Unit-Linked Insurance Plans

Monthly Fund Update - November, 2009

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

Unit-Linked Funds

Protector

As on 30th November 2009

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

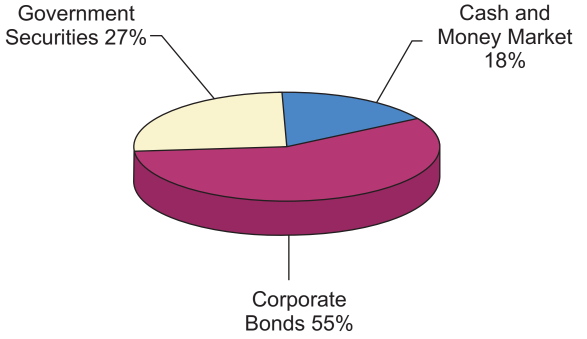
Asset Classes

Government & other debt securities

Cash & Money Market

Investment Philosophy

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



Portfolio Return

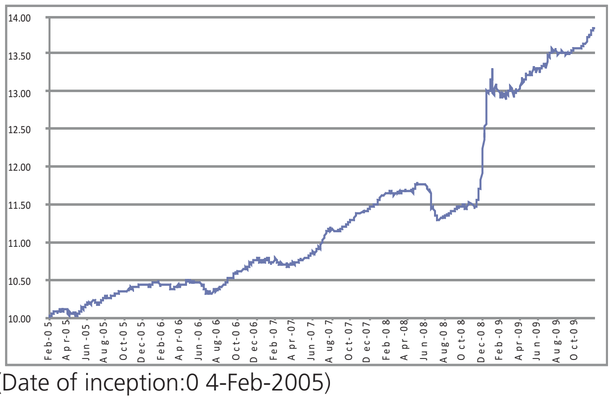
Returns	NAV	Benchmark
Last 1 Month Returns	1.45%	1.25%
Last 2 Months Returns	1.99%	1.55%
Latest Quarterly Returns	2.53%	2.34%
Last 12 Months Returns	**16.99%**	**9.82%**
Last 2 Years (CAGR)	**10.00%**	**6.76%**
Last 3 Year (CAGR)	**8.75%**	**6.45%**
CAGR Since Inception	**6.98%**	**5.75%**

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:0 4-Feb-2005)

Preserver

As on 30th November 2009

Investment Objective: To generate income at a level consistent with preservation of capital, through investments in securities issued or guaranteed by Central and State Governments.

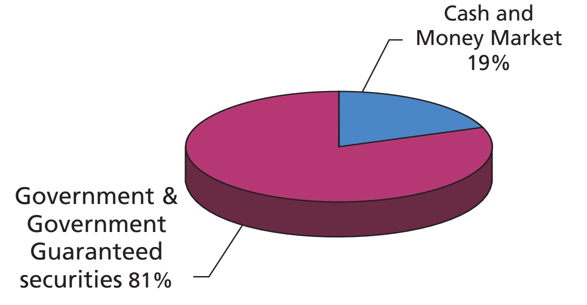
Asset Classes

Government & Government Guaranteed securities

Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Government & Government Guaranteed Securities to meet the stated objectives.



Portfolio Return

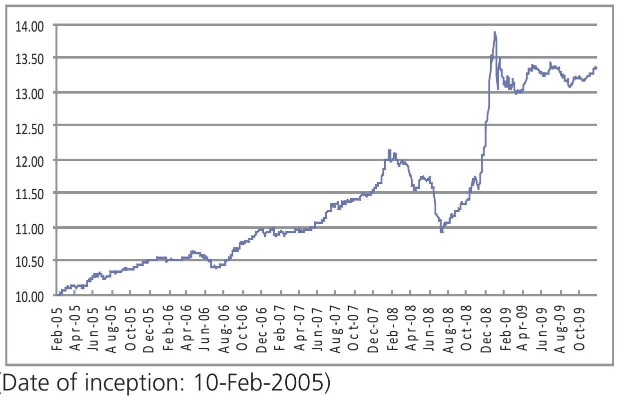
Returns	NAV	Benchmark
Last 1 Month Returns	1.04%	1.68%
Last 2 Months Returns	1.25%	1.14%
Latest Quarterly Returns	1.89%	2.22%
Last 12 Months Returns	**9.58%**	**8.69%**
Last 2 Years (CAGR)	**7.70%**	**8.42%**
Last 3 Years (CAGR)	**6.79%**	**7.77%**
CAGR Since Inception	**6.18%**	**6.79%**

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 (GOI)	ISEC Mi-BEX

NAV Movement Since Inception



(Date of inception: 10-Feb-2005)

Unit-Linked Funds

Moderator

As on 30th November 2009

Investment Objective: To earn regular income by investing in high quality fixed income securities and to generate capital appreciation by investing a limited portion in equity.

