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Unit-Linked Insurance Plans Quarterly Fund Update, April to June '09

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER



The Equity Market

The quarter ending June 2009 saw the Indian equity markets showing substantial improvement in performance, after posting significant declines last year. Nifty rose by 42% during the quarter while the BSE Mid-cap and BSE Small-cap indices gained by 72% and 77% respectively.

The performance of various indices during the quarter was as follows:

Indices	Mar-09	Jun-09	% Change
NSE S&P CNX Nifty	3,021	4,291	42%
NSE 100	2,833	4,162	47%
NSE S&P CNX Nifty Junior	4,336	7,795	80%
NSE CNX Mid-cap	3,407	5,427	59%
BSE Sensex	9,710	14,494	49%
BSE 100	4,943	7,572	53%
BSE Mid-cap	2,956	5,076	72%
BSE Small-cap	3,247	5,740	77%

Source: Bloomberg

Positive data points included low inflation rates (-1.55 % for the week ended 27th June, 2009) and an environment of benign interest rates. FII's bought more than USD 6 billion, and the rupee appreciated by more than 5% during the quarter.

The economic stimulus provided in March 2009 quarter led to pick-up in demand in the automobile sector and cement monthly dispatches. Capital Goods and Banking sector posted strong out-performances, rising by 98% and 83% respectively. Crude oil prices increased by more than 40% during the quarter.

The outcome of General elections in May 2009 surprised many people by decisively putting in place a stable central government vis-à-vis the expectation of a fractured coalition and political uncertainty. This has been viewed very positively by the market.



The Fund Manager's commentary

The monsoon season has not been satisfactory so far and this has led to concerns on growth and rural consumption. The geographical and time wise spread of monsoon is critical for crops rather than the aggregate numbers. A below average monsoon has the potential to crimp rural consumption, in our opinion.

We believe that factors like industrial production, global capital flows and reform announcements are equally important for the market at this juncture. The recent announcement by the Government on Unique Identification Authority of India is quite positive.

The Budget disappointed market participants with lower than expected thrust on reforms and higher than expected fiscal deficit and borrowing program.

In this context, the earnings result season for the quarter ending June will be keenly watched on a stock specific basis. The response to various QIPs announced by corporates, gives confidence that India is on the radar of long term investors.

We believe that the Government's expected focus on infrastructure, likely earnings upgrades and the return of risk appetite in global markets are factors that are likely to lead to a faster growth in the year 2010.

We believe that the key risk in the near term is the return of volatility to global markets.

With growth momentum expected to return, we believe that current market levels offer long term investors a good opportunity.



level. However, these low levels could not be sustained, as the current year's borrowing program has largely been front-loaded. The Government has already completed around Rs 1,70,000 crores (as on June 30, 2009) of gross borrowings.

Foreign exchange reserves rose on account of improved inflows as equity markets rose sharply, increasing by USD 9.82 billion to USD 263.65 billion at June end. The Rupee also appreciated sharply, rising to Rs. 47.91/US\$ from Rs. 50.74/US\$ last quarter.

The Fixed Income Market

Indicators	Mar-09	Jun-09	Q-o-Q Variation
10-year India (%)	7.01	7.01	0.00
1 yr CD (%)	7.00	5.50	-1.50
Exchange Rate (USD/INR)	50.74	47.91	-2.83
Forex Reserves (USD bn)	253.83	263.65	9.82
WPI Inflation (%)	0.27	-1.55	-1.82
Reverse Repo (Rs Crores)	16,845	88,335	71,490
Brent Crude (USD/bbl)	49.69	69.81	20.12
10-year US Yield (%)	2.67	3.54	0.87
Bank Rate (%)	6.00	6.00	0.00
Repo Rate (%)	5.00	4.75	-0.25
Rev Repo Rate (%)	3.50	3.25	-0.25
CRR (%)	5.00	5.00	0.00
SLR (%)	24.00	24.00	0.00

Source: RBI WSS & Bloomberg

RBI, in its Annual Policy on 21st April 2009, trimmed the Repo and Reverse Repo rate by 25 bps to 4.75% and 3.25% respectively. In the accompanying statement, RBI reduced the GDP growth projections for FY10 to 6.0%, and kept an inflation target of 4.0% for March 2010. RBI discontinued its second liquidity adjustment facility (LAF) from May 6 2009, in the wake of the excess liquidity condition.

Liquidity continued to remain at record highs, with banks parking in excess of Rs. 1,00,000 crores at the reverse repo window of RBI on a daily basis during the quarter. Overnight rates were largely seen around the 2.70- 3.50% levels. Pursuant to RBI policy actions, leading commercial banks also announced 25-100 bps cut in deposit and lending rate.

Ample liquidity in the money market kept investor interest high in short dated papers, with yields on money market instruments dropping by 125-150 bps. The aggressive rate cuts by the RBI in April 2009, fuelled a rally in bonds, with the 10-year touching 6.00%

Global Backdrop

Central Banks continued to either cut rates or have kept them at historically low levels to support the global economy. ECB cut its key policy rate to 1% from 1.25%, while the Federal Reserve, Bank of England (BoE) and Bank of Japan (BoJ) maintained their policy rates.

The developed countries continued to suffer from contracting economies, with Japan contracting the most in Q12009 at -15.2% (YoY). The US and Euro Zone economies also contracted, albeit at a slower rate of -5.7% (YoY) and -4.6% (YoY), respectively.

However, there are signs that the contraction has seen its worst in 1Q2009 with an uptick in consumer confidence, business expectations and PMI indices in the last two months.

The Fund Manager's commentary

The much higher than expected borrowing announced in budget has adversely affected the rates, with the 10-year yield touching 7%, before recovering marginally. Liquidity continues to be ample and RBI is expected to maintain excess liquidity for the next few quarters, as it awaits the economy to gain traction.

Inflation has plunged rapidly, as the WPI (Wholesale Price Index) went into a negative zone of -1.55% for the week ended 27th June, 2009. The WPI inflation is expected to start moving up, going forward.

