



**FUND FACT SHEET**  
**as of 31<sup>st</sup> October 2016**

## Equity Markets

Index	Return
Sensex	27930.21 (0.23%)
Nifty	8625.7 (0.17%)
Nifty Midcap 100	15912.3 (3.24%)

### Performance

- India VIX ended at 15.49 for the month decreasing by 9.84%
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 4,990.12 crore in equities
- The best performing sectors were Metals (6.3%) & Real Estate (4.14%)
- The worst performing sector was IT (-2.41%)
- Monthly Nifty Averages of P/E stood at 23.31, P/BV at 3.27 & Dividend Yield was 1.28%
- The Nifty Small Cap Index increased by 4.4% during the month of October

### Global

- The MSCI Emerging Market Index rose 0.18% during the month of October
- The S&P 500 Index fell 1.94% for the month
- The race between Donald Trump and Hillary Clinton is tightening significantly for the U.S. Presidency
- Strategists agree there would be a sell-off with a Trump win, however the views diverge on how the markets would trade post that

### Outlook

- Weak global markets and concerns over the U.S. elections, will likely affect our markets. IT sector could possibly face immediate pressure

## Debt Markets

	Change
IGB 6.97 (Yield %)	6.79 (-2bps)
IGB 7.59 (Yield %)	7.02 (-7bps)
INR/USD (Rs)	66.78(0.25%)

### Performance:

- The month ended flat for the debt market with the 10 year yields closing at 6.79% end of month vs 6.81% at the end of September
- There was significant steepening of the yield curve during the month of October
- 5 Year On-shore OIS ended at 6.35% for the month of October vs 6.36% at the end of September
- The rupee appreciated by 0.25% against the dollar for the month of October
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 7,151.88 crore in debt

### Economy

- The CPI inflation numbers decreased to 4.31% for September as compared to 5.05% for August
- The Nikkei Manufacturing PMI increased to 54.4 for October as compared to 52.1 for September
- The Nikkei Services PMI increased to 54.5 in October as compared to 52.0 for September
- The Monetary Policy Committee (MPC) decided at its first policy review to reduce the repo rate by 25bps to 6.25%

### Outlook

- We expect the 10YR yield for the month to trend downwards and expect it to stay in the range of 6.70% to 7.00%

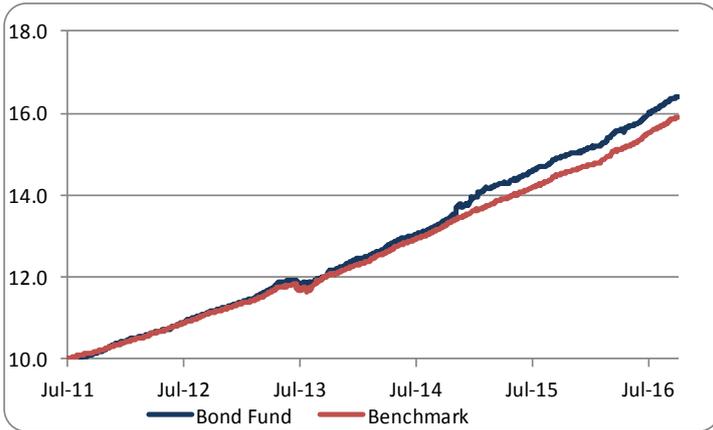
## Fund Objective

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

## NAV (Net Asset Value)

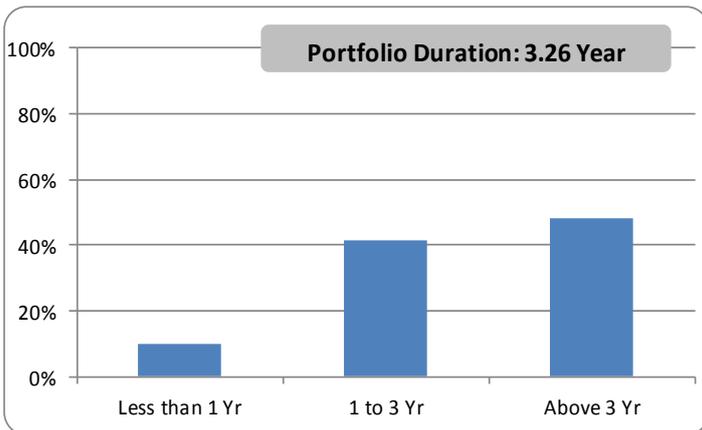


Period	1 Year	3 Year	5 Year	Inception
Fund Return	9.8%	10.5%	10.1%	9.9%
Benchmark	9.4%	9.6%	9.3%	9.2%

