finance Corpn. Ltd. 2018

2.55%

1.95%

1.01%

0.84%

0.70%

0.60%

0.20%

0.10%

#### Equity

84.05%

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

7.49%

6.11%

5.70%

5.49%

5.02%

4.85%

4.67%

3.73%

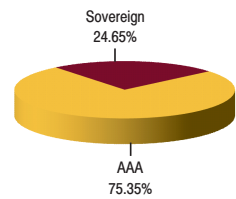
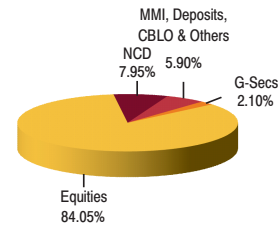
2.80%

2.45%

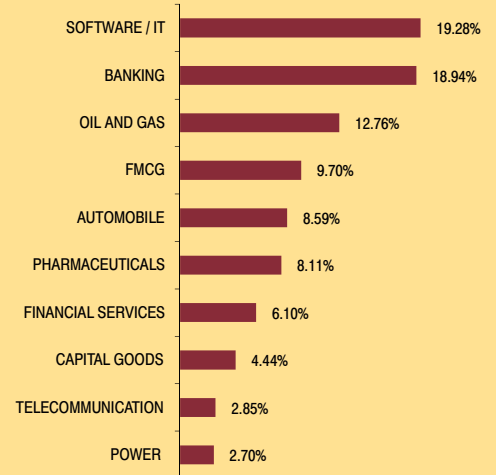
35.74%

#### MMI, Deposits, CBLO & Others

5.90%



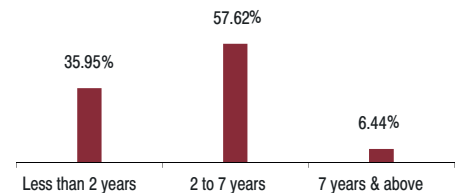
### Top 10 Sectoral Allocation



### Maturity (in years)

5.16

### Maturity Profile



### Fund Update:

Exposure to Equities has decreased to 84.05% from 86.37% while that to MMI has increased to 5.90% from 3.42% on a MOM basis.

Platinum Plus IV fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 12.30

Asset held as on 28th February 2014: ₹ 821.10 Cr

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

## SECURITIES

### GOVERNMENT SECURITIES

8.19% Government Of India 2020  
6.35% Government Of India 2020  
7.59% Government Of India 2015

### CORPORATE DEBT

8.85% NHPC Ltd. 2020  
Rural Electrification Corpn. Ltd. 2020  
8.46% Rural Electrification Corpn. Ltd. 2028  
8.7% Power Finance Corpn. Ltd. 2020  
9.61% Power Finance Corpn. Ltd. 2021  
7.93% Power Grid Corpn. Of India Ltd. 2019  
9.45% State Bank Of India 2026  
9.2% Housing Development Finance Corpn. Ltd. 2018  
8.8% Power Grid Corpn. Of India Ltd. 2014  
9.5% Housing Development Finance Corpn. Ltd. 2017

### Equity

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

### MMI, Deposits, CBLO & Others

## Holding

### 3.31%

2.38%  
0.89%  
0.03%

### 2.31%

0.58%  
0.44%  
0.27%  
0.22%  
0.22%  
0.19%  
0.17%  
0.08%  
0.06%  
0.06%

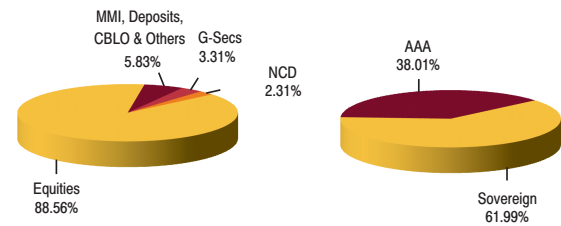
### 88.56%

7.92%  
6.48%  
6.00%  
5.73%  
5.33%  
5.13%  
4.98%  
3.96%  
2.97%  
2.56%  
37.50%

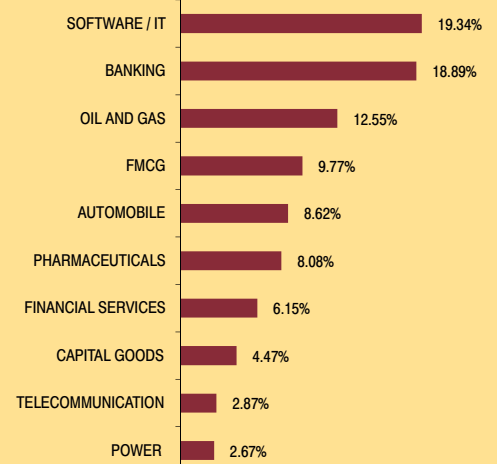
### 5.83%

## Asset Allocation

## Rating Profile



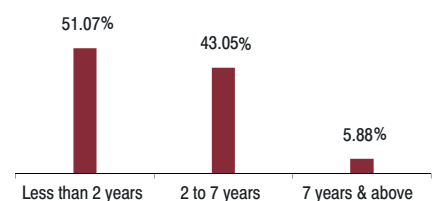
## Top 10 Sectoral Allocation



## Maturity (in years)

5.45

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 88.56% from 91.54% while that to MMI has increased to 5.83% from 2.69% on a MOM basis.

