



FUND FACT SHEET
as of 31st December 2016

Equity Markets

Index	Return
Sensex	26626.46 (-0.10%)
Nifty	8185.8 (-0.47%)
Nifty Midcap 100	14351.45 (-3.73%)

Performance

- VIX ended at 15.465 for the month decreasing by 8.22%
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 8,176 crore in equities which is a 3rd straight month of FII outflows
- The best performing sectors were IT (3.09%) & FMCG (1.3%)
- The worst performing sector was Pharmaceuticals (-7.34%)
- Monthly Nifty Averages of P/E stood at 21.93, P/BV at 3.10 & Dividend Yield was 1.35%

Global

- The MSCI Emerging Market Index ended on a flat note only declining by 0.06% during the month of December
- The S&P 500 Index gained 1.82% for the month.
- The Federal Open Markets Committee's meeting showed that members decided to lift the Federal Funds rate by 25 basis points to a range of 0.50%-0.75%

Outlook

- Short-term concerns remain due to demonetisation effect and the markets might be volatile in the coming months
- The Federal Open Markets Committee has indicated that it will be taking a slightly more hawkish stance lifting rates three times in 2017 rather than the earlier forecast of two, which will impact the Indian equity markets adversely

Debt Markets

	Change
IGB 6.97 (Yield %)	6.51% (27bps)
IGB 7.59 (Yield %)	6.64% (28bps)
INR/USD (Rs)	67.92 (0.68%)

Performance:

- The yield for the 10YR On-The-Run Government Security increased by 27 basis points, closing at 6.51% at the end of December
- 5 Year On-shore OIS stood at 6.26% for the month of December
- The rupee appreciated by 0.68% against the dollar ending the month at Rs. 67.92
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 18,935 crore in debt
- The AAA-Gsec spread for the month of December was in the range of 120-140 bps

Economy

- The CPI inflation numbers decreased to 3.63% for November as compared to 4.20% for October
- The Nikkei Manufacturing PMI decreased to 49.6 for December. It's the first reading below 50 since December 2015

Outlook

- We expect the 10YR yield for the month to trend downwards and expect it to stay in the range of 6.30% to 6.60%
- In the near term, it is likely that rates and bond yields will remain low as the near term forces of fiscal and banking are strongly suggesting lower rates
- If the cash crunch in the economy persists, normal transactions will be affected for several months leading to a hit to GDP growth

Equity Large Cap Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	60-100%	94%	Fund Return	-2.5%	-4.1%	-2.9%	1.6%	12.6%	13.6%
Debt and Money market	0-40%	6%	Benchmark	-0.5%	-1.7%	3.0%	-0.6%	9.1%	7.6%

Benchmark: Nifty50

CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Equity Top 250 Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	60-100%	94%	Fund Return	-2.6%	-3.2%	-1.5%	3.3%	15.6%	12.8%
Debt and Money market	0-40%	6%	Benchmark	-2.1%	0.6%	5.3%	3.2%	15.1%	9.3%

Benchmark: 50% Nifty50 & 50% CNX Midcap

CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

PE Based Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	0-100%	54%	Fund Return	-1.4%	0.1%	2.8%	5.1%	12.1%	11.9%
Debt and Money market	0-100%	46%	Benchmark	-0.3%	1.5%	6.4%	4.1%	9.7%	8.4%

Benchmark: 55% Nifty50 & 45% CRISIL Short Term Bond Fund Index

CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Managed Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	0-40%	33%	Fund Return	-1.6%	3.2%	7.5%	8.3%	13.1%	11.5%
Debt and Money market	60-100%	67%	Benchmark	-2.8%	2.9%	8.3%	6.6%	10.7%	9.1%

Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Bond Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	Nil	Nil	Fund Return	-0.3%	5.2%	10.2%	9.8%	10.4%	9.8%
Debt and Money market	100	100	Benchmark	-0.1%	5.1%	9.8%	9.2%	9.6%	9.2%

Benchmark: CRISIL Short Term Bond Fund Index

CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Money Market Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	Nil	Nil	Fund Return	0.1%	4.1%	8.2%	8.3%	8.8%	8.9%
Debt and Money market	100	100	Benchmark	0.5%	6.9%	7.5%	7.9%	8.3%	8.5%

Benchmark: CRISIL Liquid Fund Index

CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Group Growth Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	20-60%	50%	Fund Return	-2.2%	1.2%	5.0%	6.3%	12.7%	12.4%
Debt and Money market	40-80%	50%	Benchmark	-0.9%	7.9%	9.2%	6.4%	11.1%	16.5%