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

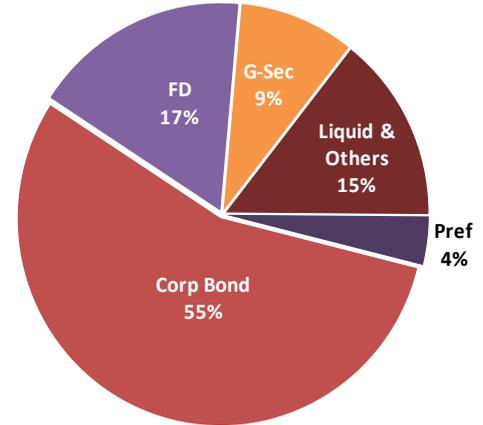


% of fixed income investment

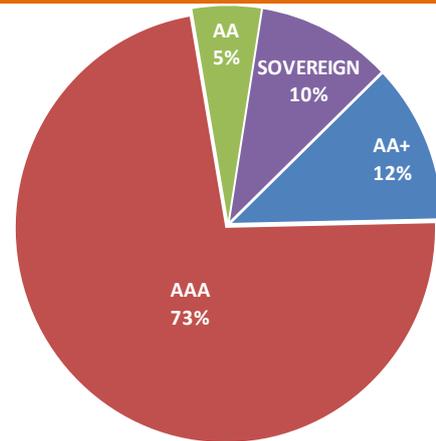
## Asset Allocation Pattern

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

## Asset Allocation



## Debt Rating Profile



% of fixed income investment

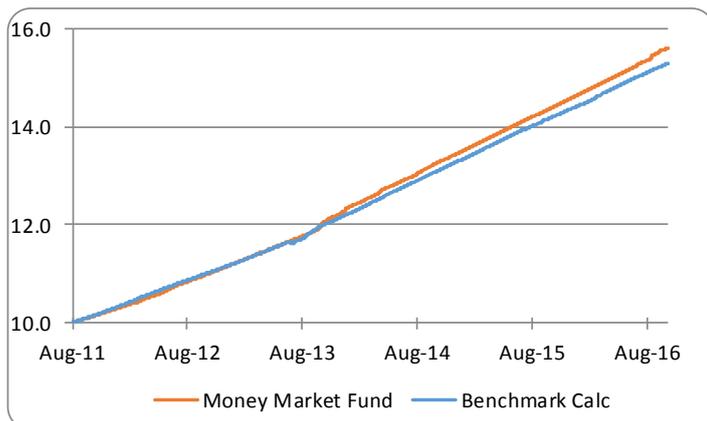
## Fund Objective

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)

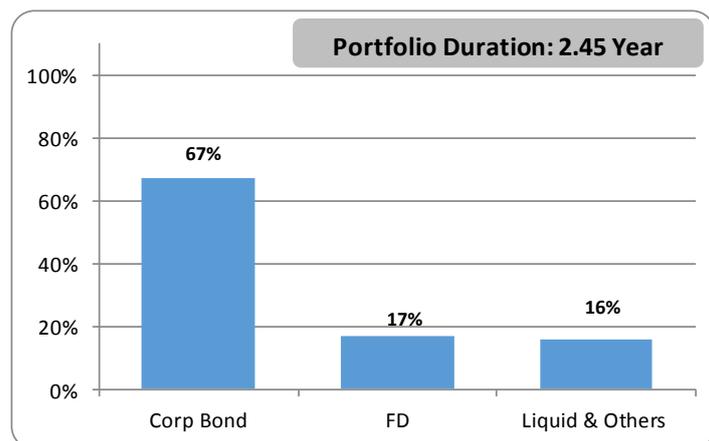


Period	1 Year	3 Year	5 Year	Inception
Fund Return	8.4%	9.0%	9.0%	9.0%
Benchmark	7.6%	8.4%	8.6%	8.5%