Platinum Premier fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 10.77

Asset held as on 28th February 2014: ₹ 846.27 Cr

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

## SECURITIES

## Holding

## Asset Allocation

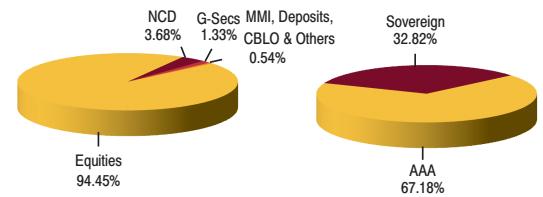
## Rating Profile

### GOVERNMENT SECURITIES

### 1.33%

8.15% Government Of India 2022  
8.08% Government Of India 2022  
7.8% Government Of India 2020

0.56%  
0.44%  
0.33%



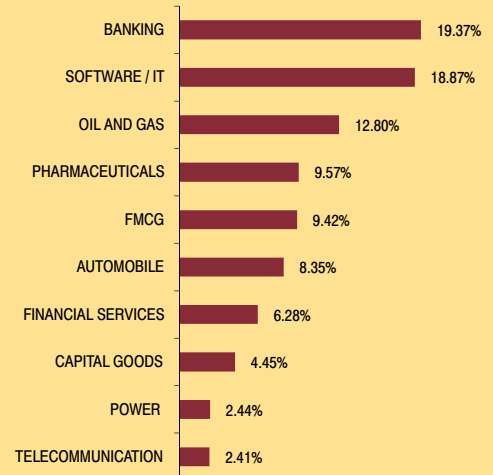
### CORPORATE DEBT

### 3.68%

National Housing Bank 2019  
Rural Electrification Corpn. Ltd. 2020  
9.18% Housing Development Finance Corpn. Ltd. 2018  
9.3% Power Grid Corpn. Of India Ltd. 2019  
9.39% Rural Electrification Corpn. Ltd. 2019  
9.62% LIC Housing Finance Ltd. 2015  
9.25% Power Grid Corpn. Of India Ltd. 2019  
8.85% NHPC Ltd. 2019  
11.25% Power Finance Corpn. Ltd. 2018  
9.35% Power Grid Corpn. Of India Ltd. 2019  
Other Corporate Debt

0.89%  
0.75%  
0.46%  
0.29%  
0.22%  
0.19%  
0.17%  
0.16%  
0.12%  
0.12%  
0.30%

## Top 10 Sectoral Allocation



### Equity

### 94.45%

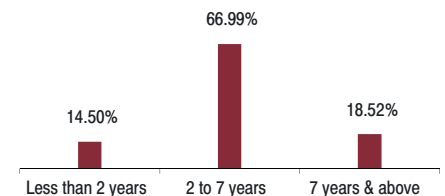
Infosys Ltd.  
ITC Ltd.  
HDFC Bank Ltd.  
ICICI Bank Ltd.  
Reliance Industries Ltd.  
Tata Consultancy Services Ltd.  
Housing Development Finance Corpn. Ltd.  
Larsen And Toubro Ltd.  
Tata Motors Ltd.  
Oil And Natural Gas Corpn. Ltd.  
Other Equity

8.71%  
6.90%  
6.43%  
6.21%  
6.20%  
5.56%  
5.37%  
4.20%  
3.12%  
2.68%  
39.05%

## Maturity (in years)

5.27

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly decreased to 94.45% from 94.50% while that to MMI has increased to 0.54% from -0.43% on a MOM basis.

## 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.

NAV as on 28th February 2014: ₹ 11.69

Asset held as on 28th February 2014: ₹ 73.60 Cr

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

## SECURITIES

## Holding

## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

1.40%

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

1.09%  
0.31%

### CORPORATE DEBT

1.32%

9.3% Power Grid Corpn. Of India Ltd. 202

1.32%

### Equity

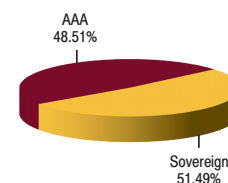
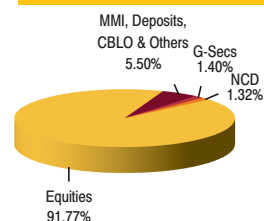
91.77%

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

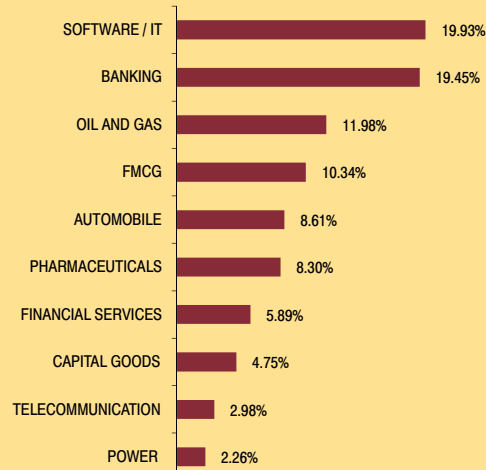
8.53%  
7.13%  
6.42%  
6.25%  
5.86%  
5.50%  
4.93%  
4.36%  
2.97%  
2.73%  
37.07%

### MMI, Deposits, CBLO & Others

5.50%



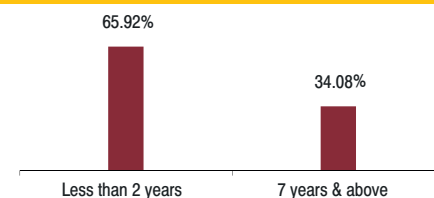
## Top 10 Sectoral Allocation



## Maturity (in years)

7.56

## Maturity Profile



## Fund Update:

Exposure to Equities has decreased to 91.77% from 93.54% while that to MMI has increased to 5.50% from 3.65% on a MOM basis.

