



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

## Equity Markets

Index	Return
Sensex	26656.8 (+1.9%)
Nifty	8065.8 (+1.5%)
CNX Midcap	13238.5 (+2.0%)

### Performance

- The month of October continued the positive trend brought in by the better than expected policy decision of RBI gaining close to 5% in the first three weeks
- Good PMI and Inflation numbers continued the momentum, for the month in the first half, however poor results showing for major companies led to a decline in index
- With major events out of the picture India VIX finally eased back below the twenty mark averaging 17.8 for the month of October
- For October FII flows turned positive after a poor August and September with FII inflows of 5000 Cr due to positive policy decisions
- Overall the best performing sector was metal with CNX metal Index rising by 8% for the month on back of increased commodities prices for the month of October

### Global

- The western markets ended 7-10% positive for the month of September on the back of increased easing by European central Bank
- The China market also rallied by 10% on back of expectations of increased easing by the Chinese government to prop up the economy
- The Crude oil prices were up 4% globally on back of steep falls in US gasoline and diesel stock

### Outlook

- The markets will be anticipating the Bihar election results as a good result may give firepower to BJP to push further reforms
- With bad results so far we expect the nifty to trend downward for the month trading between the levels of 7800 to 8300

## Debt Markets

	Change
IGB 7.72 (Yield %)	7.64(+10bps)
IGB 8.40 (Yield %)	7.94(+ 6bps)
INR/USD (Rs)	65.256(+1.1%)

### Performance:

- The month was bad for the debt market with the yields rising to 7.64 levels from the 7.53 seen in the beginning of the year
- The better data from the US and FED statements indicated a December hike leading to an increase in yields in India
- The corporate bond markets improved for the month as the AAA – G-sec spread compressed by 25 bps
- On-shore OIS ended the month at the repo level indicating the market not expecting further rate cuts
- The rupee appreciated for October on back of favourable policy decisions rising by 1.1%
- The Debt FII inflow increased for the month to 15000 Cr on back of increased limits for government securities introduced by Reserve bank of India
- The liquidity decreased in the economy with the net Repo borrowing averaging at 390 Cr compared to -38 Cr for the previous month

### Economy

- The CPI inflation numbers came in at 4.41% for Sep compared to 3.66% for Aug, in-line with expectations
- The PMI number for manufacturing at 51.2 was marginally lower than Aug, the services PMI came in at 51.3 lower than the previous month
- The IIP numbers for August came in at 6.4% higher than in July. The consumer demand showed minor improvement indicated by the auto sales increasing

### Outlook

- With no major Indian triggers in the near future the eyes will be on US data for indication of December hike
- We expect the yield for the month to increase marginally on fears of a US rate hike and move in the range of 7.55 to 7.75

## Bond Fund

\*Fund Fact Sheet as on 30th November 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.

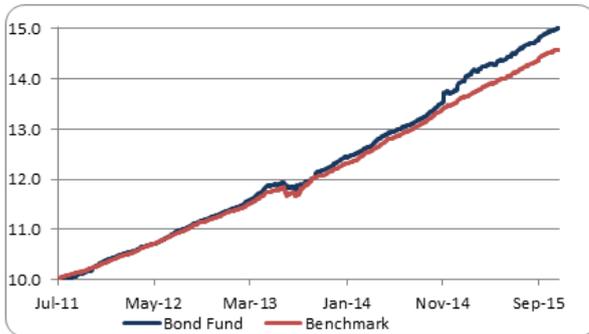
### Fund Information

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

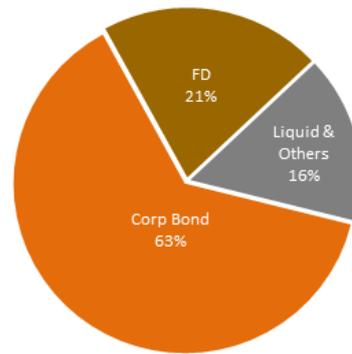
### Asset Allocation Pattern

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

### NAV (Net Asset Value)



### Asset Allocation

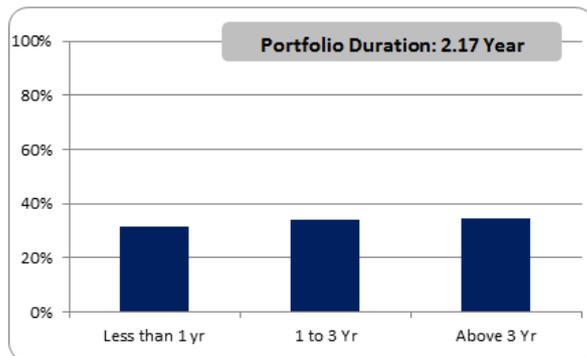


Period	1 Year	2 Year	3 Year	4Year	Inception
Fund Return	10.8%	10.8%	10.1%	9.9%	9.8%
Benchmark	8.9%	9.7%	9.2%	9.2%	9.1%

