

Gratuity Fund Performance

Monthly Fund Update - July, 2009

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Unit-Linked Funds

Gratuity Balanced

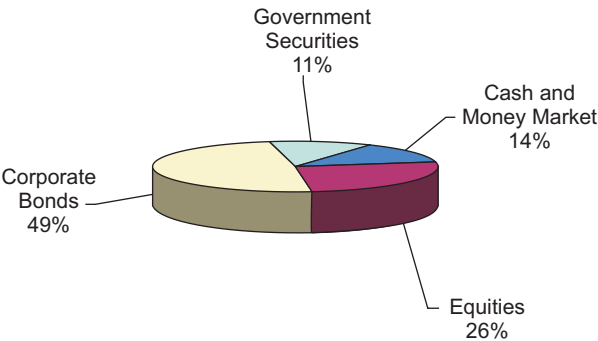
As on 31st July, 2009

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	2.14%	2.48%
Last 2 Months Returns	3.05%	1.65%
Latest Quarterly Returns	11.56%	9.75%

Last 12 Months Returns	13.56%	10.21%
Last 2 year (CAGR)		
Last 3 year (CAGR)		
CAGR Since Inception	1.91%	1.07%

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

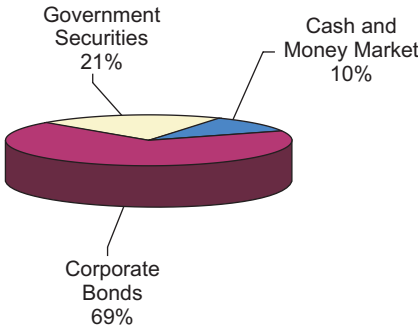
As on 31st July, 2009

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%	0.10%
Last 2 Months Returns	2.42%	0.55%
Latest Quarterly Returns	2.5%	-0.42%

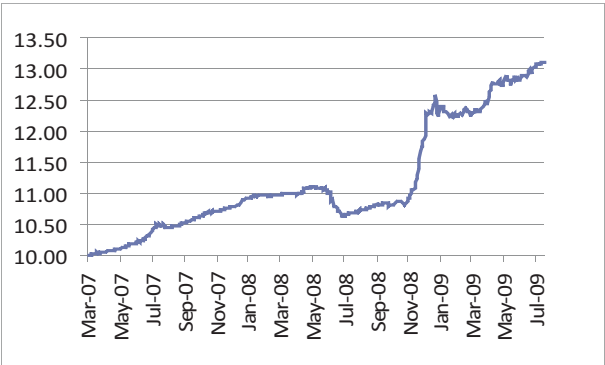
Last 12 Months Returns	22.47%	11.59%
Last 2 year (CAGR)	11.58%	6.93%
Last 3 year (CAGR)		
CAGR Since Inception	11.91%	7.67%

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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