



FUND FACT SHEET
as of 31st AUG 2015

Equity Markets

Index	Return
Sensex	26283.1 (-6.96%)
Nifty	7971.3 (-7.00%)
CNX Midcap	13059.1 (-4.87%)

Performance

- The market had one the worst months in some time with a correction of 7% for the month and also reaching a intraday low of 7680 on 25th of August
- The sharp devaluation in the equity markets started from the 21st of August as the fears that the slowdown in China was far worse than believed
- India VIX increased significantly in the last week of august reaching a peak of 33 on 25th almost doubling in a short span of 2 days indicating high volatility
- The trigger for the sharp correction in all global markets started with the Chinese yuan devaluation. China devaluing its currency by close to 4 % in a period of 3 days triggered fears in all emerging economies
- August observed massive FII outflow to the tune of 17000 Crore
- Overall the best performing index was IT with CNX IT remaining unchanged for the month due to the dollar strength

Economy

- The inflation numbers came in at 3.78% for Jun compared to 5.40% for May, below expectations
- The PMI number for Manufacturing at 52.7 was higher than May and services expanded after contraction for two months with PMI of 50.8
- The IIP numbers came in at 3.8% higher than 2.7% of May. The consumer demand showed some improvement indicated by the auto sales increasing marginally

Outlook

- The markets will continue to depend on global factors rather than local factors for the month of Sep with major US FED meeting and jobs data coming up.
- We expect high volatility to last till the Fed meeting planned for Sep 17
- We expect Nifty to have a downward trend for the month trading between the levels of 7400 to 8000

Debt Markets

	Change
IGB 7.72 (Yield %)	7.78 (-2bps)
IGB 8.40 (Yield %)	7.95 (-3bps)
INR/USD (Rs)	66.48(-3.4%)

Performance:

- This month continued to be better for the debt market as the market yields improved by another 4-5 bps midway of August however FII outflows at end of the month put the net change to 2 bps
- RBI in its August policy meet did not change policy rates, but gave indications that with supportive data, there could be scope for further cut in policy rates
- In spite of the continued weak monsoons, inflation was lower than market expectations on the back of improved food stock control by the government
- The OIS as well as the yields indicated market pricing in further rate cuts for the September 29th RBI policy meeting
- The rupee sharply devalued on back of the China devaluation. INR reached levels of ~66 last seen in 2013 during taper tantrum
- Global fears surrounding slowdown in China led to FII outflows of ~600 Cr in the debt segment

Liquidity

- The liquidity conditions continued to remain loose for the month of August. The total LAF lending by the banks to central banks increased from Rupees 88 Billion to 237 Billion Rupees
- The excess liquidity helped keep the short term yields low as government security demand increased
- The call rates stayed low in the month with average rates of 7.08% indicating higher liquidity in the system

Outlook

- The most important concern for the debt market will be the September 29th policy meeting as the investors will look to RBI to further help a stuttering economy
- We expect the yields to be lower a bit on back of the expectations of further rate cut. We see benchmark 10 year yields trading in the range of 7.60%-7.80%

Bond Fund

*Fund Fact Sheet as on 31st August 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.

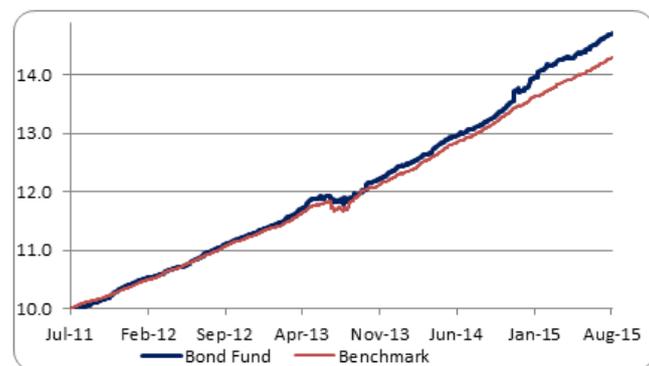
Fund Information

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)

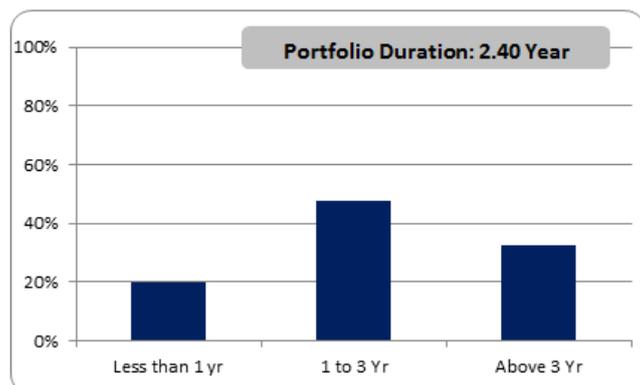


Period	1 Year	2 Year	3 Year	4Year	Inception
Fund Return	12.0%	11.3%	10.1%	10.1%	9.9%
Benchmark	9.7%	10.5%	9.2%	9.1%	9.1%

