

Investment Newsletter 2007-08



Dear Customer,

Thank you for choosing us to be your preferred life insurance and wealth management partner.

I acknowledge and appreciate the fact that you have entrusted your financial protection and asset management needs to us in our very first full financial year of operations. With gratitude, I would like to assure you that we will be a trusted partner in helping you achieve your financial goals.

The financial year 2007-08 has been eventful for the capital markets. While a good part of the year witnessed surging performances, the last few months were studded with volatility and uncertainties. While this may have been a cause for apprehension to you as an investor in the markets, I would like to impress upon the fact that long-term investments, as in the case of life insurance, mitigate the effects of short-term market volatility.

Given Bharti AXA Life's robust investment strategy, we are confident that your investments will grow considerably over the long term.

Your confidence in our ability to partner with your financial dreams is clearly evident from your patronage of our products in our very early days of operations. I would like to take this opportunity to express our interest in increasing our contribution to your financial planning, with our investment expertise.

Best Regards

Abhijit Gulanikar

2007-2008

Milestones

A variety of products for various customer needs



Ever expanding network

Operating in 77 branches across 66 cities



Distribution strength



- Industry Innovation: 'Telcassurace', an all-new distribution channel
 - Accesses the 60 mn Bharti Airtel customer base
 - Presence at 308 Airtel

Relationship Centres across over 25 cities

- Over 12,000 agents
- Corporate agency, broker and bancassurance relationships

ISO Certification

Making a mark in service



People

Over 5200 employees



Investment Newsletter

June 2008



Market Overview

Key Rates	Current	One Month Ago	One year Ago
Nifty	4040.55	4870.10	4318.30
Nifty Midcap 50	1956.85	2593.75	2456.65
Annual Inflation rate (Wholesale Price Index)	11.42%	8.24%	4.42%
Yield Ten Year Government Security (Semi annual)	8.70%	8.11%	8.15%
Yield 5 year AAA rated Corporate Bond (Annual)	10.65%	9.63%	9.99%
US Dollar(USD) –Indian Rupee(INR) exchange rate	43.05	42.16	40.70

Economic and Market review

The Indian capital markets, both equity and bond, went through one of the worst periods ever in June. The equity markets fell sharply due to multiple factors. Nifty dropped by 17% and the Nifty Mid cap dropped by 24.6%.

The increase in interest rates resulted in re-rating of entire stock market due to increase in return expected from equity market (in market speak this is called increase in cost of capital for company). The market was rocked by sharp rise in interest rate caused by strong Reserve Bank of India (RBI) action to control 11% plus inflation (highest inflation in last 13 years). RBI hiked Repo Rate by 0.75% and Cash Reserve Ratio (CRR) by 0.5% during the month to cool the economy.

The interest rate sensitive sectors were hit the hardest as they faced double whammy of expected decrease in capital expenditure in the economy and increase in their own cost of capital. During June BSE Realty index dropped by 35.17% and BSE capital goods dropped by 23.34%. Banks also fared badly due to large estimates for mark to market losses in bond portfolio and fear of rising Non performing assets. The least loss making Sectoral Indices for this month, were BSE Healthcare (-5.27%) and BSE Oil & Gas (-13.35 %). The breadth of the market was also very poor with every stock in the Nifty and Sensex posting a negative return. The Declines to advance ratio for the market as a whole was 20:1.

The crude oil continued to rise and breached the USD 140/barrel mark in June. The high crude prices are causing are significantly worsening earlier estimates of current account deficit and fiscal deficit. For the fiscal year 2008-09 fertilizer subsidy and the oil pool deficit are expected to cross Rs 100 bn and Rs 200 bn respectively. Given the worries about Indian economy and option of investing in commodity rich countries like Russia and Brazil, the Foreign Institutional Investors sold equities worth US\$2.6 billion in the month of June. These outflows though lower than witnessed in Jan-2008 and Nov-2007 resulted in much sharper fall in the market due to lack of support from the domestic institutional investors seen in the Nov-07 and Jan-08.

