

INDIVIDUAL FUND

BALANCED FUND

(ULIF-037-21/12/09-BALKFND-107)



Market Outlook Fund Performance Contents Individual Funds Group Funds

Investment Objective

Aims for moderate growth for you by holding a diversified mix of equities and fixed interest instruments.

Date of Inception

21st December 2009

AUM (in Lakhs)

37,042.46

NAV

48.5637

Fund Manager

Equity : Rohit Agarwal
Debt : Manoj Bharadwaj

Benchmark Details

Equity - 60% (BSE 100);
Debt - 40% (Crisil Composite Bond)

Modified Duration

Debt & Money
Market Instruments : 6.35

Asset Allocation

	Approved (%)	Actual (%)
Equity	30 - 60	56
Gsec / Debt	20 - 70	37
MMI / Others	00 - 40	7

Performance Meter

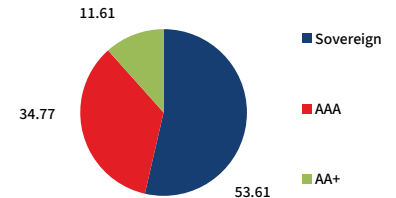
	Balanced Fund (%)	Benchmark (%)
1 month	1.4	1.7
3 months	5.9	6.2
6 months	3.1	6.1
1 year	6.3	7.1
2 years	14.6	13.7
3 years	15.6	14.7
4 years	11.5	11.0
5 years	15.0	15.0
6 years	12.1	12.0
7 years	11.8	11.7
10 years	10.8	10.8
Inception	10.7	10.1

Past performance is not necessarily indicative of future performance

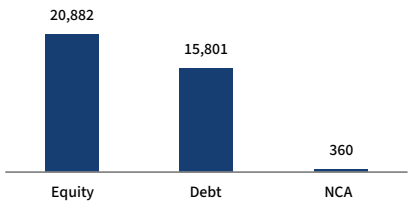
Portfolio

Holdings	% to Fund
Equity	56.37
ICICI Bank Ltd.	3.78
HDFC Bank Ltd.	3.60
Bharti Airtel Ltd.	2.87
Infosys Ltd.	2.47
Reliance Industries Ltd	1.89
State Bank of India.	1.82
Larsen And Toubro Ltd.	1.66
Axis Bank Ltd.	1.47
I T C Ltd.	1.44
Tech Mahindra Ltd.	1.14
Others	34.22
G-Sec	22.87
7.34% GOI - 22.04.2064	3.59
7.10% GOI - 08.04.2034	3.49
7.30% GOI - 19.06.2053	3.41
7.25% GOI - 12.06.2063	1.88
6.79% GOI - 07.10.2034	1.38
7.23% GOI - 15.04.2039	1.16
7.45% MH SDL - 20.03.2038	1.04
7.09% GOI - 05.08.2054	0.92
6.92% GOI - 18.11.2039	0.73
7.48% UP SDL - 20.03.2036	0.56
Others	4.70
Corporate Debt	14.56
7.65% HDFC Bank- 25.05.2033 PUT 25.05.2026	1.40
8.59% Cholamandalam Invest and Fin co Ltd - 30.04.2029	1.07
7.80% HDFC BANK - 03.05.2033	0.95
8.10% Embassy Office Parks REIT - 28.08.2028 Call -28/02/28	0.82
8.52% Muthoot Finance Ltd - 26.05.2028	0.69
8.65% Cholamandalam Invest and Fin co Ltd - 28.02.2029	0.68
7.51% SBI - 06.12.2032	0.61
8.60% Bharti Telecom Limited Series XIV - 12.12.2025	0.57
7.37% NABARD - 28.05.2035	0.55
6.27% PFC - 15.07.2027	0.54
Others	6.67
MMI	5.22
NCA	0.97

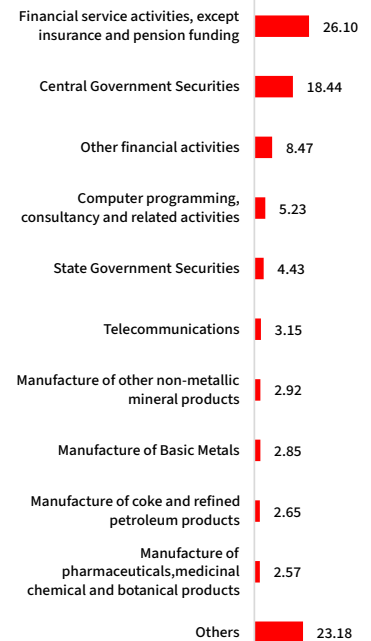
Debt Ratings Profile (%)



AUM (in Lakhs)



Sector Allocation as per NIC 2008 % to Fund**



**NIC 2008 - Industrial sector as defined under National Industrial Classification 2008.