## 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.

NAV as on 28th February 2014: ₹ 11.06

Asset held as on 28th February 2014: ₹ 1230.35 Cr

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

## SECURITIES

### GOVERNMENT SECURITIES

7.8% Government Of India 2021  
8.79% Government Of India 2021  
7.94% Government Of India 2021  
6.35% Government Of India 2020  
10.25% Government Of India 2021  
7.8% Government Of India 2020  
8.24% Government Of India 2018  
6.9% Government Of India 2019  
8.13% Government Of India 2022  
8.2% Government Of India 2023  
Other Government Securities

### CORPORATE DEBT

9.3% Power Grid Corpn. Of India Ltd. 2021  
9.61% Power Finance Corpn. Ltd. 2021  
9% Export Import Bank Of India 2019  
9.48% Rural Electrification Corpn. Ltd. 2021  
9.18% Housing Development Finance Corpn. Ltd. 2018  
9.15% Export Import Bank Of India 2022  
9.35% Power Grid Corpn. Of India Ltd. 2020  
9.36% Power Finance Corpn. Ltd. 2021  
9.25% LIC Housing Finance Ltd. 2023  
8.84% Power Grid Corpn. Of India Ltd. 2021  
Other Corporate Debt

### Equity

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

### MMI, Deposits, CBLO & Others

## Holding

### 7.83%

3.23%  
1.34%  
0.93%  
0.47%  
0.41%  
0.30%  
0.29%  
0.19%  
0.18%  
0.17%  
0.32%

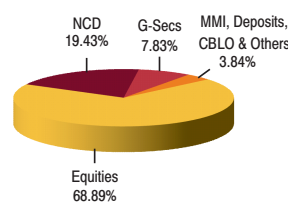
### 19.43%

1.90%  
1.58%  
1.51%  
1.04%  
0.92%  
0.84%  
0.79%  
0.79%  
0.79%  
0.77%  
8.49%

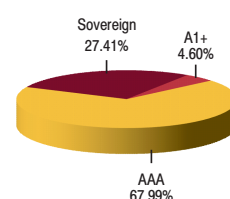
### 68.89%

6.04%  
4.98%  
4.85%  
4.78%  
4.77%  
4.42%  
4.31%  
3.04%  
2.22%  
2.07%  
27.43%

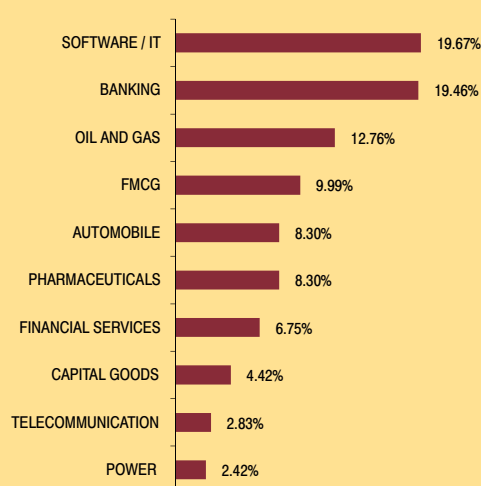
## Asset Allocation



## Rating Profile



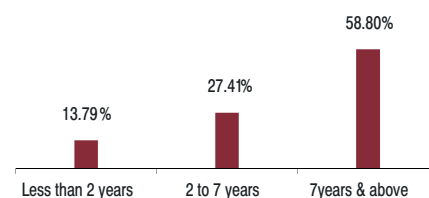
## Top 10 Sectoral Allocation



## Maturity (in years)

6.66

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 68.89% from 67.83% while that to MMI has increased to 3.84% from 3.07% on a MOM basis.



## 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.

NAV as on 28th February 2014: ₹ 12.45

Asset held as on 28th February 2014: ₹ 47.56 Cr

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

### SECURITIES

### Holding

### Asset Allocation

### Rating Profile

#### GOVERNMENT SECURITIES

15.83%

7.59% Government Of India 2015  
7.61% Government Of India 2015  
7.17% Government Of India 2015

6.55%  
5.00%  
4.28%

#### CORPORATE DEBT

16.66%

9.2% IDFC Ltd 2015  
9.37% National Housing Bank 2015  
8.8% Power Grid Corpn. Of India Ltd. 2014  
8.95% Power Finance Corpn. Ltd. 2015  
9.43% Rural Electrification Corpn. Ltd. 2014