Benchmark: Crisil Liquid Fund Index

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## Asset Class Duration

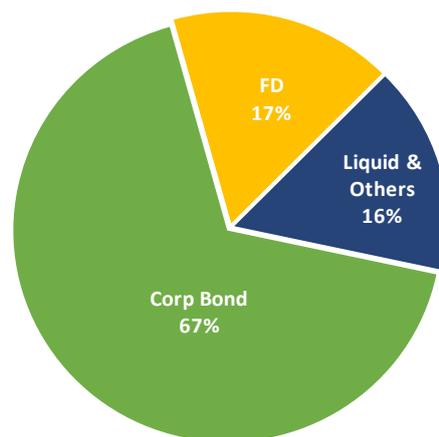


% of fixed income investment

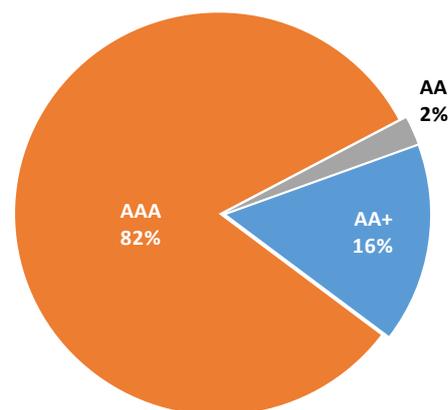
## Asset Allocation Pattern

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

## Asset Allocation (Actual)



## Debt Rating Profile



% of fixed income investment

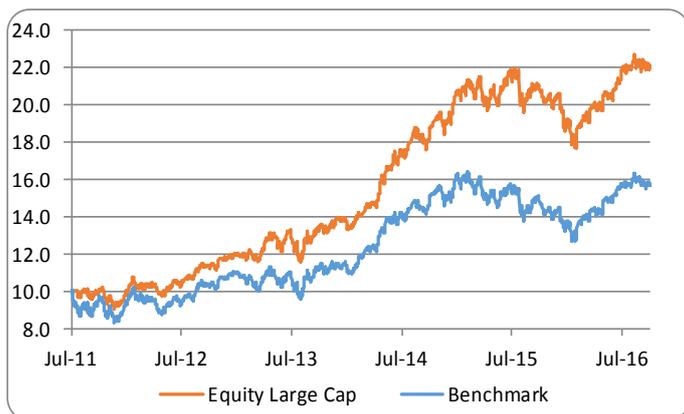
## Fund Objective

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)



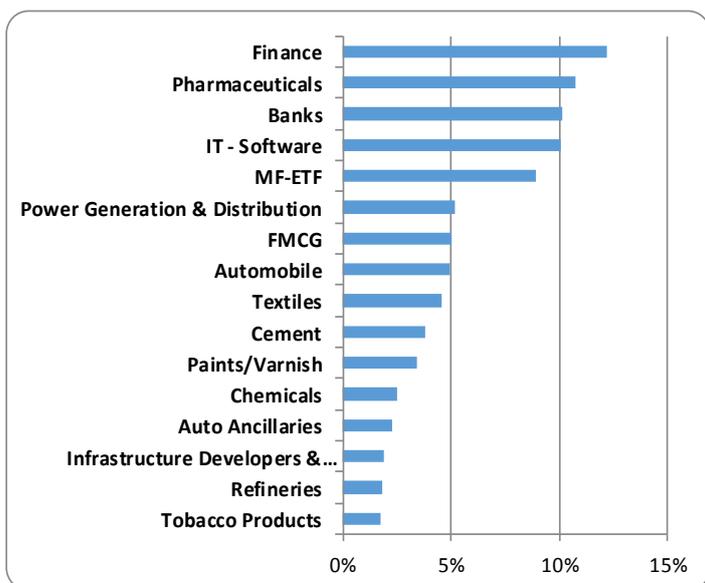
Period	1 Year	3 Year	5 Year	Inception
Fund Return	6.3%	17.4%	16.7%	16.2%
Benchmark	6.9%	11.0%	10.1%	9.0%

Benchmark: Nifty

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## Sector Allocation

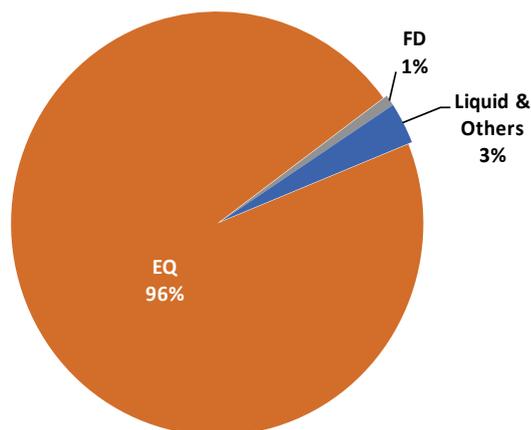


% of equity investment

## 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%
POWERGRID	5%
HDFCBANK	5%
GRASIM	5%
TCS	4%
INFOSYSTCH	3%
ASIANPAINT	3%
INDUSINDBK	3%
BAJFINANCE	3%
PIDILITIND	2%