Sensex monthly returns - History since 1979

The interest rates rose sharply in June due to credit tightening by RBI. The yield rise of 0.6% in the 10 year Government of India security (GSec) is not a true indicator of the rise in interest rates. The Foreigners were bearish even on the bond markets and expressed their views through the interest rate swap market. The 5year interest rate swap rate increased by 2.4% in June. The yield on 2 year Gsec rose by 1.25%. The 10 year Gsec were trading (for very small volumes) at below 9% yields as not enough stock of 10 year bonds was available to traders for selling. The yield on 10 year GSec shall rise above 9% post future auctions of the 10 year bonds resulting in increased availability of the bonds with the traders. The immediate term equity market outlook continues to be weak but in our opinion the concern priced in the market may be overdone in certain sectors like banks and capital goods. The next few months as inflation subdues and the credit tightening effects are absorbed by the economy, prospects of the market look better. The crude oil price though is joker in the pack. A further rise from current levels will weaken the market but a sharp fall should lead to a very smart recovery.

10 best months		10 worst month	
Month	Return	Month	Return
Mar-92	51.4%	May-92	-22.7%
Jul-91	28.6%	Mar-93	-18.9%
Feb-91	24.2%	Jun-08	-18.0%
May-88	23.0%	May-04	-15.8%
Feb-92	22.9%	Mar-01	-15.1%
Jul-90	21.5%	Oct-92	-14.2%
Nov-93	20.9%	May-06	-13.7%
Aug-90	20.8%	Sep-01	-13.4%
Jan-92	20.6%	Nov-86	-13.2%
Jun-85	19.7%	Jan-08	-13.0%

Disclosures: 1. This newsletter only gives an overview of the economy and should not be construed as financial advice. Policyholder should use his/her own discretion and judgment while investing in financial markets and shall be responsible for his/her decision. 2. EPS - Earning per share, PE - Price earning multiple. 3. Source: www.bloomberg.com 4. Insurance is the subject matter of the solicitation. 5. The information contained herein is as on 31st May 2008.



Bharti AXA Life Insurance Company Limited

Registered Office: 61/62, Kalpataru Synergy, Opp. Grand Hyatt, Vakola, Santacruz (E), Mumbai 400 055.
www.bharti-axalife.com. Registration Number: 130. Advertisement No. MNL 09 May 08

Fund Fact Sheet June 2008

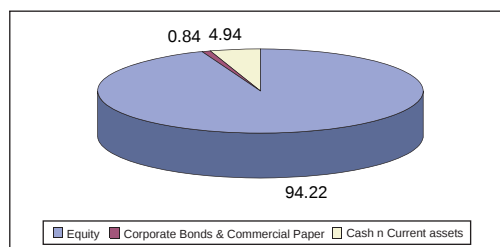


Portfolio - Grow Money

Fund Performance (Absolute Returns %)		
	Fund	Benchmark Index
3 months	-15.10	-15.68
6 months	-36.13	-36.74
1 year	-9.85	-9.94
Since Inception*	15.02	17.78

Benchmark: NSE CNX 100
*Inception date: 24 August 2006

Asset Allocation (%)



Sector allocation (%)

Aluminum	1.39
Hindalco	0.61
National Aluminum Co	0.79
Banking Services	9.78
Axis Bank Limited	0.75
Bank Of Baroda	0.26
Bank Of India	0.40
Canara Bank	0.25
HDFC Bank Ltd	1.24
ICICI Bank Ltd	2.43
Kotak Mahindra Bank Ltd	0.55
Punjab National Bank	0.41
State Bank Of India	2.45
Union Bank Of India	0.19
Fixed Deposit State Bank of Patiala	0.84
Cement	0.98
ACC	0.34
Gujarat Ambuja Cements Ltd	0.40
Ultratech Cement	0.24
Commercial Vehicles	0.57
Tata Motors Ltd	0.57
Computer Software	10.91
HCL Technologies Ltd	0.58
I-Flex Solutions Ltd	0.41
Infosys Technologies Ltd	3.45
Satyam Computer	1.02
Tata Consultancy	2.92
Tech Mahindra Ltd	0.30
Wipro Ltd	2.23
Construction	2.06
GMR Infrastructure Ltd	0.51
Jaiprakash Associates Ltd	0.59
Unitech Ltd	0.97
Cosmetics, Toiletries, Soaps & Detergents	1.57
Hindustan Unilever Ltd	1.57
Crude Oil & Natural Gas	7.86
Cairn India Ltd	1.81
Oil & Natural Gas Corp Ltd	6.05
Diversified	3.13
Grasim Industries Limited	0.59
Indian Rayon & Inds Ltd	0.39
Sterlite Industries (India) Ltd	1.72
United Spirits Ltd	0.43

Sector Allocation (%) (Cont.)

