

Liquid Fund - Life Group as on 31st March 2015

Fund Objective : To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

SFIN CODE : ULGF02225/02/12LiquidFund101

Date of Inception : 02 Jan 2004

Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (02-Jan-04)	07.78	06.89
5 Years	08.40	08.26
4 Years	08.80	08.78
3 Years	08.73	08.89
2 Years	08.50	09.22
1 Years	08.56	08.98

CRISIL Liquid Fund Index

PORTFOLIO

Deposits, Money Mkt Securities and Net Current Assets. 100.00%

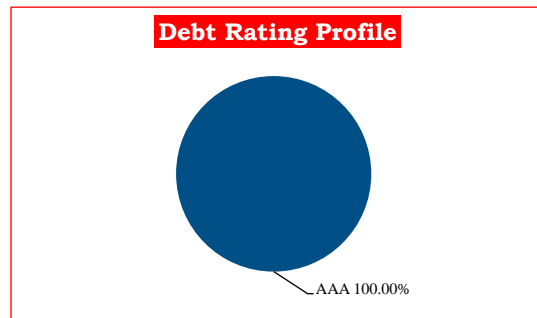
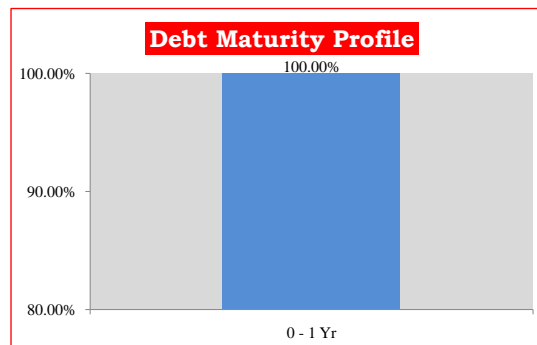
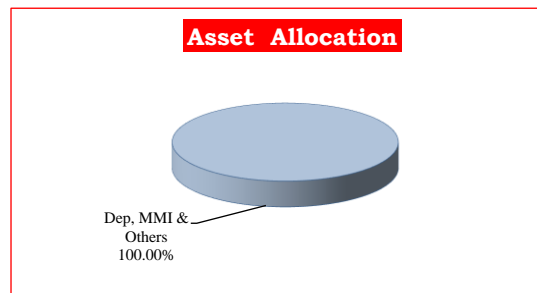
Grand Total 100.00%

Debt Parameters

Portfolio Yield (%)	8.47%
Avg Maturity (In Months)	3.60
Modified Duration (In Years)	0.30

*Please refer Annexure A for Approved File & Use Limits

Assets Under Management (₹ In Lakhs)
9,039.82



Stable Managed Fund - Life Group as on 31st March 2015

Fund Objective : To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

SFIN CODE : ULGF02825/02/12StableMgFd101

Date of Inception : 20 Jun 2007

Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (20-Jun-07)	08.30	08.17
5 Years	07.81	08.31
4 Years	08.46	09.13
3 Years	08.53	09.40
2 Years	08.25	09.55
1 Years	08.90	10.33

CRISIL Short Term Bond Fund Index

PORTFOLIO

Debentures / Bonds	% to Fund
Infrastructure Development Finance Ltd	9.03%
Power Finance Corporation Ltd	9.02%
LIC Housing Finance Ltd	8.45%
Tata Capital Financial Services Ltd	7.55%
Power Grid Corporation of India Ltd	7.16%
Larsen & Toubro Ltd	6.72%
Housing Development Finance Corporation Ltd	5.12%
Indian Railway Finance Corporation Ltd	4.64%
Godrej Consumer Products Ltd	3.97%
HDB Financial Services Ltd	3.54%
Tata Sons Ltd	2.91%
L&T Interstate Road Corridor Limited	1.17%
Total	69.27%

