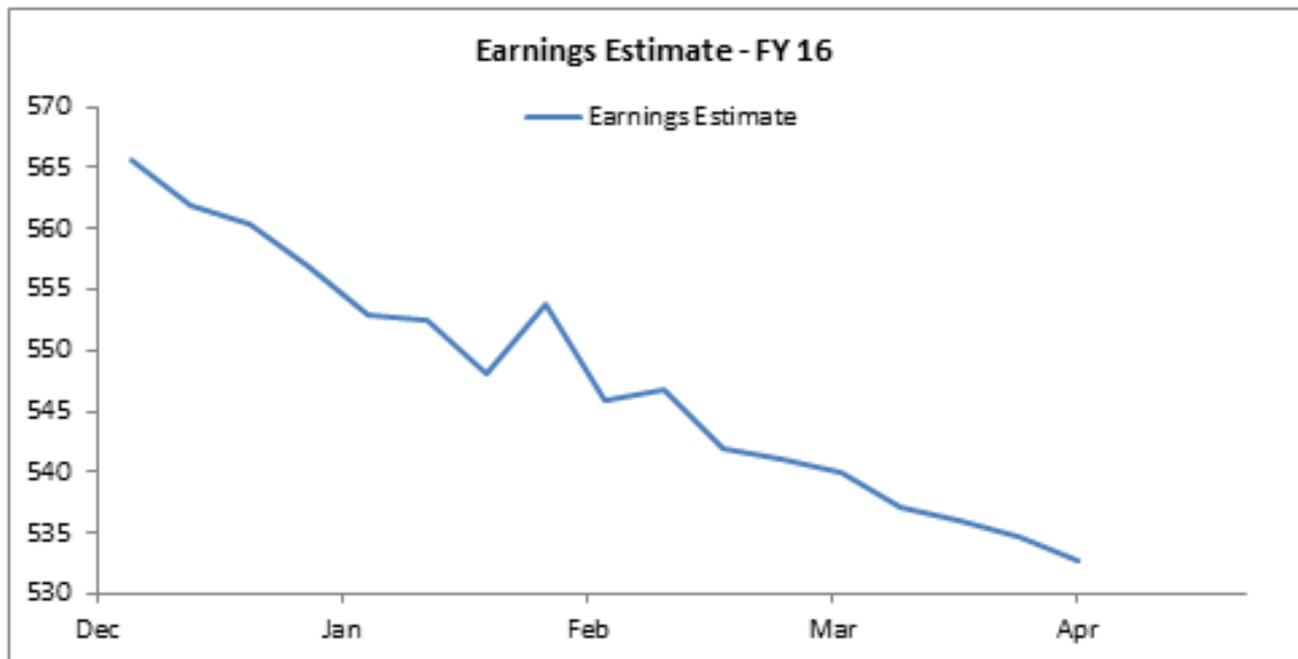




**FUND FACT SHEET**  
**as of 30<sup>th</sup> Apr 2015**

## Equity Market



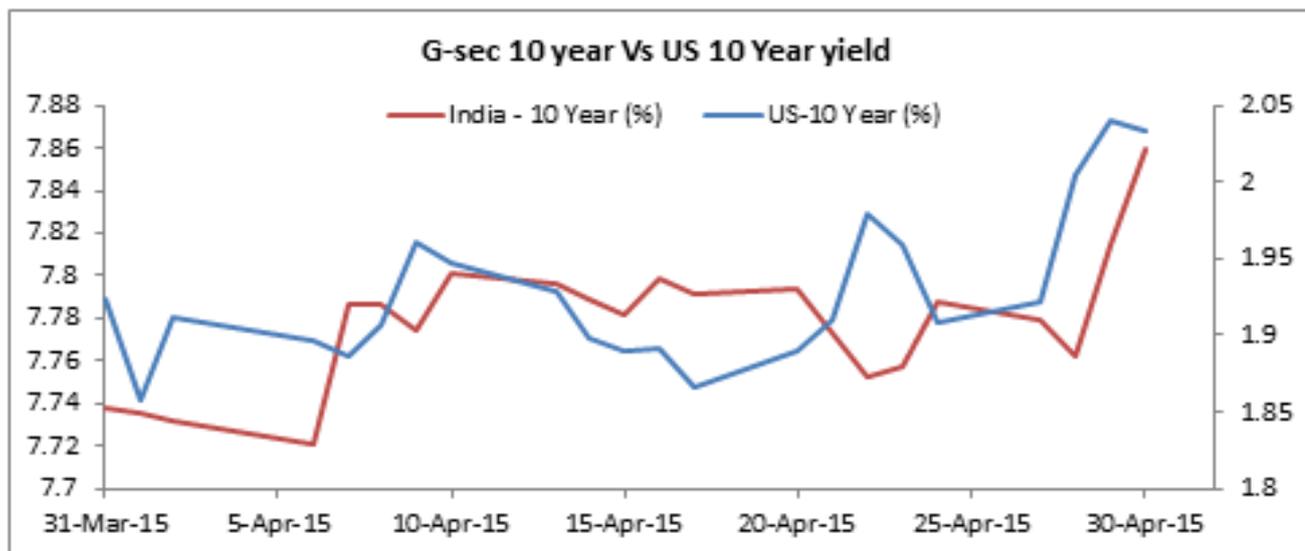
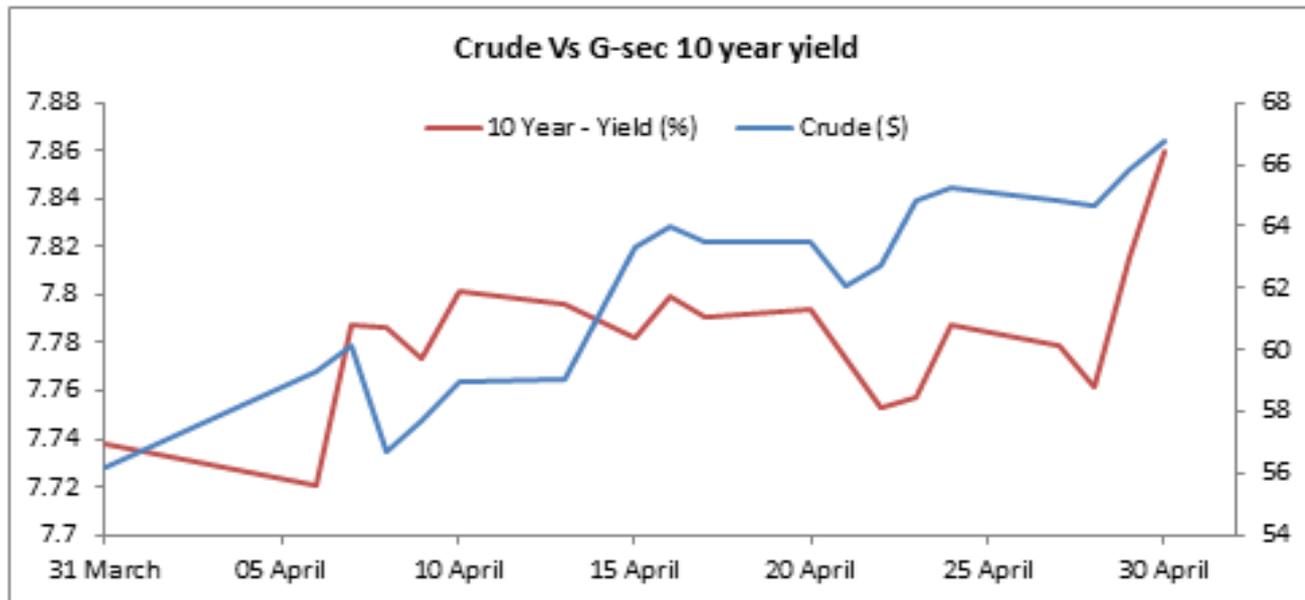
The equity market continued its poor run in the month of April with Nifty down ~5% Midcap down ~2.4%. Uncertainty around MAT, and the increasing attractiveness of other Ems relative to India led to sustained FII outflows during the month. The result season also did not get off to a great start, with most results which were announced being below analysts' expectations. The negative sentiment in the market and the uncertainty around earnings led to a downgrade of ~2% in FY16 estimates.