Drugs & Pharmaceuticals	2.65
Cipla Ltd	0.57
Dr Reddy's Laboratories	0.39
Ranbaxy Laboratories Ltd	0.68
Sun Pharma	1.01
Electricity Generation	2.59
Power Grid Corp.Ltd	1.15
Tata Power	0.81
Reliance Infrastructure Ltd	0.63
Finished Steel	3.85
Steel Authority Of India Ltd	2.00
Tata Steel Ltd	1.85
Hotels	0.19
Indian Hotels Co Ltd	0.19
Housing Construction	2.63
DLF Ltd	2.35
HDIL Ltd	0.29
Housing Finance Services	1.94
Housing Development Finance	1.94
Industrial Capital Goods	0.28
Bharat Electronics Ltd	0.28
Media-Broadcasting	0.30
Zee Telefilms Ltd	0.30
Natural Resources	0.37
Reliance Natural Resources Ltd	0.37
NBFC's	0.77
Reliance Capital Ltd	0.77
Other Financial Institutions	0.87
IDFC	0.47
Power Fin.Corp.Ltd	0.41
Other Metal Products	0.94
Jindal Steel And Power	0.94
Paints	0.38
Asian Paints Ltd	0.38
Passenger Cars & Multi Utility Vehicles	1.04
Mahindra & Mahindra Ltd	0.42
Maruti Suzuki India Ltd	0.62
Petroleum Products (Refineries)	2.66
Reliance Petroleum Ltd	2.66
Power Generation	4.35
National Thermal Power Corp	4.35
Prime Movers	3.47
Bharat Heavy Electricals	2.34
Suzlon Energy Ltd	1.12
Refineries	10.85
BPCL	0.28
Reliance Industries	10.57
Switching Apparatus	1.04
ABB Ltd India	0.59
Siemens India Ltd	0.45
Telephone Services	9.15
Bharti Airtel	4.75
Idea Cellular	0.85
Reliance Communication	3.17
Tata Communications	0.37
Tobacco Products	2.46
ITC Ltd	2.46
Trading	0.98
GAIL India Ltd	0.98
Transportation	0.35
Container Corp Of India Ltd	0.35
Turnkey Projects/Erection Contracts	2.22
Larsen & Toubro Ltd	2.22
Two & Three Wheelers	0.48
Hero Honda Motors	0.48
Cash and Current Assets	4.94
Grand Total	100.00

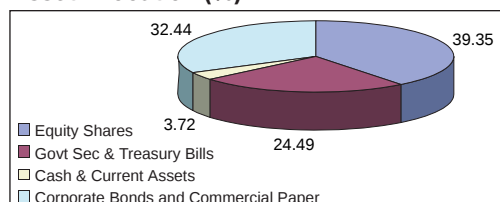


Portfolio - Save'n'Grow Money

Fund Performance (Absolute Returns %)		
	Fund	Benchmark Index
3 months	-7.64	-7.54
6 months	-17.94	-16.32
1 year	-1.04	-1.11
Since Inception*	13.26	13.9

Benchmark: 45% CNX 100 and 55% Crisil Composite Bond Index
*Inception date: 22 August 2006

Asset Allocation (%)



Maturity Profile (as % of AUM)