Government Securities	% to Fund
7.59% GOI Mat 12-Apr-2016	24.28%
Total	24.28%

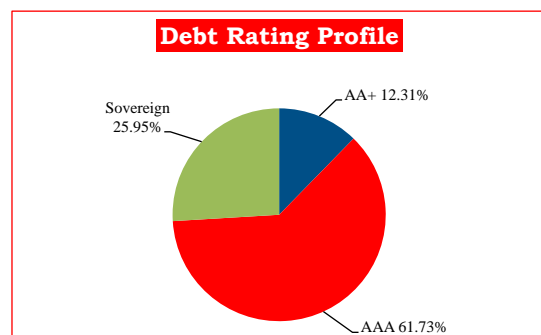
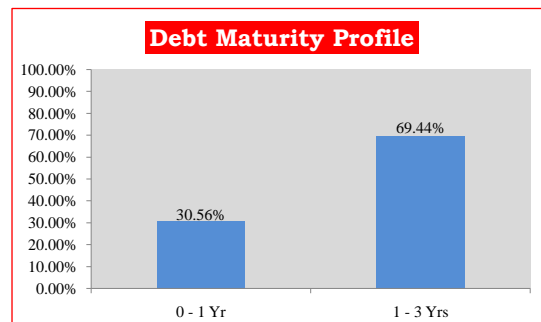
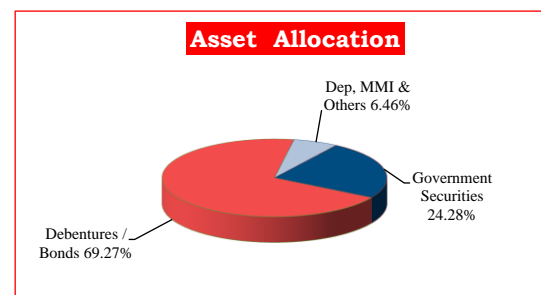
Deposits, Money Mkt Securities and Net Current Assets. 6.46%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	8.24%
Avg Maturity (In Months)	12.36
Modified Duration (In Years)	0.90

*Please refer Annexure A for Approved File & Use Limits

Assets Under Management (₹ In Lakhs)
10,532.84



Sovereign Fund - Life as on 31st March 2015

Fund Objective : To generate high returns through investments in Central and State Government securities such that credit risk is alleviated and the returns are commensurate to the interest rate risks.

SFIN CODE : ULGF01620/06/07SovereignF101

Date of Inception : 20 Jun 2007

Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (20-Jun-07)	07.60	08.59
5 Years	08.23	08.68
4 Years	09.18	09.30
3 Years	10.32	10.08
2 Years	10.04	09.63
1 Years	19.29	14.37

Mi-BEX

PORTFOLIO

Government Securities	% to Fund
8.32% GOI Mat 02-Aug-2032	55.06%
8.28% GOI Mat 21-Sep-2027	27.93%
8.33% GOI Mat 07-Jun-2036	4.49%
8.83% GOI Mat 12-Dec-2041	3.78%
8.60% GOI Mat 02-Jun-2028	2.26%
9.23% GOI Mat 23-Dec-2043	2.19%
9.20% GOI Mat 30-Sep-2030	1.59%
8.97% GOI Mat 05-Dec-2030	1.07%
Others	0.05%
Total	98.42%