While the economy appears to be nearing a bottom, the risks to growth have not fully subsided. External demand remains weak and concerns about corporate sector leverage continues to linger, despite some easing of fund raising conditions. Given the fragile economic and financial condition, it is expected that RBI would keep rates low. However, the quantum of Government borrowing is a critical factor in determining the bond yields.

UNIT-LINKED FUND

Protector

As on 30th June 2009

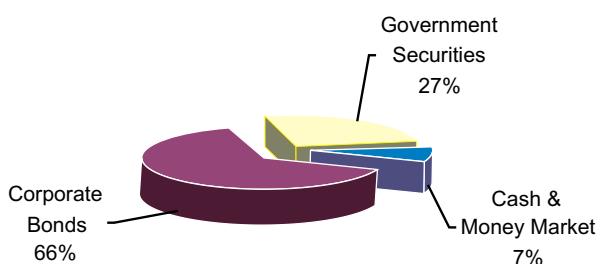
Investment Objective: To earn regular income by investing in high quality fixed income securities.

Asset Classes

Government & other debt securities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & other debt securities to meet the stated objectives.



Portfolio Returns

Returns	NAV	Benchmark
Last 1 month Return	1.26%	0.45%
Last 2 months Return	1.46%	-0.52%
Latest Quarterly Returns	3.19%	2.52%
Last 12 months Return	17.31%	11.20%
Last 2 year (CAGR)	10.76%	8.09%
Last 3 year (CAGR)	9.08%	6.90%
CAGR since inception	6.91%	5.91%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 100% Debt Securities.

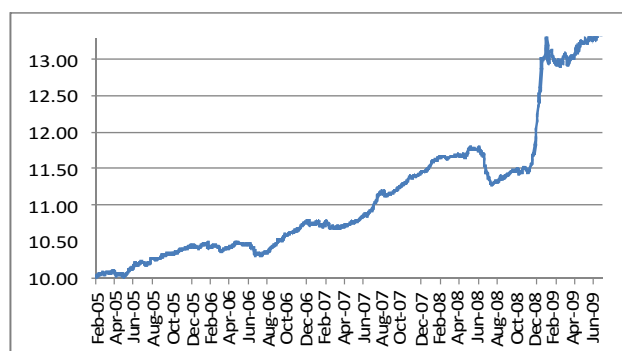
Security Type

Debt

Benchmark Index

CRISIL Composite Bond Fund Index

NAV Movement since inception



(Date of Inception: 4-Feb-2005)

(Portfolio as on June 30, 2009)

Security	Wt (%)	Rating
Government Securities	27.05%	
GOI 12.40% 2013	11.63%	SOV
GOI 7.59% 12-04-2016	3.79%	SOV
SDL 8.59% UP 18/03/2019	2.10%	SOV
SDL KARNATAKA 6.70% 2019	9.54%	SOV
Corporate Bonds	65.65%	
Banking services	2.82%	
ICICI BANK 9.80% 10 FEB 2013	2.82%	AAA
Computer software	8.36%	
TECH MAHINDRA 10.25% 17/04/2014	8.36%	AAA
Electricity distribution	1.10%	
RELIANCE ENERGY 5.60% 2013	1.10%	AA+
Financial institutions	5.55%	
IDFC 9.35% 2010	4.04%	AAA
PFC 9.25% 2012	0.68%	AAA
RURAL ELECTRIFICATION CORPORATION 9.45% 2013	0.83%	AAA
Housing finance services	13.10%	
HDFC 9.70% 2017 SERIES E-007	3.77%	AAA
HDFC 9.90% 19-12-2013	4.90%	AAA
LIC HOUSING FINANCE 11.08% 2018	4.43%	AAA
Industrial construction	1.90%	
L&T 9.20% 2012	1.90%	AAA
Non-banking financial cos. (NBFCs)	4.92%	
8.75% BAJAJ AUTO FINANCE LTD. 24-06-2011	4.92%	AA+
Other financial services	12.39%	
8.35% IL&FS NCD 29.06.2012	4.80%	AAA
9.60% RELIANCE CAPITAL LTD 29-05-2012	6.51%	AAA
G E MONEY FINANCIAL 10.60% 2010	0.50%	AAA
GE MONEY FINANCIAL 8.80% 2009	0.58%	AAA
Passenger cars & multi utility vehicles	7.47%	
MAHINDRA & MAHINDRA LTD 9.15% 09/01/2011	7.47%	AA+
Refinery	8.03%	
RELIANCE INDUSTRIES BOND 10.10% 2011	6.95%	AAA
RELIANCE INDUSTRIES BOND 11.45% 2013	1.08%	AAA
CASH & MONEY MARKET	7.31%	
Grand Total	100.00%	

UNIT-LINKED FUND

Preserver

As on 30th June 2009

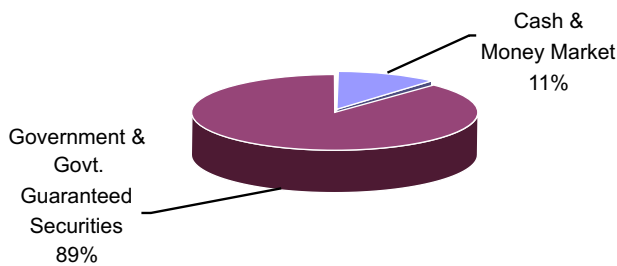
Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments.

Asset Classes

Government & Govt Guaranteed Securities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & Govt. Guaranteed Securities to meet the stated objectives.