6.27%  
4.19%  
3.91%  
2.08%  
0.21%

#### Equity

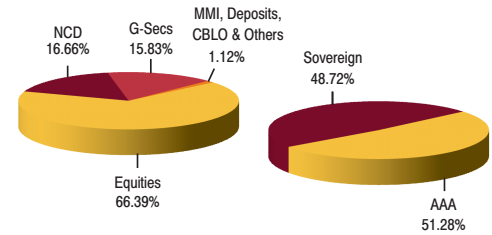
66.39%

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

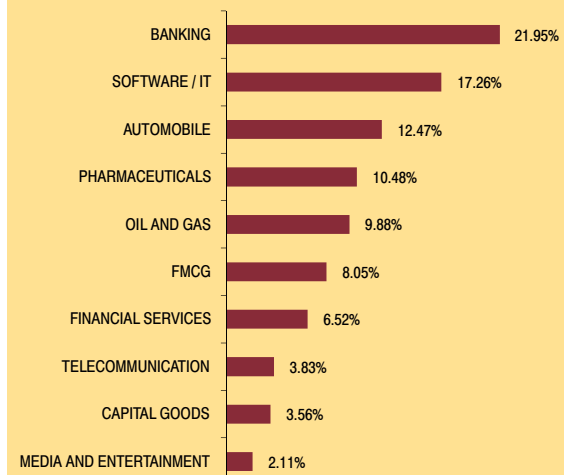
4.82%  
4.41%  
4.39%  
4.34%  
4.33%  
4.03%  
3.36%  
2.96%  
2.54%  
2.46%  
28.75%

#### MMI, Deposits, CBLO & Others

1.12%



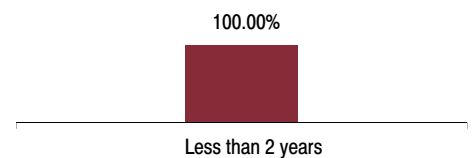
### Top 10 Sectoral Allocation



Maturity (in years)

0.99

### Maturity Profile



### Fund Update:

Exposure to Equities has increased to 66.39% from 62.82%

Titanium I fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 12.21

Asset held as on 28th February 2014: ₹ 14.07 Cr

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

## SECURITIES

## Holding

## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

18.01%

7.17% Government Of India 2015  
7.59% Government Of India 2015

11.40%  
6.61%

### CORPORATE DEBT

11.98%

9.2% IDFC Ltd 2015  
9.15% Export Import Bank Of India 2015  
8.29% Power Finance Corpn. Ltd. 2015

4.95%  
4.24%  
2.79%

### Equity

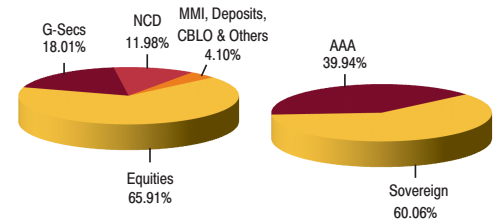
65.91%

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

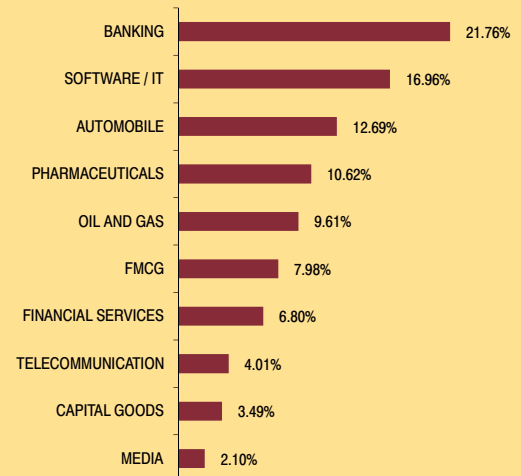
4.67%  
4.48%  
4.32%  
4.22%  
4.22%  
3.92%  
3.28%  
3.11%  
2.64%  
2.42%  
28.64%

### MMI, Deposits, CBLO & Others

4.10%



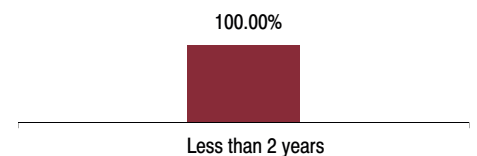
## Top 10 Sectoral Allocation



Maturity (in years)

1.21

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 65.91% from 62.95% while that to MMI has decreased to 4.10% from 6.76% on a MOM basis.

Titanium II fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 11.27

Asset held as on 28th February 2014: ₹ 7.15 Cr

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

## SECURITIES

## Holding

## Asset Allocation

## Rating Profile

### GOVERNMENT SECURITIES

### 15.69%

7.17% Government Of India 2015  
7.59% Government Of India 2015

11.68%  
4.01%

### CORPORATE DEBT

### 32.20%

8.64% Power Grid Corpn. Of India Ltd. 2015  
9.2% IDFC Ltd 2015  
9.37% National Housing Bank 2015  
9.15% Export Import Bank Of India 2015  
8.95% Power Finance Corpn. Ltd. 2015  
9.46% National Bank For Agri. And Rural Development 2015  
8.29% Power Finance Corpn. Ltd. 2015

