

Gratuity Fund Performance

Monthly Fund Update - November, 2009

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

Unit-Linked Funds

Gratuity Balanced

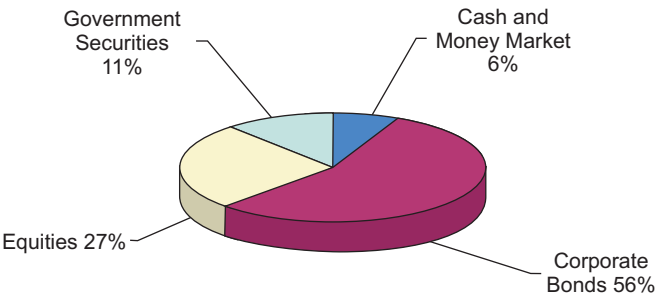
As on 30th November 2009

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	2.22%	2.92%
Last 2 Months Returns	0.86%	0.78%
Latest Quarterly Returns	2.80%	3.54%
Last 12 Months Returns	36.86%	31.68%
Last 2 year (CAGR)		
Last 3 year (CAGR)		
CAGR Since Inception	3.22%	2.49%

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

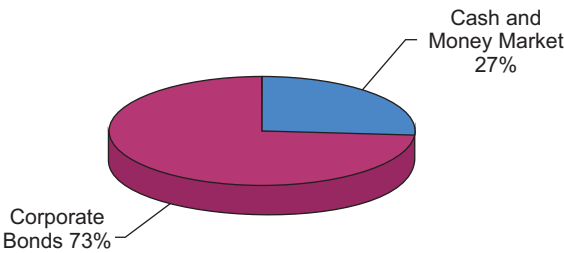
As on 30th November 2009

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

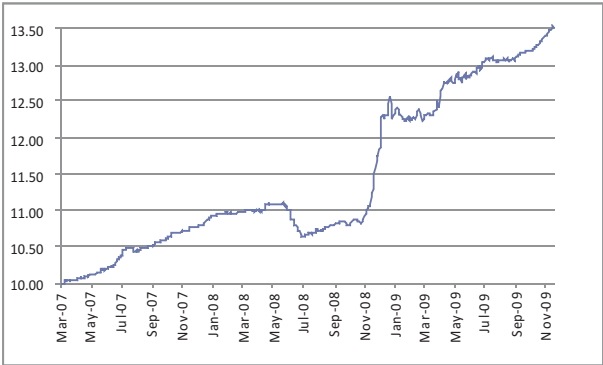
Returns	NAV	Benchmark
Last 1 Month Returns	1.68%	1.25%
Last 2 Months Returns	2.64%	1.55%
Latest Quarterly Returns	3.26%	2.34%
Last 12 Months Returns	20.76%	9.82%
Last 2 year (CAGR)	12.06%	6.76%
Last 3 year (CAGR)		
CAGR Since Inception	11.71%	7.32%

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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