(Portfolio as on June 30, 2009)

Security	Wt (%)	Rating
Government & Govt Guaranteed Securities	88.56%	
10.82% SDL RAJASTHAN 30-01-2011	1.76%	SOV
6.07 GOI 15-05-2014	7.97%	SOV
7.00% OIL SPL 2012	10.37%	SOV
GOI 10.47% 2015	11.87%	SOV
GOI 12.40% 2013	12.27%	SOV
GOI 7.59% 12-04-2016	6.52%	SOV
GOI 7.94% 24-05-2021	7.48%	SOV
GOI 8.20% 15-02-2022	5.41%	SOV
GOI 9.39% 02-07-2011	4.96%	SOV
GOI LOAN 10.25% 2021	6.80%	SOV
GOI LOAN 10.95% 2011	0.30%	SOV
GOI LOAN 7.38% 2015	1.33%	SOV
SDL 8.59% UP 18/03/2019	4.65%	SOV
SDL MAHARASHTRA 6.73% 2019	2.46%	SOV
SDL PUNJAB 7.77% 09-04-2019	4.40%	SOV
CASH & MONEY MARKET	11.44%	
Grand Total	100.00%	

Portfolio Returns

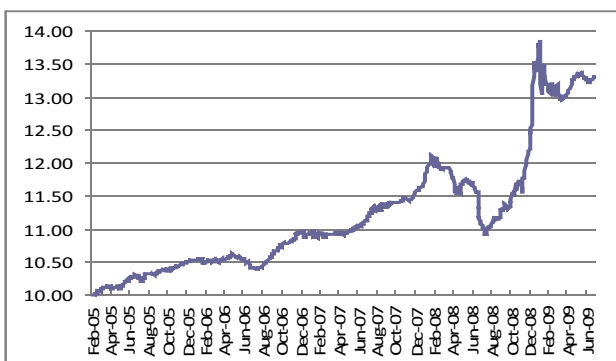
Returns	NAV	Benchmark
Last 1 month Return	0.31%	-0.02%
Last 2 months Return	0.05%	-0.94%
Latest Quarterly Returns	2.60%	2.60%
Last 12 months Return	19.69%	14.36%
Last 2 year (CAGR)	9.44%	9.98%
Last 3 year (CAGR)	8.54%	9.07%
CAGR since inception	6.76%	7.20%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 100% Debt Securities

Security Type	Benchmark Index
Debt (GOI)	ISEC Mi-BEX

NAV Movement since inception



(Date of Inception: 10-Feb-2005)

UNIT-LINKED FUND

Moderator

As on 30th June 2009

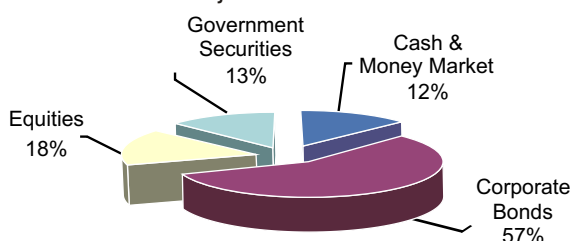
Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.



Portfolio Returns

Returns	NAV	Benchmark
Last 1 month Return	0.58%	-0.35%
Last 2 months Return	4.82%	4.29%
Latest Quarterly Returns	9.73%	10.83%
Last 12 months Return	14.72%	10.20%
Last 2 year (CAGR)	9.26%	6.46%
Last 3 year (CAGR)	9.85%	7.77%
CAGR since inception	9.44%	8.75%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 20% Equity & 80% Debt Securities

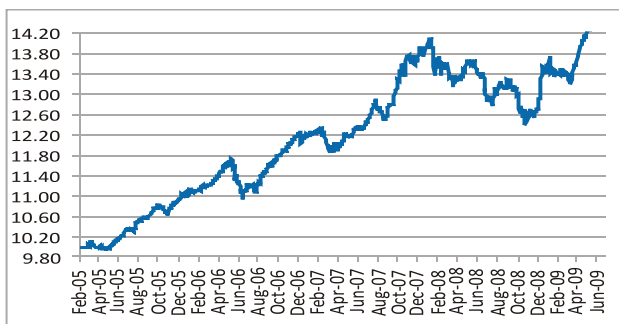
Security Type

Equity
Debt

Benchmark Index

S&P CNX NIFTY
CRISIL Composite
Bond Fund Index

NAV Movement since inception



(Date of Inception: 08-Feb-2005)

(Portfolio as on June 30, 2009)