Benchmark: 40% Nifty50 +60% CRISIL Composite Bond Fund Index
CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Group Balancer Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	0-30%	26%	Fund Return	-1.6%	4.3%	9.0%	8.7%	12.6%	11.7%
Debt and Money market	70-100%	74%	Benchmark	-1.1%	11.7%	11.1%	8.6%	11.6%	9.6%

Benchmark: 20% Nifty50 +80% CRISIL Composite Bond Fund Index
CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Group Bond Fund

Instruments	Required	Actual	Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Equity and Equity related	Nil	Nil	Fund Return	-2.0%	8.0%	13.7%	11.2%	12.2%	10.9%
Debt and Money market	100	100	Benchmark	-1.3%	15.4%	12.9%	10.8%	11.9%	9.7%

Benchmark: CRISIL Composite Bond Fund Index
CAGR: Returns ≤ to 1 year are absolute returns. Returns > 1 year are in term of CAGR

Equity Large Cap Fund

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	10.0000	
Risk Profile	High	
Fund Manager	Dhilip Krishna	
No. of Funds Managed	7	
NAV as on 31/12/2016	19.9573	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.09	32.82	34.92
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	94%
Debt and Money market	0-40%	6%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Corporate Debt (Corp Debt)		
DEWAN HOUSING FINANCE CORPORATION LTD	AAA	0.30%
Equity (EQ)		
Reliance Mutual Fund	-	7.74%
Hdfc Bank Ltd	-	4.33%
Grasim Industries Ltd	-	3.47%
Power Grid Corporation Of India Ltd	-	3.12%
Tata Motors Ltd	-	2.89%
Larsen & Toubro Ltd	-	2.63%
Sun Pharmaceuticals Industries Ltd	-	2.54%
Infosys Ltd	-	2.47%
Indusind Bank Ltd	-	2.29%
Maruti Suzuki India Ltd	-	2.28%
Others		60.24%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	5.57%
Others		0.13%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	
Mutual Fund	7.74%
Government	5.57%
Financial And Insurance Activities	0.30%
Equity	
Financial And Insurance Activities	21.62%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	11.16%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	7.03%
Computer Programming, Consultancy And Related Activities	6.13%
Manufacture Of Chemicals And Chemical Products	5.43%
Infrastructure	4.35%
Manufacture Of Electrical Equipment	3.99%
Manufacture Of Textiles	3.52%
Manufacture Of Coke And Refined Petroleum Products	3.07%
Civil Engineering	2.74%
Others	17.35%
Total	100.00%

NAV (Net Asset Value)

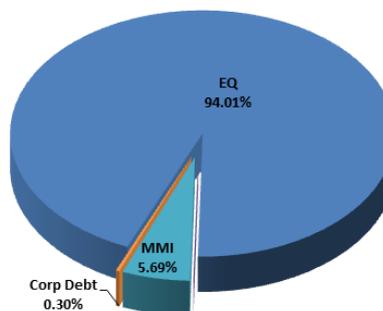


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.5%	-4.1%	-2.9%	1.6%	12.6%	13.6%
Benchmark	-0.5%	-1.7%	3.0%	-0.6%	9.1%	7.6%

Benchmark: Nifty50

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- Past Performance is not indicative of future performance.

Asset Allocation



EQUITY TOP 250

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	10.0000	
Risk Profile	High	
Fund Manager	Dhilip Krishna	
No. of Funds Managed	7	
NAV as on 31/12/2016	19.2637	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.70	25.61	27.31
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	94%
Debt and Money market	0-40%	6%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.37%
Idfc Bank Limited	AAA	0.02%
Equity (EQ)		
Reliance Mutual Fund	-	4.49%
Power Grid Corporation Of India Ltd	-	2.85%
Hdfc Bank Ltd	-	2.34%
Grasim Industries Ltd	-	2.06%
Tata Motors Ltd	-	1.94%
Symphony Limited	-	1.91%
Indusind Bank Ltd	-	1.85%
Larsen & Toubro Ltd	-	1.85%
Exide Industries Ltd	-	1.80%
Strides Arcolab Ltd	-	1.68%
Others	-	71.01%
Money Market and Others (MMI)		
CLEARING CORPORATION OF INDIA LTD.	-	5.84%
Others	-	0.22%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	
Government	5.62%
Mutual Fund	4.49%
Financial And Insurance Activities	0.40%
Equity	
Financial And Insurance Activities	21.51%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	9.73%
Manufacture Of Electrical Equipment	7.73%
Manufacture Of Chemicals And Chemical Products	7.24%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	6.42%
Infrastructure	5.32%
Manufacture Of Textiles	3.45%
Computer Programming, Consultancy And Related Activities	3.17%
Manufacture Of Other Non-Metallic Mineral Products	3.17%
Civil Engineering	2.40%
Others	19.33%
Total	100.00%