0-1 yrs	10.33
1-3yrs	-
3-5yrs	89.67
>5yrs	-

Sector Allocation

Aluminum	0.6
Hindalco	0.3
National Aluminum Co	0.3
Banking Services	36.3
10% Nabard 2012	31.3
Fixed Deposit State Bank of Patiala	1.2
Axis Bank	0.3
Bank Of Baroda	0.1
Bank Of India	0.2
Canara Bank	0.1
HDFC Bank Ltd	0.5
ICICI Bank Ltd	1.0
Indian Overseas Bank	0.1
IDBI	0.1
Kotak Mahindra Bank Ltd	0.2
Punjab National Bank	0.2
State Bank of India	1.0
Union Bank of India	0.1
Cement	0.4
ACC	0.1
Gujarat Ambuja Cements Ltd	0.2
Ultratech Cement	0.1
Commercial Vehicles	0.2
Tata Motors Ltd	0.2
Computer Software	4.6
HCL Technologies Ltd	0.2
I-Flex Solutions Ltd	0.2
Infosys Technologies Ltd	1.4
Satyam Computer	0.4
Tata Consultancy	1.2
Tech Mahindra Ltd	0.1
Wipro Ltd	0.9
Construction	0.9
GMR Infrastructure Ltd	0.2
Jaiprakash Associates Ltd	0.2
Unitech Ltd	0.4
Cosmetics, Toiletries, Soaps & Detergents	0.7
Hindustan Unilever Ltd	0.7
Crude Oil & Natural Gas	3.3
Cairn India Ltd	0.8
Oil & Natural Gas Corp Ltd	2.5
Diversified	1.3
Grasim Industries Ltd	0.2
Indian Rayon & Inds Ltd	0.2
Sterlite Industries (India) Ltd	0.7
United Spirits Ltd	0.2

Sector Allocation (%) (Cont.)

Drugs & Pharmaceuticals	1.1
Cipla Ltd	0.2
Dr Reddy's Laboratories	0.2
Ranbaxy Laboratories Ltd	0.3
Sun Pharma	0.4
Electricity Generation	1.1
Power Grid Corp.Ltd	0.5
Tata Power	0.3
Reliance Infrastructure Ltd	0.3
Finished Steel	1.6
Steel Authority Of India Ltd	0.8
Tata Steel Ltd	0.8
Hotels	0.1
Indian Hotels Co Ltd	0.1
Housing Construction	1.0
DLF Ltd	1.0
Housing Finance Services	0.8
Housing Development Finance	0.8
Industrial Capital Goods	0.1
Bharat Electronics Ltd	0.1
Media-Broadcasting	0.1
Zee Telefilms Ltd	0.1
Natural Resources	0.2
Reliance Natural Resources Ltd	0.2
NBFC's	0.3
Reliance Capital Ltd	0.3
Other Financial Institutions	0.4
IDFC	0.2
Power Fin.Corp.Ltd	0.2
Other Metal Products	0.4
Jindal Steel And Power	0.4
Paints	0.2
Asian Paints Ltd	0.2
Passenger Cars & Multi Utility Vehicles	0.4
Mahindra & Mahindra Ltd	0.2
Maruti Suzuki India Ltd	0.3
Petroleum Products (Refineries)	1.1
Reliance Petroleum Ltd	1.1
Power Generation	1.8
National Thermal Power Corp	1.8
Prime Movers	1.4
Bharat Heavy Electricals	1.0
Suzlon Energy Ltd	0.5
Refineries	4.5
BPCL	0.1
Reliance Industries	4.4
Sovereign	24.5
7.37% GOI 2014	9.9
9.39% GOI 2011	13.2
364 Day TB 2008	1.4
Switching Apparatus	0.4
ABB Ltd India	0.2
Siemens India Ltd	0.2
Telephone Services	3.8
Bharti Airtel	2.0
Idea Cellular	0.4
Reliance Communication	1.3
Tata Communications	0.2
Tobacco Products	1.0
ITC Ltd	1.0
Trading	0.4
GAIL India Ltd	0.4
Transportation	0.1
Container Corp Of India Ltd	0.1
Turnkey Projects/Erection Contracts	0.9
Larsen & Toubro Ltd	0.9
Two & Three Wheelers	0.2
Hero Honda Motors	0.2
Cash and Current Assets	3.7
Grand Total	100.00

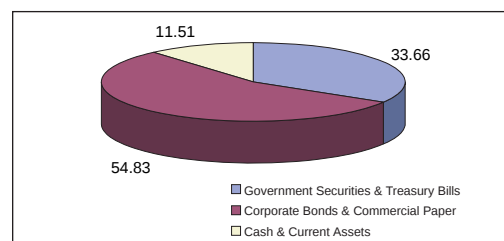


Portfolio - Steady Money

Fund Performance (Absolute Returns %)		
	Fund	Benchmark Index
3 months	-1.54	-0.89
6 months	-0.17	0.39
1 year	7.69	6.12
Since Inception*	12.23	10.34

