Ritu Arora
Chief Investment Officer,
Canara HSBC
Oriental Bank of Commerce
Life Insurance Company Limited

Dear Policyholder,

The quarter gone by has been an eventful one with the European sovereign debt crisis, renewed employment concerns in the United States (US) and the fear of a slowdown in China having cast a shadow of doubt on the current global economic recovery.

The European crisis stems from the precarious situation of government finances of the PIIGS (Portugal, Italy, Ireland, Greece and Spain) countries. With fiscal deficit and Government debt having risen to unmanageable levels, these countries run the risk of their Governments not being able to pay back creditors and thus defaulting. We saw these fears getting heightened recently as Greece came within a week of defaulting, had it not been for the timely help of other members of the European Union. A sovereign default at this time would have put immense stress on the fragile and still recovering global financial markets by shaking the investors' confidence in Government debt.

In the US, the Gulf of Mexico oil spill, the worst environmental disaster recorded in the history of the US, has come at a time when unemployment has once again become a concern with recent data showing new jobs are still not being created in pace with the recovery in US economic growth, renewing concerns that this remains a jobless recovery.

Elsewhere in Asia, the Chinese Government through its mid April announcement of tough measures against speculative investment in property has indicated its strong resolve to tackle overheating in the economy. Recent data out of China shows that its measures are taking effect with the targeted sectors showing some slowdown in growth. With China consuming 40% of global metals production and 1/10th of global oil production, Beijing is doing well to reduce the rate of its economy's growth when globally commodity and asset prices are in inflation. While some fear a slowdown in China, we believe that the Chinese Government is well in control of the situation and is capable of cranking up the growth engine once again should the European and US economies start to falter again.

India continues to be the gem in the pack with GDP (Gross Domestic Product) and IIP (Index of Industrial Production) growth galloping ahead. A key positive has been the auction of 3G (Third generation) and BWA (Broadband Wireless Access) licenses through which the government has collected Rs.1.06 lakh crores, which is much more than the expectations and reduces the Government's fiscal deficit considerably. As we have been highlighting in our past communications, the only major issue facing the Indian economy at the moment is inflation. The recent de-regulation of petrol and diesel (to some extent), while reducing the government's fiscal deficit will put further inflationary pressure on the economy. RBI's (Reserve Bank of India) decision to increase the policy rates by 0.25% on July 2 ahead of its monetary policy review on July 27 is an indication of the central bank's increasing discomfort with inflationary trends in the economy. While it faces the tough task of ensuring a balance between economic growth and controlling inflation, we believe it is well equipped to do so.

The next couple of years are going to play a crucial role in determining the future global economic order. In case the recovery in the western economies is slower than expected, then emerging economies like India and China will continue to be preferred destinations for capital flows in search of better returns. Higher capital flows and their ever growing appetite for natural resources will present them with a challenge to maintain growth without letting their economies overheat. On the other hand, if the western economic recovery falters, there will be pandemonium in the short term but over the medium and long term it will free up valuable and finite natural, financial, human and technological resources for the emerging economies.

CONTENTS

ReturnS

Equity Way Forward:

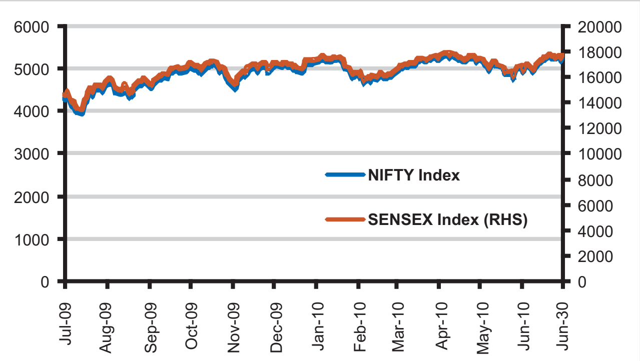
We have changed our stance from bullish to mildly cautious in the near term but continue to remain very positive on the Indian economic growth over the medium and long term. We continue to monitor the unfolding economic scenario closely and are positioning our portfolios accordingly. The risk of global economic events has increased even as the Indian economy remains strong and provides a cushion to the equity markets on the downside.

	Mar 31, 2010	Jun 30, 2010	% Change
Nifty	5249.1	5312.5	1.2%
Sensex	17527.8	17700.9	1.0%
Dow Jones	10856.6	9774.0	-10.0%
Nasdaq	2398.0	2109.2	-12.0%
Nikkei	10546.4	9382.6	-11.0%
Hang Seng	21239.4	20129.0	-5.2%
Kospi	1682.8	1698.3	0.9%
Shanghai	3109.1	2398.4	-22.9%

Source: Bloomberg

Equity Markets: Our Strategy

We continue to maintain a predominantly large cap portfolio with selective mid cap exposures. We are positive on banking & financial services, infrastructure, oil & gas, automobiles and IT sectors. We continue to maintain a disciplined approach towards our investments.



Source: Bloomberg

Fixed Income: Market Update

The new fiscal year started on a bearish note after a buoyant financial year 2010. The 10 year benchmark Government security slowly inched towards over 8 percent on expectations of a policy rate hike by RBI. It did not disappoint and the policy rates along with the Cash Reserve Ratio were hiked in the Annual Policy review on 20th April, 2010 by 25 bps each to 5.25%, 3.75% and 6.0% respectively. Post the hike, the 10 year then benchmark 6.35% GOI (Government of India) 2020 rallied by 10 bps as the hike was lesser than the market expectation of 50 bps in both the Repo and Reverse Repo rates. Reserve Bank of India emphasized the need for calibrated measures to ensure that policy actions do not overly pressurize economic growth.

	Mar 31, 2010	Jun 30, 2010	% Change
US$ Vs. INR	44.9	46.5	-3.4%
Gold (Rs./10 gms)	16300.0	18805.0	15.4%
10 Yr G-sec Yield (%)	7.8	7.5	-3.7%
Oil $/bbl	81.3	73.9	-9.1%

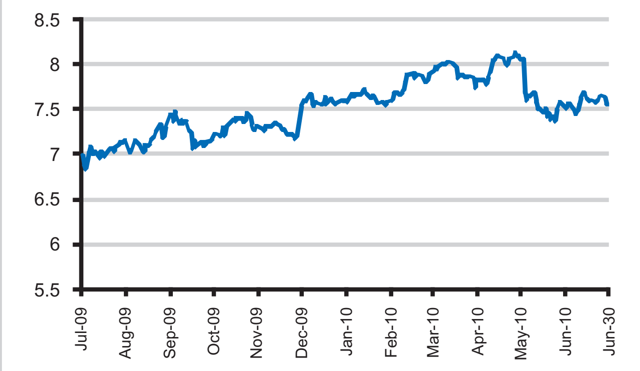
Source: Bloomberg

The start of the month of June signaled slight tightening in the overnight liquidity conditions with the 3G auction outflow followed by the advance tax outflow and the BWA auction outflow also. The overnight rate remained at the higher end of the corridor till the end of June.

Fixed Income: Way Forward

The Indian economy remains strong with the index of Industrial production for the month of April 2010 pointing to a very healthy growth of 17.6% Year on Year. This should be negative for bonds as tightening of monetary policy will lead to higher yields. Global factors such as fears of sovereign default in the European region however, may lead to sporadic rallies as the market scours towards "safe haven" gilts. We expect the yields to remain in a trading zone given the current circumstances. We believe that the continued rise in inflation would necessitate further policy actions from RBI.

India 10 Yr Govt Bond Yield



Source: Bloomberg

Fixed Income: Our Strategy

We stand committed to investing in high credit quality papers. The funds will primarily invest in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity the funds will also invest in cash and money market instruments.