% of equity investment

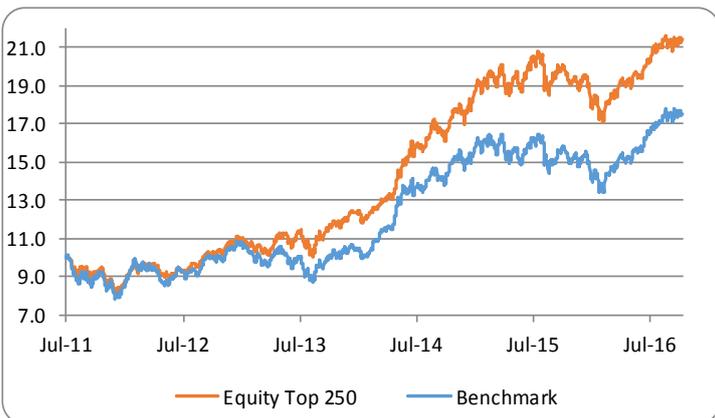
## Fund Objective

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)



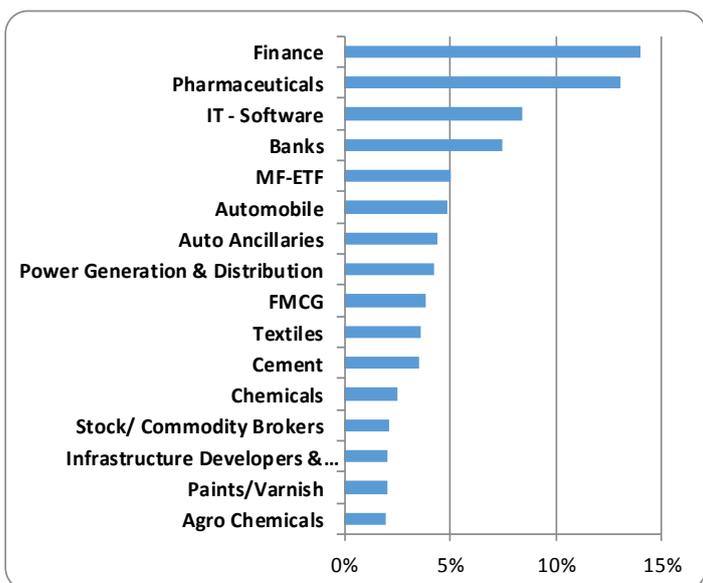
Period	1 Year	3 Year	5 Year	Inception
Fund Return	8.7%	21.6%	18.1%	15.5%
Benchmark	13.5%	19.5%	13.6%	11.2%

Benchmark: 50% Nifty & 50% CNXMIDCAP

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## Sector Allocation

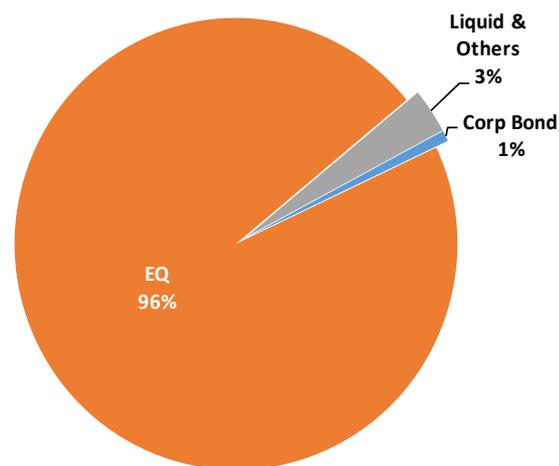


% of equity investment

## 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	5%
POWERGRID	4%
SANOFI	3%
HDFCBANK	3%
MINDTREE	3%
INFOSYSTCH	2%
BAJFINANCE	2%
EXIDEIND	2%
INDUSINDBK	2%
GRASIM	2%