Benchmark: Crisil Short Term Bond Fund Index

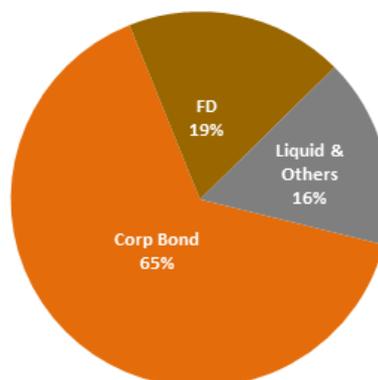
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity

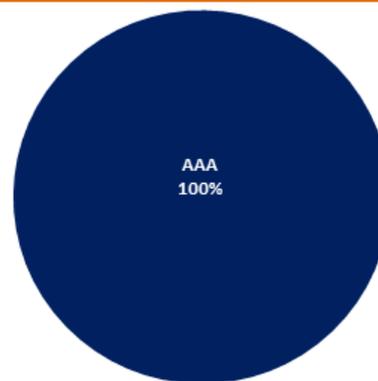


*% of fixed income investment

Asset Allocation



Debt Rating Profile



*% of fixed income investment

Money Market Fund

*Fund Fact Sheet as on 31st August 2015.

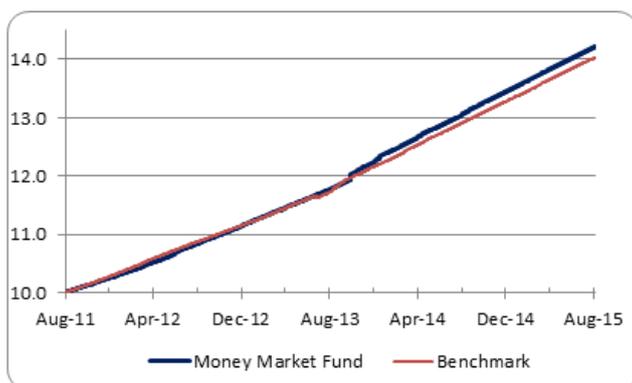
Fund Objective

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

NAV (Net Asset Value)

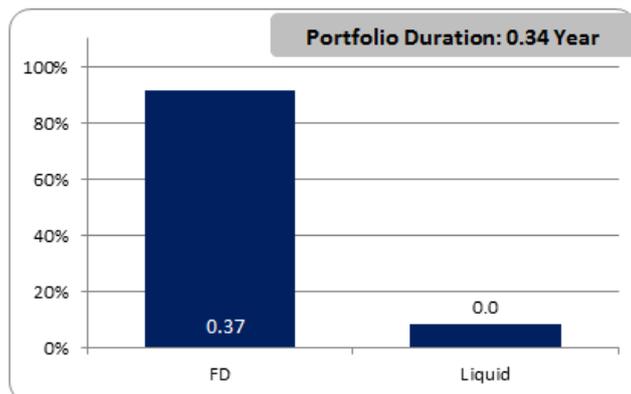


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.8%	9.9%	9.4%	9.2%	9.1%
Benchmark	8.6%	9.3%	8.8%	8.8%	8.8%

Benchmark: Crisil Liquid Fund Index

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Asset Class Duration

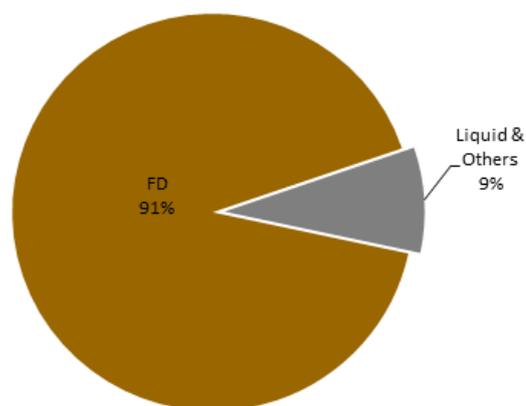


*% of fixed income investment

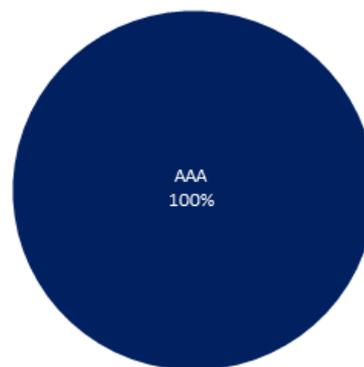
Asset Allocation Pattern

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

Asset Allocation (Actual)