Ritu Arora
Chief Investment Officer,
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited

ECO TRACK
Insure yourself against Inflation

Current state of economy and rising inflation

The Indian economy has been showing distinct signs of recovery from the world's worst downturn. Recent data indicates that the third largest economy of Asia grew by 8.6% in the March 2010 quarter – it's fastest in six months – taking the FY10 growth to 7.4% as against 6.7% in FY09.

However, economic recovery along with supply side pressures is pushing up inflation in India. Though not at its peak, rising inflation is viewed as one of the biggest threats to the economy.

Inflation occurs when the general prices of goods and services rise steadily over a period of time. As it soars, inflation erodes the purchasing power of money - each hike in inflation shrinks the percentage of goods or services that a rupee could previously buy. If Rs 100 can fetch you a kilo of apples today, with a 9% inflation rate, the same would cost you Rs 109 a year later.

However, lower inflation does not always indicate lower prices for instance, recently inflation turned negative, but food prices went soaring. Wholesale Price Index (WPI) is the official barometer of the inflation rate in India, which is calculated using a basket of 435 commodities or common items of usage. These commodities and their price changes at the wholesale level are used to calculate inflation. Commodities are given weightage depending upon their relative importance as a percentage of consumer spending.

But prices of all commodities do not increase or decrease simultaneously. If items of higher weightage cost less, the overall inflation rate will be low even if the commodities with lower weightage (food grains, vegetables) cost more. Thus, despite a lower or even negative inflation, you end up paying more for food.

How inflation affects us

Rising inflation directly increases the cost of living, which means you have to pay more for the same amount of goods or services. Besides, if your income increases at a slower rate than inflation, your standard of living decreases even if you are earning more.

Inflation can also affect your investments eating up the returns. Consider a fixed-deposit scheme offering a nominal return of 8.50% per annum. With an inflation rate of 7.00%, the net or real return on this investment will reduce to 1.50% (8.5% minus 7.00%).

Inflation Impact on Investment

	WPI* Inflation	5-year fixed deposit rates (%)	Real Return (%)
1985-86	4.41	10.00	5.59
1996-97	4.61	13.00	8.39
1997-98	4.40	12.00	7.60
1998-99	5.95	11.50	5.55
1999-00	3.27	10.50	7.23

***WPI:** Wholesale Price Index

Strategy for financial planning

While you cannot completely offset inflation, proper financial planning can reduce its ill-effects. Diversifying your portfolio is the key to effectively combating inflation. A few assets that can provide a shield against inflation are:

- ***Equities:*** Equities, over the long-run, are the best hedge against inflation. In terms of real returns, equities surpass all other asset classes. However, highly volatile stock markets entail huge risks, making it crucial to adopt a judicious approach.
- ***Insurance:*** Unit-linked insurance plans invest part of your premium contributions in the equity markets to earn higher returns. These are a good option as they give you the dual benefit of insurance cover along with an opportunity to earn higher returns.
- ***Gold:*** Price data indicate that gold performed better whenever the dollar depreciated. While it can prove to be a perfect hedge against inflation, gold performs best when included in the portfolio as a risk-mitigator because its prices tend to fluctuate significantly
- ***Real estate:*** Real estate prices generally follow in lockstep with the rising costs of construction during inflation, making them a preferred avenue.

As economic activity gains momentum, inflation is likely to play the spoilsport. While there is little you can do to stop prices from escalating, the best approach would be to guard yourself well against the inevitable. Consider the effects of inflation on your investment returns and re-construct your portfolio accordingly. Whatever asset you choose, just make sure that your real returns exceed the rate of inflation.

Contributed by Dun & Bradstreet India
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UNIT LINKED EQUITY FUND

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments.

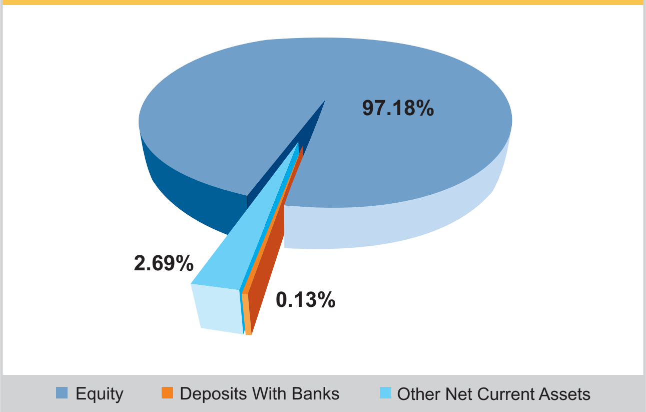
Risk Profile - High

Asset Allocation Pattern

Equity and Equity Related Instruments	60% - 100%
Money Market	0% - 40%

Inception Date: 16-Jun-08

Asset Mix



NAV Movement

Fund Performance as on 30-Jun-2010

Last Three Months		Last One Year		Inception to Date	
Company	Benchmark	Company	Benchmark	Company	Benchmark
1.7%	0.4%	25.3%	20.1%	28.9%	16.2%

Benchmark return has been computed by applying benchmark weightages of 100% S&P CNX Nifty Index

Portfolio as on June 30, 2010	%
EQUITY	**97.18**
BANKING SERVICES	**17.42**
ICICI BANK LTD	3.88
ANDHRA BANK LTD	3.08
AXIS BANK LTD	3.04
HDFC BANK LTD	2.37
PUNJAB NATIONAL BANK	1.68
UCO BANK	1.41
UNITED BANK OF INDIA LTD	1.00
STATE BANK OF INDIA	0.95
REFINERY	**10.84**
RELIANCE INDUSTRIES LTD	8.31
BHARAT PETROLEUM CORP LTD	2.53
COMPUTER SOFTWARE	**11.86**
INFOSYS TECHNOLOGIES LTD	5.16
TATA CONSULTANCY SERVICES LTD	3.39
HCL TECHNOLOGIES LTD	1.49
POLARIS SOFTWARE LAB LTD	0.96
ONMOBILE GLOBAL LTD	0.85
FINANCIAL INSTITUTIONS	**3.90**
RURAL ELECTRIFICATION CORPORATION LTD	2.54
INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LTD	1.13
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.23
PRIME MOVERS	**6.11**
CUMMINS INDIA LTD	3.01
BHARAT HEAVY ELECTRICALS LTD	2.45
SUZLON ENERGY LTD	0.64
INDUSTRIAL CONSTRUCTION	**6.43**
LARSEN & TOUBRO LTD	6.43
AUTO ANCILLARY	**3.74**
APOLLO TYRES LTD	1.99
BHARAT FORGE LTD	1.75
CONSTRUCTION EQUIPMENTS	**1.90**
BEML LTD	1.90
PESTICIDES	**0.86**
UNITED PHOSPHORUS LTD	0.86
BREW / DISTILLERIES	**3.03**
UNITED SPIRITS LTD	3.03
OTHER ELECTRONICS	**3.18**
BHARAT ELECTRONICS LTD	3.18
DRUGS & PHARMACEUTICALS	**4.81**
LUPIN LTD	1.77
RANBAXY LABORATORIES LTD	1.54
GLENMARK PHARMACEUTICALS LTD	1.50
PASSENGER CARS	**3.11**
MARUTI SUZUKI INDIA LTD	3.11
TRANSPORT SUPPORT SERVICES	**2.42**
CONTAINER CORPORATION OF INDIA LTD	2.42
OIL & NATURAL GAS	**8.30**
OIL & NATURAL GAS CORPORATION LTD	3.85
INDRAPRASTHA GAS LTD	2.77
GAIL INDIA LTD	1.68
ELECTRICITY GENERATION	**1.43**
RELIANCE INFRASTRUCTURE LTD	1.43
STEEL	**1.87**
TATA STEEL LTD	1.87
PORTLAND CEMENT	**0.02**
CENTURY TEXTILES & INDUSTRIES LTD	0.02
COMMERCIAL VEHICLES	**3.97**
ASHOK LEYLAND LTD	3.97
COPPER & COPPER PRODUCTS	**1.98**
STERLITE INDUSTRIES LTD	1.98
DEPOSITS WITH BANKS	**0.13**
UCO BANK FD 2011	0.13
OTHER NET CURRENT ASSETS	**2.69**
TOTAL	**100.00**

All rated fixed income instruments are AAA/P1+ or equivalent.
Past performance is not indicative of future performance.