Security	Wt (%)	Rating
Government Securities	13.2%	
8.13% GOI OIL Bond 2021	0.16%	SOV
GOI LOAN 10.25% 2021	2.17%	SOV
GOI LOAN 10.95% 2011	0.55%	SOV
GOI LOAN 7.38% 2015	0.78%	SOV
SDL MAHARASHTRA 6.73% 2019	7.17%	SOV
SDL MAHARASHTRA 7.83% 02/03/2019	2.39%	SOV
CORPORATE BONDS	57.00%	
Banking services	1.28%	
ICICI BANK 9.80% 10 FEB 2013	1.28%	AAA
Computer software	6.44%	
TECH MAHINDRA 10.25% 17/04/2014	6.44%	AAA
Electricity distribution	0.22%	
RELIANCE ENERGY 5.60% 2013	0.22%	AA+
Financial institutions	8.47%	
IDFC 9.35% 2010	1.52%	AAA
PFC 11.00% 2018	6.52%	AAA
PFC 9.25% 2012	0.43%	AAA
Housing finance services	11.11%	
HDFC 0% 2010	2.83%	AAA
HDFC 9.50% SERIES E-035 28 FEB 2013	1.26%	AAA
HDFC 9.70% 2017 SERIES E-007	0.25%	AAA
LIC HOUSING FINANCE 9.75% 2018	0.63%	AAA
LIC HOUSING FINANCE 11.08% 2018	6.13%	AAA
Non-Banking Financial Cos. (NBFC's)	1.03%	
MAHINDRA & MAHINDRA FINANCE 9.40% 2012	1.03%	AA-
Other financial services	18.06%	
8.35% IL&FS NCD 29.06.2012	5.91%	AAA
9.60% RELIANCE CAPITAL LTD 29-05-2012	6.27%	AAA
CITIFINANCIAL CONSUMER FINANCE 8.90% 2009	2.08%	AA
CITIFINANCIAL CONSUMER FINANCE 10% SEP 2010	1.40%	AA
G E MONEY FINANCIAL 10.60% 2010	0.61%	AAA
GE MONEY FINANCIAL 8.80% 2009	1.49%	AAA
L&T FINANCE 9.00% 2009	0.30%	AA+
Passenger cars & multi utility vehicles	7.27%	
MAHINDRA & MAHINDRA LTD 9.15% 09/01/2011	7.27%	AA+
Refinery	3.15%	
RELIANCE INDUSTRIES BOND 10.10% 2011	3.15%	AAA
EQUITIES	17.61%	
Aluminium & aluminium products	0.09%	
HINDALCO LTD	0.02%	
NATIONAL ALUMINIUM CO. LTD	0.07%	
Banking services	2.46%	
HDFC BANK LTD	0.44%	
ICICI BANK LTD	0.75%	
PUNJAB NATIONAL BANK LTD	0.27%	
STATE BANK OF INDIA LTD	1.00%	
Cement	0.16%	
ACC LTD	0.04%	
AMBUJA CEMENT LTD	0.03%	
GRASIM INDUSTRIES LTD	0.09%	
Commercial vehicles	0.03%	
TATA MOTORS LTD	0.03%	
Computer software	0.91%	
HCL TECHNOLOGIES LTD	0.03%	
INFOSYS TECHNOLOGIES LTD	0.54%	
TATA CONSULTANCY LTD.	0.24%	
WIPRO LTD	0.10%	
Copper & copper products	0.24%	
STERLITE INDUSTRIES LTD	0.24%	
Cosmetics, toiletries, soaps & detergents	0.47%	
HINDUSTAN UNILEVER LTD	0.47%	
Crude oil & natural gas	2.36%	
CAIRN INDIA LTD	0.35%	
OIL AND NATURAL GAS CORPORATION LTD	2.01%	
Drugs & pharmaceuticals	0.39%	
RANBAXY LABORATORIES LTD.	0.02%	
SUN PHARMACEUTICALS INDUSTRIES LTD	0.37%	
Electricity distribution	0.26%	
POWER GRID CORPORATION LTD	0.13%	
RELIANCE INFRASTRUCTURE LTD	0.13%	
Electricity generation	1.39%	
NTPC LTD	0.72%	
TATA POWERS LTD.	0.67%	
Generators, transformers & switchgears	0.05%	
ABB LTD	0.05%	
Housing finance services	0.49%	
HDFC LTD	0.49%	
Industrial construction	0.83%	
LARSEN & TOUBRO LTD	0.83%	
Media-broadcasting	0.04%	
ZEE ENTERTAINMENT ENTERPRISE LTD	0.04%	
Passenger cars & multi utility vehicles	0.16%	
MAHINDRA & MAHINDRA LTD	0.07%	
MARUTI SUZUKI INDIA LTD	0.08%	
Prime movers	1.24%	
BHEL	1.24%	
Refinery	2.23%	
RELIANCE INDUSTRIES LTD	1.99%	
RELIANCE PETROLEUM LTD	0.24%	
Steel	0.40%	
SAIL	0.26%	
TATA IRON AND STEEL LTD	0.12%	
TATA IRON AND STEEL CUM CONV PREF SHARES	0.01%	
Telecommunication services	2.05%	
BHARTI TELEVENTURES LTD	1.42%	
IDEA CELLUAR LTD	0.08%	
RELIANCE COMMUNICATIONS LTD	0.48%	
TATA COMMUNICATIONS LTD	0.07%	
Tobacco products	0.67%	
ITC LTD	0.67%	
Trading	0.27%	
GAIL (INDIA) LTD	0.27%	
Two & three wheelers	0.41%	
HERO HONDA MOTORS LTD	0.41%	
CASH & MONEY MARKET	12.18%	
Grand Total	100.00%	

UNIT-LINKED FUND

Balancer

As on 30th June 2009

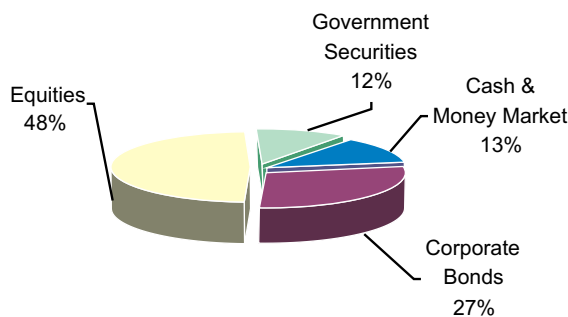
Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.



Portfolio Returns

Returns	NAV	Benchmark
Last 1 month Return	-0.10%	-1.55%
Last 2 months Return	10.75%	11.50%
Latest Quarterly Returns	19.27%	23.30%
Last 12 months Return	12.98%	8.70%
Last 2 year (CAGR)	7.45%	3.97%
Last 3 year (CAGR)	11.34%	9.04%
CAGR since inception	13.02%	12.64%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 50% Equity & 50% Debt Securities.

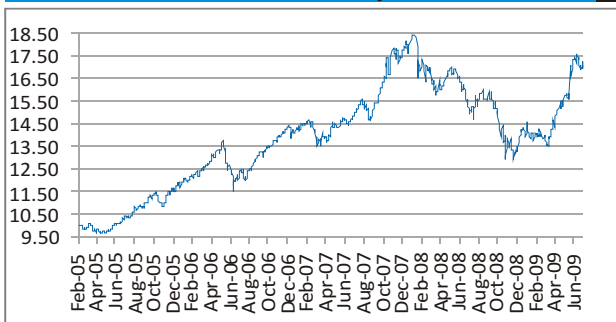
Security Type

Equity
Debt

Benchmark Index

S&P CNX NIFTY
CRISIL Composite
Bond Fund Index

NAV Movement since inception



(Date of Inception: 08-Feb-2005)

(Portfolio as on June 30, 2009)