Uncertainty over MAT continued for the month of April and saw outflow for FIIs close to 5000 Cr (excluding the one off 17000 Cr inflow due to the Daiichi Sankyo exit from Sun Pharma which saw a net inflow close to 17000 Cr). Relative outperformance of other Ems also led to some outflow with China (SSE up ~18% in April) and Brazil (Bovespa up ~10%) seeing FII inflows.

The IT sector showed the poorest performance on back of poor results by all major companies (CNX IT fell ~8%). On the policy front we saw the continued inability of the government to push through multiple bills such as the GST and land bill. The only bright spot for the month was the continued maintenance of the sub 6% CPI inflation at the 5.19%.

For the May the major triggers to watch out for is clearing the MAT problem, government's ability to pass the GST and land bill in the parliament. Globally we need to watch out for the US job data out in May first week as well as the update on china stimulus program.

## Bond Market



The yields for G-sec 10 years saw an increase of 12 bps on back of increased crude prices fuelling inflation risks. As well as global bond sell-off on back of improving inflation conditions expectations in the developed market

The major event of the month was RBI maintaining the Repo rate at 7.5% in the April 7<sup>th</sup> policy meeting waiting for further inflation news and growth pickup before further rate cuts. Globally the increasing commodity price for the month of April fuelled expectations of inflation in India as well as eased deflation fears for the developed market. This led to a global bond decline with US yield rising by 15 bps and German bonds rising by ~25 bps from April lows. The FII interest in Indian Debt market remained muted with the Net inflow for April being 3612 Cr compared to 8645 Cr for the month of March.

In May global triggers to watch out for are the US jobs data and the Greece debt repayment to IMF on May 12<sup>th</sup>. On the domestic front, the key event to look out for will be the issue of a new 10 year benchmark security by the government.

## Bond Fund

\*Fund Fact Sheet as on 30th April 2015.

### Fund Objective

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

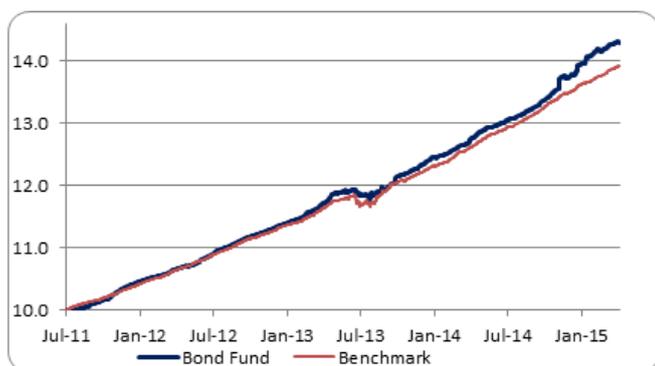
### Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	Low to Medium

