



**FUND FACT SHEET**  
**as of 28th April 2017**

## Equity Markets

Index	Return
Sensex	<b>29918.40 (1.01%)</b>
Nifty	<b>9304.05 (1.42%)</b>
Nifty Midcap 100	<b>18086.45 (5.17%)</b>

### Performance

- VIX ended at 10.86 for the month decreasing by 12.56%
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 2208.62 crore in equities.
- The best performing sectors were Realty (16.79%) & Infrastructure (5.12%)
- The worst performing sector was IT(-7.10%)
- Monthly Nifty Averages of P/E stood at 23.63, P/BV at 3.55 & Dividend Yield was 1.23%

### Global

- The MSCI Emerging Market Index has increased by 2% during the month of April. The S&P 500 Index was 0.9% up for the month.
- Strong overall economic growth is driving share markets higher and above that there are other developments such as French Election, Brexit and issues about South Korea are causing bouts of volatility.

### Outlook

- The equity market valuations are factoring in robust recovery in earnings growth.

Whether the valuations would sustain at current level, depends on how robust the earnings recovery is and how sustainable it will be.

## Debt Markets

	Change
IGB 6.97 (Yield %)	<b>6.96%(27bps)</b>
IGB 7.59 (Yield %)	<b>7.04%(19bps)</b>
INR/USD (Rs)	<b>64.25 (0.93%)</b>

### Performance:

- The yield for the 10YR On-The-Run Government Security increased by 27 basis points, closing at 6.96% at the end of April
- 5 Year On-shore OIS stood at 6.82% for the month of April
- The rupee appreciated by 0.93% against the dollar ending the month at Rs. 64.25
- Foreign Institutional Investors (FIIs) stood as net buyers of Rs 19,401 crore in debt
- The AAA-Gsec spread for the month of April was in the range of 90-120 bps

### Economy

- The Nikkei India Manufacturing PMI was at 52.5 for the month of March, its 4<sup>th</sup> consecutive 50+ reading since December
- Headline CPI Inflation stood at 3.81% for March, while core inflation decreased to 4.17%

### Outlook

- We expect the 10YR yield to stay in the range of 6.80% to 7.10%, with an upward bias
- The CPI inflation numbers will be marginally higher than the previous month due to seasonal upturn in vegetable prices and ongoing remonetisation exercise

## Equity Large Cap Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	95%
Debt and Money market	0-40%	5%

## Equity Top 250 Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	94%
Debt and Money market	0-40%	6%

## PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	51%
Debt and Money market	0-100%	49%

## Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	36%
Debt and Money market	60-100%	64%

## Bond Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Money Market Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Group Growth Fund

Instruments	Required	Actual
Equity and Equity related	20-60%	52%
Debt and Money market	40-80%	48%

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	6.1%	17.4%	7.8%	16.6%	17.7%	15.9%
Benchmark	7.7%	18.6%	6.0%	11.2%	12.3%	9.6%

Benchmark: NSE Nifty50

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	8.1%	20.6%	11.2%	20.3%	19.4%	15.6%
Benchmark	10.9%	27.8%	12.8%	18.7%	16.0%	12.2%

Benchmark: 50% Nifty 50 + 50% NSE Free Float Midcap 100

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	4.8%	13.3%	8.1%	13.1%	13.2%	13.0%
Benchmark	5.8%	14.2%	7.5%	10.6%	11.1%	9.4%

Benchmark: 55% NSE Nifty50 to 45% CRISIL Short Term Bond fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	4.2%	12.4%	9.1%	14.3%	12.9%	12.1%
Benchmark	4.2%	12.8%	8.6%	11.3%	10.4%	9.7%

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

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	3.1%	8.6%	8.7%	9.9%	9.7%	9.6%
Benchmark	3.4%	8.7%	8.6%	9.2%	9.1%	9.0%

Benchmark: CRISIL Short Term Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	3.4%	7.7%	8.0%	8.4%	8.9%	8.8%
Benchmark	3.3%	7.1%	7.5%	8.0%	8.3%	8.4%