Deposits, Money Mkt Securities and Net Current Assets. 1.58%

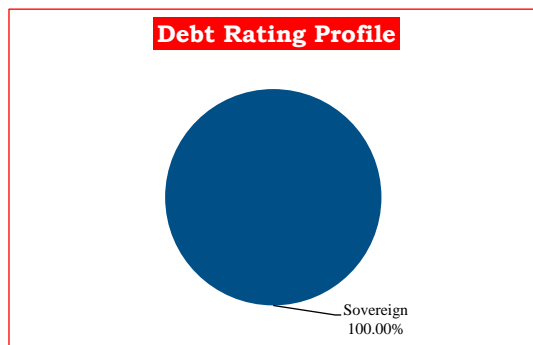
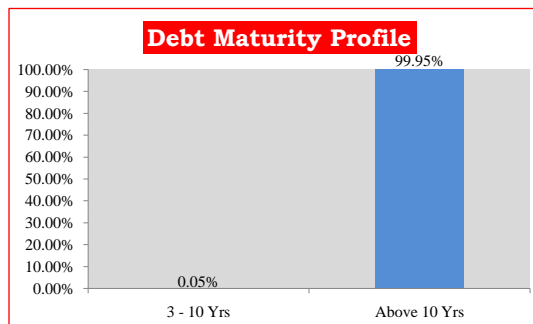
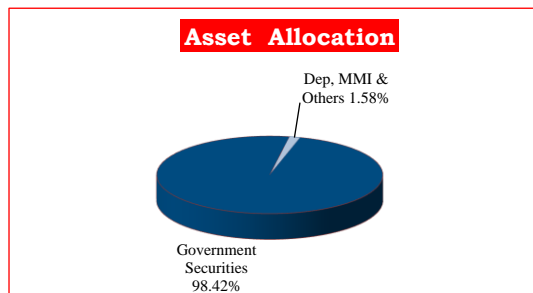
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.82%
Avg Maturity (In Months)	198.36
Modified Duration (In Years)	8.85

*Please refer Annexure A for Approved File & Use Limits

Assets Under Management (₹ In Lakhs)

210.49



Secured Managed Fund - Life Group as on 31st March 2015

Fund Objective : To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

SFIN CODE : ULGF02325/02/12SecureMgtF101

Date of Inception : 02 Jan 2004

Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (02-Jan-04)	07.52	06.17
5 Years	09.33	08.13
4 Years	10.16	08.91
3 Years	10.62	09.32
2 Years	10.39	09.34
1 Years	15.54	14.59

CRISIL Composite Bond Fund Index

PORTFOLIO

Debentures / Bonds	% to Fund
Power Grid Corporation of India Ltd	6.62%
Power Finance Corporation Ltd	5.20%
Rural Electrification Corporation Ltd	4.66%
Housing Development Finance Corporation Ltd	4.38%
Tata Sons Ltd	3.15%
LIC Housing Finance Ltd	2.87%
HDB Financial Services Ltd	2.07%
Sesa Sterlite Ltd	2.02%
UPL Ltd	1.22%
Infrastructure Development Finance Ltd	1.08%
Others	1.55%
Total	34.81%

Government Securities	% to Fund
8.17% GOI Mat 01-Dec-2044	11.50%
9.20% GOI Mat 30-Sep-2030	9.02%
8.30% GOI Mat 31-Dec-2042	7.09%
8.60% GOI Mat 02-Jun-2028	6.38%
8.28% GOI Mat 21-Sep-2027	6.01%
9.23% GOI Mat 23-Dec-2043	4.93%
8.32% GOI Mat 02-Aug-2032	4.89%
8.83% GOI Mat 12-Dec-2041	3.32%
1.44 Inflation Index Bond Mat 05-Jun-2023	2.65%
8.40% GOI Mat 28-Jul-2024	2.28%
Others	0.11%
Total	58.17%