NAV (Net Asset Value)

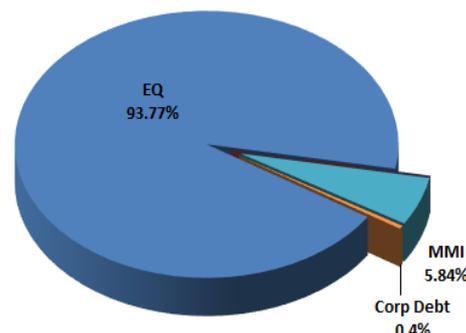


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.6%	-3.2%	-1.5%	3.3%	15.6%	12.8%
Benchmark	-2.1%	0.6%	5.3%	3.2%	15.1%	9.3%

Benchmark: 50% Nifty50 & 50% CNX Midcap

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Asset Allocation



PE BASED FUND

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	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31/12/2016	18.4385	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.31	9.73	18.03
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-100%	54%
Debt and Money market	0-100%	46%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	Sovereign	2.85%
Corporate Debt (Corp Debt)		
Power Finance Corporation Ltd	AAA	8.69%
Power Grid Corporation Of India Ltd	AAA	4.99%
Indian Railway Finance Corporation Ltd	AAA	4.66%
Housing Development Finance Corporation Ltd	AAA	4.56%
Lic Housing Finance Ltd	AAA	2.89%
L&T Infrastructure Finance Company Limited	AA+	1.43%
Ecl Finance Ltd	AA	1.21%
Rural Electrification Corporation Ltd	AAA	1.16%
Icici Bank Ltd	AAA	1.12%
Idfc Ltd	AAA	0.56%
Others		0.04%
Equity (EQ)		
Hdfc Bank Ltd	-	3.96%
Indusind Bank Ltd	-	2.13%
Grasim Industries Ltd	-	1.98%
Power Grid Corporation Of India Ltd	-	1.79%
Tata Motors Ltd	-	1.67%
Kotak Mahindra Bank Ltd	-	1.53%
Larsen & Toubro Ltd	-	1.53%
Sun Pharmaceuticals Industries Ltd	-	1.47%
Infosys Ltd	-	1.39%
Maruti Suzuki India Ltd	-	1.32%
Others	-	35.18%
Fixed Deposit (FD)		
Bank Of Baroda	AAA	3.60%
Oriental Bank Of Commerce	AAA	1.11%
Union Bank Of India	AAA	0.03%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd	AA+	3.23%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	1.57%
Others		2.38%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	
Infrastructure	43.68%
Financial And Insurance Activities	20.92%
Government	15.11%
Programming And Broadcasting Activities	4.42%
Equity	
Financial And Insurance Activities	3.23%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	16.75%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	6.42%
Computer Programming, Consultancy And Related Activities	4.05%
Manufacture Of Chemicals And Chemical Products	3.65%
Infrastructure	3.16%
Manufacture Of Electrical Equipment	2.47%
Manufacture Of Textiles	2.31%
Manufacture Of Coke And Refined Petroleum Products	2.08%
Civil Engineering	1.69%
Others	1.60%
Total	12.13%
Total	100.00%

NAV (Net Asset Value)

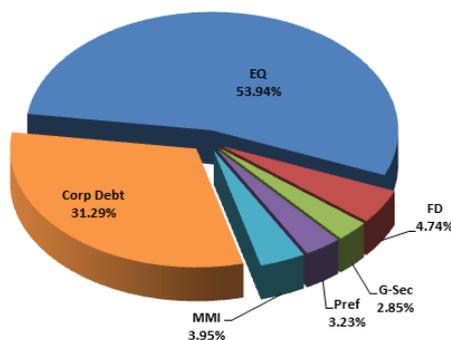


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.4%	0.1%	2.8%	5.1%	12.1%	11.9%
Benchmark	-0.3%	1.5%	6.4%	4.1%	9.7%	8.4%