Asset Classes

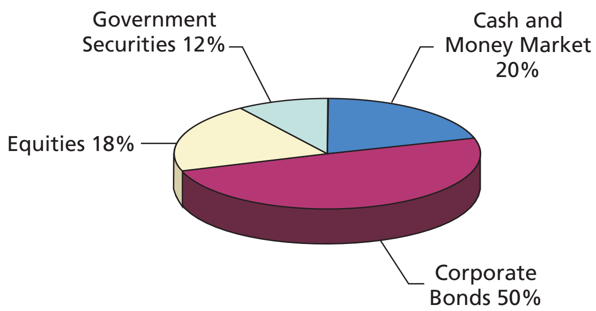
Government & other debt securities

Equities

Cash & Money Market

Investment Philosophy

The fund will target 20% investments in Equities and 80% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	2.16%	2.37%
Last 2 Months Returns	1.54%	1.04%
Latest Quarterly Returns	3.25%	3.14%
Last 12 Months Returns	**23.34%**	**24.39%**
Last 2 Years (CAGR)	**6.85%**	**4.24%**
Last 3 Years (CAGR)	**8.70%**	**6.84%**
CAGR Since Inception	**9.81%**	**9.32%**

Past performance is not indicative of the future performance

***Note**: Benchmark has been calculated as per the target holdings of the fund i.e. 20% Equity & 80% Debt Securities*

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

NAV Movement Since Inception

(Date of inception: 08-Feb-2005)

Balancer

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

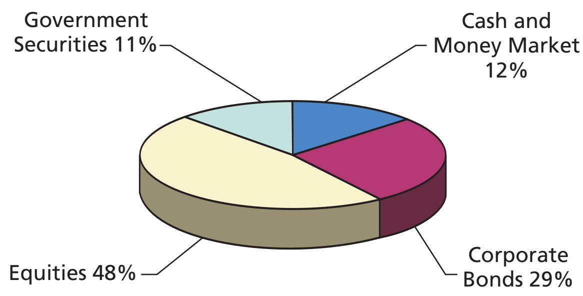
Government & other debt securities

Equities

Cash & Money Market

Investment Philosophy

The fund will target 50% investments in Equities and 50% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	3.41%	4.03%
Last 2 Months Return	0.50%	0.27%
Latest Quarterly Returns	4.19%	4.34%
Last 12 Months Returns	**39.40%**	**46.25%**
Last 2 Years (CAGR)	**2.92%**	**0.33%**
Last 3 Years (CAGR)	**9.25%**	**7.41%**
CAGR Since Inception	**13.81%**	**13.99%**

Past performance is not indicative of the future performance

***Note**: Benchmark has been calculated as per the target holdings of the fund i.e. 50% Equity & 50% Debt Securities.*

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

NAV Movement Since Inception

(Date of inception: 08-Feb-2005)

Unit-Linked Funds

Accelerator

As on 30th November 2009

Investment Objective: To achieve capital appreciation by investing predominantly in equities, with limited investment in fixed income securities.

Asset Classes

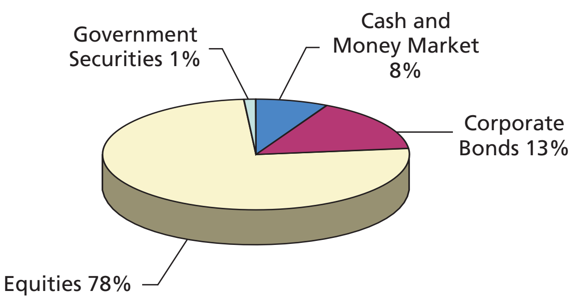
Government & other debt securities

Equities

Cash & Money Market

Investment Philosophy

The fund will target 80% investments in Equities and 20% investments in Government & other debt securities to meet the stated objectives.