8.61%  
6.94%  
5.56%  
5.56%  
2.77%  
1.39%  
1.37%

### Equity

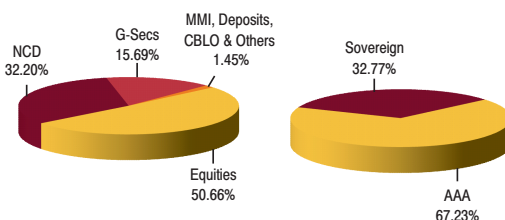
### 50.66%

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

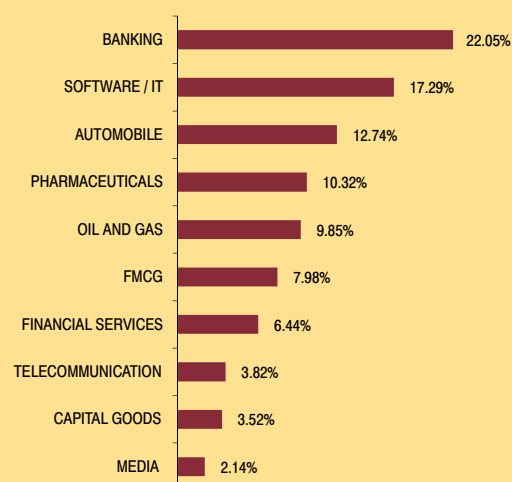
3.67%  
3.40%  
3.33%  
3.28%  
3.26%  
3.08%  
2.56%  
2.38%  
1.94%  
1.91%  
21.85%

### MMI, Deposits, CBLO & Others

### 1.45%



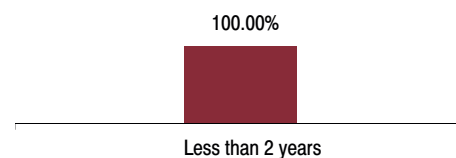
## Top 10 Sectoral Allocation



## Maturity (in years)

1.19

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 50.66% from 47.37% while that to MMI has decreased to 1.45% from 4.16% on a MOM basis.

Titanium III fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

## 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.

NAV as on 28th February 2014: ₹ 12.52

Asset held as on 28th February 2014: ₹ 4.19 Cr

FUND MANAGER:

Mr. Dhrumil Shah

## SECURITIES

### Equity

Reliance Industries Ltd.  
Asian Paints Ltd.  
Tata Consultancy Services Ltd.  
ACC Ltd.  
Grasim Industries Ltd.  
HCL Technologies Ltd.  
Cipla Ltd.  
Lupin Ltd.  
Larsen And Toubro Ltd.  
Wabco India Limited  
Other Equity

## Holding

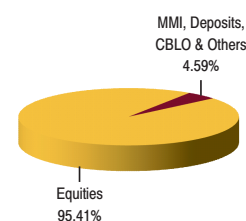
95.41%

8.19%  
6.66%  
6.54%  
5.06%  
4.96%  
4.84%  
4.54%  
4.37%  
4.25%  
4.14%  
41.86%

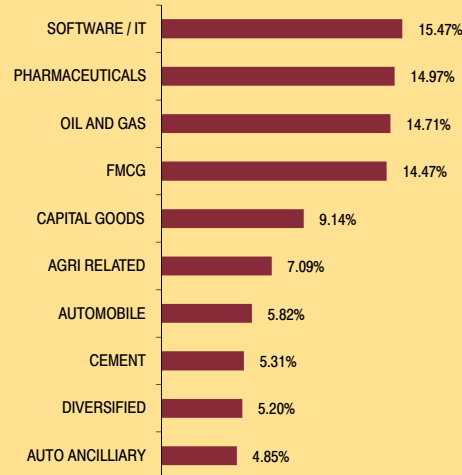
## MMI, Deposits, CBLO & Others

4.59%

## Asset Allocation



## Top 10 Sectoral Allocation



## Fund Update:

Exposure to Equities has increased to 95.41% from 89.53% while that to MMI has decreased to 4.59% from 10.47% on a MOM basis.

## 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.

NAV as on 28th February 2014: ₹ 11.62      BENCHMARK: Crisil Liquid Index

Asset held as on 28th February 2014: ₹ 23.02 Cr      FUND MANAGER : Mr. Ajit Kumar PPB

### SECURITIES

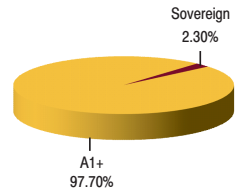
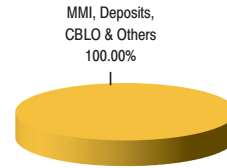
MMI, Deposits, CBLO & Others

### Holding

100.00%

### Asset Allocation

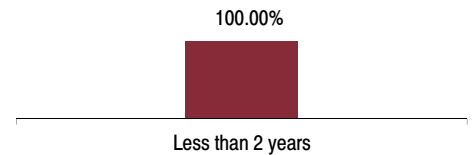
### Rating Profile



Maturity (in years)

0.42

### Maturity Profile



### Fund Update:

The average maturity of the fund has slightly decreased to 0.42 years from 0.48 years in the previous month.

