



FUND FACT SHEET
as of 30th Sep 2015

Equity Markets

Index	Return
Sensex	26154.8 (-0.5%)
Nifty	7948.9 (-0.3%)
CNX Midcap	13984.5 (-0.6%)

Performance

- The August-end sharp sell-off continued in the early part of September. Nifty reached a bottom of 7558 on September wiping out all gains since last year
- Good PMI and Inflation numbers gave some momentum, however global cues kept weighing onto the Indian markets with continued fears around china and the US fed policy meet
- Post dovish FED commentary and expectations of a rate cut from RBI, markets rallied back to the 7800-8000 levels
- India VIX remained high during the month due to event uncertainty in September averaging around 23
- For September FII outflow continued to be high with close to 6000 Cr outflow
- Overall the best performing sector was realty with CNX realty Index rising by 11% for the month on the back of RBI policy giving a new lease of life to the realty sector which is stuck with large inventories

Global

- Globally equity markets faced huge volatility due to uncertainty around Fed policy
- The global markets ended 2-3% negative for the month of September in spite of dovish Fed policy primarily on the back of increased global slowdown concerns
- The European central Bank and Bank of Japan have indicated continued support to the stimulus program which brought some late cheer to the markets helping to stem the downfall for the month

Outlook

- With no major policy events in the coming month all eyes will be on the Q2 results season
- The RBI decision to cut repo rate by 50 bps will cheer the markets and we expect Nifty to have an upward trend for the month trading between the levels of 7800 to 8300

Debt Markets

	Change
IGB 7.72 (Yield %)	7.53 (-25bps)
IGB 8.40 (Yield %)	7.94 (-21bps)
INR/USD (Rs)	65.59 (+1.3%)

Performance:

- The month was one of the better ones for the debt on back of two events going in favour of the debt market
- No change in Fed policy led to the start of the rally in the bond markets
- The surprise RBI policy cut of 50 bps led to close to 25 bps fall (10 Year G-sec) in the yield for the month
- The corporate bond market saw turbulence on back of the Amtek auto default with yields significantly rising in the short term corporate bond segment
- On-shore OIS ended the month at the repo level indicating the market not expecting further rate cuts
- The RBI policy decision led to all major banks reducing lending base rates by 20 to 40 basis points
- The rupee appreciated for September on back of favourable policy decisions rising by 1.3%
- The Debt FII inflow was muted for the month to 150 Cr due to fears sparked by Amtek Auto defaulting on their bond obligations

Economy

- The CPI inflation numbers came in at 3.66% for Aug compared to 3.78% for July, in-line with expectations
- The PMI number for manufacturing at 52.3 was marginally lower than July
- The services PMI came in at 51.8 higher than the previous month
- The IIP numbers came in at 4.2% higher than in June. June number was also revised upward by 60 bps
- The consumer demand showed minor improvement indicated by the auto sales increasing

Outlook

- With FII debt limit increasing on 12th October, we may see some rally in G-secs around that time
- We expect the yield for the month to stay stable and move in the range of 7.45 to 7.65

Bond Fund

*Fund Fact Sheet as on 30th September 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.

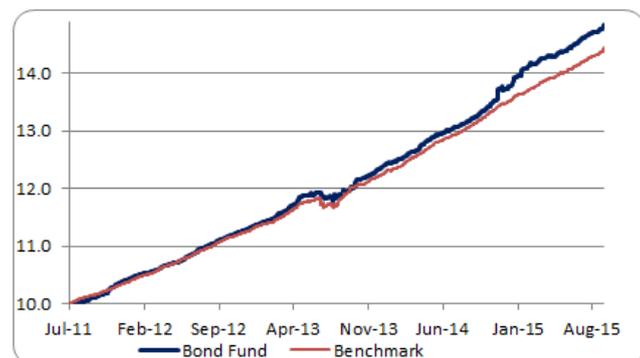
Fund Information

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)