Benchmark: CRISIL Liquid Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	4.8%	13.6%	9.4%	14.4%	NA	13.8%
Benchmark	4.7%	13.6%	8.3%	11.4%	NA	10.0%

Benchmark: 40% NSE 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
Equity and Equity related	0-30%	27%
Debt and Money market	70-100%	73%

## Group Bond Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Discontinued Policy Pension Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Discontinuance Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Pension Growth Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	95%
Debt and Money market	0-40%	5%

## Pension Secure Fund

Instruments	Required	Actual
Money Market	0-60%	96%
Debt	40-100%	4%

## Equity Midcap Fund

Instruments	Required	Actual
Equity and Equity related	80-100%	95%
Debt and Money market	0-20%	5%

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	4.3%	12.3%	9.6%	13.2%	NA	12.2%
Benchmark	3.7%	11.9%	8.9%	11.2%	NA	9.6%

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

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	3.2%	10.9%	9.9%	11.6%	NA	10.4%
Benchmark	2.6%	10.1%	9.4%	11.0%	NA	9.2%

Benchmark: CRISIL Composite Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	2.9%	NA	NA	NA	NA	3.9%
Benchmark	NA	NA	NA	NA	NA	NA

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	2.4%	6.7%	6.9%	7.3%	7.5%	7.5%
Benchmark	NA	NA	NA	NA	NA	NA

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	6.1%	17.3%	NA	NA	NA	18.3%
Benchmark	7.7%	18.6%	NA	NA	NA	20.4%

Benchmark: NSE Nifty50

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	2.7%	9.9%	NA	NA	NA	10.2%
Benchmark	2.6%	10.1%	NA	NA	NA	10.9%

Benchmark: CRISIL Composite Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	NA	NA	NA	NA	NA	16.7%
Benchmark	NA	NA	NA	NA	NA	17.7%

Benchmark: Nifty Free Float Midcap 100 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.	ULIF00118/08/11EQLARGECAP147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Dhilip Krishna	
No. of Funds Managed	7	
NAV as on	28-Apr-17	23.3621
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.35	59.87	63.21
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	95%
Debt and Money market	0-40%	5%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	0.87%
<b>Equity (EQ)</b>		
Reliance Mutual Fund	-	7.99%
Infosys Ltd	-	4.70%
Power Grid Corporation Of India Ltd	-	4.15%
Hdfc Bank Ltd	-	3.88%
Reliance Industries Ltd	-	3.33%
Indusind Bank Ltd	-	2.53%
Housing Development Finance Corporation Ltd	-	2.51%
Larsen & Toubro Ltd	-	2.49%
Hcl Technologies Ltd	-	2.45%
Itc Ltd	-	2.10%
Others	-	58.60%
<b>Preference Shares (Pref)</b>		
<b>Money Market and Others (MMI)</b>		
Kotak Mahindra Bank Ltd	-	3.94%
Clearing Corporation Of India Ltd.	-	0.44%
Current Asset	-	0.03%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	
Financial And Insurance Activities	4.81%
Government	0.44%
Mining Of Metal Ores	0.01%
<b>Equity</b>	
Financial And Insurance Activities	23.89%
Computer Programming, Consultancy And Related Activities	10.96%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	8.17%
Mutual Fund	7.99%
Infrastructure	7.83%
Manufacture Of Coke And Refined Petroleum Products	6.53%
Manufacture Of Chemicals And Chemical Products	4.02%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.93%
Civil Engineering	2.59%
Manufacture Of Other Non-Metallic Mineral Products	2.38%
<b>Others</b>	
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)

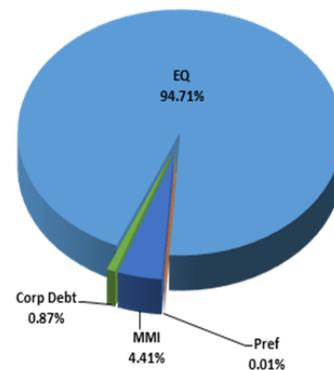


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.9%	6.1%	17.4%	7.8%	16.6%	15.9%
Benchmark	2.2%	7.7%	18.6%	6.0%	11.2%	9.6%