## 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.

**NAV as on 28th February 2014:** ₹ 10.47      **BENCHMARK:** BSE 100

**Asset held as on 28th February 2014:** ₹ 11.47 Cr      **FUND MANAGER:** Mr. Sunil Kumar

## SECURITIES

### Equity

Oil And Natural Gas Corpn. Ltd.  
Hero Motocorp Limited  
Jagran Prakashan Ltd.  
ACC Ltd.  
GAIL (India) Ltd.  
Hindustan Petroleum Corpn. Ltd.  
Sun Tv Network Ltd.  
Muthoot Finance Ltd.  
Bajaj Auto Ltd.  
Geometric Ltd.  
Other Equity

## Holding

**92.45%**

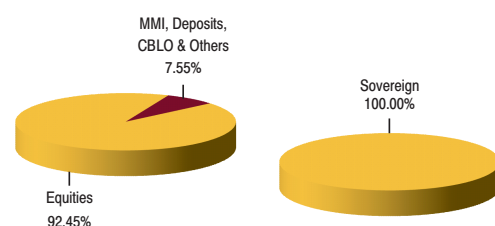
4.41%  
3.98%  
3.65%  
3.61%  
3.29%  
3.28%  
3.21%  
3.18%  
3.11%  
3.10%  
57.63%

## MMI, Deposits, CBLO & Others

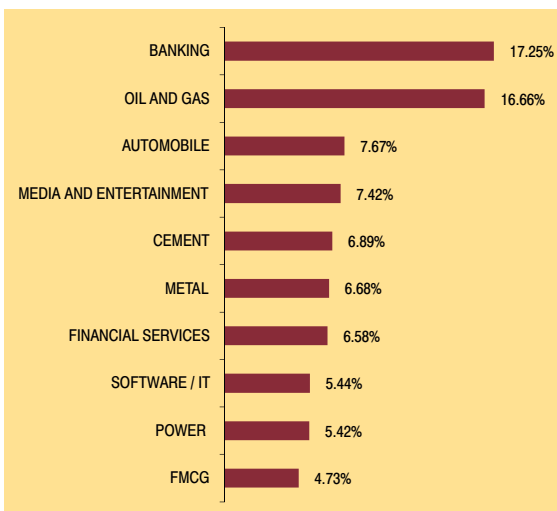
**7.55%**

## Asset Allocation

## Rating Profile



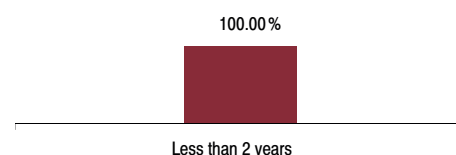
## Top 10 Sectoral Allocation



**Maturity (in years)**

**0.01**

## Maturity Profile



## Fund Update:

Exposure to Equities has increased to 92.45% from 91.67% while that to MMI has decreased to 7.55% from 8.33% on a MOM basis.

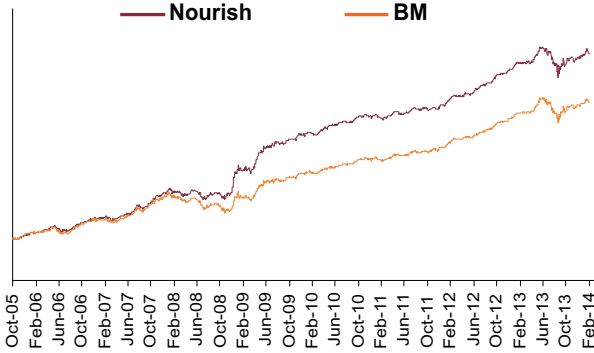
## About The Fund

**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.

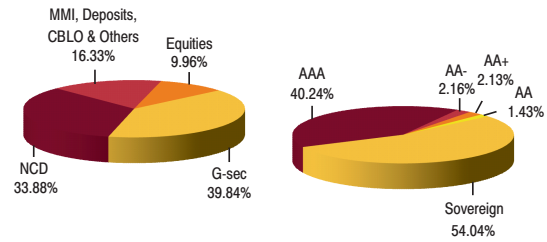
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

**NAV as on 28th February 2014:** ₹ 22.59 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 12.77 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation Rating Profile



## SECURITIES

## Holding

### GOVERNMENT SECURITIES

**39.84%**

8.33%	Government Of India	2026
7.16%	Government Of India	2023
8.83%	Government Of India	2023
8.15%	Government Of India	2022

14.65%
10.25%
10.15%
4.78%

### CORPORATE DEBT

**33.88%**

9.81%	Power Finance Corpn. Ltd.	2018
7.6%	Housing Development Finance Corpn. Ltd.	2017
10.1%	HDB Financial Services Ltd	2015
11.95%	Housing Development Finance Corpn. Ltd.	2018
10.7%	Indian Railway Finance Corpn. Ltd.	2023
9.74%	Tata Sons Ltd.	2024
9.5%	Housing Development Finance Corpn. Ltd.	2017
8.9%	Steel Authority Of India Ltd.	2019
10.85%	Rural Electrification Corpn. Ltd.	2018
12.65%	Cholamandalam Investment And Finance Co. Ltd.	2014
	Other Corporate Debt	