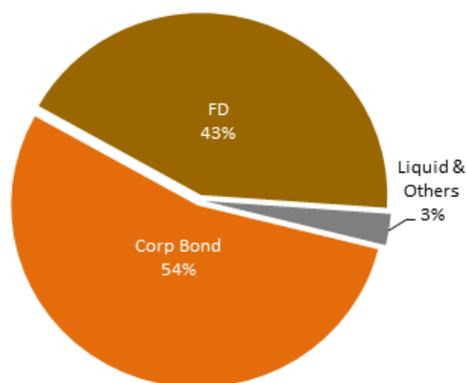
### Asset Allocation Pattern

Equity and Equity related Instruments	Nil
Debt and Money market Instruments	100%

### NAV (Net Asset Value)



### Asset Allocation



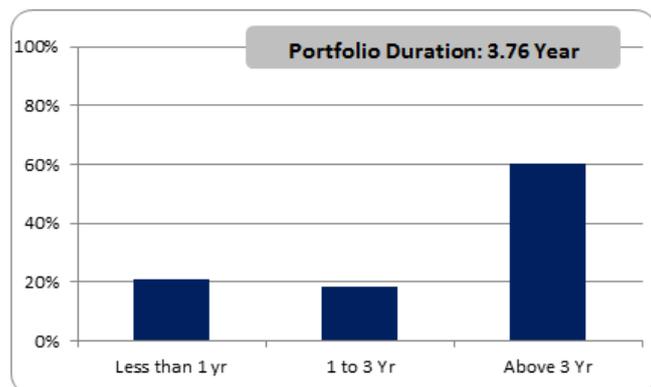
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	6.7%	12.0%	10.4%	10.3%	10.0%
Benchmark	4.7%	10.2%	9.3%	9.3%	9.2%

Benchmark: Crisil Short Term Bond Fund Index

# Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

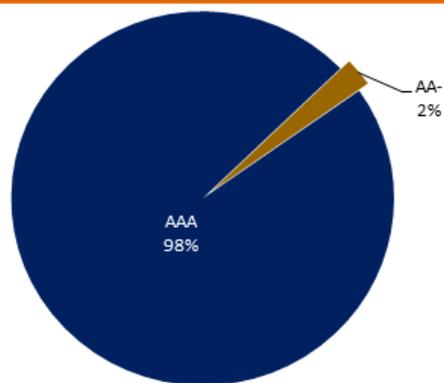
\* Past Performance is not indicative of future performance.

### Fixed Income Portfolio Maturity



\* % of fixed income investment

### Debt Rating Profile



\* % of fixed income investment

## Money Market Fund

\*Fund Fact Sheet as on 30th April 2015.

### Fund Objective

To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

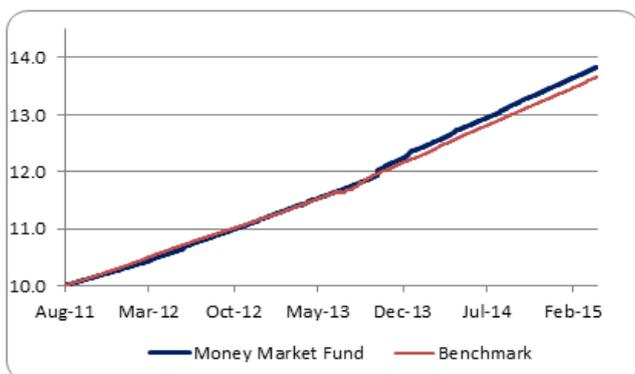
### Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147
Launch Date	25-Aug-11
Face Value	10
Risk Profile	Low

### Asset Allocation Pattern

Equity and Equity related Instruments	Nil
Debt and Money market Instruments	100%

### NAV (Net Asset Value)



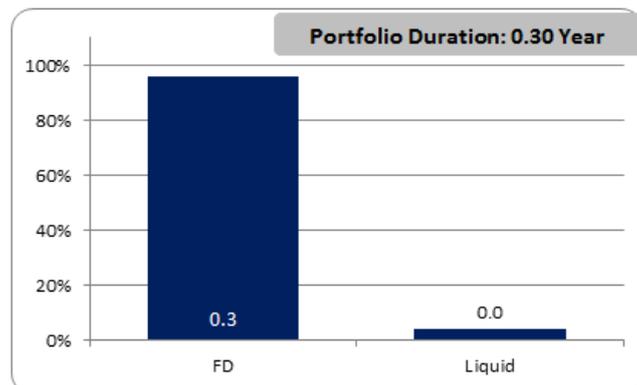
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	4.2%	9.2%	9.8%	9.5%	9.2%
Benchmark	4.2%	8.9%	9.2%	8.8%	8.8%

Benchmark: Crisil Liquid Fund Index

# Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

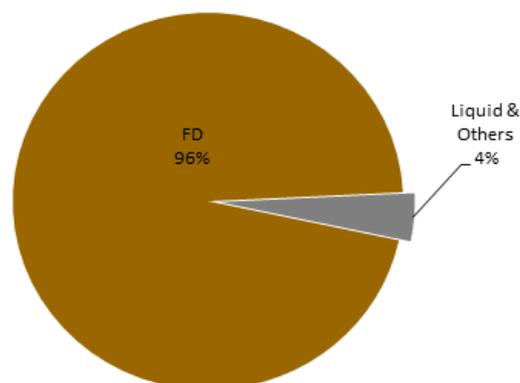
\* Past Performance is not indicative of future performance.