Benchmark: Crisil Short Term Bond Fund Index

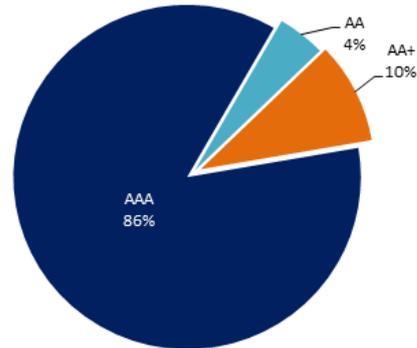
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Fixed Income Portfolio Maturity



\*% of fixed income investment

### Debt Rating Profile



\*% of fixed income investment

## Money Market Fund

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

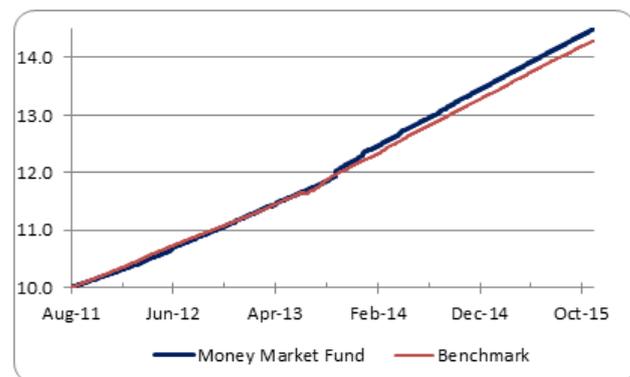
### Fund Objective

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)

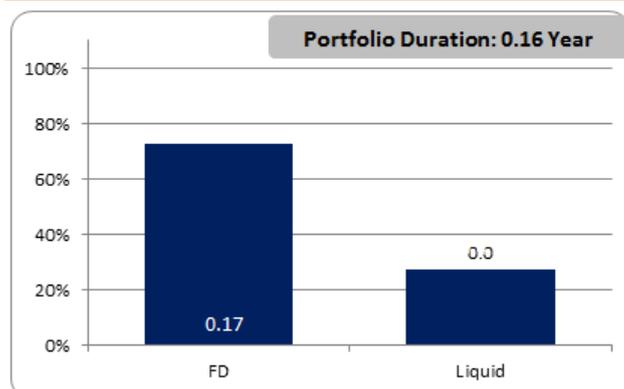


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.6%	9.2%	9.4%	9.2%	9.1%
Benchmark	8.3%	8.8%	8.8%	8.8%	8.7%

Benchmark: Crisil Liquid Fund Index

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### Asset Class Duration

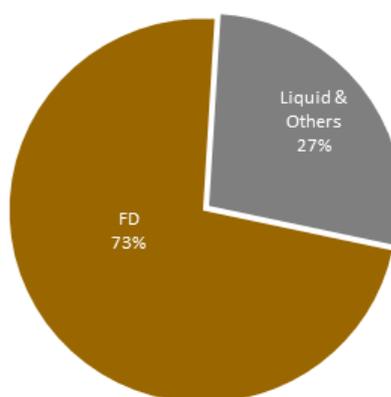


\*% of fixed income investment

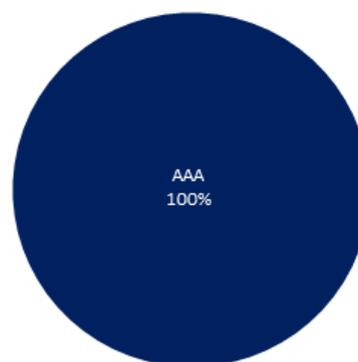
### Asset Allocation Pattern

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 30th Nov 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)