Security	Wt (%)	Rating
GOVERNMENT SECURITIES	11.57%	
6.07 GOI 15-05-2014	0.29%	SOV
7.00% OIL SPL 2012	1.53%	SOV
8.13% GOI OIL Bond 2021	0.04%	SOV
8.40% OIL SPL BONDS 2025	0.07%	SOV
GOI 12.40% 2013	1.81%	SOV
GOI 7.59% 12-04-2016	1.55%	SOV
GOI 7.94% 24-05-2021	1.26%	SOV
GOI 8.20% 15-02-2022	2.40%	SOV
GOI 9.39% 02-07-2011	0.88%	SOV
GOI LOAN 7.38% 2015	0.19%	SOV
SDL 8.59% UP 18/03/2019	0.62%	SOV
SDL MAHARASHTRA 7.83% 02/03/2019	0.48%	SOV
SDL PUNJAB 7.77% 09-04-2019	0.43%	SOV
CORPORATE BONDS	27.11%	
Banking services	2.47%	
ICICI BANK 5.75% 2010	0.19%	AAA
ICICI BANK 6% 2010	0.33%	AAA
ICICI BANK 9.80% 10 FEB 2013	1.95%	AAA
Electricity distribution	0.27%	
RELIANCE ENERGY 5.60% 2013	0.27%	AA+
Financial institutions	5.59%	
IDFC 10% 2013	0.32%	AAA
IDFC 9.35% 2010	0.68%	AAA
PFC 11.00% 2018	1.22%	AAA
PFC 9.25% 2012	0.75%	AAA
RURAL ELECTRIFICATION CORPORATION 9.45% 2013	1.34%	AAA
RURAL ELECTRIFICATION CORPORATION 10.95% 2011	0.39%	AAA
RURAL ELECTRIFICATION CORPORATION 8.65% 2019	0.90%	AAA
Housing finance services	7.99%	
HDFC 0% 2010	0.69%	AAA
HDFC 10.25% 2017 SERIES D-030	0.60%	AAA
HDFC 11.65% 2010	0.63%	AAA
HDFC 9.20% 2009	0.74%	AAA
HDFC 9.50% SERIES E-035 28 FEB 2013	0.51%	AAA
HDFC 9.70% 2017 SERIES E-007	0.38%	AAA
HDFC 9.90% 19-12-2013	0.83%	AAA
LIC HOUSING FINANCE 9.75% 2018	1.38%	AAA
LIC HOUSING FINANCE 11.08% 2018	1.92%	AAA
LIC HOUSING FINANCE 9.80% 2017	0.32%	AAA
Industrial construction	0.78%	
L&T 9.20% 2012	0.78%	AAA
Non-Banking Financial Cos. (NBFC's)	0.94%	
MAHINDRA & MAHINDRA FINANCE 9.40% 2012	0.94%	AA-
Other financial services	7.53%	
8.35% IL&FS NCD 29.06.2012	1.14%	AAA
9.60% RELIANCE CAPITAL LTD 29-05-2012	1.59%	AAA
CITIFINANCIAL CONSUMER FINANCE 11.20% 2010	0.62%	AA
CITIFINANCIAL CONSUMER FINANCE 8.90% 2009	1.75%	AA
CITIFINANCIAL CONSUMER FINANCE 10% SEP 2010	0.62%	AA
G E MONEY FINANCIAL 10.60% 2010	0.50%	AAA
G E MONEY FINANCIAL 8.80% 2009	0.95%	AAA
L&T FINANCE 9.00% 2009	0.42%	AA+
Refinery	1.48%	
RELIANCE INDUSTRIES BOND 10.10% 2011	0.35%	AAA
RELIANCE INDUSTRIES BOND 11.45% 2013	1.13%	AAA
EQUITIES	48.75%	
Aluminium & aluminium products	0.26%	
HINDALCO LTD	0.10%	
NATIONAL ALUMINIUM CO. LTD	0.17%	
Banking services	7.65%	
AXIS BANK LTD	0.25%	
HDFC BANK LTD	1.95%	
ICICI BANK LTD	1.77%	
PUNJAB NATIONAL BANK LTD	0.59%	
STATE BANK OF INDIA LTD	3.10%	
Cement	0.60%	
ACC LTD	0.14%	
AMBUJA CEMENT LTD	0.10%	
GRASIM INDUSTRIES LTD	0.35%	
Commercial vehicles	0.06%	
TATA MOTORS LTD	0.06%	
Computer software	2.17%	
HCL TECHNOLOGIES LTD	0.01%	
INFOSYS TECHNOLOGIES LTD	1.48%	
TATA CONSULTANCY LTD.	0.44%	
WIPRO LTD	0.23%	
Copper & copper products	0.69%	
STERLITE INDUSTRIES LTD	0.69%	
Cosmetics, toiletries, soaps & detergents	1.68%	
HINDUSTAN UNILEVER LTD	1.68%	
Crude oil & natural gas	4.86%	
CAIRN INDIA LTD	1.21%	
OIL AND NATURAL GAS CORPORATION LTD	3.66%	
Drugs & pharmaceuticals	1.19%	
CIPA LTD/INDIA	0.09%	
RANBAXY LABORATORIES LTD	0.06%	
SUN PHARMACEUTICALS INDUSTRIES LTD	1.04%	
Electricity distribution	1.14%	
POWER GRID CORPORATION LTD	0.43%	
RELIANCE INFRASTRUCTURE LTD	0.72%	
Electricity generation	4.63%	
NTPC LTD	2.46%	
TATA POWERS LTD.	2.16%	
Generators, transformers & switchgears	0.49%	
ABB LTD	0.49%	
Housing construction	0.07%	
DLF LTD	0.07%	
Housing finance services	1.48%	
HDFC LTD	1.48%	
Industrial construction	2.43%	
LARSEN & TOUBRO LTD	2.43%	
Media-broadcasting	0.07%	
ZEE ENTERTAINMENT ENTERPRISE LTD	0.07%	
Other financial services	0.15%	
RELIANCE CAPITAL LTD	0.15%	
Passenger cars & multi utility vehicles	0.82%	
MAHINDRA & MAHINDRA LTD	0.30%	
MARUTI SUZUKI INDIA LTD	0.52%	
Prime movers	3.36%	
BHEL	3.36%	
Refinery	5.19%	
RELIANCE INDUSTRIES LTD	4.63%	
RELIANCE PETROLEUM LTD	0.55%	
Steel	1.04%	
SAIL	0.53%	
TATA IRON AND STEEL LTD	0.48%	
TATA IRON AND STEEL CUM CONV.PREF SHARES	0.02%	
Telecommunication services	4.86%	
BHARTI TELEVENTURES LTD	3.46%	
IDEA CELLULAR LTD	0.21%	
RELIANCE COMMUNICATIONS LTD	1.11%	
TATA COMMUNICATIONS LTD	0.07%	
Tobacco products	2.01%	
ITC LTD	2.01%	
Trading	1.17%	
GAIL (INDIA) LTD	1.17%	
Two & three wheelers	0.72%	
HERO HONDA MOTORS LTD	0.72%	
CASH & MONEY MARKET	12.54%	
Grand Total	100.00%	