4.69%
4.41%
3.93%
2.53%
2.51%
2.35%
2.33%
2.26%
1.62%
1.59%
5.65%

### Equity

**9.96%**

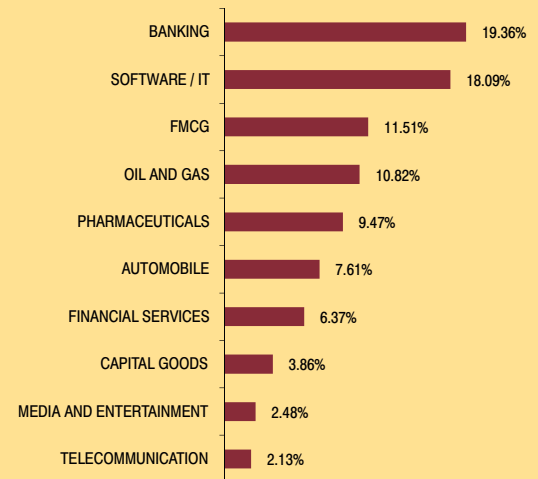
ITC Ltd.
Infosys Ltd.
HDFC Bank Ltd.
Reliance Industries Ltd.
Tata Consultancy Services Ltd.
Housing Development Finance Corpn. Ltd.
ICICI Bank Ltd.
Larsen And Toubro Ltd.
Tata Motors Ltd.
Sun Pharmaceutical Inds. Ltd.
Other Equity

0.81%
0.75%
0.63%
0.59%
0.55%
0.54%
0.53%
0.38%
0.36%
0.31%
4.51%

### MMI, Deposits, CBLO & Others

**16.33%**

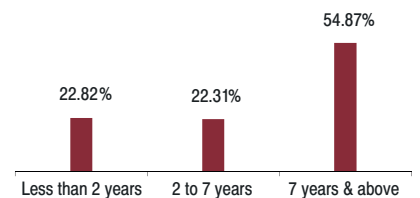
## Top 10 Sectoral Allocation



## Maturity (in years)

**7.11**

## Maturity Profile



## Fund Update:

Exposure to Equities has slightly increased to 9.96% from 9.85% while that to MMI has decreased to 16.33% from 26.71% on a MOM basis.

# Pension Growth Fund

SFIN No.ULIF00504/03/03BSLIGROWTH109

## 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.

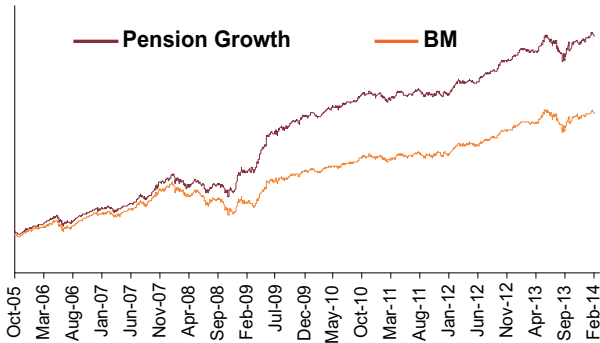
NAV as on 28th February 2014: ₹ 27.87

₹ 27.87

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

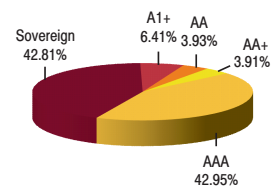
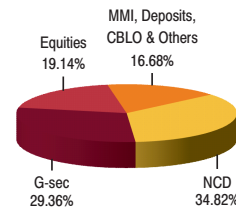
Asset held as on 28th February 2014: ₹ 36.14 Cr

**FUND MANAGER:** Mr. Devendra Singhvi



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.32%	Government Of India	2032
8.2%	Government Of India	2022
7.95%	Government Of India	2032
8.79%	Government Of India	2021
8.28%	Government Of India	2032
7.46%	Government Of India	2017
9.2%	Government Of India	2030
8.97%	Government Of India	2030
5.64%	Government Of India	2019
	Other Government Securities	

### CORPORATE DEBT

9.2%	Housing Development Finance Corpn. Ltd.	2018
9.2%	Power Grid Corpn. Of India Ltd.	2020
9.02%	Rural Electrification Corpn. Ltd.	2022
9.48%	Rural Electrification Corpn. Ltd.	2021
9.4%	National Bank For Agri. And Rural Development	2016
9.3%	State Bank Of India	2021
9.65%	Cholamandalam Investment And Finance Co. Ltd.	2018
9.55%	Hindalco Industries Ltd.	2022
8.8%	Power Grid Corpn. Of India Ltd.	2014
9.35%	Power Grid Corpn. Of India Ltd.	2021
	Other Corporate Debt	

### Equity

Infosys Ltd.	1.81%
ITC Ltd.	1.65%
HDFC Bank Ltd.	1.33%
Reliance Industries Ltd.	1.28%
Housing Development Finance Corpn. Ltd.	1.08%
Tata Consultancy Services Ltd.	1.01%
ICICI Bank Ltd.	0.91%
Lupin Ltd.	0.76%
State Bank Of India	0.69%
Tata Motors Ltd.	0.66%
Other Equity	7.95%

### MMI, Deposits, CBLO & Others

## Holding

### 29.36%

6.47%
5.08%
3.52%
2.82%
2.70%
1.90%
1.86%
1.38%
1.35%
1.08%
1.21%

### 34.82%

5.43%
5.39%
5.28%
3.53%
2.74%
2.70%
2.69%
2.68%
1.37%
1.35%
1.66%

### 19.14%

1.81%
1.65%
1.33%
1.28%
1.08%
1.01%
0.91%
0.76%
0.69%
0.66%
7.95%

### 16.68%

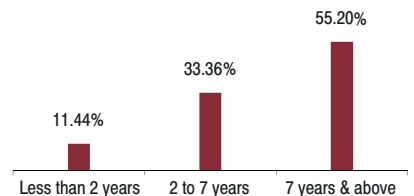
## Top 10 Sectoral Allocation



## Maturity (in years)

8.45

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly increased to 19.14% from 19.00% while that to MMI has Slightly increased to 16.68% from 16.65% on a MOM basis.