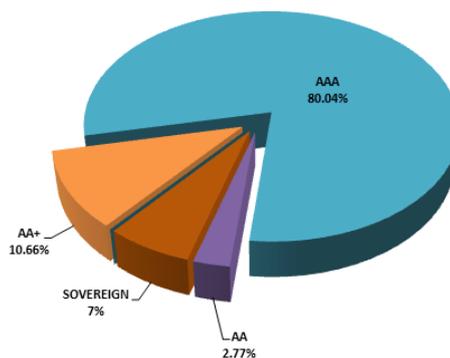
Benchmark: 55% Nifty50 & 45% CRISIL Short Term Bond Fund Index

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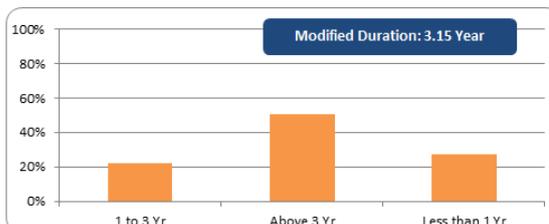
Asset Allocation



Debt Rating Profile



Fixed Income Portfolio Maturity



MANAGED FUND

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. urities.

Fund Information

SFIN No.	ULIF00618/08/11MANAGED147	
Launch Date	03-Aug-11	
Face Value	10.0000	
Risk Profile	Medium	
Fund Manager		
Equity	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31/12/2016	18.0720	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.19	1.57	4.75
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	33%
Debt and Money market	60-100%	67%

Portfolio

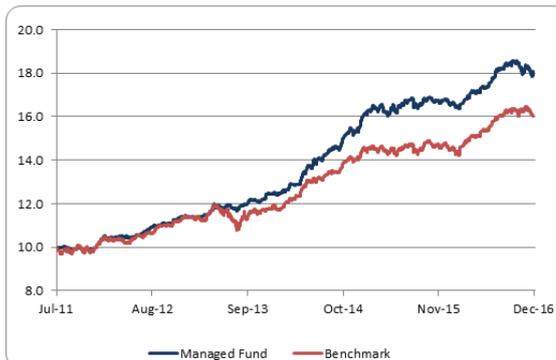
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	Sovereign	20.55%
Corporate Debt (Corp Debt)		
Indian Railway Finance Corporation Ltd	AAA	7.12%
Housing Development Finance Corporation Ltd	AAA	4.72%
Power Grid Corporation Of India Ltd	AAA	4.60%
Lic Housing Finance Ltd	AAA	4.59%
Power Finance Corporation Ltd	AAA	4.47%
Dewan Housing Finance Corporation Ltd	AAA	2.59%
L&T Infrastructure Finance Company Limited	AA+	2.11%
Icici Bank Ltd	AAA	1.74%
Ecl Finance Ltd	AA	1.72%
Equity (EQ)		
Hdfc Bank Ltd	-	1.74%
Indusind Bank Ltd	-	1.34%
Tata Motors Ltd	-	1.16%
Power Grid Corporation Of India Ltd	-	1.14%
Grasim Industries Ltd	-	1.13%
Larsen & Toubro Ltd	-	1.10%
Maruti Suzuki India Ltd	-	1.01%
United Spirits Ltd	-	1.00%
Zee Entertainment Enterprises Ltd	-	0.99%
Aditya Birla Fashion & Retail Ltd	-	0.98%
Others	-	21.36%
Fixed Deposit (FD)		
Bank Of Baroda	-	4.63%
Union Bank Of India	-	0.11%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd	AA+	4.29%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	1.61%
Others	-	2.20%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	64.86%
Government	22.16%
Financial And Insurance Activities	20.10%
Infrastructure	18.31%
Programming And Broadcasting Activities	4.29%
Equity	26.35%
Financial And Insurance Activities	8.83%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.63%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.68%
Computer Programming, Consultancy And Related Activities	2.29%
Manufacture Of Chemicals And Chemical Products	2.15%
Manufacture Of Electrical Equipment	1.76%
Manufacture Of Textiles	1.53%
Manufacture Of Food Products	1.26%
Infrastructure	1.14%
Civil Engineering	1.10%
Others	8.79%
Total	100.00%

NAV (Net Asset Value)