UNIT-LINKED FUND

Accelerator

As on 30th June 2009

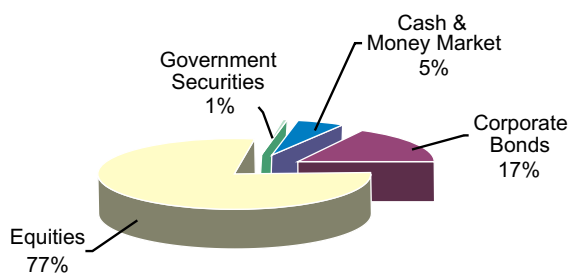
Investment Objective: To achieve long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.



Portfolio Returns

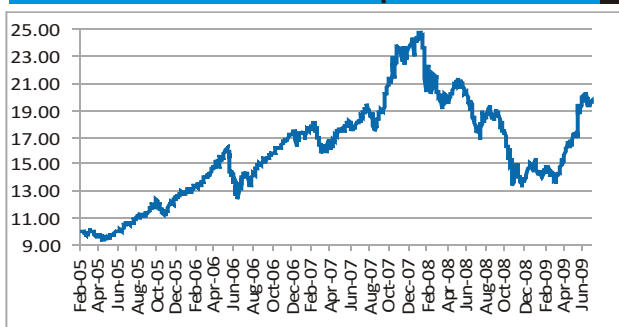
Returns	NAV	Benchmark
Last 1 month Return	-0.94%	-2.75%
Last 2 months Return	16.62%	18.71%
Latest Quarterly Returns	29.79%	35.77%
Last 12 months Return	9.84%	7.20%
Last 2 year (CAGR)	3.42%	1.42%
Last 3 year (CAGR)	11.22%	10.29%
CAGR since inception	16.33%	16.11%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 80% Equity & 20% Debt Securities.

Security Type	Benchmark Index
Equity	S&P CNX NIFTY
Debt	CRISIL Composite Bond Fund Index

NAV Movement since inception



(Date of Inception: 07-Feb-2005)

(Portfolio as on June 30, 2009)

Security	Wt (%)	Rating
GOVERNMENT SECURITIES	0.35%	
8.13% GOI OIL Bond 2021	0.10%	SOV
GOI 8.24% 2018	0.00%	SOV
GOI LOAN 10.25% 2021	0.00%	SOV
GOI LOAN 10.95% 2011	0.05%	SOV
SDL MAHARASHTRA 6.73% 2019	0.20%	SOV
CORPORATE BONDS	16.69%	
Banking services	1.43%	
ICICI BANK 5.75% 2010	0.04%	AAA
ICICI BANK 6% 2010	0.26%	AAA
ICICI BANK 9.80% 10 FEB 2013	1.13%	AAA
Electricity distribution	0.00%	
RELIANCE ENERGY 5.60% 2013	0.00%	AA+
Electricity generation	0.01%	
NTPC LTD 10.00% 2011 (S-XII) PART-E	0.01%	AAA
Financial institutions	3.46%	
IDFC 9.35% 2010	0.17%	AAA
PFC 11.00% 2018	1.89%	AAA
RURAL ELECTRIFICATION CORPORATION 9.45% 2013	0.70%	AAA
RURAL ELECTRIFICATION CORPORATION 10.95% 2011	0.04%	AAA
RURAL ELECTRIFICATION CORPORATION 8.65% 2019	0.66%	AAA
Housing finance services	4.33%	
HDFC 0% 2010	0.13%	AAA
HDFC 8.65% 2011	0.75%	AAA
HDFC 9.20% 2009	0.77%	AAA
HDFC 9.50% SERIES E-035 28 FEB 2013	0.42%	AAA
HDFC 9.70% 2017 SERIES E-007	0.54%	AAA
LIC HOUSING FIN 9.75% 2018	0.18%	AAA
LIC HOUSING FINANCE 11.08% 2018	0.30%	AAA
LIC HOUSING FINANCE 9.80% 2017	1.25%	AAA
Industrial construction	0.53%	
L&T 9.20% 2012	0.53%	AAA
Non-banking financial cos. (NBFCs)	0.36%	
MAHINDRA & MAHINDRA FINANCE 9.40% 2012	0.36%	AA-
Other financial services	6.42%	
8.35% IL&FS NCD 29.06.2012	0.89%	AAA
9.60% RELIANCE CAPITAL LTD 29-05-2012	1.50%	AAA
CITIFINANCIAL CONSUMER FINANCE 11.20% 2010	0.34%	AA
CITIFINANCIAL CONSUMER FINANCE 8.90% 2009	0.84%	AA
CITIFINANCIAL CONSUMER FINANCE 10% SEP 2010	0.92%	AA
G E MONEY FINANCIAL 10.60% 2010	0.34%	AAA
GE MONEY FINANCIAL 8.80% 2009	0.43%	AAA
L&T FINANCE 9.00% 2009	1.16%	AA+
Refinery	0.15%	
RELIANCE INDUSTRIES BOND 11.45% 2013	0.15%	AAA
EQUITIES	77.03%	
Aluminium & aluminium products	0.48%	
HINDALCO LTD	0.11%	
NATIONAL ALUMINIUM CO. LTD	0.37%	
Banking services	12.55%	
AXIS BANK LTD	0.55%	
HDFC BANK LTD	2.74%	
ICICI BANK LTD	3.94%	
PUNJAB NATIONAL BANK LTD	0.71%	
STATE BANK OF INDIA LTD	4.61%	
Cement	0.92%	
ACC LTD	0.24%	
AMBUJIA CEMENT LTD	0.20%	
GRASIM INDUSTRIES LTD	0.47%	
Commercial vehicles	0.09%	
TATA MOTORS LTD	0.09%	
Computer software	5.45%	
HCL TECHNOLOGIES LTD	0.18%	
INFOSYS TECHNOLOGIES LTD	3.86%	
TATA CONSULTANCY LTD.	0.98%	
WIPRO LTD	0.43%	
Copper & copper products	1.59%	
STERLITE INDUSTRIES LTD	1.59%	
Cosmetics, toiletries, soaps & detergents	2.18%	
HINDUSTAN UNILEVER LTD	2.18%	
Crude oil & natural gas	7.69%	
CAIRN INDIA LTD	2.16%	
OIL AND NATURAL GAS CORPORATION LTD	5.54%	
Drugs & pharmaceuticals	1.70%	
CIPLA LTD/INDIA	0.29%	
RANBAXY LABORATORIES LTD.	0.10%	
SUN PHARMACEUTICALS INDUSTRIES LTD	1.31%	
Electricity distribution	1.70%	
POWER GRID CORPORATION LTD	0.68%	
RELIANCE INFRASTRUCTURE LTD	1.02%	
Electricity generation	6.07%	
NTPC LTD	3.52%	
TATA POWERS LTD.	2.55%	
Generators, transformers & switchgears	1.06%	
ABB LTD	1.03%	
SIEMENS LTD	0.04%	
Housing construction	0.08%	
DLF LTD	0.08%	
Housing finance services	1.79%	
HDFC LTD	1.79%	
Industrial construction	4.43%	
LARSEN & TOUBRO LTD	4.43%	
Media-broadcasting	0.23%	
ZEE ENTERTAINMENT ENTERPRISE LTD	0.23%	
Other financial services	0.16%	
RELIANCE CAPITAL LTD	0.16%	
Passenger cars & multi utility vehicles	1.58%	
MAHINDRA & MAHINDRA LTD	0.61%	
MARUTI SUZUKI INDIA LTD	0.97%	
Prime movers	3.77%	
BHEL	3.77%	
Refinery	8.35%	
RELIANCE INDUSTRIES LTD	7.43%	
RELIANCE PETROLEUM LTD	0.92%	
Steel	1.92%	
SAIL	1.08%	
TATA IRON AND STEEL LTD	0.78%	
TATA IRON AND STEEL CUM CONV PREF SHARES	0.06%	
Telecommunication services	7.53%	
BHARTI TELEVENTURES LTD	5.52%	
IDEA CELLULAR LTD	0.46%	
RELIANCE COMMUNICATIONS LTD	1.37%	
TATA COMMUNICATIONS LTD	0.18%	
Tobacco products	2.77%	
ITC LTD	2.77%	
Trading	1.50%	
GAIL (INDIA) LTD	1.50%	
Two & three wheelers	1.43%	
HERO HONDA MOTORS LTD	1.43%	
CASH & MONEY MARKET	5.93%	
Grand Total	100.00%	

