

Gratuity Fund Performance

Monthly Fund Update - February, 09

In this policy, the investment risk in investment portfolio is borne by the Policy holder.

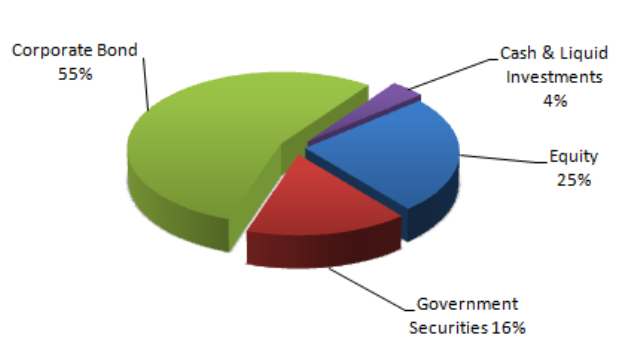
Unit-Linked Fund

Gratuity Balanced

As on 28th February, 2009

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

Asset Allocation Pattern	
Government and other Debt securities	0-100%
Equities	0-35%
Cash and Money Market	0-40%
Asset Mix	

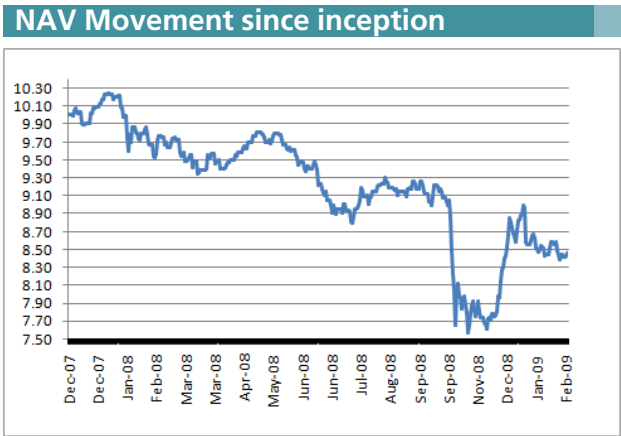


Portfolio Returns		
Returns	NAV	Benchmark
Last 1 month Return	-0.9%	-0.7%
Last 2 months Return	-1.4%	-0.6%
Latest Quarterly Return	8.8%	4.2%
Last 12 months Return	-13.1%	-8.8%
CAGR since inception	-12.7%	-7.6%

Past performance is not indicative of the future performance

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

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



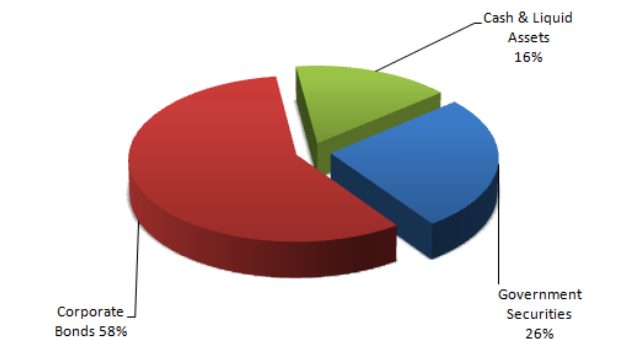
(Date of Inception: 06-Dec-2007)

Gratuity Debt

As on 28th February, 2009

To earn regular income by investing in high quality fixed income securities

Asset Allocation Pattern	
Government and other Debt securities	25-90%
Equities	0%
Cash and Money Market	0-40%
Asset Mix	

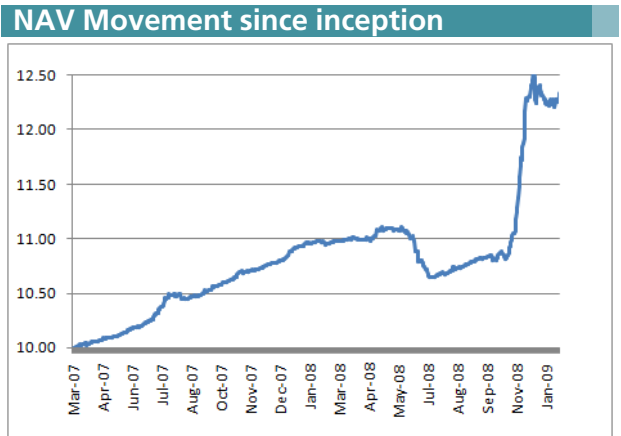


Portfolio Returns		
Returns	NAV	Benchmark
Last 1 month Return	0.5%	0.3%
Last 2 months Return	0.3%	0.6%
Latest Quarterly Return	10.4%	5.8%
Last 12 months Return	12.5%	7.8%
CAGR since inception	11.3%	8.2%

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	CRISIL Composite Bond Fund Index



(Date of Inception:15-Mar-2007)

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