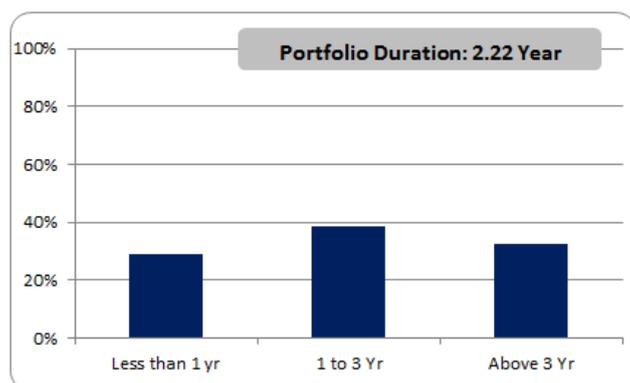


Period	1 Year	2 Year	3 Year	4Year	Inception
Fund Return	12.0%	11.4%	10.1%	10.1%	9.9%
Benchmark	9.9%	10.0%	9.2%	9.2%	9.2%

Benchmark: Crisil Short Term Bond Fund Index

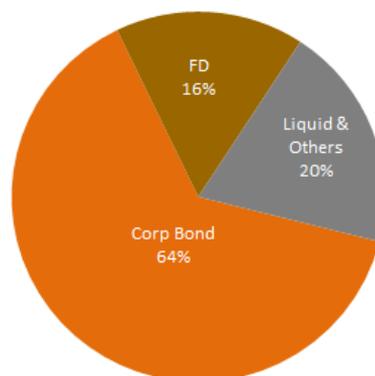
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity

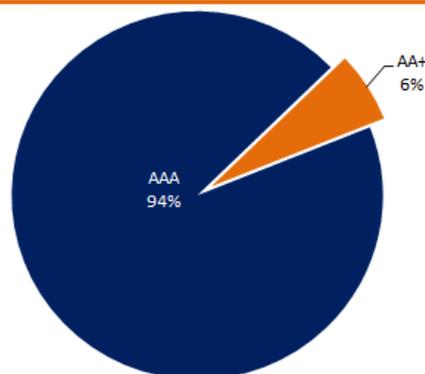


* % of fixed income investment

Asset Allocation



Debt Rating Profile



* % of fixed income investment

Money Market Fund

*Fund Fact Sheet as on 30th September 2015.

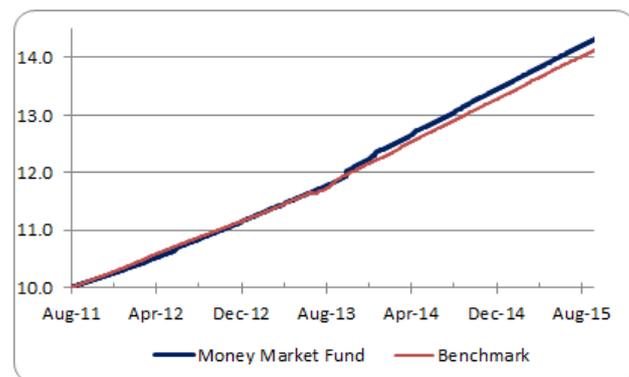
Fund Objective

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)

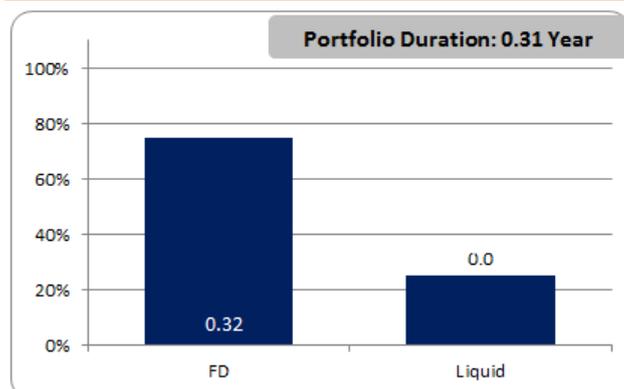


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.6%	9.8%	9.4%	9.2%	9.1%
Benchmark	8.6%	9.0%	8.9%	8.8%	8.8%

Benchmark: Crisil Liquid Fund Index

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Asset Class Duration

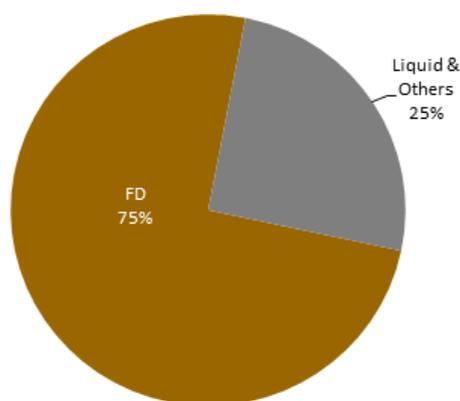


*% of fixed income investment

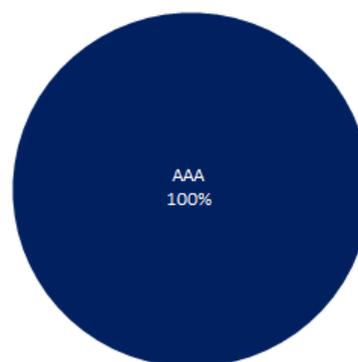
Asset Allocation Pattern

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 30th Sep 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)