UNIT-LINKED FUND

Multiplier

As on 30th June 2009

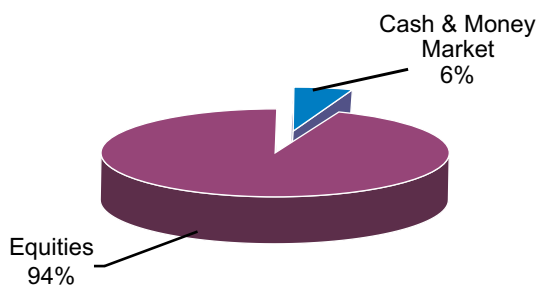
Investment Objective: To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.



Portfolio Returns

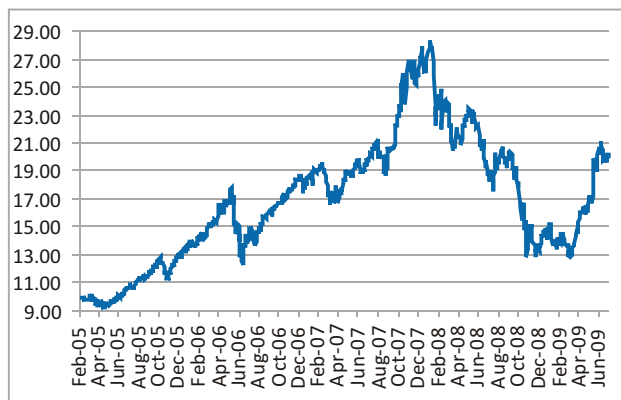
Returns	NAV	Benchmark
Last 1 month Return	-1.62%	-3.55%
Last 2 months Return	20.99%	23.52%
Latest Quarterly Returns	36.73%	44.09%
Last 12 months Return	6.59%	6.20%
Last 2 year (CAGR)	0.46%	-0.32%
Last 3 year (CAGR)	10.76%	11.10%
CAGR since inception	16.91%	18.24%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holdings of the fund i.e. 100% Equity Securities

Security Type	Benchmark Index
Equity	S&P CNX NIFTY

NAV Movement since inception



(Date of Inception: 07-Feb-2005)

(Portfolio as on June 30, 2009)