Benchmark: Nifty50

- 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



## 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 28-Apr-17	23.1318	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.76	46.33	49.10
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	94%
Debt and Money market	0-40%	6%

### Portfolio

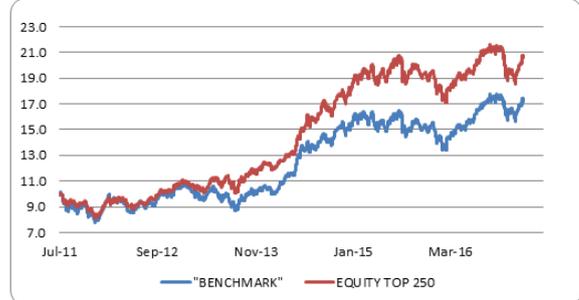
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Corporate Debt (Corp Debt)</b>		<b>0.01%</b>
Idfc Bank Limited	AAA	0.01%
<b>Equity (EQ)</b>		<b>94.37%</b>
Reliance Mutual Fund	-	4.23%
Bajaj Finserv Ltd	-	3.07%
Piramal Enterprises Ltd	-	2.53%
United Phosphorus Ltd	-	2.18%
Hdfc Bank Ltd	-	2.14%
Infosys Ltd	-	2.12%
Power Grid Corporation Of India Ltd	-	2.07%
The Ramco Cements Ltd	-	1.96%
Exide Industries Ltd	-	1.95%
Indusind Bank Ltd	-	1.50%
Others		70.62%
<b>Money Market and Others (MMI)</b>		<b>5.62%</b>
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	<b>5.69%</b>
Financial And Insurance Activities	5.09%
Government	0.60%
<b>Equity</b>	<b>73.24%</b>
Financial And Insurance Activities	23.40%
Manufacture Of Chemicals And Chemical Products	8.00%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.68%
Infrastructure	7.52%
Computer Programming, Consultancy And Related Activities	7.33%
Manufacture Of Other Non-Metallic Mineral Products	4.30%
Mutual Fund	4.23%
Manufacture Of Electrical Equipment	4.17%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.98%
Manufacture Of Coke And Refined Petroleum Products	2.63%
<b>Others</b>	<b>21.07%</b>
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)

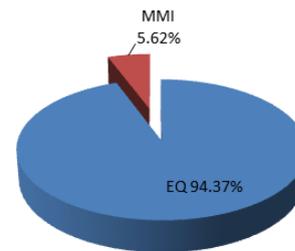


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	5.5%	8.1%	20.6%	11.2%	20.3%	15.6%
Benchmark	4.2%	10.9%	27.8%	12.8%	18.7%	12.2%

Benchmark: 50% Nifty 50 + 50% NSE Free Float Midcap 100

- 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).

