



FUND FACT SHEET
as of 30th JUN 2015

Equity Markets

Index	Return
Sensex	27780.83 (-0.17%)
Nifty	8368.50 (-0.77%)
CNX Midcap	13009.65 (-1.2%)

Performance

- The month started with a rate cut on June 2 by RBI but the extremely hawkish outlook presented by the governor along with the drought prediction by the IMD lead to rout in the market touching a low of 7910
- The better than expected rains in June saw the market rally back to 8400 level as it reduced possibilities of a drought and market cheered rallying back recovering the earlier loss
- The news from Eurozone with Greece heading for a possible exit with the Greece PM calling a snap referendum stopping bailout talks caused some weakness and the market closed below 8400 Level
- The FII outflow continued for this month as well, the net FII outflow was USD 960.9 Million
- The market remained volatile for the month with the VIX staying above 15 for the month
- Sector wise the best performing index was energy index giving a 5.8% return for the month

Economy

- The inflation numbers came in at 5.01% for April compared to 4.87% for March, well in line with expectations
- The PMI number for Manufacturing at 52.6 was better than April however services came in lower at 49.6 indicating a contraction in services sector
- The IIP numbers came in at 4% slightly higher than 3% of April. The weak consumer demand still had not improved indicated by the auto sales remaining flat

Outlook

- July will see some early volatility around the Greece referendum but with India having no exposure to Greek economy there will be little long term impact
- Major Focus will be on the government to pass the important land and GST bills in the parliament session starting from July 21
- Monsoon will be of key importance to revive consumption in the rural economy
- Nifty should trade in the range of 8300 to 8800 if the Q1 results are as per expectations

Debt Markets

	Change
IGB 7.72 (Yield %)	7.86 (22bps)
IGB 8.40 (Yield %)	8.04 (22bps)
INR/USD (Rs)	63.65(+0.1%)

Performance:

- The market was extremely volatile in the debt segment as we saw two 20 bps swing in a short span of 4 weeks
- The month started with the policy cut of repo of 25 bps, however the hawkish statement and increase in inflation expectation of the central bank to 6% for January led to significant increase in interest rate expectations leading to a yield curve shift of 20 bps
- The second half of the month saw the yield recover significantly on the back of a dovish FOMC announcement regarding the US economy and better than expected monsoons with a 20% surplus for the month of June
- The last week however on the back of an uncertain Grexit we saw the yields rise again and the month ended with a 22 bps rise in the long term yields
- The FOMC outcome ensured a positive FII flow into the debt market with USD 270 Million

Liquidity

- The liquidity conditions improved in the month of June compared to the previous month. The total LAF borrowing by the banks came down from Rupees 1000 to 500 Billion
- The excess liquidity helped keep the short term yields low as government security demand increased
- The call rates fell further in the month with average rates coming near the 6.91% rate indicating higher liquidity in the system

Outlook

- Similar to equity markets the initial weeks will remain volatile however we expect improvements in the yield in the later part of the month
- The key concern for the debt market will be the monsoon in July which has been predicted to be below normal levels by IMD
- Key policy measures under discussion like increased FII limit and resetting the FII limit in rupee terms may lead to further market rally
- Expect yields to be in range of 7.70% to 7.90%

Bond Fund

*Fund Fact Sheet as on 30th June 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.

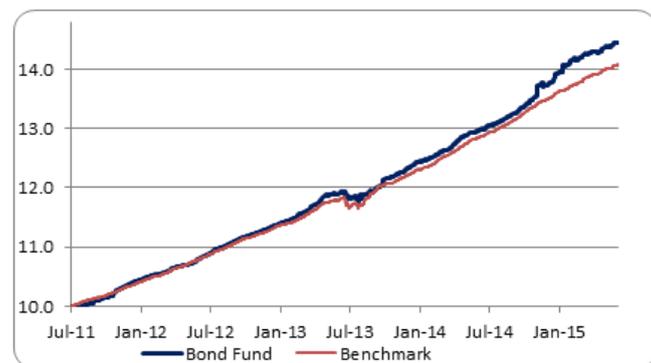
Fund Information

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)