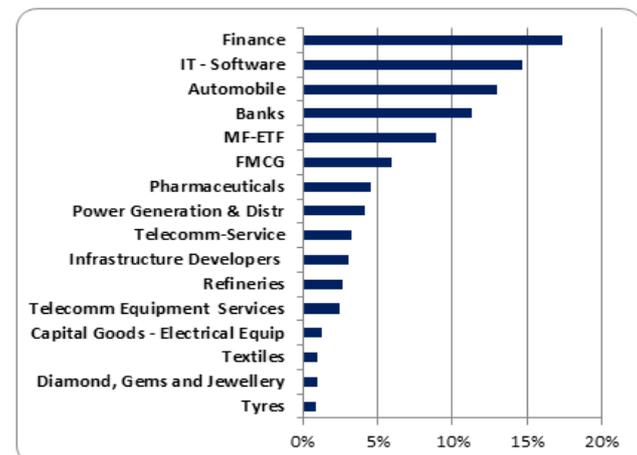
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	13.1%	28.9%	22.3%	20.8%	19.2%
Benchmark	-1.5%	16.9%	11.2%	12.2%	8.9%

Benchmark: Nifty

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Sector Allocation

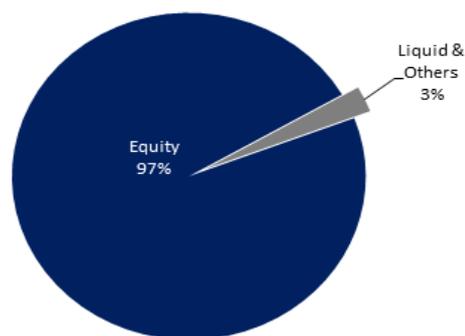


* % of equity investment

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	9%
HCLTECH	6%
HDFC	5%
INFOSYSTCH	4%
ICICIBANK	3%
AXISBANK	3%
HDFCBANK	3%
POWERGRID	3%
TCS	3%

* % of equity investment

Equity Top 250 Fund

*Fund Fact Sheet as on 30th September 2015.

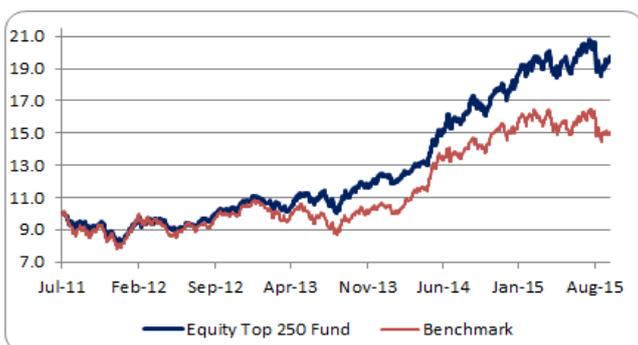
Fund Objective

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)

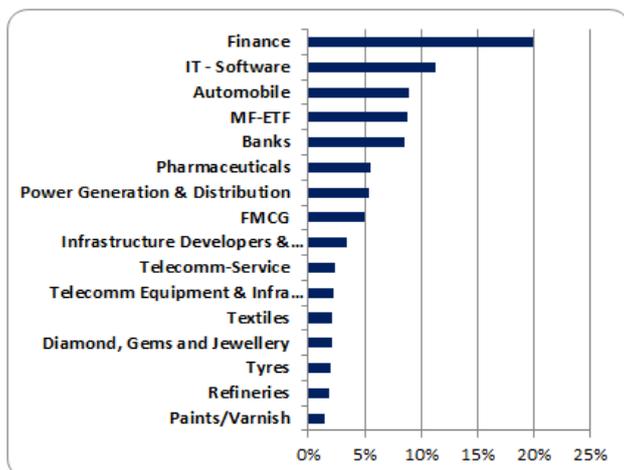


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	17.2%	34.2%	24.7%	21.0%	17.6%
Benchmark	5.9%	26.4%	14.9%	14.4%	10.3%

