

Gratuity Fund Performance

Monthly Fund Update - January, 09

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

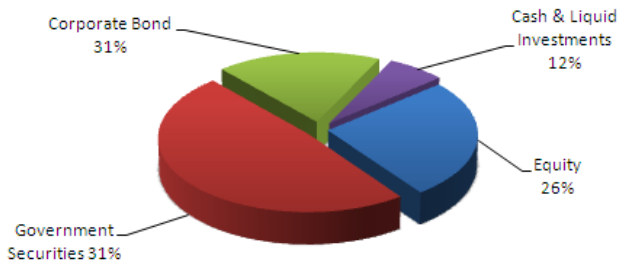
Unit-Linked Fund

Gratuity Balanced

As on 31st January, 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	-3.6%	-1.3%
Last 2 months Return	9.4%	5.1%
Latest Quarterly Return	9.6%	4.6%
Last 12 months Return	-12.5%	-8.1%
CAGR since inception	-13.0%	-7.9%

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

NAV Movement since inception



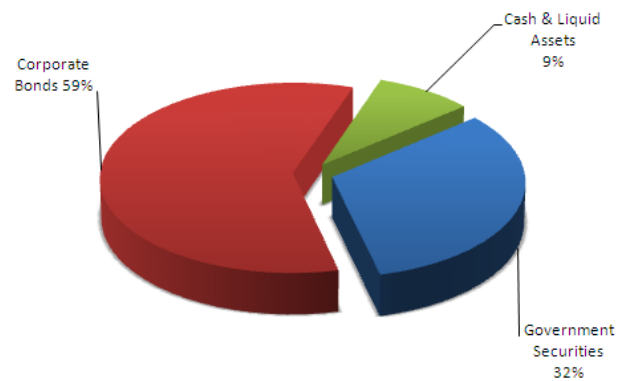
(Date of Inception: 06-Dec-2007)

Gratuity Debt

As on 31st January, 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

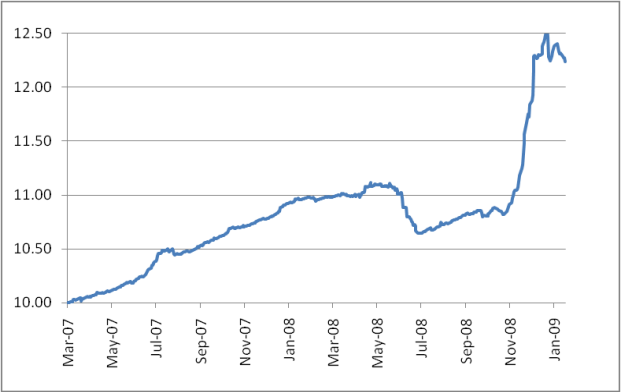
Returns	NAV	Benchmark
Last 1 month Return	-1.3%	-0.6%
Last 2 months Return	9.5%	5.4%
Latest Quarterly Return	12.8%	6.8%
Last 12 months Return	11.8%	7.3%
CAGR since inception	11.4%	8.3%

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

NAV Movement since inception



(Date of Inception:15-Mar-2007)

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