UNIT LINKED EQUITY II FUND

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments.

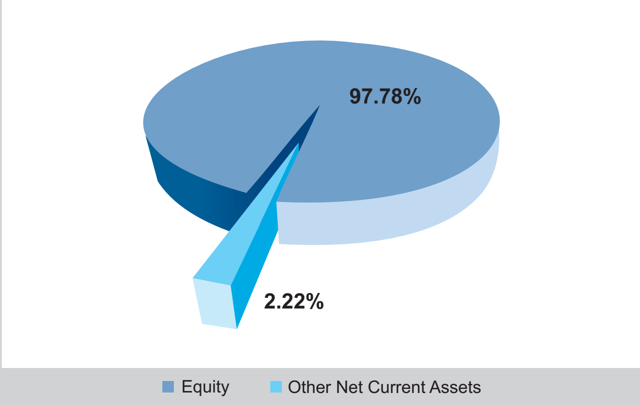
Risk Profile - High

Asset Allocation Pattern

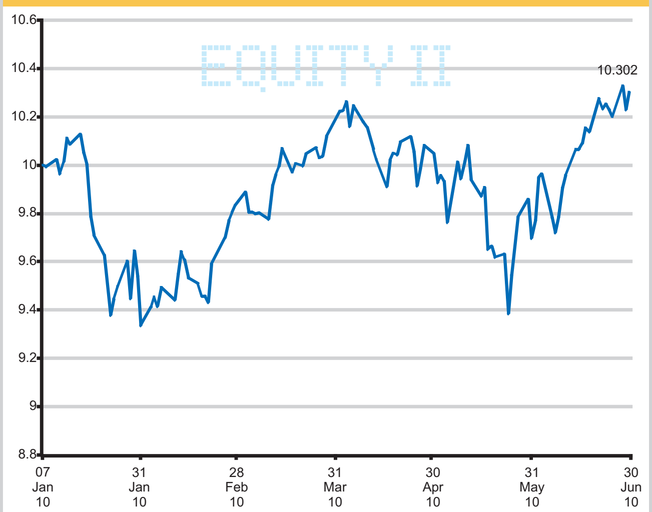
Equity and Equity Related Instruments	60% - 100%
Money Market	0% - 40%

Inception Date: 07-Jan-10

Asset Mix



NAV Movement



Portfolio as on June 30, 2010	%
EQUITY	**97.78**
BANKING SERVICES	**17.34**
ICICI BANK LTD	3.87
ANDHRA BANK LTD	3.07
AXIS BANK LTD	3.03
HDFC BANK LTD	2.37
PUNJAB NATIONAL BANK	1.64
UCO BANK	1.41
UNITED BANK OF INDIA LTD	1.00
STATE BANK OF INDIA	0.95
REFINERY	**10.75**
RELIANCE INDUSTRIES LTD	8.25
BHARAT PETROLEUM CORP LTD	2.50
COMPUTER SOFTWARE	**11.79**
INFOSYS TECHNOLOGIES LTD	5.14
TATA CONSULTANCY SERVICES LTD	3.38
HCL TECHNOLOGIES LTD	1.48
POLARIS SOFTWARE LAB LTD	0.96
ONMOBILE GLOBAL LTD	0.84
FINANCIAL INSTITUTIONS	**4.59**
RURAL ELECTRIFICATION CORPORATION LTD	2.52
INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LTD	1.14
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.93
PRIME MOVERS	**6.06**
CUMMINS INDIA LTD	3.00
BHARAT HEAVY ELECTRICALS LTD	2.45
SUZLON ENERGY LTD	0.61
INDUSTRIAL CONSTRUCTION	**6.39**
LARSEN & TOUBRO LTD	6.39
AUTO ANCILLARY	**3.73**
APOLLO TYRES LTD	1.98
BHARAT FORGE LTD	1.74
CONSTRUCTION EQUIPMENTS	**1.89**
BEML LTD	1.89
PESTICIDES	**0.85**
UNITED PHOSPHORUS LTD	0.85
BREW/DISTILLERIES	**3.01**
UNITED SPIRITS LTD	3.01
OTHER ELECTRONICS	**3.16**
BHARAT ELECTRONICS LTD	3.16
DRUGS & PHARMACEUTICALS	**4.78**
LUPIN LTD	1.76
RANBAXY LABORATORIES LTD	1.52
GLENMARK PHARMACEUTICALS LTD	1.51
PASSENGER CARS	**3.11**
MARUTI SUZUKI INDIA LTD	3.11
TRANSPORT SUPPORT SERVICES	**2.40**
CONTAINER CORPORATION OF INDIA LTD	2.40
OIL & NATURAL GAS	**8.26**
OIL & NATURAL GAS CORPORATION LTD	3.82
INDRAPRASTHA GAS LTD	2.76
GAIL INDIA LTD	1.68
ELECTRICITY GENERATION	**1.42**
RELIANCE INFRASTRUCTURE LTD	1.42
STEEL	**1.86**
TATA STEEL LTD	1.86
PORTLAND CEMENT	**0.44**
CENTURY TEXTILES & INDUSTRIES LTD	0.44
COMMERCIAL VEHICLES	**3.96**
ASHOK LEYLAND LTD	3.96
COPPER & COPPER PRODUCTS	**1.98**
STERLITE INDUSTRIES LTD	1.98
OTHER NET CURRENT ASSETS	**2.22**
TOTAL	**100.00**

Past performance is not indicative of future performance.

UNIT LINKED GROWTH FUND

This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

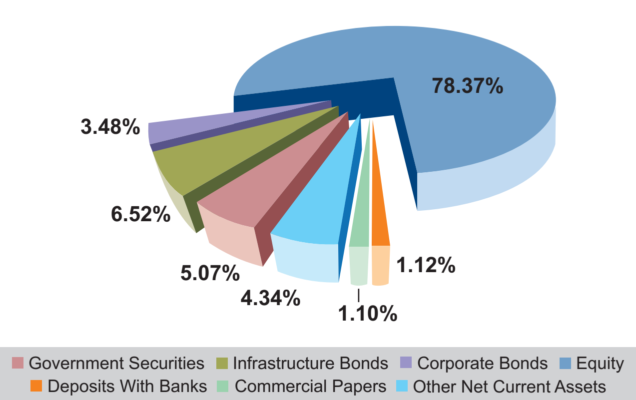
Risk Profile - Medium to High

Asset Allocation Pattern

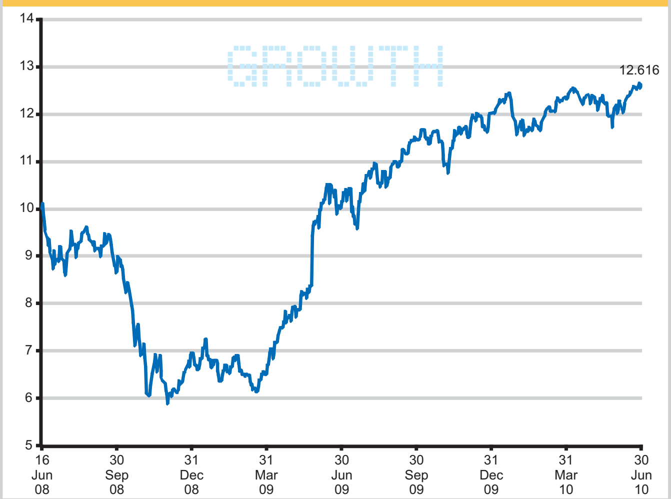
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%