Security	Wt (%)
EQUITIES	94.46%
Aluminium & aluminium products	0.54%
HINDALCO LTD	0.12%
NATIONAL ALUMINIUM CO. LTD	0.42%
Banking services	16.87%
AXIS BANK LTD	1.04%
HDFC BANK LTD	3.17%
ICICI BANK LTD	6.18%
PUNJAB NATIONAL BANK LTD	1.08%
STATE BANK OF INDIA LTD	5.40%
Cement	1.22%
ACC LTD	0.33%
AMBUJA CEMENT LTD	0.18%
GRASIM INDUSTRIES LTD	0.71%
Commercial vehicles	0.07%
TATA MOTORS LTD	0.07%
Computer software	6.57%
HCL TECHNOLOGIES LTD	0.20%
INFOSYS TECHNOLOGIES LTD	5.16%
TATA CONSULTANCY LTD.	0.84%
WIPRO LTD	0.37%
Copper & copper products	1.65%
STERLITE INDUSTRIES LTD	1.65%
Cosmetics, toiletries, soaps & detergents	3.03%
HINDUSTAN UNILEVER LTD	3.03%
Crude oil & natural gas	8.40%
CAIRN INDIA LTD	3.70%
OIL AND NATURAL GAS CORPORATION LTD	4.70%
Drugs & pharmaceuticals	1.97%
CIPLA LTD/INDIA	0.26%
RANBAXY LABORATORIES LTD.	0.10%
SUN PHARMACEUTICALS INDUSTRIES LTD	1.61%
Electricity distribution	3.02%
POWER GRID CORPORATION LTD	1.55%
RELIANCE INFRASTRUCTURE LTD	1.47%
Electricity generation	5.80%
NTPC LTD	2.61%
TATA POWERS LTD.	3.19%
Generators, transformers & switchgears	0.98%
ABB LTD	0.91%
SIEMENS LTD	0.06%
Housing construction	0.37%
DLF LTD	0.37%
Housing finance services	2.71%
HDFC LTD	2.71%
Industrial construction	6.05%
LARSEN & TOUBRO LTD	6.05%
Media-broadcasting	0.20%
ZEE ENTERTAINMENT ENTERPRISE LTD	0.20%
Other financial services	0.15%
RELIANCE CAPITAL LTD	0.15%
Passenger cars & multi utility vehicles	1.83%
MAHINDRA & MAHINDRA LTD	0.94%
MARUTI SUZUKI INDIA LTD	0.89%
Prime movers	4.51%
BHEL	4.39%
SUZLON ENERGY LTD	0.12%
Refinery	10.24%
RELIANCE INDUSTRIES LTD	8.67%
RELIANCE PETROLEUM LTD	1.57%
Steel	2.40%
SAIL	1.22%
TATA IRON AND STEEL LTD	1.14%
TATA IRON AND STEEL CUM CONV PREF SHARES	0.05%
Telecommunication services	8.68%
BHARTI TELEVENTURES LTD	5.94%
IDEA CELLULAR LTD	0.59%
RELIANCE COMMUNICATIONS LTD	2.01%
TATA COMMUNICATIONS LTD	0.15%
Tobacco products	4.23%
ITC LTD	4.23%
Trading	1.68%
GAIL (INDIA) LTD	1.68%
Two & three wheelers	1.30%
HERO HONDA MOTORS LTD	1.30%
CASH & MONEY MARKET	5.54%
Grand Total	100.00%

UNIT-LINKED FUND

Virtue

As on 30th June 2009

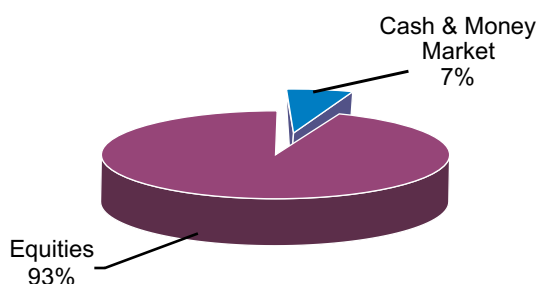
Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

Asset Classes

Equities
Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.



Portfolio Returns

Returns	NAV
Last 1 month Return	-1.47%
Last 2 months Return	20.86%
Latest Quarterly Returns	35.70%
Last 12 months Return	6.61%
CAGR since inception	-8.11%

Past performance is not indicative of the future performance

NAV Movement since inception



(Date of Inception: 27-Feb-2008)

(Portfolio as on June 30, 2009)

Security	Wt (%)
EQUITIES	93.40%
Aluminium & aluminium products	0.98%
HINDALCO LTD	0.15%
NATIONAL ALUMINIUM CO. LTD	0.83%
Cement	1.47%
ACC LTD	0.26%
GRASIM INDUSTRIES LTD	1.21%
Computer software	8.32%
INFOSYS TECHNOLOGIES LTD	7.06%
TATA CONSULTANCY LTD.	0.92%
WIPRO LTD	0.33%
Copper & copper products	2.35%
STERLITE INDUSTRIES LTD	2.35%
Cosmetics, toiletries, soaps & detergents	4.81%
HINDUSTAN UNILEVER LTD	4.81%
Crude oil & natural gas	9.74%
CAIRN INDIA LTD	3.51%
OIL AND NATURAL GAS CORPORATION LTD	6.23%
Drugs & pharmaceuticals	3.07%
CIPLA LTD/INDIA	0.65%
RANBAXY LABORATORIES LTD.	0.13%
SUN PHARMACEUTICALS INDUSTRIES LTD	2.29%
Electricity distribution	5.02%
POWER GRID CORPORATION LTD	2.16%
RELIANCE INFRASTRUCTURE LTD	2.85%
Electricity generation	5.86%
NTPC LTD	2.39%
TATA POWERS LTD.	3.47%
Generators, transformers & switchgears	2.03%
ABB LTD	2.03%
Housing construction	0.38%
DLF LTD	0.38%
Industrial construction	7.71%
LARSEN & TOUBRO LTD	7.71%
Metal products	1.09%
JINDAL STEEL & POWER LTD.	1.09%
Passenger cars & multi utility vehicles	3.06%
MAHINDRA & MAHINDRA LTD	1.16%
MARUTI SUZUKI INDIA LTD	1.90%
Prime movers	7.31%
BHEL	7.20%
SUZLON ENERGY LTD	0.10%
Refinery	11.41%
RELIANCE INDUSTRIES LTD	9.19%
RELIANCE PETROLEUM LTD	2.22%
Steel	2.87%
SAIL	1.22%
TATA IRON AND STEEL LTD	1.64%
Telecommunication services	10.81%
BHARTI TELEVENTURES LTD	7.01%
IDEA CELLUAR LTD	0.54%
RELIANCE COMMUNICATIONS LTD	3.26%
Trading	2.71%
GAIL (INDIA) LTD	2.71%
Two & three wheelers	2.42%
HERO HONDA MOTORS LTD	2.42%
CASH & MONEY MARKET	6.60%
Grand Total	100.00%



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