

Gratuity Fund Performance

Monthly Fund Update - October, 2009

IN THESE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

Unit-Linked Funds

Gratuity Balanced

As on 30th October 2009

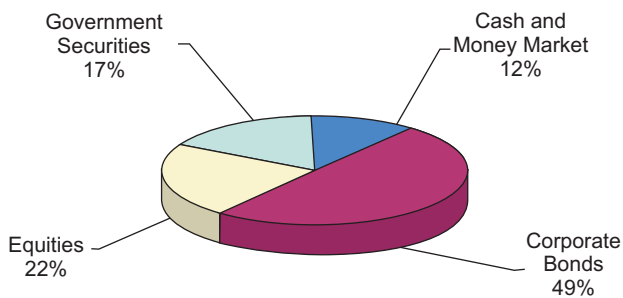
Investment Objective: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

Asset Classes

Government & other debt securities
Equities
Cash & Money Market

Investment Philosophy

The fund will target 30% investments in Equities and 70% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	-1.33%	-1.99%
Last 2 Months Returns	0.56%	0.62%
Latest Quarterly Returns	1.24%	1.04%
Last 12 Months Returns	36.32%	29.20%
Last 2 year (CAGR)		
Last 3 year (CAGR)		
CAGR Since Inception	2.18%	1.26%

Past performance is not indicative of the future performance

Note: Benchmark has been calculated as per the target holding of the fund i.e. 30% Equity and 70% Debt Securities

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

NAV Movement Since Inception



(Date of inception: 06-December-2007)

Gratuity Debt

As on 30th October 2009

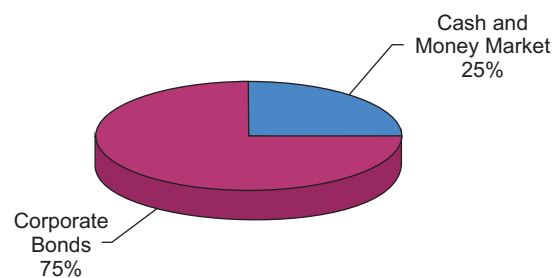
Investment Objective: To earn regular income by investing in high quality fixed income securities.

Asset Classes

Government & other debt securities
Cash & Money Market

Investment Philosophy

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



Portfolio Return

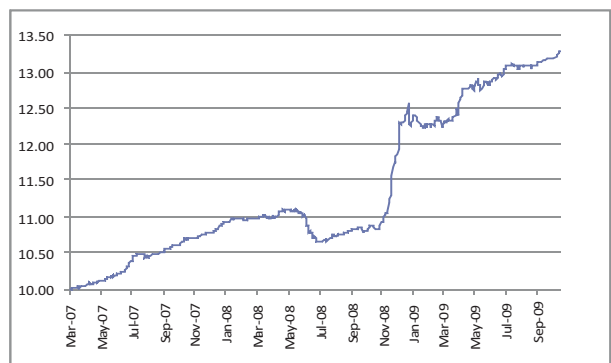
Returns	NAV	Benchmark
Last 1 Month Returns	0.95%	0.29%
Last 2 Months Returns	1.55%	1.07%
Latest Quarterly Returns	1.41%	0.17%
Last 12 Months Returns	22.18%	9.70%
Last 2 year (CAGR)	11.42%	6.27%
Last 3 year (CAGR)		
CAGR Since Inception	11.40%	7.05%

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	Benchmark Index
Debt	CRISIL Composite Bond Fund Index

NAV Movement Since Inception



(Date of inception: 15-March-2007)

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