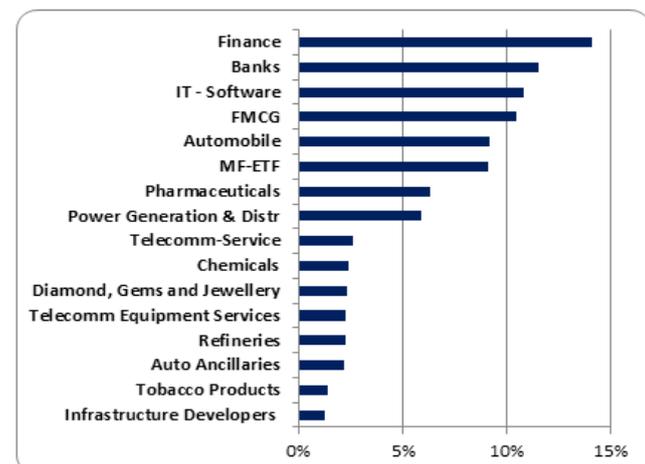


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	5.5%	23.6%	20.3%	21.1%	17.9%
Benchmark	-7.6%	13.4%	10.5%	13.2%	8.9%

Benchmark: Nifty

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### Sector Allocation

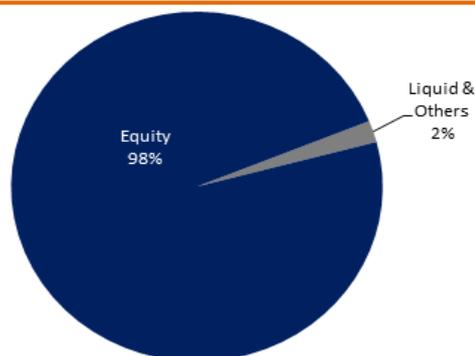


\* % of equity investment

### 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%
MARUTI	6%
HDFC	4%
HINDUNILVR	3%
HDFCBANK	3%
POWERGRID	3%
TCS	3%
INFOSYSTCH	3%
ICICIBANK	3%
SBIN	2%

\* % of equity investment

## Equity Top 250 Fund

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

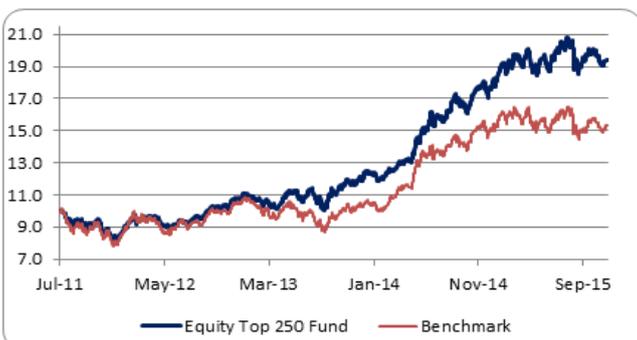
### Fund Objective

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)

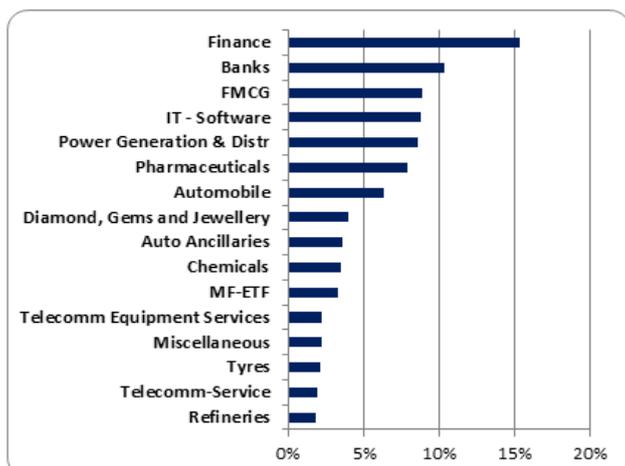


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	9.1%	28.2%	22.2%	22.2%	16.4%
Benchmark	-0.5%	22.2%	14.2%	16.1%	10.3%

Benchmark: 50% Nifty & 50% CNXMIDCAP

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### Sector Allocation

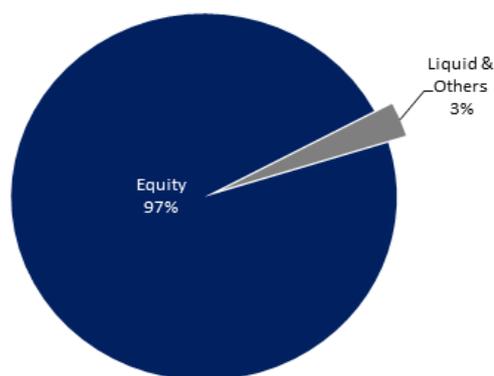


\* % of equity investment

### 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 (%)
MARUTI	3%
BANKBEES	3%
POWERGRID	3%
RAJESHEXPO	3%
HDFCBANK	3%
MINDTREE	3%
ABBOTINDIA	3%
HDFC	3%
INFRATEL	2%
SJVN	2%