### Asset Class Duration

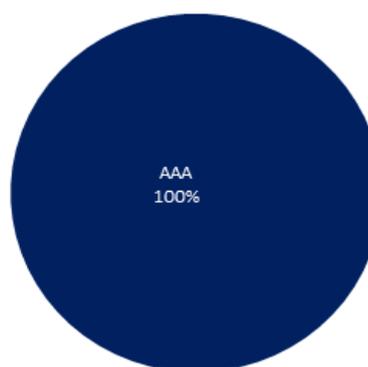


\*% of fixed income investment

### Asset Allocation (Actual)



### Debt Rating Profile



\*% of fixed income investment

## Equity Large Cap Fund

\*Fund Fact Sheet as on 30th April 2015.

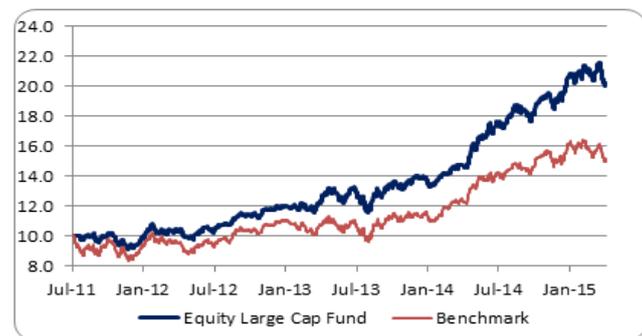
### Fund Objective

To provide high equity exposure targeting higher returns in the long term.

### Fund Information

SFIN No.	ULIF00118/08/11EQLARGCAP147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	High

### NAV (Net Asset Value)



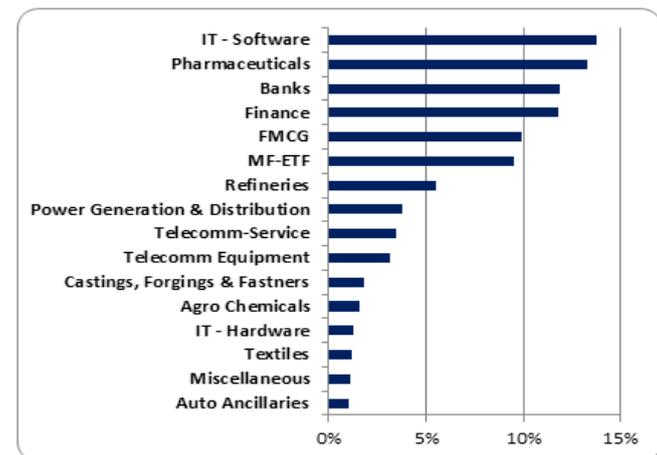
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.4%	38.3%	26.4%	24.6%	20.5%
Benchmark	-1.7%	22.2%	17.4%	15.9%	11.2%

Benchmark: Nifty

# Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

\* Past Performance is not indicative of future performance.

### Sector Allocation

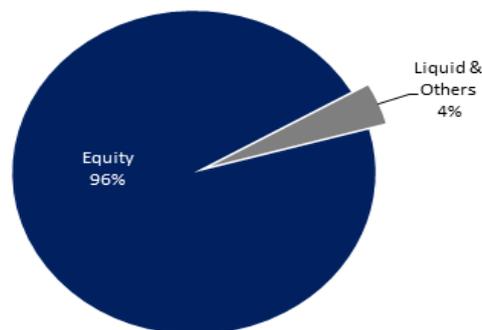


\*% of equity investment

### Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

### Asset Allocation



### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	10%
INFOSYSTCH	6%
RELIANCE	6%
HINDUNILVR	4%
HDFCBANK	4%
HCLTECH	4%
HDFC	3%
INFRATEL	3%
AXISBANK	3%
TORNTPHARM	2%

\*% of equity investment

## Equity Top 250 Fund

\*Fund Fact Sheet as on 30th April 2015.