Inception Date: 16-Jun-08

Asset Mix



NAV Movement



Fund Performance as on 30-Jun-2010

Last Three Months		Last One Year		Inception to Date	
Company	Benchmark	Company	Benchmark	Company	Benchmark
1.8%	0.7%	21.2%	16.9%	26.2%	15.9%

Benchmark return has been computed by applying benchmark weightages of 80% S&P CNX Nifty Index and 20% CRISIL Composite Bond Index

Modified Duration (in years):1.88

Portfolio as on June 30, 2010

Portfolio as on June 30, 2010	%
EQUITY	**78.37**
BANKING SERVICES	**14.12**
ICICI BANK LTD	3.13
ANDHRA BANK LTD	2.49
AXIS BANK LTD	2.45
HDFC BANK LTD	1.91
PUNJAB NATIONAL BANK	1.45
UCO BANK	1.13
UNITED BANK OF INDIA LTD	0.80
STATE BANK OF INDIA	0.76
REFINERY	**8.68**
RELIANCE INDUSTRIES LTD	6.65
BHARAT PETROLEUM CORP LTD	2.03
COMPUTER SOFTWARE	**9.53**
INFOSYS TECHNOLOGIES LTD	4.15
TATA CONSULTANCY SERVICES LTD	2.73
HCL TECHNOLOGIES LTD	1.19
POLARIS SOFTWARE LAB LTD	0.77
ONMOBILE GLOBAL LTD	0.68
FINANCIAL INSTITUTIONS	**3.13**
RURAL ELECTRIFICATION CORPORATION LTD	2.04
INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LTD	0.91
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.18
PRIME MOVERS	**4.93**
CUMMINS INDIA LTD	2.43
BHARAT HEAVY ELECTRICALS LTD	1.98
SUZLON ENERGY LTD	0.52
INDUSTRIAL CONSTRUCTION	**5.16**
LARSEN & TOUBRO LTD	5.16
AUTO ANCILLARY	**3.02**
APOLLO TYRES LTD	1.61
BHARAT FORGE LTD	1.42
CONSTRUCTION EQUIPMENTS	**1.54**
BEML LTD	1.54
PESTICIDES	**0.71**
UNITED PHOSPHORUS LTD	0.71
BREW/DISTILLERIES	**2.44**
UNITED SPIRITS LTD	2.44
OTHER ELECTRONICS	**2.56**
BHARAT ELECTRONICS LTD	2.56
DRUGS & PHARMACEUTICALS	**3.90**
LUPIN LTD	1.43
RANBAXY LABORATORIES LTD	1.25
GLENMARK PHARMACEUTICALS LTD	1.22
PASSENGER CARS	**2.51**
MARUTI SUZUKI INDIA LTD	2.51
TRANSPORT SUPPORT SERVICES	**1.96**
CONTAINER CORPORATION OF INDIA LTD	1.96
OIL & NATURAL GAS	**6.70**
OIL & NATURAL GAS CORPORATION LTD	3.10
INDRAPRASTHA GAS LTD	2.24
GAIL INDIA LTD	1.37
ELECTRICITY GENERATION	**1.17**
RELIANCE INFRASTRUCTURE LTD	1.17
STEEL	**1.51**
TATA STEEL LTD	1.51
PORTLAND CEMENT	**0.02**
CENTURY TEXTILES & INDUSTRIES LTD	0.02
COMMERCIAL VEHICLES	**3.19**
ASHOK LEYLAND LTD	3.19
COPPER & COPPER PRODUCTS	**1.60**
STERLITE INDUSTRIES LTD	1.60
GOVERNMENT SECURITIES	**5.07**
7.40% GOI 2012	2.06
7.80% GOI 2020	1.45
7.02% GOI 2016	1.38
6.07% GOI 2014	0.13
6.90% GOI 2019	0.05
CORPORATE BONDS	**3.48**
7% IOC LTD 2012	1.57
SUNDARAM FINANCE ZCB 2011	1.06
10.10% RELIANCE INDUSTRIES LTD 2011	0.61
8.25% RELIANCE CAPITAL LTD 2013	0.20
10% ICICI BANK LTD 2017	0.04
9.50% EXPORT IMPORT BANK 2013	0.01
INFRASTRUCTURE BONDS	**6.52**
6.84% HDFC LTD 2011	0.79
HDFC ZCB LTD 2011	0.73
6.55% NATIONAL HOUSING BANK 2012	0.59
7.39% POWER GRID CORPORATION 2011	0.49
9.90% HDFC LTD 2011	0.41
7.90% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.40
7.75% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.40
7.45% LIC HOUSING FINANCE LTD 2012	0.40
7.24% LIC HOUSING FINANCE LTD 2011	0.39
8.70% POWER FINANCE CORPORATION LTD 2020	0.39
7.00% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.39
9.47% POWER GRID CORPORATION 2013	0.31
6.90% NATIONAL HOUSING BANK 2012	0.29
9.80% POWER FINANCE CORPORATION LTD 2012	0.20
6.42% NATIONAL HOUSING BANK 2012	0.19
9.47% POWER GRID CORPORATION 2012	0.14
9.45% RURAL ELECTRIFICATION CORPORATION LTD 2013	0.01
DEPOSITS WITH BANKS	**1.12**
STATE BANK OF TRAVANCORE FD 2011	0.39
IDBI BANK CD 2010	0.34
STATE BANK OF INDORE FD 2010	0.20
STATE BANK OF HYDERABAD FD 2010	0.14
ALLAHABAD BANK FD 2010	0.05
COMMERCIAL PAPERS	**1.10**
RELIGARE FINVEST LTD CP 2011	1.10
OTHER NET CURRENT ASSETS	**4.34**
TOTAL	**100.00**

All rated fixed income instruments are AAA/P1+ or equivalent except *Sundaram Finance ZCB 2011which is AA+. Past performance is not indicative of future performance.

UNIT LINKED GROWTH II FUND

This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

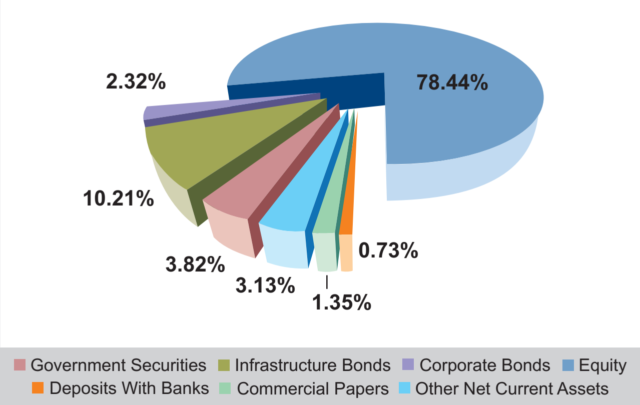
Risk Profile - Medium to High

Asset Allocation Pattern

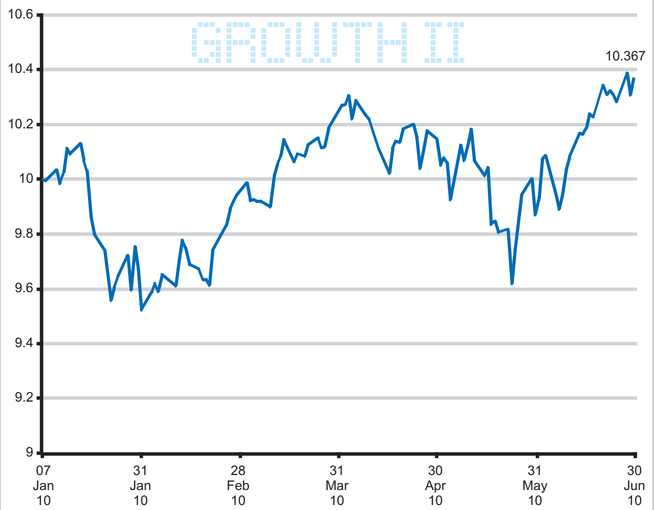
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%