\* % of equity investment

## Managed Fund

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

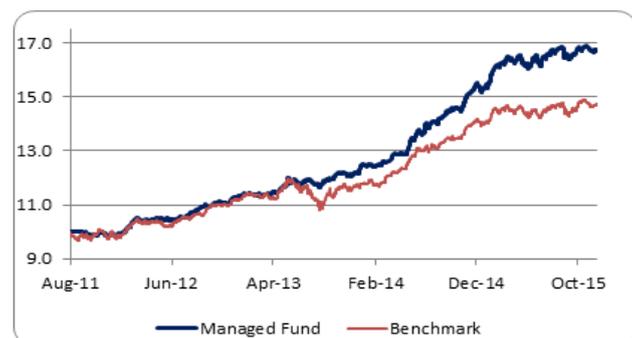
### Fund Objective

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)

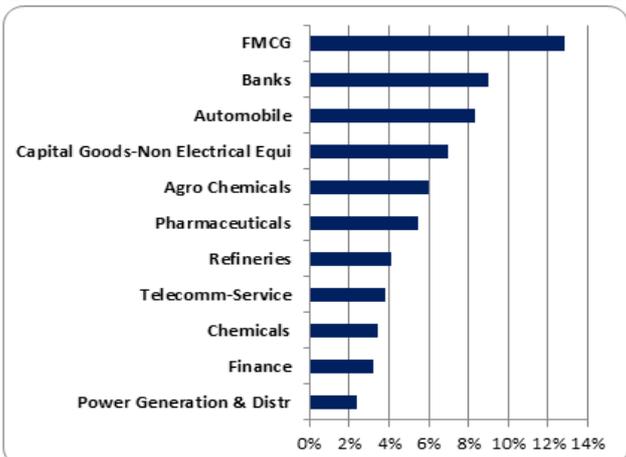


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.9%	17.3%	14.1%	14.1%	12.6%
Benchmark	4.2%	12.2%	9.7%	10.6%	9.3%

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

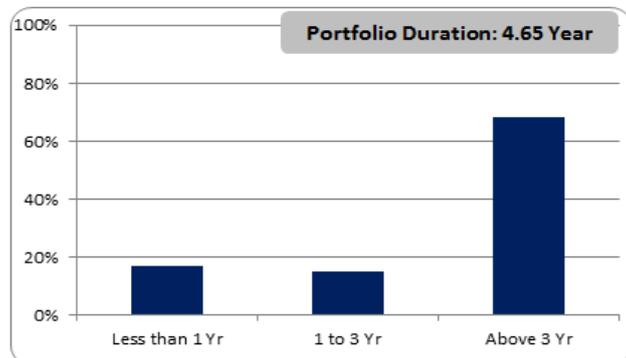
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- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

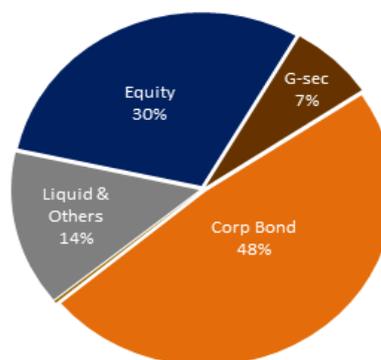


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

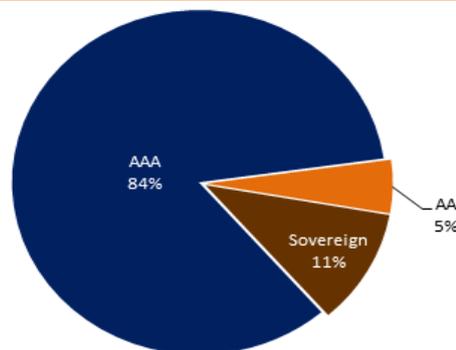


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	8%
HDFCBANK	7%
POLARIS	7%
MBECL	7%
ASTEC	6%
INFOSYSTCH	6%
RELIANCE	4%
HCLTECH	4%
BHARTIARTL	4%
TCS	4%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Price Earning Based Fund