Debt Rating Profile



*% of fixed income investment

Equity Large Cap Fund

*Fund Fact Sheet as on 31st August 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)

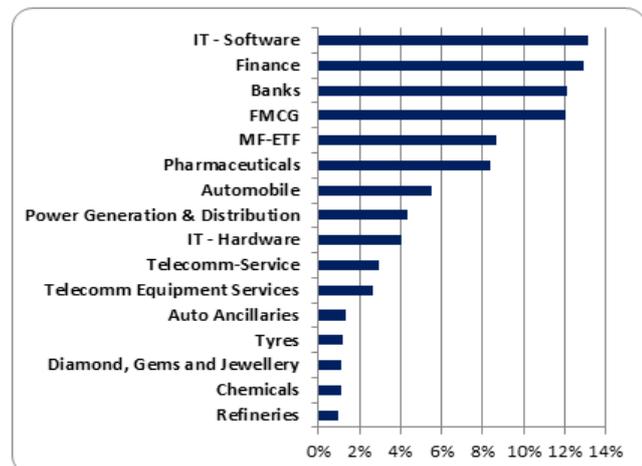


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	14.0%	31.1%	24.3%	19.9%	19.2%
Benchmark	0.2%	20.7%	14.9%	12.4%	9.5%

Benchmark: Nifty

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Sector Allocation

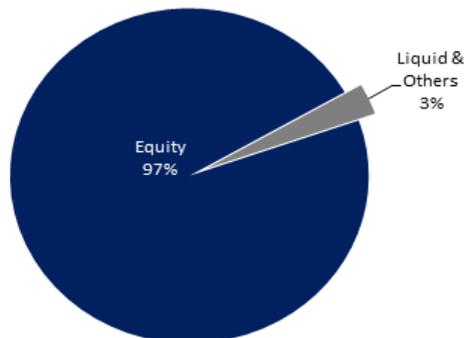


* % of equity investment

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	9%
HCLTECH	7%
MARUTI	5%
CMC	4%
SBIN	4%
HDFC	3%
HDFCBANK	3%
HINDUNILVR	3%
INFOSYSTCH	3%
COLPAL	3%

* % of equity investment

Equity Top 250 Fund

*Fund Fact Sheet as on 31st August 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)

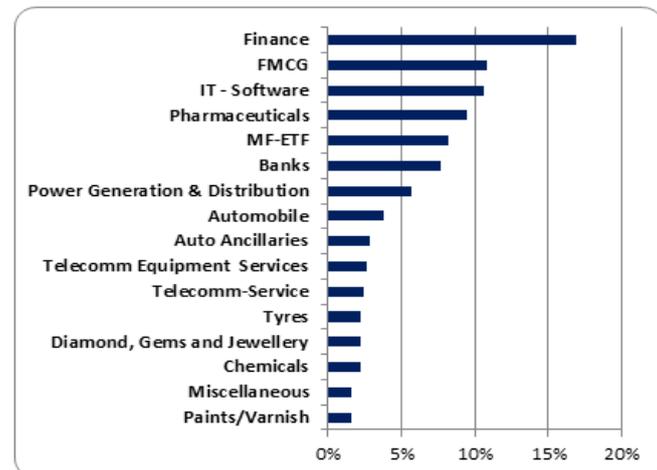


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	19.1%	36.8%	26.6%	19.8%	17.4%
Benchmark	8.6%	30.5%	18.9%	14.1%	10.8%

Benchmark: 50% Nifty & 50% CNXMIDCAP

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Sector Allocation

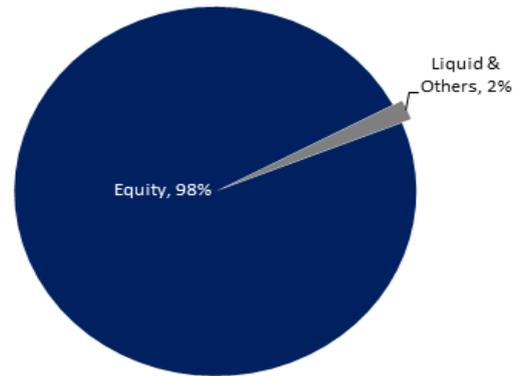


* % of equity investment

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	8%
HCLTECH	5%
HDFC	3%
COLPAL	3%
POWERGRID	3%
MINDTREE	3%
MARUTI	3%
INFRATEL	3%
AMARAJABAT	3%
ABBOTINDIA	3%

* % of equity investment

Managed Fund

*Fund Fact Sheet as on 31st August 2015.