Deposits, Money Mkt Securities and Net Current Assets. 7.02%

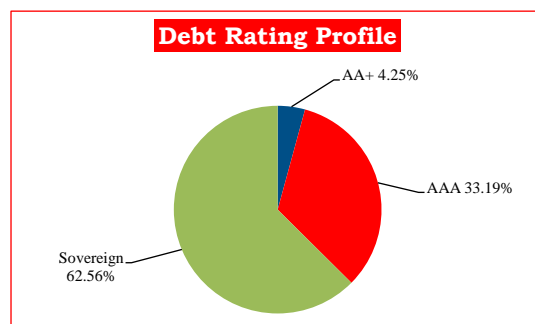
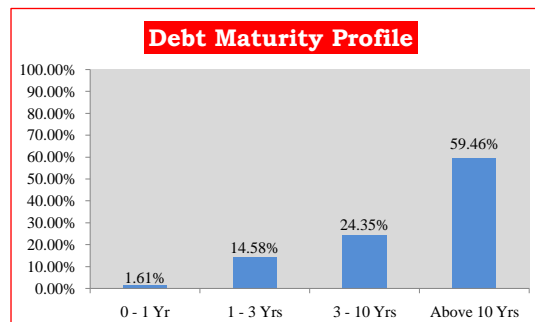
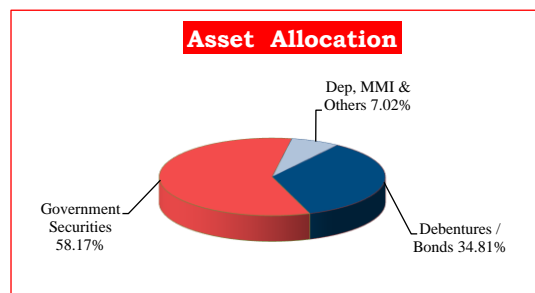
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.90%
Avg Maturity (In Months)	176.40
Modified Duration (In Years)	7.15

*Please refer Annexure A for Approved File & Use Limits

Assets Under Management (₹ In Lakhs)

28,623.22



Defensive Managed Fund - Life Group as on 31st March 2015

Fund Objective : To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

SFIN CODE : ULGF02425/02/12DefensiveF101

Date of Inception : 02 Jan 2004

Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (02-Jan-04)	10.14	08.04
5 Years	09.53	08.51
4 Years	10.38	09.18
3 Years	12.27	11.14
2 Years	13.76	12.44
1 Years	20.57	17.68

22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

PORTFOLIO

Equity	% to Fund
HDFC Bank Ltd	1.87%
ICICI Bank Ltd	1.38%
Larsen & Toubro Limited	1.23%
ITC Ltd	1.14%
Shree Cement Limited	1.08%
Hindustan Petroleum Corporation Ltd.	0.89%
Reliance Industries Ltd	0.84%
Axis Bank Limited	0.82%
Tata Consultancy Services Ltd	0.75%
Infosys Ltd.	0.68%
Bharti Airtel Ltd	0.68%
Maruti Suzuki India Ltd	0.66%
Sun Pharmaceuticals Industries Ltd	0.55%
Mahindra & Mahindra Ltd	0.53%
Others	11.19%
Total	24.29%

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	5.53%
Rural Electrification Corporation Ltd	3.92%
Power Finance Corporation Ltd	3.01%
Tata Motors Ltd	2.29%
Bajaj Finance Ltd	2.12%
Housing Development Finance Corporation Ltd	2.02%
Tata Sons Ltd	1.77%
Export and Import Bank of India	1.54%
IOT Utkal Energy Services Limited	1.30%
Sesa Sterlite Ltd	1.14%
AXIS Bank Ltd	1.06%
State Bank Of Patiala	1.06%
Others	5.91%
Total	32.67%

Government Securities	% to Fund
9.23% GOI Mat 23-Dec-2043	10.76%
8.30% GOI Mat 02-Jul-2040	6.45%
9.20% GOI Mat 30-Sep-2030	6.20%
8.30% GOI Mat 31-Dec-2042	6.07%
8.17% GOI Mat 01-Dec-2044	3.73%
8.83% GOI Mat 12-Dec-2041	3.19%
1.44 Inflation Index Bond Mat 05-Jun-2023	1.88%
8.40% GOI Mat 28-Jul-2024	1.68%
Others	0.05%
Total	40.01%