### 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	28-Apr-17	20.2277
AUM (Rs. Cr)		
Fixed Income	Equity	Total
10.59	10.80	21.39
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	0-100%	51%
Debt and Money market	0-100%	49%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		
Government Of India	SOVERIGN	0.15%
<b>Corporate Debentures (Corp Debt)</b>		
Power Finance Corporation Ltd	AAA	7.21%
Lic Housing Finance Ltd	AAA	6.77%
Power Grid Corporation Of India Ltd	AAA	4.97%
Housing Development Finance Corporation Ltd	AAA	2.88%
Indian Railway Finance Corporation Ltd	AAA	2.41%
Dewan Housing Finance Corporation Ltd	AAA	2.18%
Rural Electrification Corporation Ltd	AAA	1.93%
L&T Infrastructure Finance Company Limited	AAA	1.20%
Icici Bank Ltd	AAA	0.94%
Ecl Finance Ltd	AA	0.83%
Others		0.04%
<b>Equity (EQ)</b>		
Hdfc Bank Ltd	-	3.01%
Infosys Ltd	-	2.53%
Power Grid Corporation Of India Ltd	-	2.25%
Indusind Bank Ltd	-	1.95%
Reliance Industries Ltd	-	1.50%
Housing Development Finance Corporation Ltd	-	1.36%
Larsen & Toubro Ltd	-	1.32%
Reliance Mutual Fund	-	1.32%
Hcl Technologies Ltd	-	1.31%
Itc Ltd	-	1.14%
Others	-	32.83%
<b>Fixed Deposit (FD)</b>		
Preference Shares (Pref)		2.64%
<b>Money Market and Others (MMI)</b>		
		11.36%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	
Financial And Insurance Activities	22.24%
Infrastructure	17.72%
Mutual Fund	2.89%
Programming And Broadcasting Activities	2.64%
Government	1.51%
Mining Of Metal Ores	0.00%
<b>Equity</b>	
Financial And Insurance Activities	15.78%
Computer Programming, Consultancy And Related Activities	5.97%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.37%
Infrastructure	4.14%
Manufacture Of Coke And Refined Petroleum Products	3.23%
Manufacture Of Chemicals And Chemical Products	2.17%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.08%
Civil Engineering	1.42%
Mutual Fund	1.32%
Manufacture Of Other Non-Metallic Mineral Products	1.27%
<b>Others</b>	<b>11.26%</b>
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)

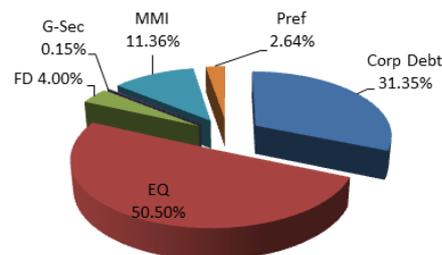


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.2%	4.8%	13.3%	8.1%	13.1%	13.0%
Benchmark	1.4%	5.8%	14.2%	7.5%	10.6%	9.4%

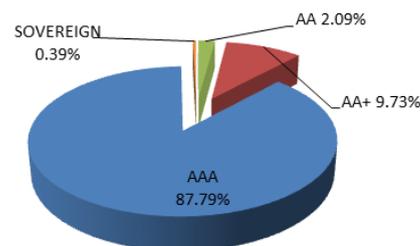
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

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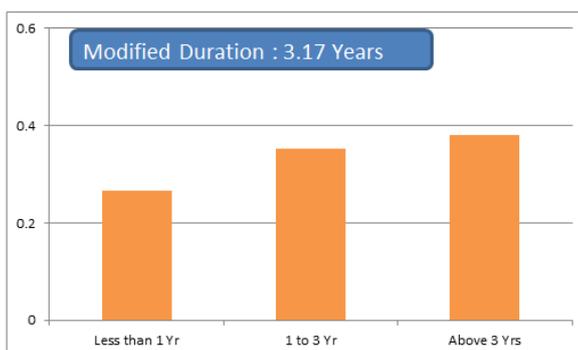
### Asset Allocation



### 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	28-Apr-17	19.2430
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.70	2.67	7.37
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	36%
Debt and Money market	60-100%	64%