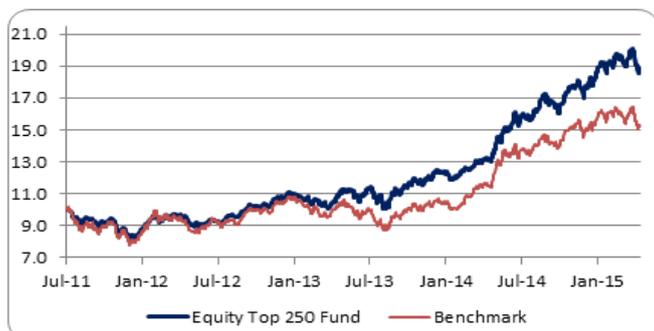
### Fund Objective

To provide equity exposure targeting higher returns (through long term capital gains).

### Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147
Launch Date	20-Jul-11
Face Value	10
Risk Profile	High

### NAV (Net Asset Value)



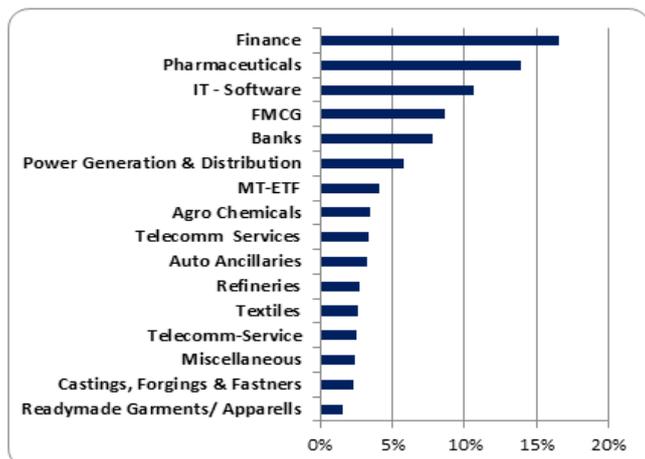
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	9.7%	43.8%	32.2%	25.2%	18.2%
Benchmark	2.7%	33.1%	22.5%	17.7%	11.8%

Benchmark: 50% Nifty & 50% CNXMIDCAP

# Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

\* Past Performance is not indicative of future performance.

### Sector Allocation

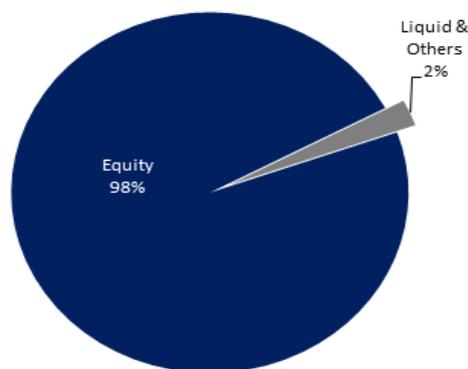


\*% of equity investment

### Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

### Asset Allocation



### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	4%
INFOSYSTCH	4%
UNIPHOS	3%
SJVN	3%
INFRATEL	3%
HDFC	3%
IHFL	3%
HDFCBANK	3%
RELIANCE	3%
APLLTD	3%

\*% of equity investment

## Managed Fund

\*Fund Fact Sheet as on 30th April 2015.

### Fund Objective

This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection.

### Fund Information

SFIN No.	ULIF00618/08/11MANAGED147
Launch Date	03-Aug-11
Face Value	10
Risk Profile	Medium