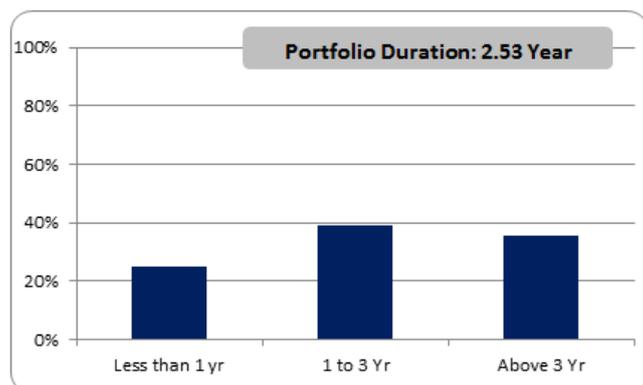


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	5.1%	11.5%	10.2%	10.1%	9.8%
Benchmark	4.2%	9.6%	9.2%	9.2%	9.1%

Benchmark: Crisil Short Term Bond Fund Index

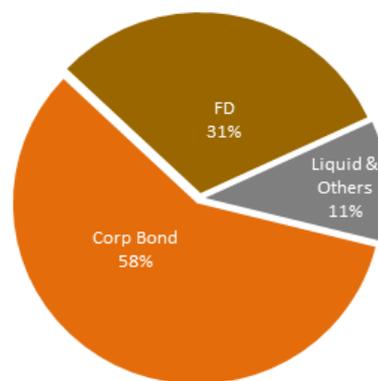
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity

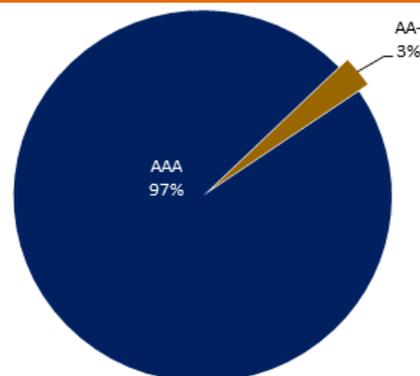


*% of fixed income investment

Asset Allocation



Debt Rating Profile



*% of fixed income investment

Money Market Fund

*Fund Fact Sheet as on 30th June 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.

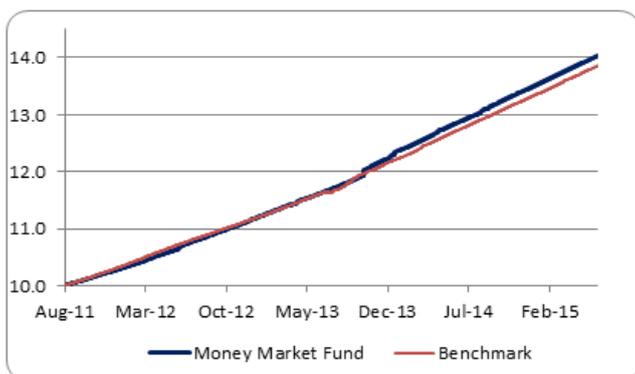
Fund Information

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)

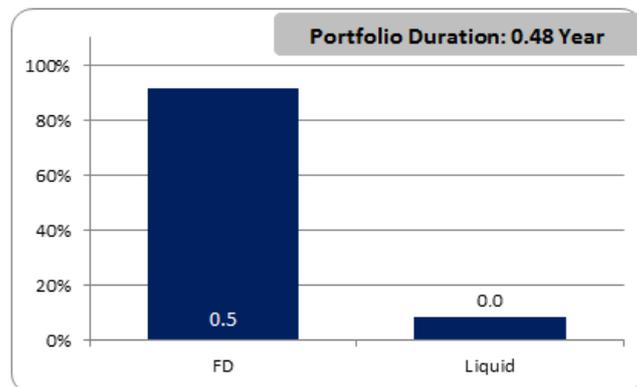


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	4.2%	9.0%	9.9%	9.4%	9.2%
Benchmark	4.2%	8.8%	9.2%	8.8%	8.8%