### Portfolio

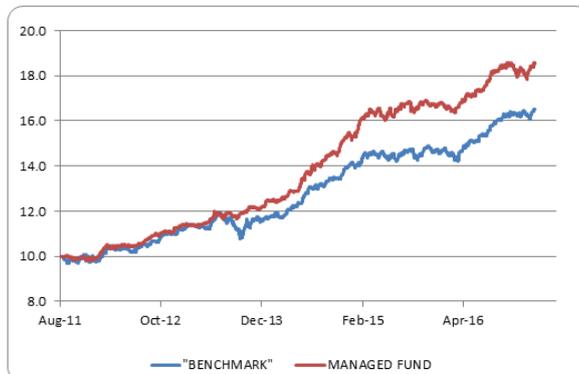
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		<b>18.29%</b>
Government Of India	SOVEREIGN	18.29%
<b>Corporate Debt (Corp Debt)</b>		<b>29.36%</b>
Power Finance Corporation Ltd	AAA	7.44%
Indian Railway Finance Corporation Ltd	AAA	5.97%
Power Grid Corporation Of India Ltd	AAA	5.66%
Dewan Housing Finance Corporation Ltd	AAA	3.68%
Lic Housing Finance Ltd	AAA	1.48%
Reliance Jio Infocomm Limited	AAA	1.47%
Idfc Bank Limited	AAA	1.40%
Icici Bank Ltd	AAA	1.12%
Ecl Finance Ltd	AA	1.12%
<b>Equity (EQ)</b>		<b>36.24%</b>
Hdfc Bank Ltd	-	1.97%
Power Grid Corporation Of India Ltd	-	1.70%
Indusind Bank Ltd	-	1.64%
Infosys Ltd	-	1.47%
Reliance Industries Ltd	-	1.40%
Hcl Technologies Ltd	-	1.36%
Oracle Financial Services Software Ltd	-	1.33%
Bajaj Finserv Ltd	-	1.16%
Sun Pharmaceuticals Industries Ltd	-	1.06%
Tata Motors Ltd	-	1.05%
Others	-	22.10%
<b>Fixed Deposit (FD)</b>		<b>3.05%</b>
Preference Shares (Pref)		2.68%
<b>Money Market and Others (MMI)</b>		<b>10.37%</b>
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	<b>61.51%</b>
Infrastructure	20.54%
Government	19.82%
Financial And Insurance Activities	18.47%
Programming And Broadcasting Activities	2.68%
<b>Equity</b>	<b>32.65%</b>
Financial And Insurance Activities	9.74%
Computer Programming, Consultancy And Related Activities	5.91%
Manufacture Of Chemicals And Chemical Products	3.91%
Infrastructure	3.50%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.85%
Manufacture Of Coke And Refined Petroleum Products	2.36%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.51%
Extraction Of Crude Petroleum And Natural Gas	1.07%
Manufacture Of Beverages	0.97%
Civil Engineering	0.84%
<b>Others</b>	<b>5.84%</b>
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)

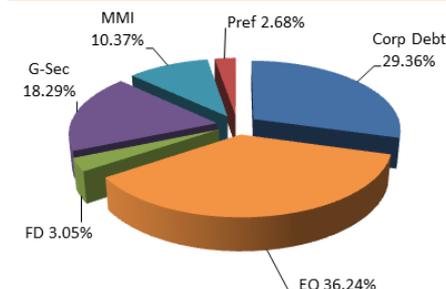


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.0%	4.2%	12.4%	9.1%	14.3%	12.1%
Benchmark	0.8%	4.2%	12.8%	8.6%	11.3%	9.7%

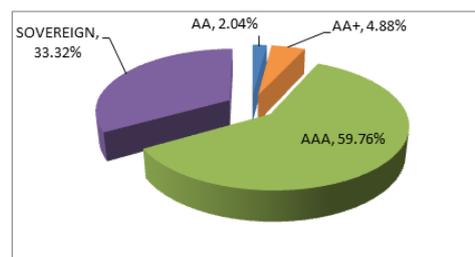
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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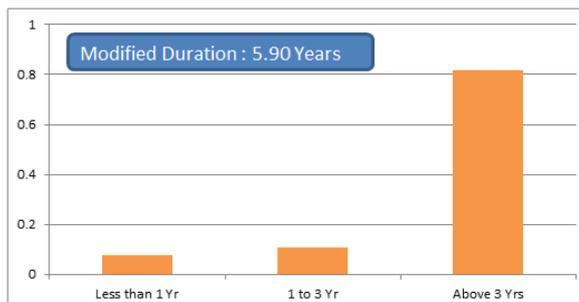
### Asset Allocation