Inception Date: 07-Jan-10

Asset Mix



NAV Movement



Modified Duration (in years):1.87

Portfolio as on June 30, 2010	%
EQUITY	**78.44**
BANKING SERVICES	**13.96**
ICICI BANK LTD	3.12
ANDHRA BANK LTD	2.48
AXIS BANK LTD	2.44
HDFC BANK LTD	1.91
PUNJAB NATIONAL BANK	1.34
UCO BANK	1.12
UNITED BANK OF INDIA LTD	0.80
STATE BANK OF INDIA	0.76
REFINERY	**8.51**
RELIANCE INDUSTRIES LTD	6.49
BHARAT PETROLEUM CORP LTD	2.02
COMPUTER SOFTWARE	**9.45**
INFOSYS TECHNOLOGIES LTD	4.12
TATA CONSULTANCY SERVICES LTD	2.70
HCL TECHNOLOGIES LTD	1.18
POLARIS SOFTWARE LAB LTD	0.77
ONMOBILE GLOBAL LTD	0.68
FINANCIAL INSTITUTIONS	**3.69**
RURAL ELECTRIFICATION CORPORATION LTD	2.02
INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LTD	0.92
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.75
PRIME MOVERS	**4.87**
CUMMINS INDIA LTD	2.42
BHARAT HEAVY ELECTRICALS LTD	1.97
SUZLON ENERGY LTD	0.48
INDUSTRIAL CONSTRUCTION	**5.12**
LARSEN & TOUBRO LTD	5.12
AUTO ANCILLARY	**3.01**
APOLLO TYRES LTD	1.60
BHARAT FORGE LTD	1.41
CONSTRUCTION EQUIPMENTS	**1.52**
BEML LTD	1.52
PESTICIDES	**0.69**
UNITED PHOSPHORUS LTD	0.69
BREW/DISTILLERIES	**2.41**
UNITED SPIRITS LTD	2.41
OTHER ELECTRONICS	**2.52**
BHARAT ELECTRONICS LTD	2.52
DRUGS & PHARMACEUTICALS	**3.85**
LUPIN LTD	1.42
RANBAXY LABORATORIES LTD	1.22
GLENMARK PHARMACEUTICALS LTD	1.22
PASSENGER CARS	**2.50**
MARUTI SUZUKI INDIA LTD	2.50
TRANSPORT SUPPORT SERVICES	**1.93**
CONTAINER CORPORATION OF INDIA LTD	1.93
OIL & NATURAL GAS	**6.64**
OIL & NATURAL GAS CORPORATION LTD	3.06
INDRAPRASTHA GAS LTD	2.22
GAIL INDIA LTD	1.35
ELECTRICITY GENERATION	**1.14**
RELIANCE INFRASTRUCTURE LTD	1.14
STEEL	**1.49**
TATA STEEL LTD	1.49
PORTLAND CEMENT	**0.35**
CENTURY TEXTILES & INDUSTRIES LTD	0.35
COMMERCIAL VEHICLES	**3.18**
ASHOK LEYLAND LTD	3.18
COPPER & COPPER PRODUCTS	**1.59**
STERLITE INDUSTRIES LTD	1.59
GOVERNMENT SECURITIES	**3.82**
7.40% GOI 2012	2.13
7.80% GOI 2020	1.26
7.02% GOI 2016	0.43
CORPORATE BONDS	**2.32**
7% IOC LTD 2012	1.49
8.25% RELIANCE CAPITAL LTD 2013	0.74
10.10% RELIANCE INDUSTRIES LTD 2011	0.09
INFRASTRUCTURE BONDS	**10.21**
6.90% LIC HOUSING FINANCE LTD 2011	2.74
7.90% RURAL ELECTRIFICATION CORPORATION LTD 2012	1.99
9.47% POWER GRID CORPORATION 2012	1.84
9.90% HDFC LTD 2011	0.75
8.70% POWER FINANCE CORPORATION LTD 2020	0.73
7.00% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.73
9.80% POWER FINANCE CORPORATION LTD 2012	0.57
9.45% RURAL ELECTRIFICATION CORPORATION LTD 2013	0.45
7.75% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.37
6.42% NATIONAL HOUSING BANK 2012	0.04
DEPOSITS WITH BANKS	**0.73**
STATE BANK OF TRAVANCORE FD 2011	0.73
COMMERCIAL PAPERS	**1.35**
RELIGARE FINVEST LTD CP 2011	1.35
OTHER NET CURRENT ASSETS	**3.13**
TOTAL	**100.00**

All rated fixed income instruments are AAA/P1+ or equivalent.
Past performance is not indicative of future performance.

UNIT LINKED BALANCED FUND

This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.

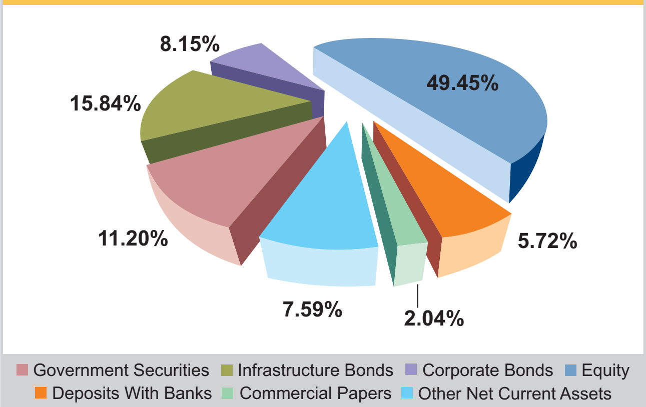
Risk Profile - Medium

Asset Allocation Pattern

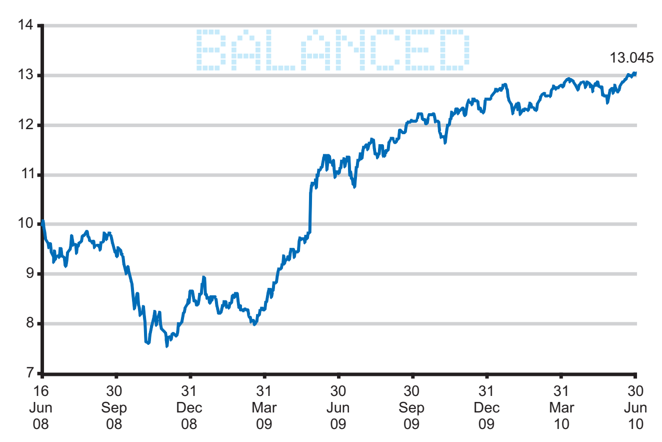
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%

Inception Date: 16-Jun-08

Asset Mix



NAV Movement



Fund Performance as on 30-Jun-2010

Last Three Months		Last One Year		Inception to Date	
Company	Benchmark	Company	Benchmark	Company	Benchmark
1.7%	1.1%	14.9%	12.1%	30.5%	15.5%