% of equity investment

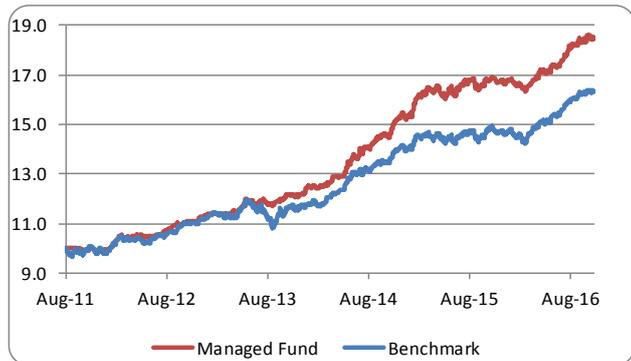
## Fund Objective

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)



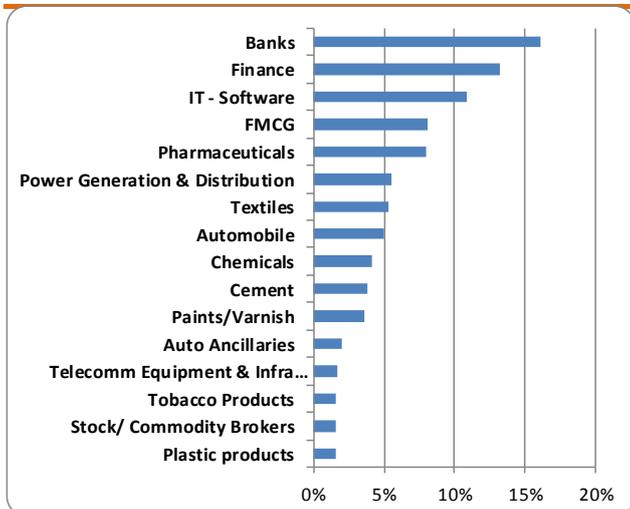
Period	1 Year	3 Year	5 Year	Inception
Fund Return	9.7%	14.9%	13.1%	12.4%
Benchmark	10.5%	11.6%	10.1%	9.8%

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).

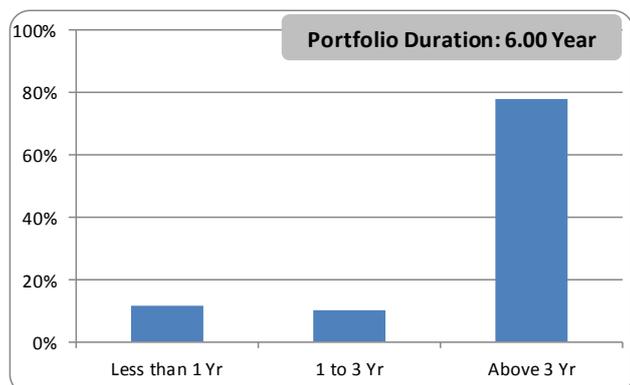
- Past Performance is not indicative of future performance.

## Sector Allocation



% of equity investment

## Fixed Income Portfolio Maturity

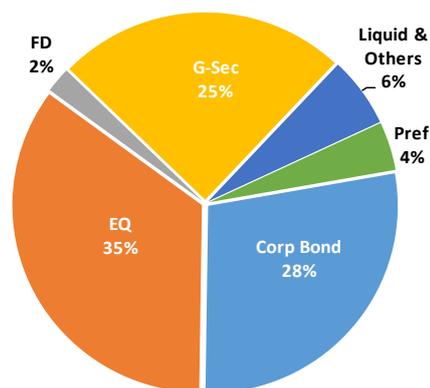


% of fixed income investment

## Asset Allocation Pattern

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

## Asset Allocation

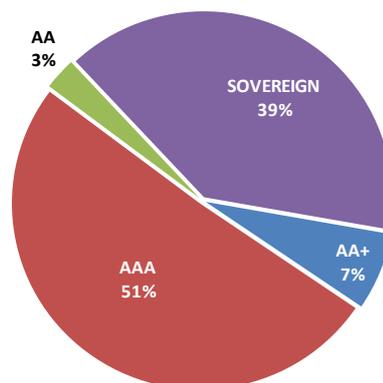


## Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	8%
INDUSINDBK	6%
POWERGRID	6%
GRASIM	5%
BAJFINANCE	4%
PIDILITIND	4%
TCS	4%
ASIANPAINT	4%
ACC	3%
HINDUNILVR	3%