Benchmark: Crisil Liquid Fund Index

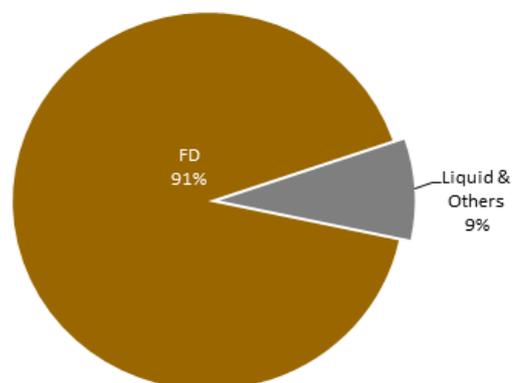
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Asset Class Duration

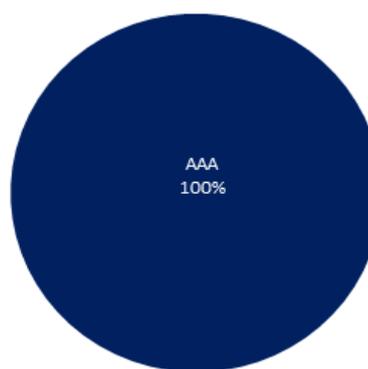


*% of fixed income investment

Asset Allocation (Actual)



Debt Rating Profile



*% of fixed income investment

Equity Large Cap Fund

*Fund Fact Sheet as on 30th June 2015.

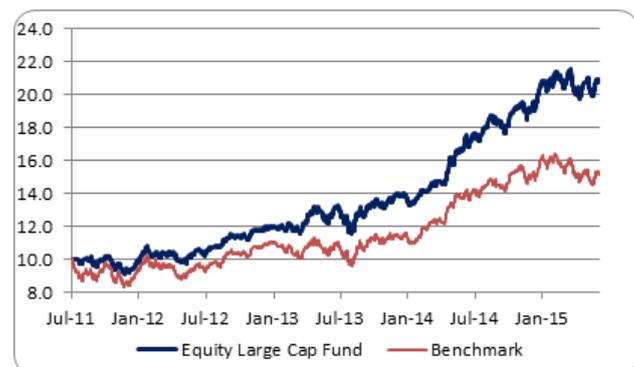
Fund Objective

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

Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	High

NAV (Net Asset Value)

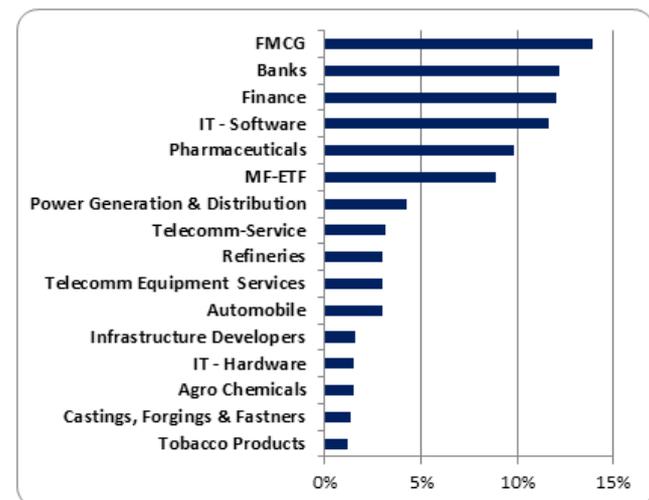


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.2%	23.1%	28.8%	25.6%	20.7%
Benchmark	1.0%	9.9%	19.7%	16.6%	11.3%

Benchmark: Nifty

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Sector Allocation

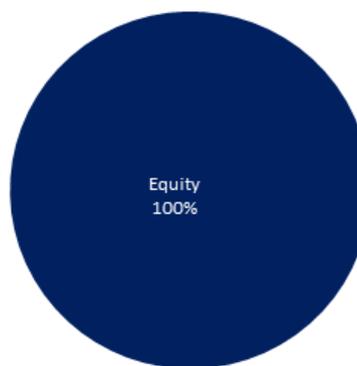


* % of equity investment

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 (%)
BANKBEE	9%
HCLTECH	5%
INFOSYSTCH	5%
HDFC	5%
HINDUNILVR	4%
HDFCBANK	4%
CADILAH	3%
RELIANCE	3%
INFRATEL	3%
COLPAL	3%

* % of equity investment

Equity Top 250 Fund

*Fund Fact Sheet as on 30th June 2015.