Benchmark return has been computed by applying benchmark weightages of 50% S&P CNX Nifty Index and 50% CRISIL Composite Bond Index

Modified Duration (in years): 1.99

Portfolio as on June 30, 2010

Portfolio as on June 30, 2010	%
EQUITY	**49.45**
BANKING SERVICES	**9.15**
ICICI BANK LTD	1.95
ANDHRA BANK LTD	1.57
AXIS BANK LTD	1.54
PUNJAB NATIONAL BANK	1.20
HDFC BANK LTD	1.19
UCO BANK	0.71
UNITED BANK OF INDIA LTD	0.50
STATE BANK OF INDIA	0.48
REFINERY	**5.44**
RELIANCE INDUSTRIES LTD	4.17
BHARAT PETROLEUM CORP LTD	1.27
COMPUTER SOFTWARE	**5.98**
INFOSYS TECHNOLOGIES LTD	2.61
TATA CONSULTANCY SERVICES LTD	1.71
HCL TECHNOLOGIES LTD	0.75
POLARIS SOFTWARE LAB LTD	0.48
ONMOBILE GLOBAL LTD	0.43
FINANCIAL INSTITUTIONS	**1.97**
RURAL ELECTRIFICATION CORPORATION LTD	1.28
INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LTD	0.57
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.11
PRIME MOVERS	**3.09**
CUMMINS INDIA LTD	1.52
BHARAT HEAVY ELECTRICALS LTD	1.24
SUZLON ENERGY LTD	0.33
INDUSTRIAL CONSTRUCTION	**3.25**
LARSEN & TOUBRO LTD	3.25
AUTO ANCILLARY	**1.90**
APOLLO TYRES LTD	1.01
BHARAT FORGE LTD	0.89
CONSTRUCTION EQUIPMENTS	**0.96**
BEML LTD	0.96
PESTICIDES	**0.45**
UNITED PHOSPHORUS LTD	0.45
BREW/DISTILLERIES	**1.52**
UNITED SPIRITS LTD	1.52
OTHER ELECTRONICS	**1.62**
BHARAT ELECTRONICS LTD	1.62
DRUGS & PHARMACEUTICALS	**2.42**
LUPIN LTD	0.88
RANBAXY LABORATORIES LTD	0.78
GLENMARK PHARMACEUTICALS LTD	0.76
PASSENGER CARS	**1.58**
MARUTI SUZUKI INDIA LTD	1.58
TRANSPORT SUPPORT SERVICES	**1.23**
CONTAINER CORPORATION OF INDIA LTD	1.23
OIL & NATURAL GAS	**4.21**
OIL & NATURAL GAS CORPORATION LTD	1.94
INDRAPRASTHA GAS LTD	1.41
GAIL INDIA LTD	0.85
ELECTRICITY GENERATION	**0.73**
RELIANCE INFRASTRUCTURE LTD	0.73
STEEL	**0.95**
TATA STEEL LTD	0.95
PORTLAND CEMENT	**0.01**
CENTURY TEXTILES & INDUSTRIES LTD	0.01
COMMERCIAL VEHICLES	**2.00**
ASHOK LEYLAND LTD	2.00
COPPER & COPPER PRODUCTS	**1.00**
STERLITE INDUSTRIES LTD	1.00
GOVERNMENT SECURITIES	**11.20**
7.40% GOI 2012	3.93
7.80% GOI 2020	3.93
7.02% GOI 2016	2.47
6.90% GOI 2019	0.70
6.07% GOI 2014	0.18
CORPORATE BONDS	**8.15**
7% IOC LTD 2012	3.80
SUNDARAM FINANCE ZCB 2011	2.39
10.10% RELIANCE INDUSTRIES LTD 2011	0.97
8.25% RELIANCE CAPITAL LTD 2013	0.61
9.25% RELIANCE CAPITAL LTD 2011	0.24
10% ICICI BANK LTD 2017	0.13
INFRASTRUCTURE BONDS	**15.84**
6.84% HDFC LTD 2011	1.94
8.70% POWER FINANCE CORPORATION LTD 2020	1.71
HDFC ZCB LTD 2011	1.42
7.90% RURAL ELECTRIFICATION CORPORATION LTD 2012	1.41
7.39% POWER GRID CORPORATION 2011	1.25
6.55% NATIONAL HOUSING BANK 2012	1.15
9.47% POWER GRID CORPORATION 2013	1.11
7.00% RURAL ELECTRIFICATION CORPORATION LTD 2012	1.06
7.45% LIC HOUSING FINANCE LTD 2012	0.98
7.24% LIC HOUSING FINANCE LTD 2011	0.97
7.75% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.70
6.42% NATIONAL HOUSING BANK 2012	0.69
6.90% NATIONAL HOUSING BANK 2012	0.55
9.90% HDFC LTD 2011	0.48
9.47% POWER GRID CORPORATION 2012	0.26
9.80% POWER FINANCE CORPORATION LTD 2012	0.17
9.45% RURAL ELECTRIFICATION CORPORATION LTD 2013	0.02
DEPOSITS WITH BANKS	**5.72**
STATE BANK OF INDORE FD 2010	2.42
STATE BANK OF TRAVANCORE FD 2011	1.90
IDBI BANK CD 2010	0.96
ALLAHABAD BANK FD 2010	0.25
STATE BANK OF HYDERABAD FD 2010	0.18
COMMERCIAL PAPERS	**2.04**
RELIGARE FINVEST LTD CP 2011	2.04
OTHER NET CURRENT ASSETS	**7.59**
TOTAL	**100.00**

All rated fixed income instruments are AAA/P1+ or equivalent except *Sundaram Finance ZCB 2011 which is AA+. Past performance is not indicative of future performance.

ReturnS

empowered

UNIT LINKED BALANCED II FUND

This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.

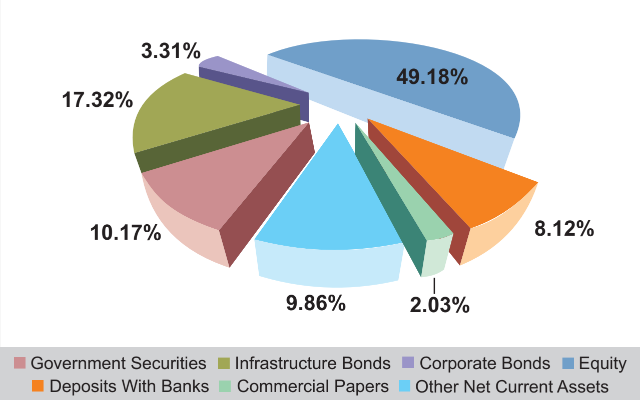
Risk Profile - Medium

Asset Allocation Pattern

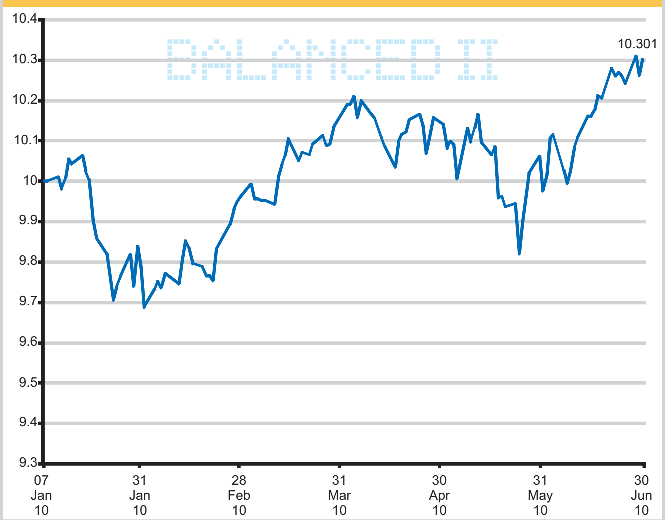
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%