Benchmark: CRISIL Composite Bond Index
*Inception date: 5 September 2006

Asset Allocation (%)



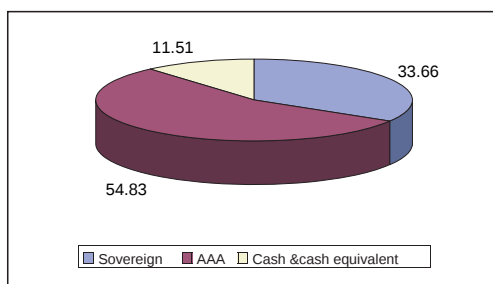
Maturity Profile (as % of AUM)

0-1 yrs	17.74
1-3yrs	-
3-5yrs	82.26
>5yrs	-

Sector Allocation

Corporate bonds	54.83
10% NABARD 2012	48.60
9.5% FD SBP 24/07/2008	6.23
Cash and currents assets	11.51
Government Securities & Treasury Bills	33.66
9.39% GOI 2011	12.60
7.37% GOI 2014	21.06
Grand Total	100

Rating Profile (as a % of AUM)

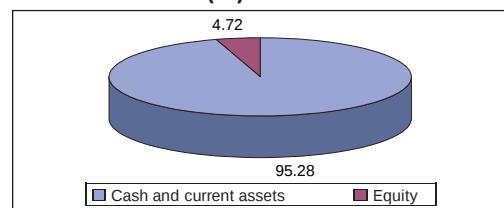


Portfolio - Grow Money Pension

Fund Performance (Absolute Returns %)		
	Fund	Benchmark Index
1 month	-17.36	-18.05
3 months	-15.31	-15.68
Since Inception*	-35.93	-36.74

Benchmark: NSE CNX 100
*Inception date: 1st Jan 2008

Asset Allocation (%)



Sector Allocation (%)

Aluminum	1.41
Hindalco	0.61
National Aluminum Co	0.79
Banking Services	9.04
Axis Bank Limited	0.76
Bank Of Baroda	0.26
Bank Of India	0.40
Canara Bank	0.26
HDFC Bank Ltd	1.25
ICICI Bank Ltd	2.46
Kotak Mahindra Bank Ltd	0.56
Punjab National Bank	0.41
State Bank Of India	2.48
Union Bank Of India	0.19
Cement	0.99
ACC	0.35
Gujarat Ambuja Cements Ltd	0.41
Ultratech Cement	0.24
Commercial Vehicles	0.58
Tata Motors Ltd	0.58
Computer Software	11.03
HCL Technologies Ltd	0.59
I-Flex Solutions Ltd	0.41
Infosys Technologies Ltd	3.49
SatyamComputer	1.03
Tata Consultancy	2.95

Sector Allocation (%) (Cont.)

Tech Mahindra Ltd	0.31
Wipro Ltd	2.26
Construction	2.08
GMR Infrastructure Ltd	0.51
Jaiprakash Associates Ltd	0.59
Unitech Ltd	0.98
Cosmetics, Toiletries, Soaps & Detergents	1.58
Hindustan Unilever Ltd	1.58
Crude Oil & Natural Gas	7.95
Cairn India Ltd	1.83
Oil & Natural GasCorp Ltd	6.12
Diversified	3.17
Grasim Industries Limited	0.60
Indian Rayon & Inds Ltd	0.40
Sterlite Industries (India) Ltd	1.74
United Spirits Ltd	0.44
Drugs & Pharmaceuticals	2.68
Cipla Ltd	0.58
Dr Reddy's Laboratories	0.40
Ranbaxy Laboratories Ltd	0.69
Sun Pharma	1.02
Electricity Generation	2.62
Power Grid Corp.Ltd	1.16
Tata Power	0.82
Reliance Infrastructure Ltd	0.64
Finished Steel	3.89
Steel Authority Of India Ltd	2.02
Tata Steel Ltd	1.87
Hotels	0.20
Indian Hotels Co Ltd	0.20
Housing Construction	2.66
DLF Ltd 2.37 HDIL Ltd	0.29
Housing Finance Services	1.96
Housing Development Finance	1.96
Industrial Capital Goods	0.29
Bharat Electronics Ltd	0.29
Media-Broadcasting	0.30
Zee Telefilms Ltd	0.30
Natural Resources	0.37
Reliance Natural Resources Ltd	0.37
NBFC's	0.78
Reliance Capital Ltd	0.78
Other Financial Institutions	0.88
IDFC	0.47
Power Fin.Corp.Ltd	0.41