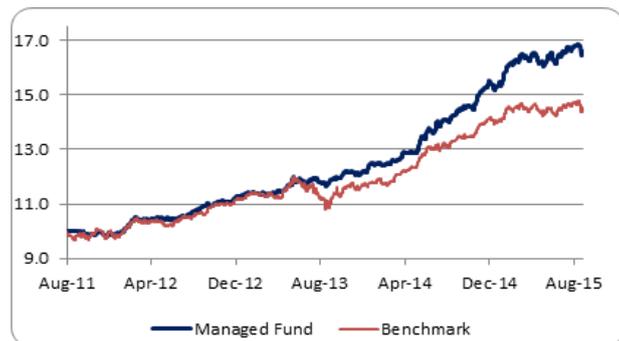
Fund Objective

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)



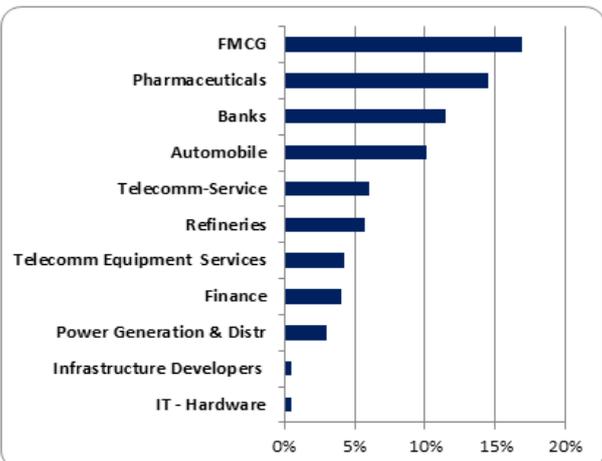
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	15.9%	18.4%	15.0%	13.5%	13.2%
Benchmark	8.6%	14.8%	11.0%	10.2%	9.5%

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

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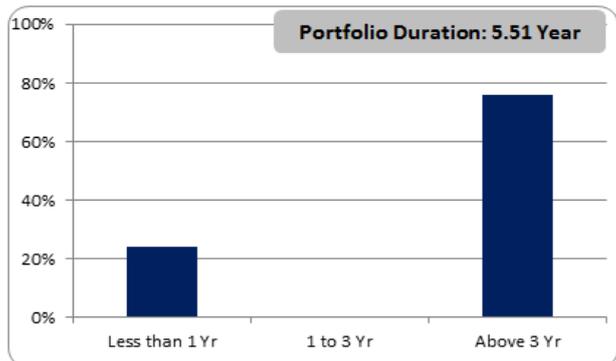
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

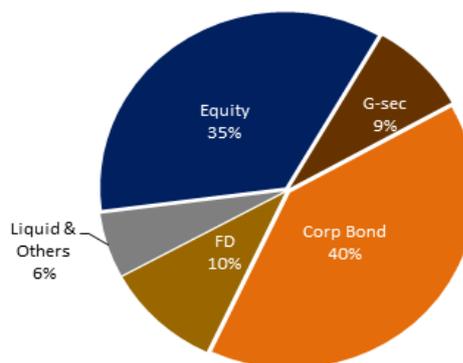


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

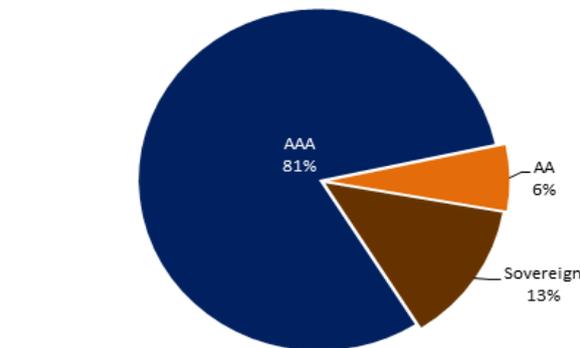


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HCLTECH	10%
MARUTI	10%
HDFCBANK	10%
INFOSYSTCH	7%
DRREDDY	7%
BHARTIARTL	6%
RELIANCE	6%
INFRATEL	4%
COLPAL	4%
HINDUNILVR	4%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Price Earning Based Fund

*Fund Fact Sheet as on 31st August 2015.