Inception Date: 07-Jan-10

Asset Mix



NAV Movement



Modified Duration (in years): 1.69

Portfolio as on June 30, 2010	%
EQUITY	**49.18**
BANKING SERVICES	**8.71**
ICICI BANK LTD	1.93
ANDHRA BANK LTD	1.55
AXIS BANK LTD	1.53
HDFC BANK LTD	1.20
PUNJAB NATIONAL BANK	0.82
UCO BANK	0.71
UNITED BANK OF INDIA LTD	0.50
STATE BANK OF INDIA	0.48
REFINERY	**5.40**
RELIANCE INDUSTRIES LTD	4.14
BHARAT PETROLEUM CORP LTD	1.26
COMPUTER SOFTWARE	**5.92**
INFOSYS TECHNOLOGIES LTD	2.58
TATA CONSULTANCY SERVICES LTD	1.69
HCL TECHNOLOGIES LTD	0.74
POLARIS SOFTWARE LAB LTD	0.48
ONMOBILE GLOBAL LTD	0.43
FINANCIAL INSTITUTIONS	**2.32**
RURAL ELECTRIFICATION CORPORATION LTD	1.27
INFRASTRUCTURE DEVELOPMENT FINANCE COMPANY LTD	0.58
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	0.47
PRIME MOVERS	**3.07**
CUMMINS INDIA LTD	1.52
BHARAT HEAVY ELECTRICALS LTD	1.24
SUZLON ENERGY LTD	0.31
INDUSTRIAL CONSTRUCTION	**3.19**
LARSEN & TOUBRO LTD	3.19
AUTO ANCILLARY	**1.90**
APOLLO TYRES LTD	1.01
BHARAT FORGE LTD	0.89
CONSTRUCTION EQUIPMENTS	**0.96**
BEML LTD	0.96
PESTICIDES	**0.43**
UNITED PHOSPHORUS LTD	0.43
BREW/DISTILLERIES	**1.51**
UNITED SPIRITS LTD	1.51
OTHER ELECTRONICS	**1.59**
BHARAT ELECTRONICS LTD	1.59
DRUGS & PHARMACEUTICALS	**2.41**
LUPIN LTD	0.88
GLENMARK PHARMACEUTICALS LTD	0.77
RANBAXY LABORATORIES LTD	0.76
PASSENGER CARS	**1.55**
MARUTI SUZUKI INDIA LTD	1.55
TRANSPORT SUPPORT SERVICES	**1.22**
CONTAINER CORPORATION OF INDIA LTD	1.22
OIL & NATURAL GAS	**4.17**
OIL & NATURAL GAS CORPORATION LTD	1.91
INDRAPRASTHA GAS LTD	1.40
GAIL INDIA LTD	0.85
ELECTRICITY GENERATION	**0.72**
RELIANCE INFRASTRUCTURE LTD	0.72
STEEL	**0.93**
TATA STEEL LTD	0.93
PORTLAND CEMENT	**0.22**
CENTURY TEXTILES & INDUSTRIES LTD	0.22
COMMERCIAL VEHICLES	**1.97**
ASHOK LEYLAND LTD	1.97
COPPER & COPPER PRODUCTS	**1.00**
STERLITE INDUSTRIES LTD	1.00
GOVERNMENT SECURITIES	**10.17**
7.40% GOI 2012	5.79
7.80% GOI 2020	2.79
7.02% GOI 2016	1.58
CORPORATE BONDS	**3.31**
7% IOC LTD 2012	1.65
8.25% RELIANCE CAPITAL LTD 2013	1.27
10.10% RELIANCE INDUSTRIES LTD 2011	0.39
INFRASTRUCTURE BONDS	**17.32**
9.47% POWER GRID CORPORATION 2012	4.16
6.90% LIC HOUSING FINANCE LTD 2011	3.18
9.90% HDFC LTD 2011	2.33
7.00% RURAL ELECTRIFICATION CORPORATION LTD 2012	2.12
8.70% POWER FINANCE CORPORATION LTD 2020	1.75
6.42% NATIONAL HOUSING BANK 2012	1.21
7.75% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.88
7.90% RURAL ELECTRIFICATION CORPORATION LTD 2012	0.86
9.80% POWER FINANCE CORPORATION LTD 2012	0.83
DEPOSITS WITH BANKS	**8.12**
STATE BANK OF TRAVANCORE FD 2011	8.12
COMMERCIAL PAPERS	**2.03**
RELIGARE FINVEST LTD CP 2011	2.03
OTHER NET CURRENT ASSETS	**9.86**
TOTAL	**100.00**

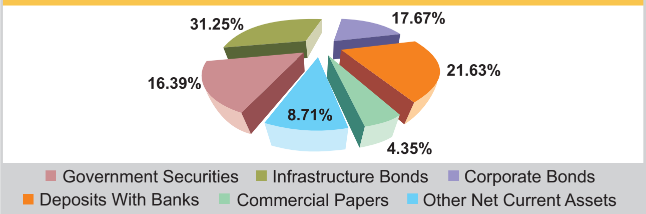
All rated fixed income instruments are AAA/P1+.
Past performance is not indicative of future performance.

UNIT LINKED DEBT FUND

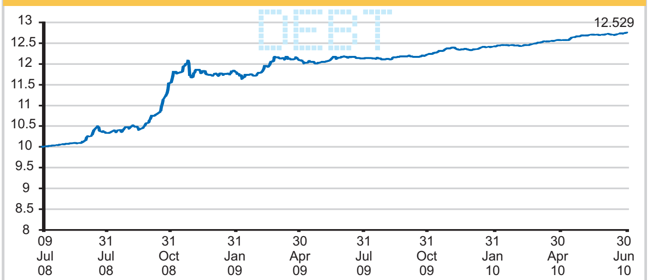
This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.

Risk Profile - Low to Medium

Asset Mix



NAV Movement



Fund Performance as on 30-Jun-2010

Last Three Months		Last One Year		Inception to Date	
Company	Benchmark	Company	Benchmark	Company	Benchmark
1.4%	1.7%	4.5%	4.2%	25.3%	16.9%

Debt Fund benchmark is CRISIL Composite Bond Fund Index
Modified Duration (in years): 1.74

Portfolio as on June 30, 2010	%
GOVERNMENT SECURITIES	16.39
7.40% GOI 2012	8.13
7.80% GOI 2020	6.06
7.02% GOI 2016	1.21
6.07% GOI 2014	0.73
6.90% GOI 2019	0.26
CORPORATE BONDS	17.67
7% IOC LTD 2012	6.53
9.25% RELIANCE CAPITAL LTD 2011	3.58
SUNDARAM FINANCE ZCB 2011	3.54
10.10% RELIANCE INDUSTRIES LTD 2011	1.87
8.25% RELIANCE CAPITAL LTD 2013	1.83
10% ICICI BANK LTD 2017	0.33
INFRASTRUCTURE BONDS	31.25
6.84% HDFC LTD 2011	3.89
8.70% POWER FINANCE CORPORATION LTD 2020	3.35
6.90% NATIONAL HOUSING BANK 2012	2.72
7.00% RURAL ELECTRIFICATION CORPORATION LTD 2012	2.64
9.47% POWER GRID CORPORATION 2013	1.96
7.45% LIC HOUSING FINANCE LTD 2012	1.96
7.24% LIC HOUSING FINANCE LTD 2011	1.95
7.90% RURAL ELECTRIFICATION CORPORATION LTD 2012	1.82
7.75% RURAL ELECTRIFICATION CORPORATION LTD 2012	1.81
6.42% NATIONAL HOUSING BANK 2012	1.77
6.55% NATIONAL HOUSING BANK 2012	1.47
7.39% POWER GRID CORPORATION 2011	1.41
9.90% HDFC LTD 2011	1.29
HDFC ZCB LTD 2011	1.16
9.80% POWER FINANCE CORPORATION LTD 2012	0.63
8.75% IRFC LTD 2013	0.62
9.47% POWER GRID CORPORATION 2012	0.51
9.45% RURAL ELECTRIFICATION CORPORATION LTD 2013	0.29
DEPOSITS WITH BANKS	21.63
STATE BANK OF TRAVANCORE FD 2011	9.37
HDFC BANK LTD FD 2011	3.87
STATE BANK OF INDORE FD 2010	3.30
IDBI BANK CD 2010	1.94
IDBI BANK FD 2011	1.47
STATE BANK OF HYDERABAD FD 2010	0.90
ALLAHABAD BANK FD 2010	0.47
STATE BANK OF PATIALA FD 2011	0.31
COMMERCIAL PAPERS	4.35
RELIGARE FINVEST LTD CP 2011	4.35
OTHER NET CURRENT ASSETS	8.71
TOTAL	100.0