Benchmark: 50% Nifty & 50% CNXMIIDCAP

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Sector Allocation

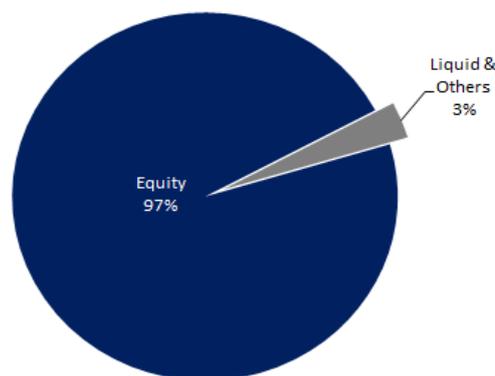


*% of equity investment

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	5%
HDFC	3%
HCLTECH	3%
POWERGRID	3%
RECLTD	3%
ICICIBANK	2%
PFC	2%
AXISBANK	2%
INFOSYSTCH	2%

*% of equity investment

Managed Fund

*Fund Fact Sheet as on 30th September 2015.

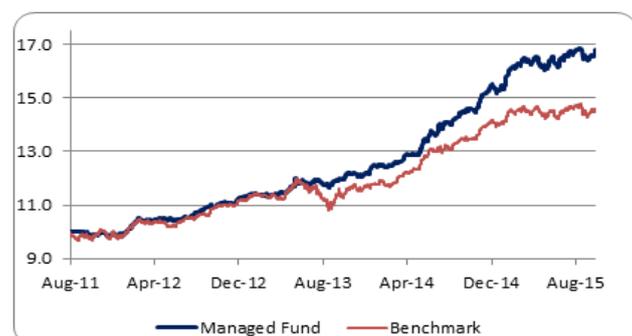
Fund Objective

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)



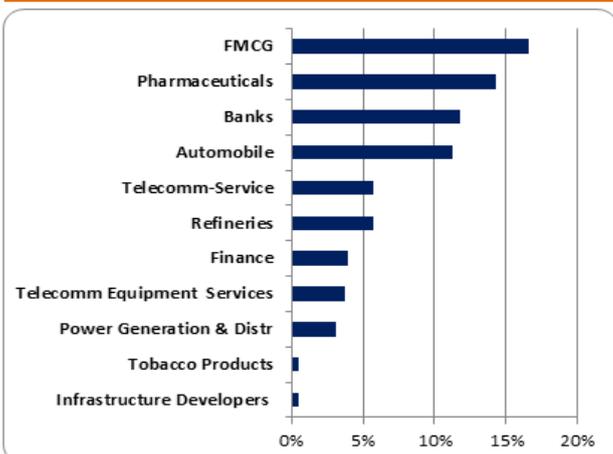
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	14.9%	18.5%	15.2%	14.1%	13.3%
Benchmark	8.4%	13.8%	10.0%	10.4%	9.5%

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).

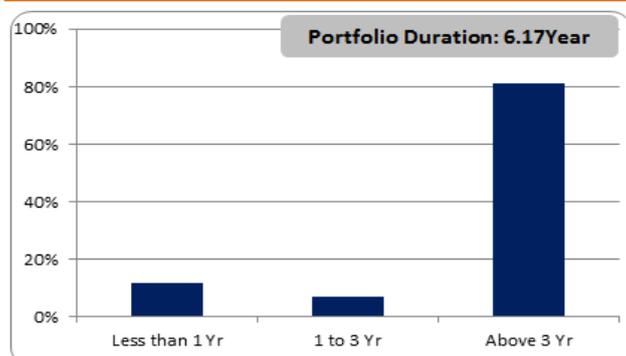
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