% of equity investment

## Debt Rating Profile



% of fixed income investment

# Price Earning Based Fund

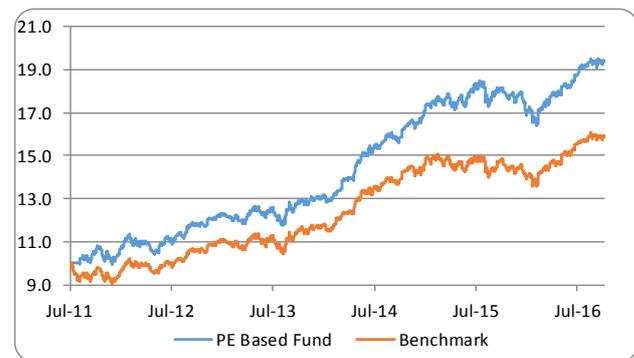
## Fund Objective

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
Risk Profile	Medium to High

## NAV (Net Asset Value)

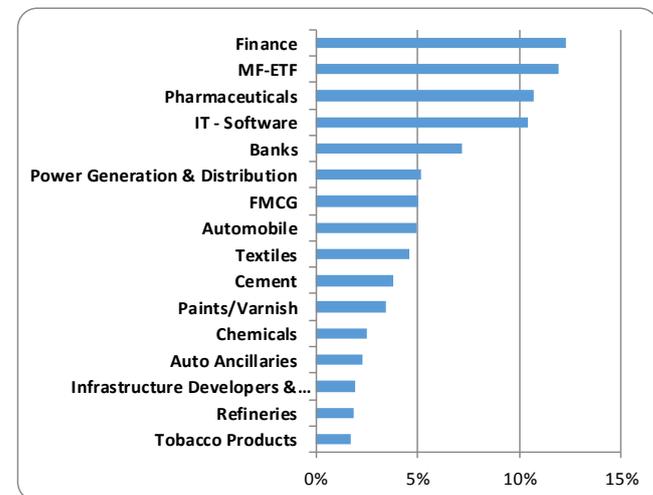


Period	1 Year	3 Year	5 Year	Inception
Fund Return	7.4%	14.1%	12.4%	13.3%
Benchmark	8.3%	10.7%	10.1%	9.1%

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

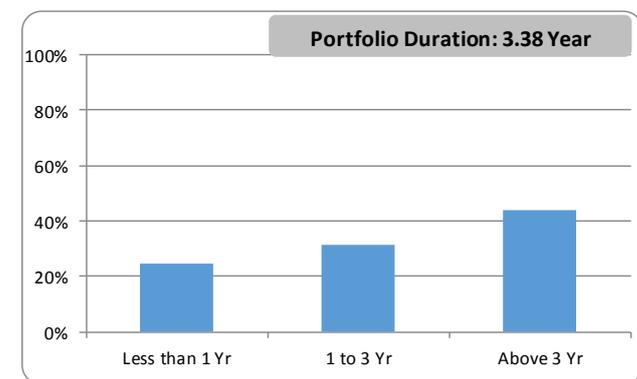
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

## Sector Allocation



% of equity investment

## Fixed Income Portfolio Maturity

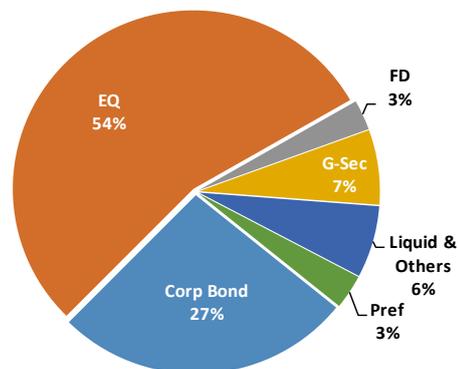


% of fixed income investment

## Asset Allocation Pattern

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

## Asset Allocation

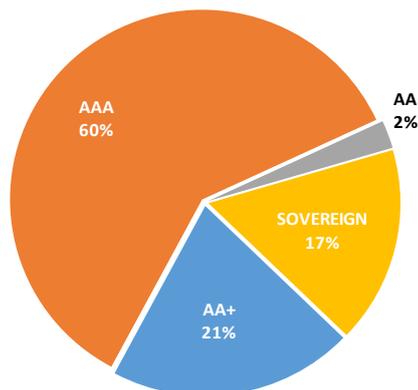


## Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE	12%
POWERGRID	5%
GRASIM	5%
TCS	4%
INFOSYSTCH	3%
HDFCBANK	3%
ASIANPAINT	3%
BAJFINANCE	3%
PIDILITIND	2%
ACC	2%

% of equity investment

## Debt Rating Profile



% of fixed income investment

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