

Assets allocation of Unit Linked Funds as on 31 December 2010

Preserver Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Guaranteed Securities	80%-100%	86%
Money Market Investments	0%-40%	14%

Preserver II Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Guaranteed Securities	60%-100%	72%
Money Market Investments	0%-40%	28%

Protector Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Guaranteed Securities	25%-90%	25%
Infrastructure / Social Sector Securities	0%-60%	23%
Long Term Bonds	10%-60%	14%
Short Term Bonds	0%-45%	0%
Money Market Investments	0%-40%	37%

Protector II Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government and other debt securities	60%-100%	62%
Money Market Investments	0%-40%	38%

Moderator Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Guaranteed Securities	10%-60%	13%
Infrastructure / Social Sector Securities	0%-60%	21%
Listed Equities	10%-30%	20%
Long Term Bonds	0%-60%	28%
Short Term Bonds	0%-35%	1%
Money Market Investments	0%-40%	17%

Balancer Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Guaranteed Securities	10%-60%	11%
Infrastructure / Social Sector Securities	0%-60%	12%
Listed Equities	35%-65%	49%
Long Term Bonds	0%-60%	22%
Short Term Bonds	0%-35%	0%
Money Market Investments	0%-40%	6%

Balancer II Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government and other debt securities	0%-60%	40%
Listed Equities	0%-60%	47%
Money Market Investments	0%-40%	12%

Accelerator Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government Securities (including Government guaranteed securities)	0%-40%	1%
Infrastructure / Social Sector Securities	0%-40%	7%
Listed Equities	60%-95%	79%
Long Term Bonds	0%-60%	9%
Short Term Bonds	0%-35%	0%
Money Market Investments	0%-40%	4%

Multiplier Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Listed Equities	80%-100%	96%
Money Market Investments	0%-40%	4%

Multiplier II Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Listed Equities	60%-100%	93%
Money Market Investments	0%-40%	7%

Virtue Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Listed Equities - Companies promoting healthy life style and enhancing quality of life	60%-100%	93%
Money Market Investments	0%-40%	7%

Virtue II Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Listed Equities - Companies promoting healthy life style and enhancing quality of life	60%-100%	94%
Money Market Investments	0%-40%	6%

Flexi Cap Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Listed Equities	60%-100%	96%
Money Market Investments	0%-40%	4%

Return Guarantee Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Debt Securities (PSU & Corporate AAA Rated Only)	0%-100%	64%
Government Securities	0%-25%	22%
Listed Equities	0%-25%	7%
Money Market Investments	0%-100%	7%

Return Guarantee II Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Debt Securities (PSU & Corporate AAA Rated Only)	0%-100%	62%
Government Securities	0%-25%	20%
Listed Equities	0%-25%	4%
Money Market Investments	0%-100%	14%

NAV Guarantee Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Debt Securities (PSU & Corporate AAA Rated Only)	0%-100%	0%
Government Securities	0%-25%	0%
Listed Equities	0%-25%	0%
Money Market Investments	0%-100%	100%

Gratuity Balanced Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Approved Securities	0%-60%	1%
Infrastructure Sector Securities	0%-60%	16%
Listed Equities	0%-35%	30%
Corporate bonds rated AA or above by an approved rating agency	0%-60%	35%
Money Market Investments	0%-40%	18%

Gratuity Debt Fund	F&U Guidelines Min - Max % of funds to be invested in	Current Exposure
Government & Govt. Approved Securities	0%-90%	22%
Infrastructure Sector Securities	0%-60%	28%
Corporate bonds rated AA or above by an approved rating agency	0%-60%	20%
Money Market Investments	0%-40%	31%

Discontinued Policy Fund	Min - Max % of funds to be invested in	Current Exposure
Money Market Investments	<i>0%-100%</i>	100%