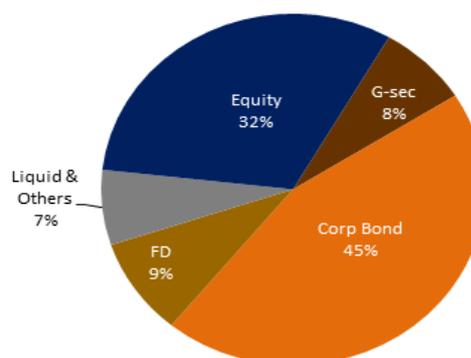


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

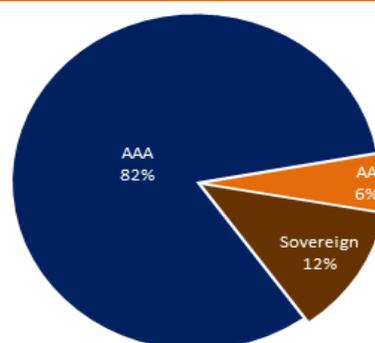


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	11%
HCLTECH	10%
HDFCBANK	10%
INFOSYSTCH	8%
DRREDDY	7%
BHARTIARTL	6%
RELIANCE	6%
COLPAL	4%
INFRATEL	4%
CADILAHC	4%

*% of equity investment

Debt Rating Profile



* % of fixed income investment

Price Earning Based Fund

*Fund Fact Sheet as on 30th September 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)



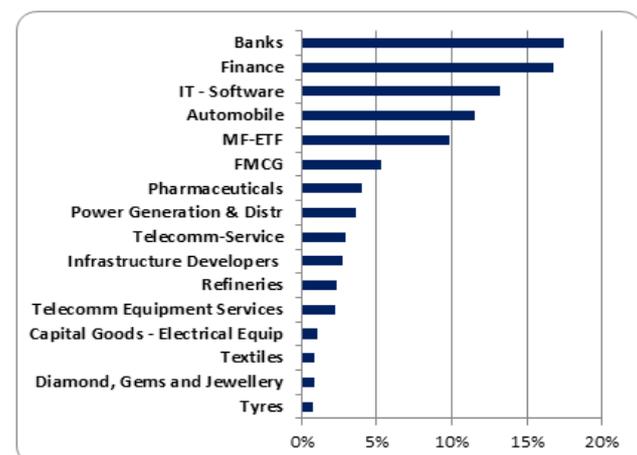
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	13.2%	20.7%	15.1%	15.3%	15.0%
Benchmark	3.8%	14.1%	10.6%	11.2%	9.0%

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

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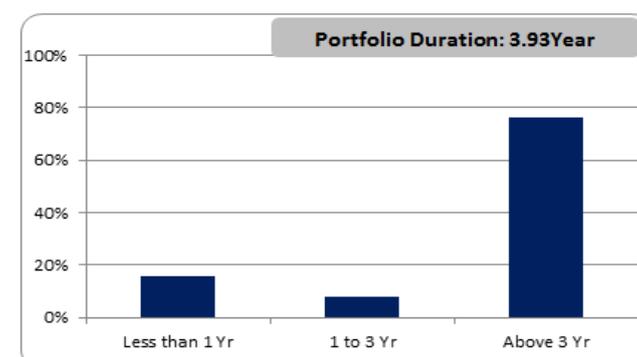
- Past Performance is not indicative of future performance.

Sector Allocation



* % of equity investment

Fixed Income Portfolio Maturity

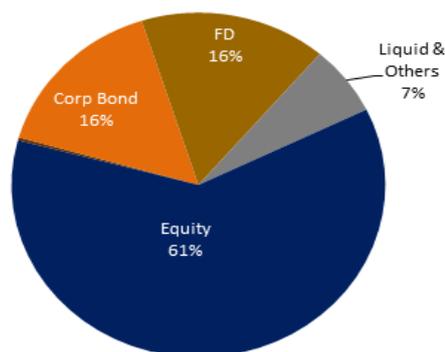


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

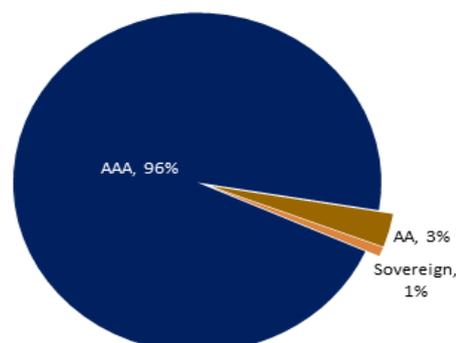


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
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HCLTECH	5%
HDFC	5%
AXISBANK	5%
HDFCBANK	5%
INFOSYSTCH	3%
TCS	3%
SBIN	3%

* % of equity investment

Debt Rating Profile



* % of fixed income investment

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