Portfolio Return

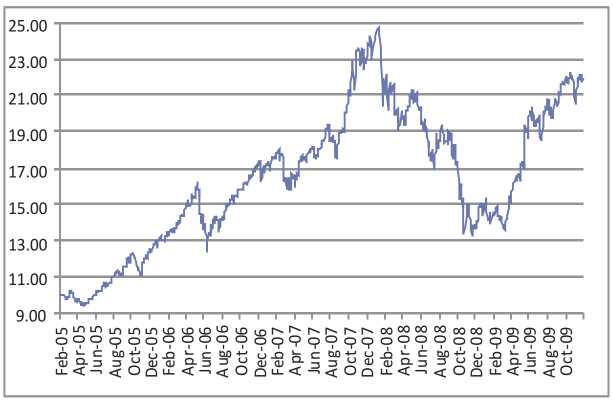
Returns	NAV	Benchmark
Last 1 Month Returns	4.85%	5.70%
Last 2 Months Returns	-0.16%	-0.50%
Latest Quarterly Returns	5.29%	5.54%
Last 12 Months Returns	**57.57%**	**68.10%**
Last 2 Years (CAGR)	**-2.60%**	**-3.73%**
Last 3 Years (CAGR)	**8.67%**	**7.98%**
CAGR Since Inception	**17.78%**	**18.03%**

Past performance is not indicative of the future performance

***Note**: Benchmark has been calculated as per the target holdings of the fund i.e. 80% Equity & 20% Debt Securities.*

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

NAV Movement Since Inception



(Date of inception: 07-Feb-2005)

Multiplier

As on 30th November 2009

Investment Objective: To generate long term capital appreciation by investing in diversified equities selected from S&P CNX Nifty Index.

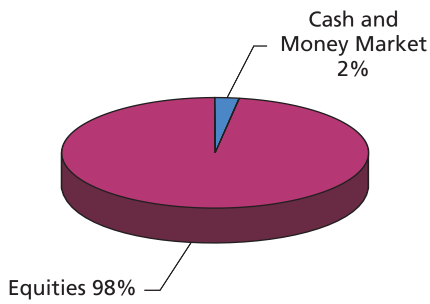
Asset Classes

Equities

Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.



Portfolio Return

Returns	NAV	Benchmark
Last 1 Month Returns	5.93%	6.81%
Last 2 Months Returns	-0.50%	-1.01%
Latest Quarterly Returns	6.24%	6.35%
Last 12 Months Returns	**68.53%**	**82.67%**
Last 2 Years (CAGR)	**-6.54%**	**-6.54%**
Last 3 Years (CAGR)	**7.74%**	**8.36%**
CAGR Since Inception	**18.87%**	**20.45%**

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% Equity Securities*

Security Type	***Benchmark Index***
Equity	S&P CNX NIFTY

NAV Movement Since Inception

(Date of inception: 07-Feb-2005)

Unit-Linked Funds

Virtue

As on 30th November 2009

Investment Objective: To generate long term capital appreciation by investing in diversified equities of companies promoting healthy life style and enhancing quality of life.

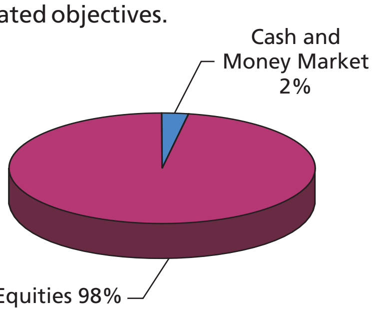
Asset Classes

Equities

Cash & Money Market

Investment Philosophy

The fund will target 100% investments in Equities to meet the stated objectives.

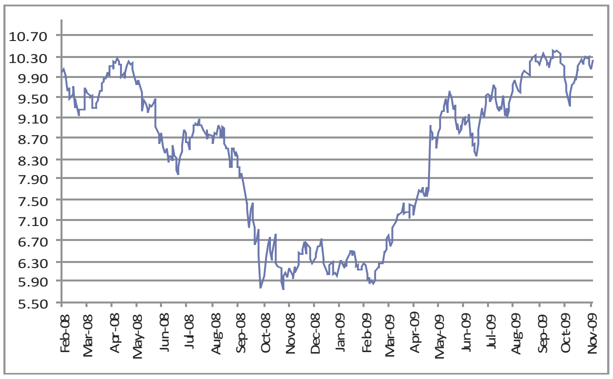


Portfolio Return

Returns	NAV
Last 1 Month Returns	6.20%
Last 2 Months Returns	-1.24%
Latest Quarterly Returns	3.78%
Last 12 Months Returns	**66.08%**
CAGR Since Inception	**1.09%**

Past performance is not indicative of the future performance

NAV Movement Since Inception



(Date of inception: 27-Feb-2008)

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