Sector Allocation (%) (Cont.)

Other Metal Products	0.95
Jindal Steel And Power	0.95
Paints	0.39
Asian Paints Ltd	0.39
Passenger Cars & Multi Utility Vehicles	1.05
Mahindra & Mahindra Ltd	0.42
Maruti Suzuki India Ltd	0.63
Petroleum Products (Refineries)	2.69
Reliance Petroleum Ltd	2.69
Power Generation	4.40
National Thermal Power Corp	4.40
Prime Movers	3.50
Bharat Heavy Electricals	2.37
Suzlon Energy Ltd	1.13
Refineries	10.98
BPCL	0.28
Reliance Industries	10.69
Switching Apparatus	1.05
ABB Ltd India	0.60

Sector Allocation (%) (Cont.)

Siemens India Ltd	0.46
Telephone Services	9.25
Bharti Airtel	4.81
Idea Cellular	0.86
Reliance Communication	3.21
Tata Communications	0.37
Tobacco Products	2.48
ITC Ltd	2.48
Trading	0.99
GAIL India Ltd	0.99
Transportation	0.35
Container Corp Of India Ltd	0.35
Turnkey Projects/Erection Contracts	2.24
Larsen & Toubro Ltd	2.24
Two & Three Wheelers	0.49
Hero Honda Motors	0.49
Cash and Current Assets	4.72
Grand Total	100.00



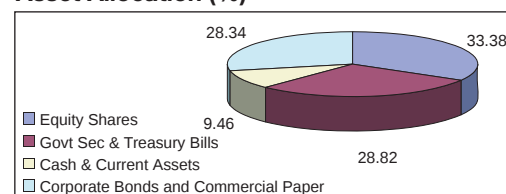
Portfolio - Save'n'Grow Money Pension

Fund Performance (Absolute Returns %)		
	Fund	Benchmark Index
1 month	-8.39	-9.04
3 months	-8.63	-7.54
Since Inception*	-13.12	-16.32

Benchmark: 45% CNX 100 and 55% Crisil Composite Bond

*Inception date: 1st Jan 2008

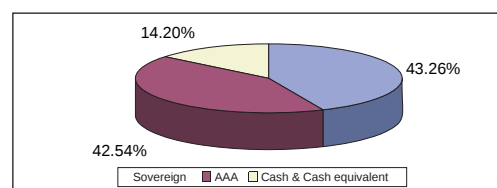
Asset Allocation (%)



Maturity Profile (as % of AUM)

0-1 yrs	30.1
1-3yrs	-
3-5yrs	69.9
>5yrs	-

Ratings (% age of Fixed Income portion)



Sector Allocation (%) (Cont.)

Aluminum	0.70
Hindalco	0.45
National Aluminum Co	0.25
Banking Services	31.34
Fixed Deposit State Bank of Patiala	10.59
Axis Bank Limited	0.36
HDFC Bank Ltd	0.87
ICICI Bank Ltd	0.77
Kotak Mahindra Bank Ltd	0.25
State Bank Of India	0.75
10% Nabard 2012	17.76
Cement	1.75
ACC	0.93
Gujarat Ambuja Cements Ltd	0.82
Construction	1.08
GMR Infrastructure Ltd	0.49
Jaiprakash Associates Ltd	0.59

Sector Allocation (%) (Cont.)