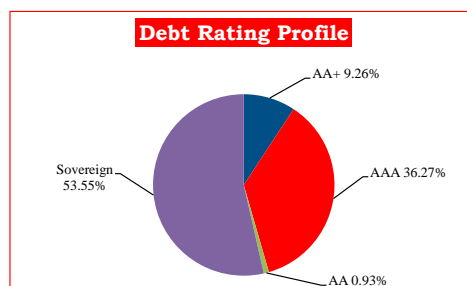
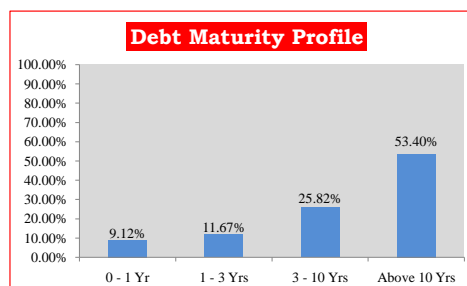
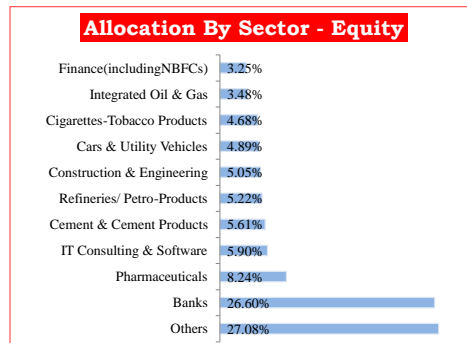
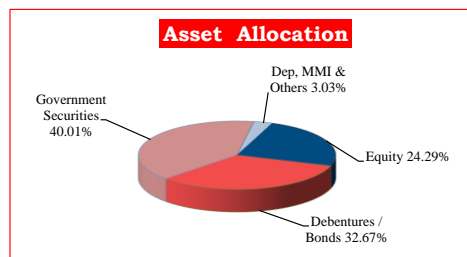
Deposits, Money Mkt Securities and Net Current Assets. 3.03%

Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.99%
Avg Maturity (In Months)	187.44
Modified Duration (In Years)	7.28

*Please refer Annexure A for Approved File & Use Limits

Assets Under Management (₹ In Lakhs)
68,440.23



Balanced Managed Fund - Life Group as on 31st March 2015

Fund Objective : To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

SFIN CODE : ULGF02525/02/12BalancedMF101

Date of Inception : 02 Jan 2004

Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (02-Jan-04)	13.20	09.91
5 Years	10.94	08.88
4 Years	11.83	09.45
3 Years	15.34	12.97
2 Years	18.94	15.54
1 Years	28.74	20.77

#45% BSE -100 55% CRISIL Composite Bond Fund Index

PORTFOLIO

Equity	% to Fund
HDFC Bank Ltd	4.22%
Infosys Ltd.	3.57%
KICICI Bank Ltd	3.32%
Larsen & Toubro Limited	2.63%
IITC Ltd	2.10%
Reliance Industries Ltd	1.99%
Axis Bank Limited	1.81%
IndusInd Bank Ltd	1.71%
Tata Consultancy Services Ltd	1.68%
Shree Cement Limited	1.36%
Bharti Airtel Ltd	1.18%
Bharat Petroleum Corporation Ltd	1.09%
Divis Laboratories Ltd	1.01%
Cadila Healthcare Ltd.	0.99%
Oil & Natural Gas Corporation Ltd	0.99%
Nestle India Limited	0.97%
Maruti Suzuki India Ltd	0.93%
Dr Reddys Laboratories Limited.	0.83%
Bajaj Corp Ltd	0.83%
Lupin Limited.	0.82%
Cummins India Ltd.	0.81%
Adani Port & Special Economic Zone Ltd	0.79%
Sun Pharmaceuticals Industries Ltd	0.78%
Rural Electrification Corporation Ltd	0.73%
Sesa Sterlite Ltd	0.68%
Power Finance Corporation Ltd	0.64%
Exide Industries Ltd	0.61%
Wipro Ltd	0.59%
Tata Motors DVR	0.59%
Bharat Electronics Ltd	0.58%
Coal India Limited.	0.58%
Orient Cement Ltd.	0.54%
Cipla Limited	0.53%
Mahindra & Mahindra Ltd	0.53%
Kotak Mahindra Bank Limited	0.52%
Capital First Ltd.	0.52%
Godrej Industries Ltd	0.51%
Others	10.85%
Total	55.36%