### NAV (Net Asset Value)



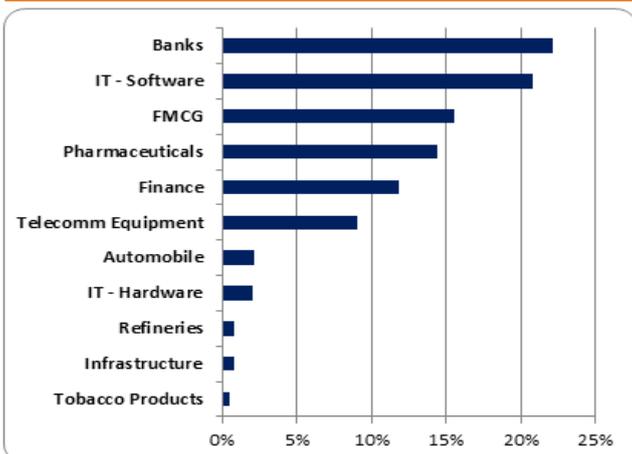
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.0%	25.5%	17.9%	15.4%	13.7%
Benchmark	3.7%	16.4%	11.2%	11.3%	10.1%

Benchmark: 30% Nifty +70% Crisil Composite Bond Fund Index

# Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

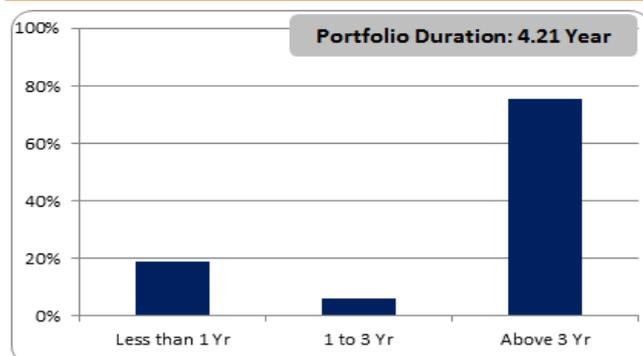
\* Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

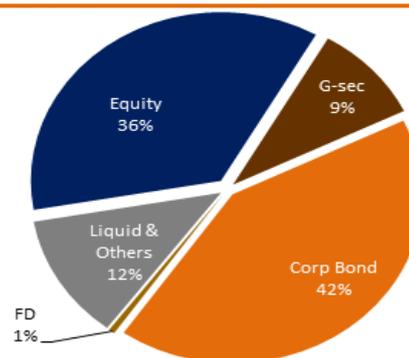


\*% of fixed income investment

### Asset Allocation Pattern

Equity and Equity related Instruments	0% - 40%
Debt and Money market Instruments	60% - 100%

### Asset Allocation

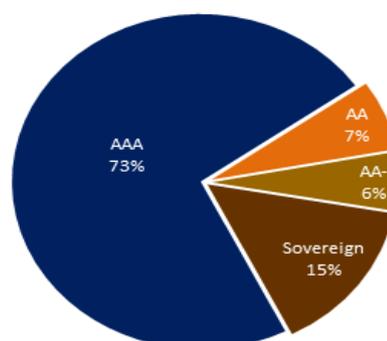


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	12%
INFRATEL	9%
KOTAKBANK	8%
INFOSYSTCH	8%
HDFC	7%
TECHM	5%
HCLTECH	5%
BAJAJFINSV	5%
CADILAHC	4%
DABUR	4%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Price Earning Based Fund

\*Fund Fact Sheet as on 30th April 2015.

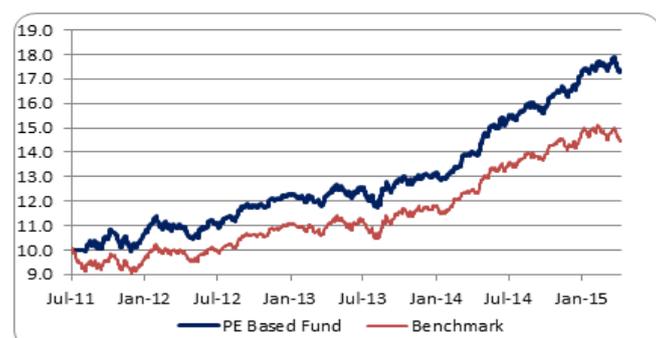
### Fund Objective

To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

### Fund Information

SFIN No.	ULIF00526/08/11PEBASED147
Launch Date	22-Jul-11
Face Value	10
Risk Profile	Medium to High