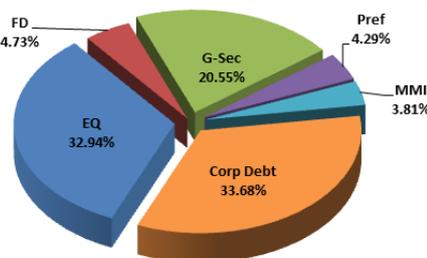


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.6%	3.2%	7.5%	8.3%	13.1%	11.5%
Benchmark	-2.8%	2.9%	8.3%	6.6%	10.7%	9.1%

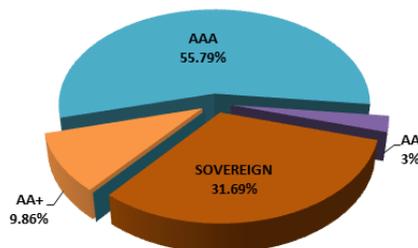
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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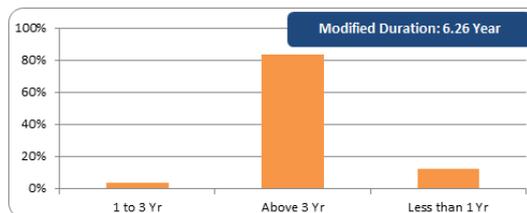
Asset Allocation



Debt Rating Profile



Fixed Income Portfolio Maturity



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	10.0000	
Risk Profile	Low to Medium	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Dec-16	16.5984	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.82	-	9.82
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

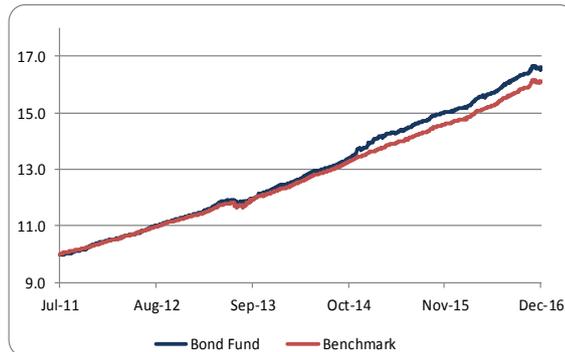
Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	Sovereign	8.83%
Corporate Debt (Corp Debt)		
Ed Finance Ltd	AA	9.41%
Power Grid Corporation Of India Ltd	AAA	8.82%
Power Finance Corporation Ltd	AAA	8.71%
Rural Electrification Corporation Ltd	AAA	8.66%
Indian Railway Finance Corporation Ltd	AAA	8.47%
Housing Development Finance Corporation Ltd	AAA	6.58%
Dewan Housing Finance Corporation Ltd	AAA	5.37%
Idfc Bank Limited	AAA	3.17%
Icici Bank Ltd	AAA	3.10%
Lic Housing Finance Ltd	AAA	2.16%
Others		4.71%
Fixed Deposit (FD)		
Bank Of Baroda	-	2.14%
Oriental Bank Of Commerce	-	1.53%
Union Bank Of India	-	1.12%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd	AA+	3.46%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	-	5.16%
Others	-	8.60%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	94.54%
Financial And Insurance Activities	37.18%
Infrastructure	36.77%
Government	14.00%
Programming And Broadcasting Activities	3.46%
Mutual Fund	3.14%
Others	5.46%
Total	100.00%

NAV (Net Asset Value)



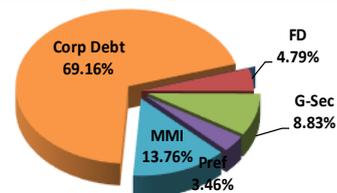
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.3%	5.2%	10.2%	9.8%	10.4%	9.8%
Benchmark	-0.1%	5.1%	9.8%	9.2%	9.6%	9.2%

Benchmark: CRISIL Short Term Bond Fund Index

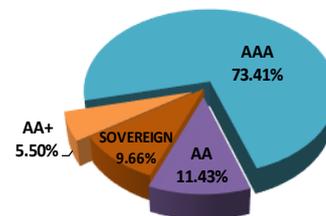
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Asset Category Allocation



Debt Rating Profile



Fixed Income Portfolio Maturity



MONEY MARKET FUND

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	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Dec-16	15.7984	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.28	-	2.28
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