All rated fixed income instruments are AAA/P1+ or equivalent except *Sundaram Finance ZCB 2011which is AA+. Past performance is not indicative of future performance.

Asset Allocation Pattern

Debt Securities	60% - 100%
Money Market	0% - 40%

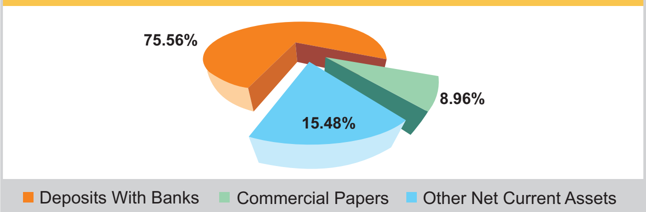
Inception Date: 9-Jul-08

UNIT LINKED LIQUID FUND

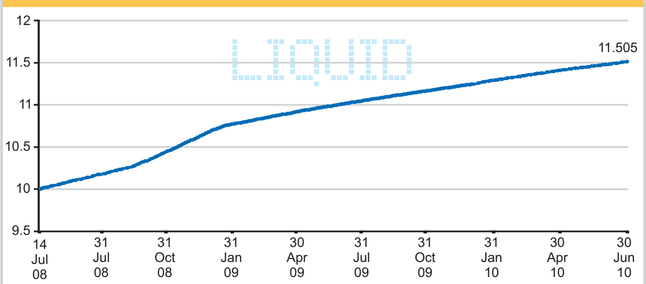
This fund primarily invests in portfolio constituted of money market and high quality debt securities.

Risk Profile - Low

Asset Mix



NAV Movement



Fund Performance as on 30-Jun-2010

Last Three Months		Last One Year		Inception to Date	
Company	Benchmark	Company	Benchmark	Company	Benchmark
1.3%	1.0%	5.9%	3.3%	15.1%	11.6%

Liquid Fund benchmark is CRISIL Liquid Fund Index
Modified Duration (in years): 0.56

Portfolio as on June 30, 2010	%
DEPOSITS WITH BANKS	75.56
STATE BANK OF TRAVANCORE FD 2011	9.10
HDFC BANK LTD FD 2011	8.83
UCO BANK FD 2011	7.54
BANK OF INDIA FD 2011	7.39
CANARA BANK FD 2011	4.82
IDBI BANK FD 2011	4.71
ANDHRA BANK FD 2010	4.17
ALLAHABAD BANK FD 2010	3.85
IDBI BANK CD & FD 2010	3.74
ORIENTAL BANK OF COMMERCE FD 2010	3.32
AXIS BANK LTD FD 2010	3.21
STATE BANK OF HYDERABAD FD 2010	3.21
STATE BANK OF INDORE FD 2010	2.68
BANK OF BARODA FD 2011	2.14
ORIENTAL BANK OF COMMERCE FD 2011	2.03
UNION BANK OF INDIA FD 2010	1.60
UCO BANK FD 2010	1.60
CORPORATION BANK FD 2010	1.07
CANARA BANK FD 2010	0.54
COMMERCIAL PAPERS	8.96
RELIGARE FINVEST LTD CP 2011	8.96
OTHER NET CURRENT ASSETS	15.48
TOTAL	100.00

All rated fixed income instruments are AAA/P1+ or equivalent. Past performance is not indicative of future performance.

Asset Allocation Pattern

Debt Securities	0% - 60%
Money Market	40% - 100%

Inception Date: 14-Jul-08

INSURANCE UPDATE
Insurance Regulations - Protecting your Dreams

Over the years, the insurance industry in India has witnessed significant changes, resulting in an industry that has evolved to offer holistic solutions to the common man.

Traditionally, insurance has been viewed as being merely 'protectionist' in nature. While the primary purpose has not changed, the industry has undergone modifications to enhance its role to one offering complete financial solutions in terms of security, wealth creation and capital protection. These changes were necessary to meet the changing needs of emerging India.

Need for IRDA

When it comes to protection against contingencies like untimely death or natural calamities, there is no other instrument better than insurance to provide the much needed financial cushion during these times. The role of insurance as a risk mitigator becomes even more highlighted in a nation like India, given the demographic strength of middle and low level income group.

Before the economy was opened up to foreign players, insurance sector was plagued by a number of issues. Insurance had become just another savings product and risk mitigation had taken a back seat. As a result most people remained under or un-insured. Also, with only government owned players in the market there was no competition in the industry, leading to limited range of products in the market. The absence of risk-based pricing, inefficient delivery channels and poor customer service caused customer dissatisfaction.

With the growing changes in the economy post liberalization, the need for a regulator for the insurance sector was strongly felt, considering the role it played in developing India's financial sector and the benefits it brought to customers and market players. This gave birth to the Insurance Regulatory & Development Authority (IRDA) Bill, which was passed in 1999 to "protect the interests of insurance policy holders and to regulate, promote and ensure orderly growth of the insurance industry."

What was in-store for the policy holders?

With the Insurance Regulatory and Development Authority (IRDA) Act of 1999, not only was the entry of private companies allowed but foreign direct investment was also encouraged to a limit of 26% of the total capital held by the Indian Insurance Companies. This encouraged competition and customer needs became a top priority.

Here's a look at what IRDA, the insurance industry regulator, has done to protect the customer's financial interest:

Protecting the Policyholder's interest	
Enhanced service and product offerings available to customers at competitive pricing	□ Facilitating entry of foreign players to encourage higher competition amongst insurers
Focus on consumer needs	□ Mandatory minimum solvency margins for insurers to ensure sufficient liquidity at all times □ Simplified language for all policy related documents □ Stringent guidelines for investment portfolio to limit risk exposure
Enhanced Transparency	□ Mandatory disclosure of benefits and terms and conditions of each policy □ Maintenance of prudent underwriting and accounting standards by insurers
Better complaint redressal	□ Set up of proper grievance mechanism
Helping customers identify their needs and wisely choose the most appropriate product	□ Compulsory for agents to undergo minimum 100 hours of practical training along with other educational requirements

The way forward

IRDA has been consistently striving to safeguard consumer interest and to bring insurance to every household. IRDA's efforts to enhance value at the hands of policy holders and make insurance more transparent will ensure that Indians no longer remain under or uninsured.

Contributed by Dun & Bradstreet India
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Life Insurance
with Oriental Bank of Commerce

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Centrum Plaza Tower B, 5th Floor, Sector 53, Gurgaon - 122002
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