\*Fund Fact Sheet as on 30th Nov 2015

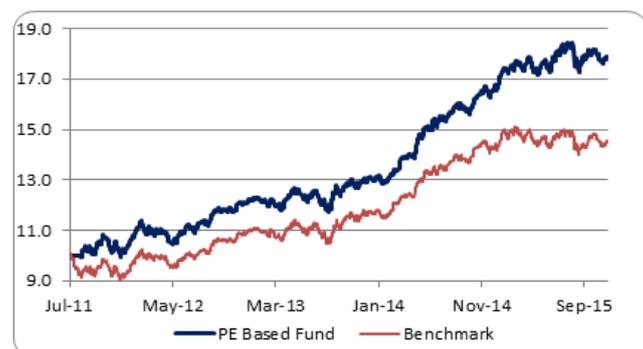
### Fund Objective

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)



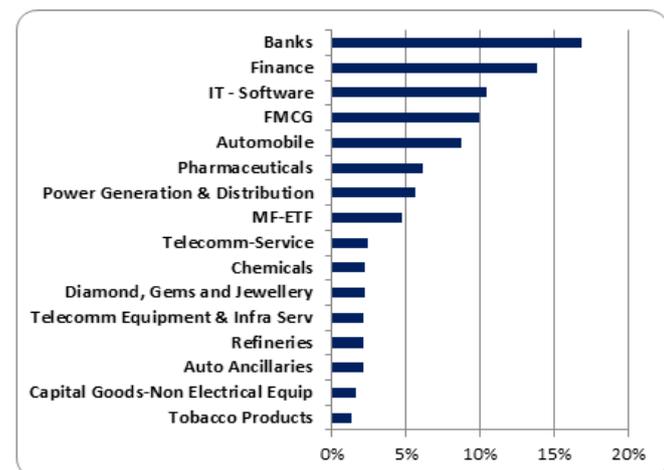
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.0%	17.7%	14.0%	14.8%	14.2%
Benchmark	-0.2%	12.0%	10.2%	11.7%	8.9%

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).

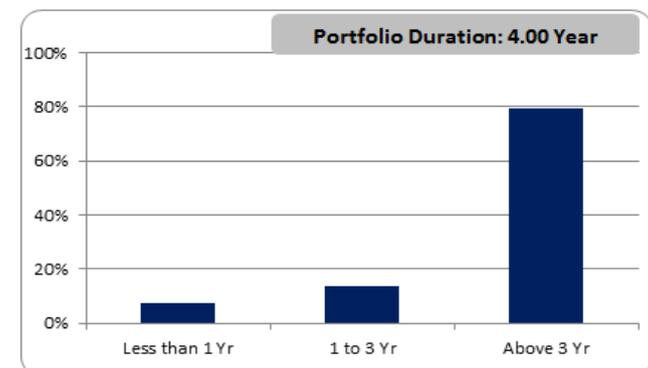
- Past Performance is not indicative of future performance.

### Sector Allocation



\* % of equity investment

### Fixed Income Portfolio Maturity

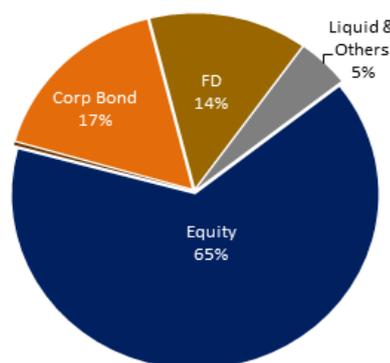


\* % of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

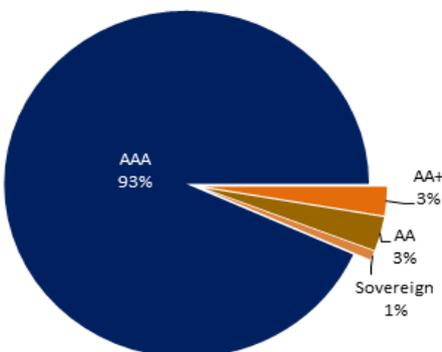


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	6%
HDFCBANK	5%
BANKBEEES	5%
HDFC	4%
ICICIBANK	4%
SBIN	4%
HINDUNILVR	3%
POWERGRID	3%
TCS	3%
AXISBANK	3%

\* % of equity investment

### Debt Rating Profile



\* % of fixed income investment

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