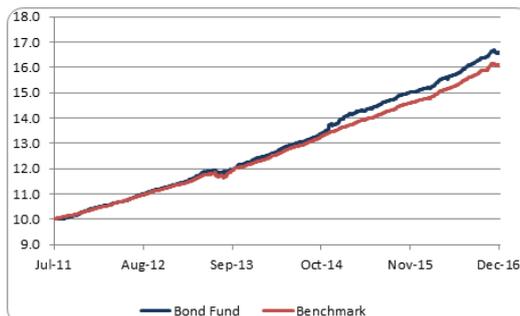
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Corporate Debt (Corp Debt)		
Rural Electrification Corporation Ltd	AAA	9.29%
Housing Development Finance Corporation Ltd	AAA	9.06%
Ecl Finance Ltd	AA	5.79%
Icici Bank Ltd	AAA	5.49%
Lic Housing Finance Ltd	AAA	4.70%
Power Finance Corporation Ltd	AAA	4.54%
Exim Bank	AAA	4.41%
L&T Infrastructure Finance Company Limited	AA+	4.41%
Fixed Deposit (FD)		
Bank Of Baroda		2.63%
Union Bank Of India		2.20%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	39.34%
Others		8.14%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	96.37%
Government	39.34%
Financial And Insurance Activities	34.28%
Infrastructure	18.24%
Mutual Fund	4.51%
Others	3.63%
Total	100.00%

NAV (Net Asset Value)

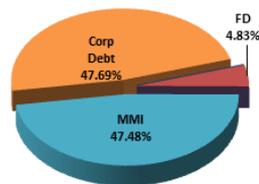


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.1%	4.1%	8.2%	8.3%	8.8%	8.9%
Benchmark	0.5%	6.9%	7.5%	7.9%	8.3%	8.5%

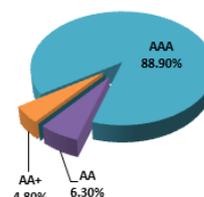
Benchmark: CRISIL Liquid Fund Index

- 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.

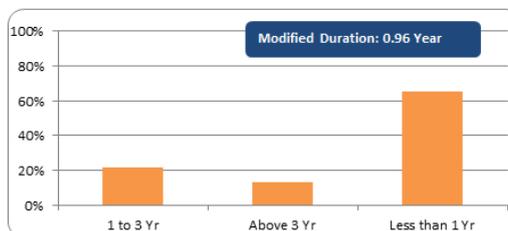
Asset Allocation



Debt Rating Profile



Fixed Income Portfolio Maturity



GROUP GROWTH FUND

Fund Objective

To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Fund Information

SFIN No.	ULGF00105/09/11GFGrowth147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	High	
Fund Manager		
Equity	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31/12/2016	15.8625	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.41	6.50	12.91
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	50%
Debt and Money market	40-80%	50%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec) 23.09%		
Government Of India	Sovereign	23.09%
Corporate Debt (Corp Debt) 18.94%		
Dewan Housing Finance Corporation Ltd	AAA	7.66%
Power Finance Corporation Ltd	AAA	3.94%
Power Grid Corporation Of India Ltd	AAA	1.68%
Housing Development Finance Corporation Ltd	AAA	1.68%
Lic Housing Finance Ltd	AAA	1.64%
Punjab National Bank	AA	1.57%
Icici Bank Ltd	AAA	0.78%
Equity (EQ) 50.34%		
Hdfc Bank Ltd	-	3.48%
Grasim Industries Ltd	-	1.86%
Power Grid Corporation Of India Ltd	-	1.80%
Indusind Bank Ltd	-	1.77%
Sun Pharmaceuticals Industries Ltd	-	1.38%
Infosys Ltd	-	1.37%
Tata Motors Ltd	-	1.37%
Larsen & Toubro Ltd	-	1.37%
Kotak Mahindra Bank Ltd	-	1.32%
Maruti Suzuki India Ltd	-	1.17%
Others	-	33.44%
Fixed Deposit (FD) 4.34%		
Bank Of Baroda	-	2.40%
Oriental Bank Of Commerce	-	1.94%
Preference Shares (Pref) 0.74%		
Zee Entertainment Enterprises Ltd	AA+	0.74%
Money Market and Others (MMI) 2.56%		
Clearing Corporation Of India Ltd.	AAA	0.87%
Others	-	1.69%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt 48.65%	
Government	23.96%
Financial And Insurance Activities	17.66%
Infrastructure	5.62%
Programming And Broadcasting Activities	0.74%
Mutual Fund	0.67%
Equity 40.85%	
Financial And Insurance Activities	14.78%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.15%
Computer Programming, Consultancy And Related Activities	3.75%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.53%
Manufacture Of Chemicals And Chemical Products	3.08%
Infrastructure	2.46%
Manufacture Of Electrical Equipment	2.06%
Manufacture Of Textiles	2.01%
Manufacture Of Coke And Refined Petroleum Products	1.61%
Civil Engineering	1.43%
Others 10.50%	
Total	100.00%