### NAV (Net Asset Value)



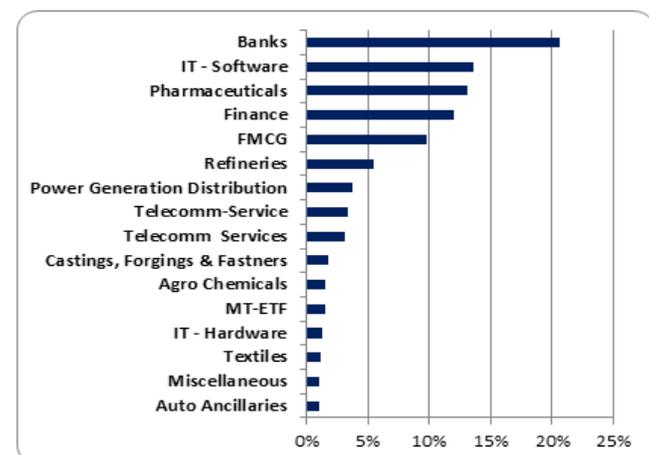
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.1%	24.6%	18.5%	16.5%	15.7%
Benchmark	1.3%	16.9%	14.0%	13.2%	10.2%

Benchmark: 55% Nifty & 45% Crisil Short Term Bond Fund Index

# Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

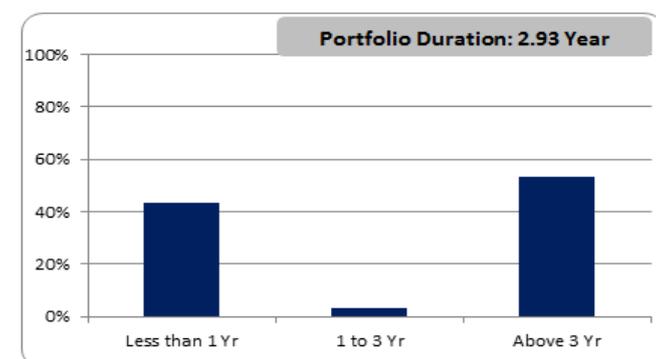
\* Past Performance is not indicative of future performance.

### Sector Allocation



\* % of equity investment

### Fixed Income Portfolio Maturity

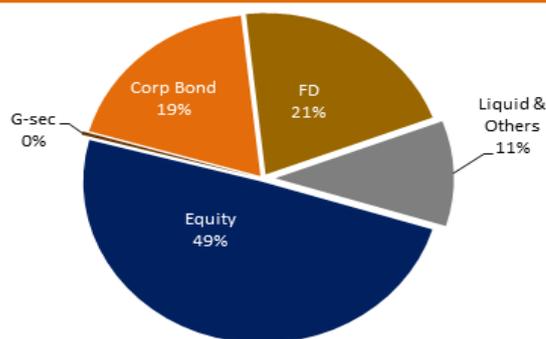


\* % of fixed income investment

### Asset Allocation Pattern

Equity and Equity related Instruments	0%-100%
Debt and Money market Instruments	0%-100%

### Asset Allocation

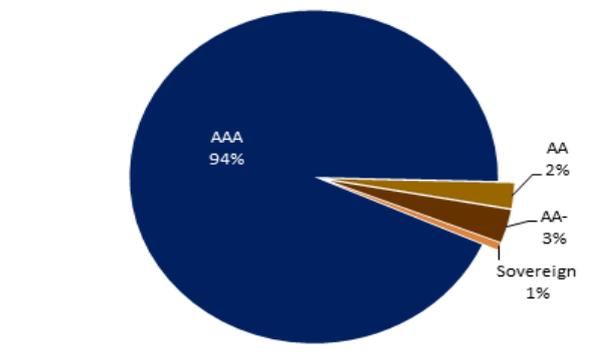


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	6%
INFOSYSTCH	6%
RELIANCE	5%
AXISBANK	5%
HINDUNILVR	4%
SBIN	4%
HDFC	4%
HCLTECH	4%
INFRATEL	3%
ICICIBANK	3%

\* % of equity investment

### Debt Rating Profile



\* % of fixed income investment

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