# Pension Enrich Fund

SFIN No.ULIF00404/03/03BSLIENRICH109



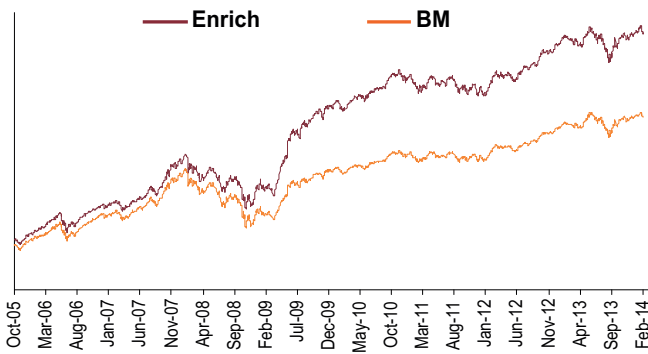
## About The Fund

**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.

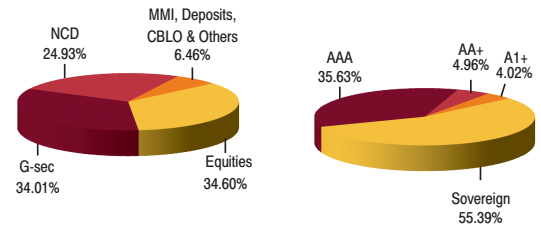
**NAV as on 28th February 2014:** ₹ 31.98 **BENCHMARK:** BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

**Asset held as on 28th February 2014:** ₹ 161.12 Cr **FUND MANAGER:** Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



## Asset Allocation

## Rating Profile



## SECURITIES

### GOVERNMENT SECURITIES

8.83%	Government Of India	2023
8.33%	Government Of India	2026
7.16%	Government Of India	2023
8.28%	Government Of India	2027
9.15%	Government Of India	2024
8.32%	Government Of India	2032
8.3%	Government Of India	2042
7.8%	Government Of India	2021

### CORPORATE DEBT

9.81%	Power Finance Corpn. Ltd.	2018
8.9%	Steel Authority Of India Ltd.	2019
10.25%	Tech Mahindra Ltd.	2014
8.49%	Indian Railway Finance Corpn. Ltd.	2014
9.5%	Housing Development Finance Corpn. Ltd.	2017
9.18%	Housing Development Finance Corpn. Ltd.	2018
9.24%	Rural Electrification Corpn. Ltd.	2018
9.55%	Hindalco Industries Ltd.	2022
10.15%	Kotak Mahindra Prime Ltd.	2017
8.9%	Power Finance Corpn. Ltd.	2018
	Other Corporate Debt	

### Equity

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

### MMI, Deposits, CBLO & Others

## Holding

### 34.01%

10.84%
9.29%
6.50%
2.87%
1.67%
1.14%
1.13%
0.59%

### 24.93%

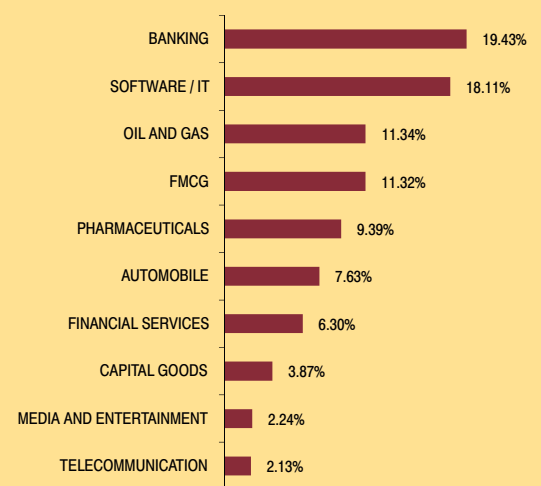
3.97%
2.99%
1.86%
1.86%
1.84%
1.82%
1.82%
1.80%
1.24%
1.21%
4.50%

### 34.60%

2.74%
2.60%
2.20%
2.07%
1.87%
1.84%
1.83%
1.34%
1.25%
1.08%
15.79%

### 6.46%

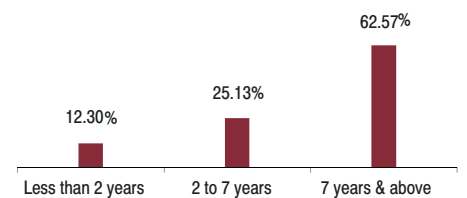
## Top 10 Sectoral Allocation



## Maturity (in years)

8.26

## Maturity Profile



## Fund Update:

Exposure to Equities has Slightly increased to 34.60% from 34.50% while that to MMI has decreased to 6.46% from 8.85% on a MOM basis.