NAV (Net Asset Value)

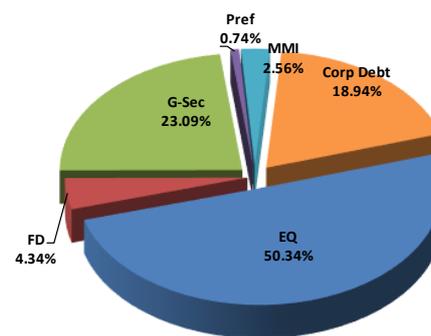


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.2%	1.2%	5.0%	6.3%	12.7%	12.4%
Benchmark	-0.9%	7.9%	9.2%	6.4%	11.1%	16.5%

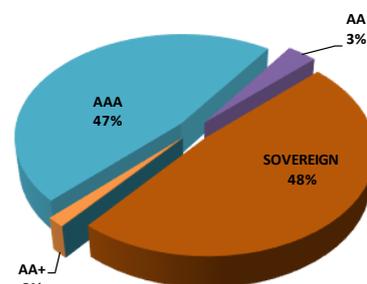
Benchmark: 40% Nifty50+60% CRISIL Composite Bond Fund Index

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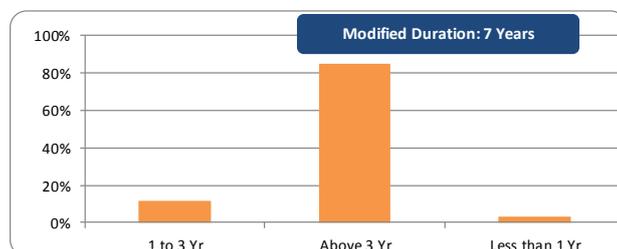
Asset Allocation



Debt Rating Profile



Fixed Income Portfolio Maturity



GROUP BALANCER FUND

Fund Objective

To provide a balanced investment choice through a large part of funds into debt investments & a small part going to equities to enhance returns on a long term basis.

Fund Information

SFIN No.	ULGF00205/09/11GFBalancer147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31/12/2016	15.4610	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
5.61	1.99	7.60
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	26%
Debt and Money market	70-100%	74%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	Sovereign	20.81%
Corporate Debt (Corp Debt)		
Power Finance Corporation Ltd	AAA	8.66%
Housing Development Finance Corporation Ltd	AAA	5.90%
Power Grid Corporation Of India Ltd	AAA	5.70%
Lic Housing Finance Ltd	AAA	4.32%
Ecl Finance Ltd	AA	3.54%
Indian Railway Finance Corporation Ltd	AAA	3.11%
Rural Electrification Corporation Ltd	AAA	2.74%
Dewan Housing Finance Corporation Ltd	AAA	2.69%
Icici Bank Ltd	AAA	1.36%
Punjab National Bank	AA	1.33%
Equity (EQ)		
Hdfc Bank Ltd	-	1.84%
Indusind Bank Ltd	-	0.98%
Grasim Industries Ltd	-	0.92%
Power Grid Corporation Of India Ltd	-	0.82%
Tata Motors Ltd	-	0.75%
Kotak Mahindra Bank Ltd	-	0.71%
Larsen & Toubro Ltd	-	0.68%
Infosys Ltd	-	0.66%
Sun Pharmaceuticals Industries Ltd	-	0.66%
Maruti Suzuki India Ltd	-	0.59%
Others	-	17.58%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd	AA+	3.06%
Fixed Deposit (FD)		
Union Bank Of India	AAA	3.95%
Bank Of Baroda	AAA	0.79%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	1.61%
Others	-	4.21%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	69.58%
Financial And Insurance Activities	23.89%
Government	22.42%
Infrastructure	20.21%
Programming And Broadcasting Activities	3.06%
Equity	21.26%
Financial And Insurance Activities	7.74%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.91%
Computer Programming, Consultancy And Related Activities	2.29%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.83%
Manufacture Of Chemicals And Chemical Products	1.55%
Manufacture Of Textiles	1.17%
Infrastructure	1.15%
Manufacture Of Electrical Equipment	1.04%
Manufacture Of Coke And Refined Petroleum Products	0.80%
Manufacture Of Food Products	0.78%
Others	9.16%
Total	100%