Fund Objective

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

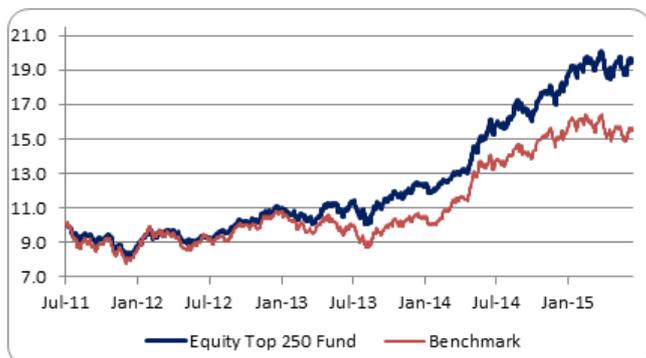
Fund Information

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

Asset Allocation Pattern

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

NAV (Net Asset Value)

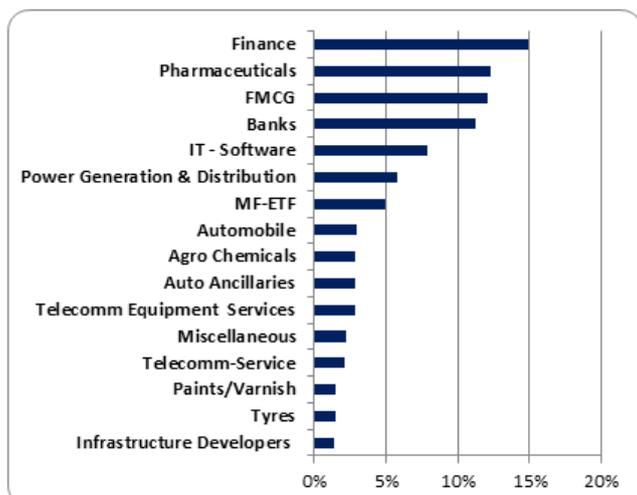


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.6%	25.4%	34.4%	27.9%	18.6%
Benchmark	2.3%	13.7%	26.4%	18.9%	11.9%

Benchmark: 50% Nifty & 50% CNXMIDCAP

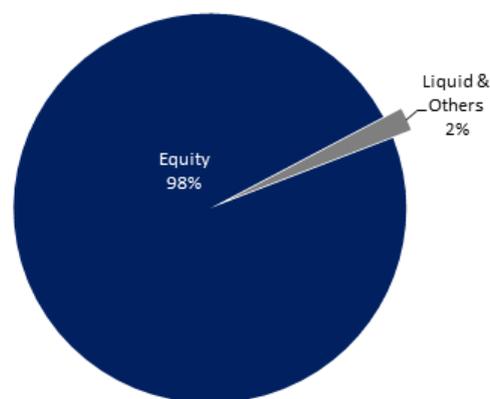
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- Past Performance is not indicative of future performance.

Sector Allocation



* % of equity investment

Asset Allocation



Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	5%
HDFCBANK	3%
HDFC	3%
COLPAL	3%
SJVN	3%
CADILAHC	3%
UNIPHOS	3%
INFRATEL	3%
AXISBANK	3%
INFOSYSTCH	3%

* % of equity investment

Managed Fund

*Fund Fact Sheet as on 30th June 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)