Cosmetics, Toiletries, Soaps & Detergents	0.75
Hindustan Unilever Ltd	0.75
Crude Oil & Natural Gas	2.58
Cairn India Ltd	0.55
Oil & Natural Gas Corp Ltd	2.03
Diversified	2.56
Grasim Industries Limited	1.09
Indian Rayon & Inds Ltd	0.65
Sterlite Industries (India) Ltd	0.82
Drugs & Pharmaceuticals	2.44
Cipla Ltd	0.76
Ranbaxy Laboratories Ltd	1.23
Sun Pharma	0.44
Electricity Generation	0.99
Power Grid Corp.Ltd	0.99
Finished Steel	0.88
Steel Authority Of India Ltd	0.88
Hotels	0.18
Indian Hotels Co Ltd	0.18
Housing Construction	0.45
DLF Ltd	0.45
Housing Finance Services	1.16
Housing Development Finance	1.16
Media-Broadcasting	1.07
Zee Telefilms Ltd	1.07
Passenger Cars & Multi Utility Vehicles	0.67
Mahindra & Mahindra Ltd	0.31
Maruti Suzuki India Ltd	0.36
Power Generation	1.18
National Thermal Power Corp	1.18
Prime Movers	1.15
Bharat Heavy Electricals	0.81
Suzlon Energy Ltd	0.34
Refineries	3.27
BPCL	0.71
Reliance Industries	2.56
Sovereign	28.82
7.37% GOI 2014	28.82
Switching Apparatus	0.28
Siemens India Ltd	0.28
Telephone Services	1.78
Bharti Airtel	0.98
Reliance Communication	0.80
Tobacco Products	0.93
ITC Ltd	0.93
Trading	0.93
GAIL India Ltd	0.93
Transportation	1.26
Container Corp Of India Ltd	1.26
Turnkey Projects/Erection Contracts	0.89
Larsen & Toubro Ltd	0.89
Two & Three Wheelers	1.44
Hero Honda Motors	1.44
Cash and Current Assets	9.46
Grand Total	100.00

Portfolio - Steady Money Pension

Fund Performance (Absolute Returns %)		
	Fund	Benchmark Index
1 months	-2.31	-1.66
3 months	-1.97	-0.89
Since Inception*	-0.83	0.39

Benchmark: CRISIL Composite Bond Index

*Inception date: 1st Jan 2008

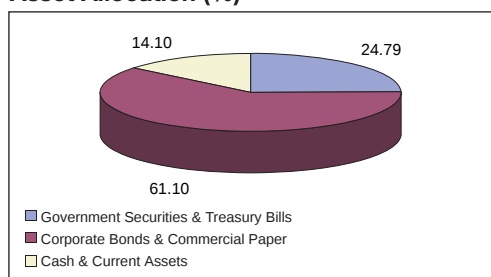
Sector Allocation

Corporate Bonds	61.1
10% NABARD 2012	15.2
9.5% FD SBP 24/07/2008	45.9
Cash and currents assets	14.1
Government Securities & Treasury Bills	24.79
7.37% GOI 2014	24.79
Grand Total	100.00

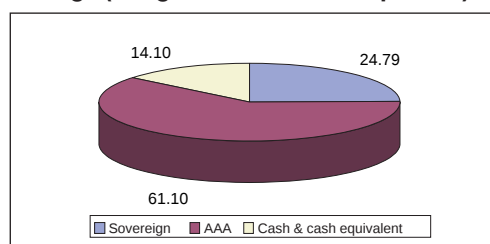
Maturity Profile (as % of AUM)

0-1 yrs	60.01
1-3yrs	-
3-5yrs	39.99

Asset Allocation (%)



Ratings (% age of Fixed Income portion)



Disclosures: 1. Insurance is the subject matter of the solicitation. 2. The performance of the funds, as shown above, is not indicative of future performance or returns. 3. Steady Money, Grow Money, Save'n'Grow Money, Grow Money Pension, Save'n'Grow Money Pension & Steady Money Pension are only the names of the fund and do not indicate its expected future returns or performance. 4. The information contained herein is as on 31st May 2008.



Bharti AXA Life Insurance Company Limited

Registered Office: 61/62, Kalpataru Synergy, Opp. Grand Hyatt, Vakola, Santacruz (E), Mumbai 400 055.
www.bharti-axalife.com. Registration Number: 130. Advertisement No. MNL 09 May 08