NAV (Net Asset Value)

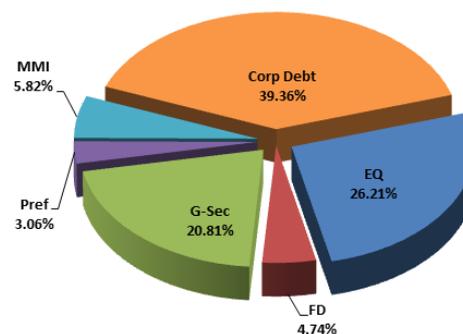


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.6%	4.3%	9.0%	8.7%	12.6%	11.7%
Benchmark	-1.1%	11.7%	11.1%	8.6%	11.6%	9.6%

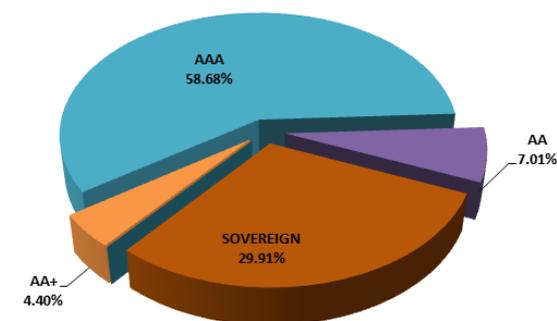
Benchmark: 20% Nifty50 +80% CRISIL Composite Bond Fund Index

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Asset Allocation



Debt Rating Profile



Fixed Income Portfolio Maturity



GROUP BOND FUND

Fund Objective

To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Fund Information

SFIN No.	ULGF00305/09/11GFBond147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Low to medium	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Dec-16	15.0299	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.64	0.00	6.64
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	Sovereign	46.23%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.32%
Icici Bank Ltd	AAA	7.12%
Power Finance Corporation Ltd	AAA	5.04%
Reliance Jio Infocomm Limited	AAA	4.96%
Housing Development Finance Corporation Ltd	AAA	3.38%
Power Grid Corporation Of India Ltd	AAA	3.26%
L&T Finance Ltd	AA+	1.60%
Rural Electrification Corporation Ltd	AAA	1.57%
Ecl Finance Ltd	AA	0.67%
India Infoline Finance Limited	AA	0.01%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd	AA+	1.46%
Fixed Deposit (FD)		
Union Bank Of India	AAA	3.76%
Bank Of Baroda	AAA	0.75%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	-	4.25%
Others	-	6.62%
Total		100.0%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	96.44%
Government	50.48%
Financial And Insurance Activities	26.61%
Infrastructure	14.83%
Mutual Fund	3.06%
Programming And Broadcasting Activities	1.46%
Others	3.56%
Total	100.00%

NAV (Net Asset Value)

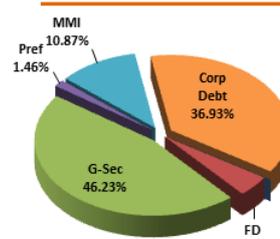


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.0%	8.0%	13.7%	11.2%	12.2%	10.9%
Benchmark	-1.3%	15.4%	12.9%	10.8%	11.9%	9.7%

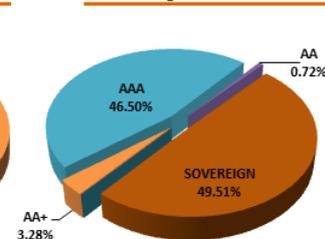
Benchmark: CRISIL Composite Bond Fund Index

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Asset Allocation

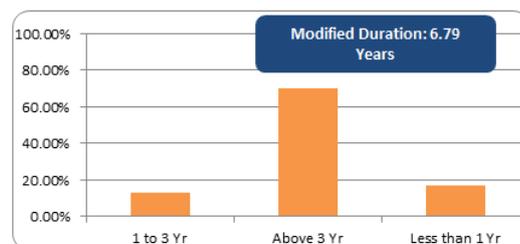


Debt Rating Profile



Fixed Income Portfolio Maturity

Fixed Income Portfolio Maturity



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