Debentures / Bonds	% to Fund
Indiabulls Housing Finance Ltd	4.54%
Housing Development Finance Corporation Ltd	3.85%
Bajaj Finance Ltd	1.03%
AXIS Bank Ltd	1.02%
Larsen & Toubro Ltd	0.95%
Others	3.99%
Total	15.38%

Government Securities	% to Fund
8.17% GOI Mat 01-Dec-2044	6.61%
9.20% GOI Mat 30-Sep-2030	4.40%
8.30% GOI Mat 31-Dec-2042	3.89%
8.32% GOI Mat 02-Aug-2032	2.78%
9.23% GOI Mat 23-Dec-2043	2.66%
1.44 Inflation Index Bond Mat 05-Jun-2023	1.59%
8.40% GOI Mat 28-Jul-2024	1.37%
8.60% GOI Mat 02-Jun-2028	1.25%
Others	0.60%
Total	25.15%

Deposits, Money Mkt Securities and Net Current Assets. 4.11%

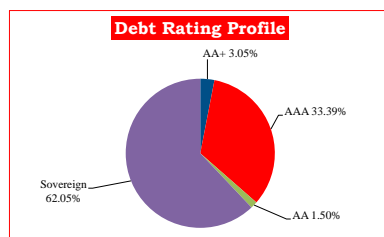
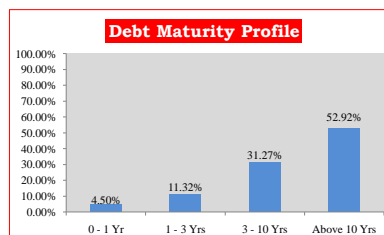
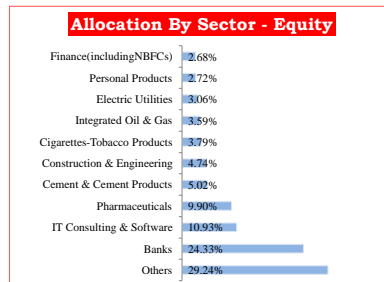
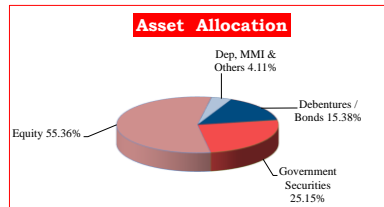
Grand Total 100.00%

Debt Parameters	
Portfolio Yield (%)	7.87%
Avg Maturity (In Months)	190.80
Modified Duration (In Years)	7.71

*Please refer Annexure A for Approved File & Use Limits

Assets Under Management (₹ In Lakhs)

10,180.04



Annexure A : Approved File & Use Limits

Fund	SFIN	Asset Class			
		Money Market Instruments	Public Deposits	Govt. Securities & Corp Bonds	Equity
Liquid Fund - Life Group	ULGF02225/02/12LiquidFund101	100%		0%	0%
Stable Managed Fund - Life Group	ULGF02825/02/12StableMgFd101	0-12 months	-	0 - 30%	0%
		12-18 months	-	50 - 100%	0%
		18-24 months	-	0 - 20%	0%
		More than 24 months	-	0%	0%
Sovereign Fund - Life	ULGF01620/06/07SovereignF101	0% to 5%	0%	95% to 100% (only Govt Securities)	0%
Secured Managed Fund - Life Group	ULGF02325/02/12SecureMgtF101	0% to 5%	0% to 20%	75% to 100%	0%
Defensive Managed Fund - Life Group	ULGF02425/02/12DefensiveF101	0% to 5%	0% to 15%	50% to 85%	15% to 30%
Balanced Managed Fund - Life Group	ULGF02525/02/12BalancedMF101	0% to 5%	0% to 15%	20% to 70%	30% to 60%