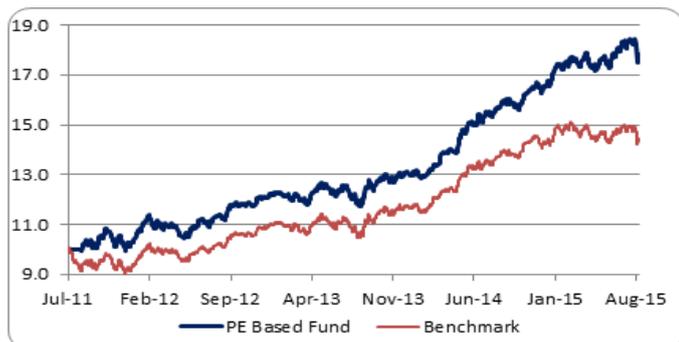
Fund Objective

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)



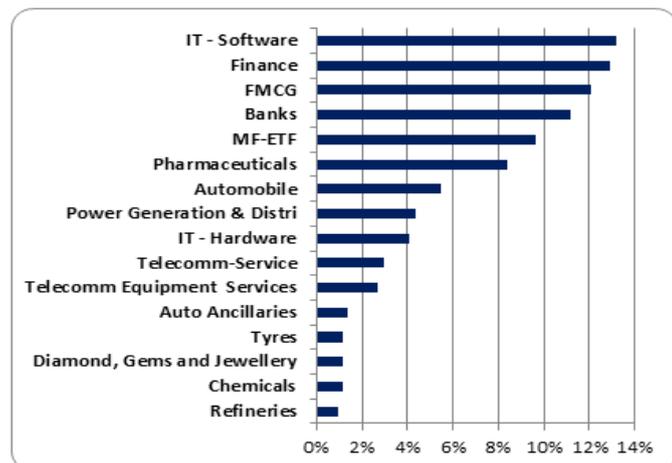
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	13.2%	21.9%	16.6%	14.9%	15.0%
Benchmark	4.7%	16.3%	12.6%	11.3%	9.3%

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).

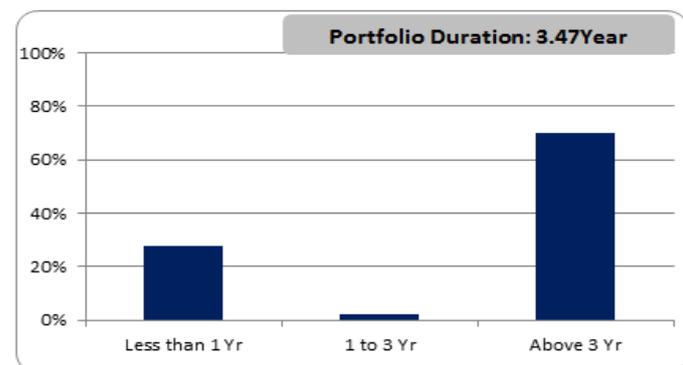
- Past Performance is not indicative of future performance.

Sector Allocation



* % of equity investment

Fixed Income Portfolio Maturity

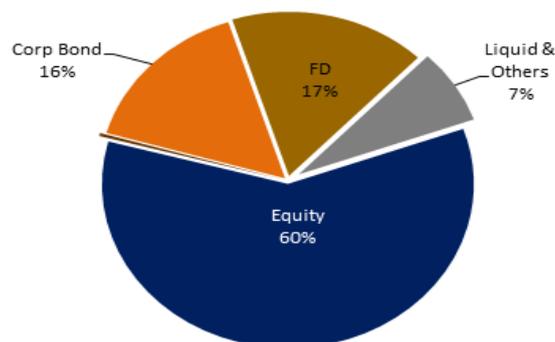


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

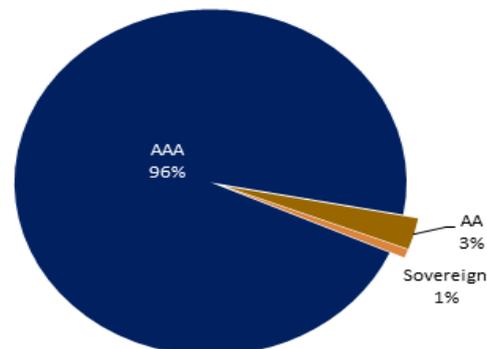


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	10%
HCLTECH	7%
MARUTI	5%
CMC	4%
HDFC	3%
SBIN	3%
HINDUNILVR	3%
INFOSYSTCH	3%
HDFCBANK	3%
COLPAL	3%

* % of equity investment

Debt Rating Profile



* % of fixed income investment

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