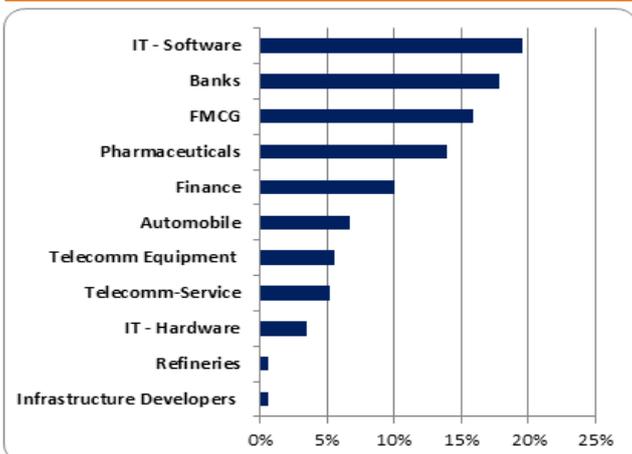
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	6.9%	20.2%	18.2%	16.0%	13.6%
Benchmark	2.9%	11.0%	11.5%	11.3%	9.9%

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

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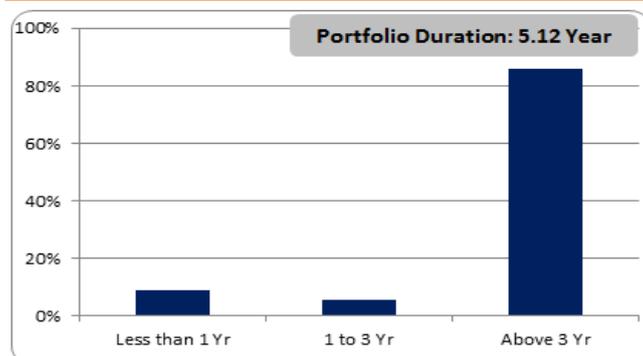
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

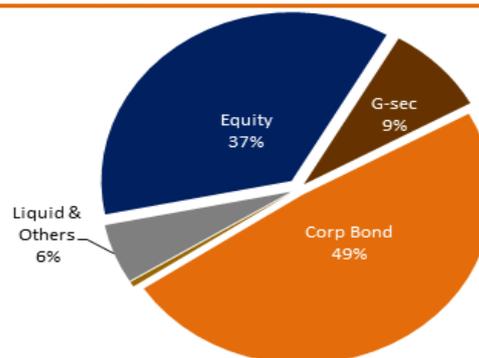


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

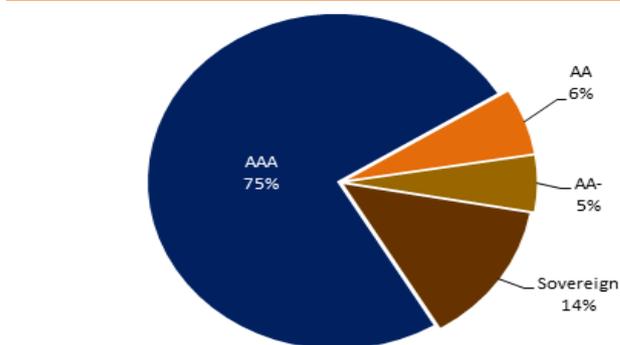


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	10%
HCLTECH	8%
INFOSYSTCH	8%
HDFC	7%
MARUTI	6%
KOTAKBANK	6%
INFRATEL	6%
BHARTIARTL	5%
CADILAHC	5%
SUNPHARMA	4%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Price Earning Based Fund

*Fund Fact Sheet as on 30th June 2015.

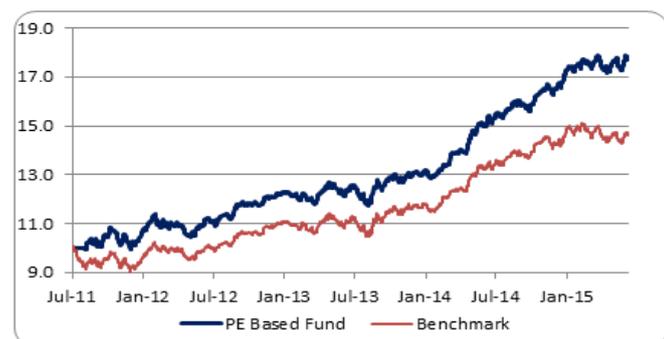
Fund Objective

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)



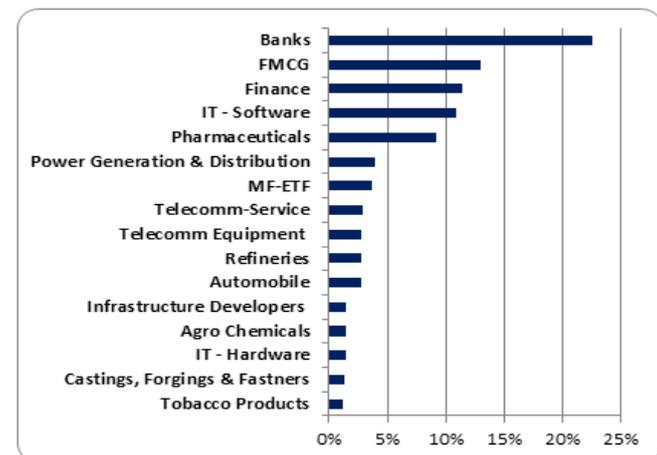
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.0%	18.3%	20.1%	17.0%	15.8%
Benchmark	2.6%	10.0%	15.2%	13.5%	10.2%

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

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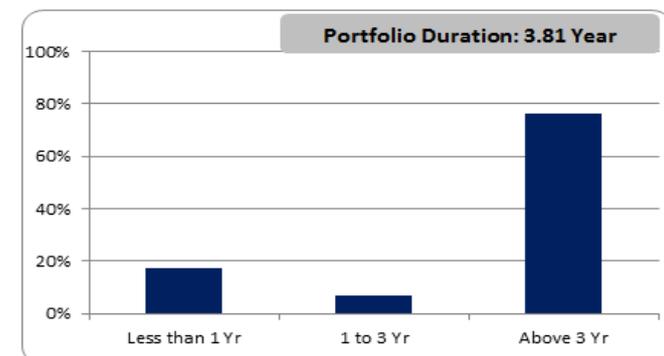
- Past Performance is not indicative of future performance.

Sector Allocation



* % of equity investment

Fixed Income Portfolio Maturity

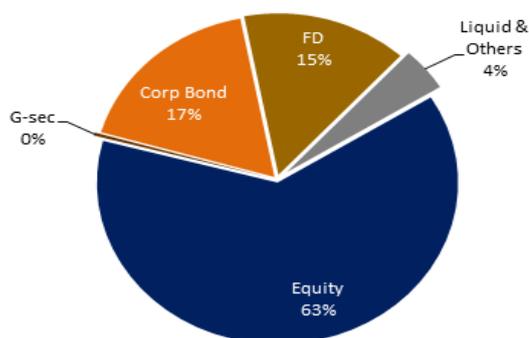


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

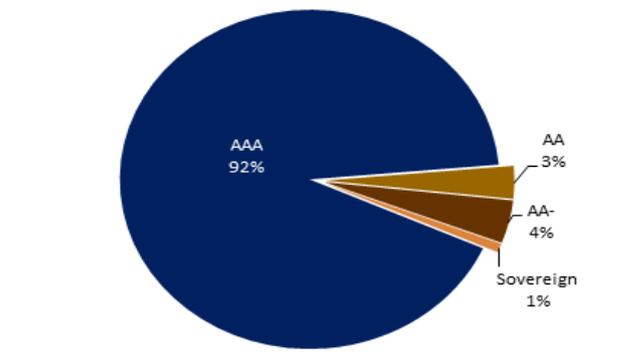


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	7%
SBIN	5%
HCLTECH	5%
INFOSYSTCH	4%
HDFC	4%
HINDUNILVR	4%
ICICIBANK	4%
AXISBANK	4%
BANKBEES	4%
CADILAHC	3%

* % of equity investment

Debt Rating Profile



* % of fixed income investment

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Corporate Identity Number: U66010MH2009PLC197336 | IRDA Regn. No.: 147

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