### Debt Rating Profile



### Fixed Income Portfolio Maturity



## Bond Fund

### 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	28-Apr-17	16.9106
AUM (Rs. Cr)		
Fixed Income	Equity	Total
13.37	0.00	13.37
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

### Portfolio

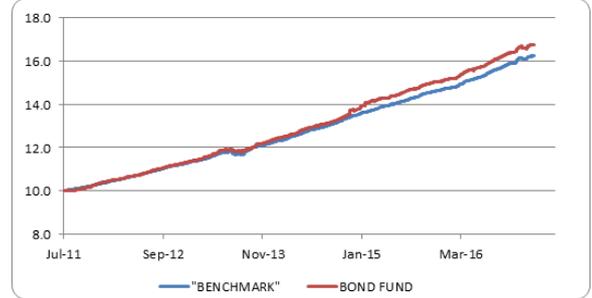
#### Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		
Andhra Pradesh State Government	SOVEREIGN	7.53%
Government Of India	SOVEREIGN	1.28%
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	8.34%
Power Grid Corporation Of India Ltd	AAA	7.14%
Ecl Finance Ltd	AA	6.81%
Rural Electrification Corporation Ltd	AAA	6.26%
Idfc Bank Limited	AAA	6.13%
Indian Railway Finance Corporation Ltd	AAA	6.11%
L&T Infrastructure Finance Company Limited	AAA	5.64%
Housing Development Finance Corporation Ltd	AAA	3.11%
Icici Bank Ltd	AAA	2.62%
Lic Housing Finance Ltd	AAA	2.34%
Others		4.99%
<b>Fixed Deposit (FD)</b>		
Preference Shares (Pref)		2.46%
<b>Money Market and Others (MMI)</b>		
		25.35%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
Debt	95.32%
Financial And Insurance Activities	34.39%
Infrastructure	27.45%
Government	22.04%
Mutual Fund	7.44%
Programming And Broadcasting Activities	2.46%
Manufacture Of Basic Metals	1.54%
Others	4.68%
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)



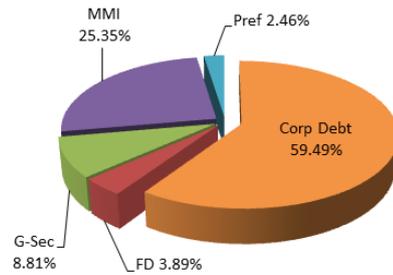
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	3.1%	8.6%	8.7%	9.9%	9.6%
Benchmark	0.4%	3.4%	8.7%	8.6%	9.2%	9.0%

Benchmark: CRISIL Short Term Bond Fund Index

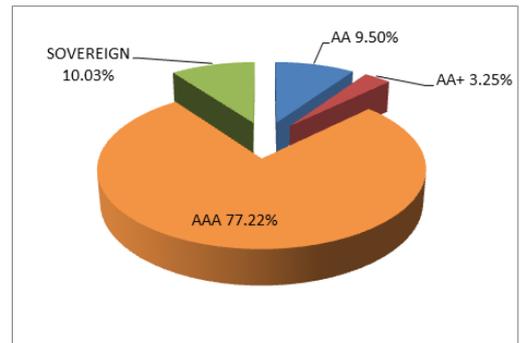
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

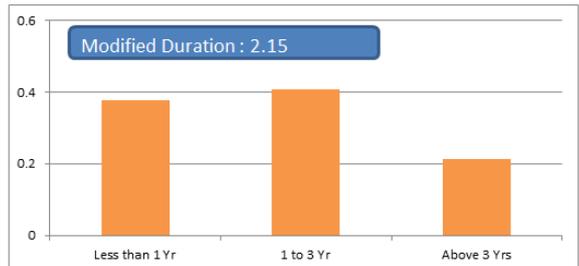
### Asset Allocation



### 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 28-Apr-17	16.1349	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.56	0.00	3.56
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

### Portfolio

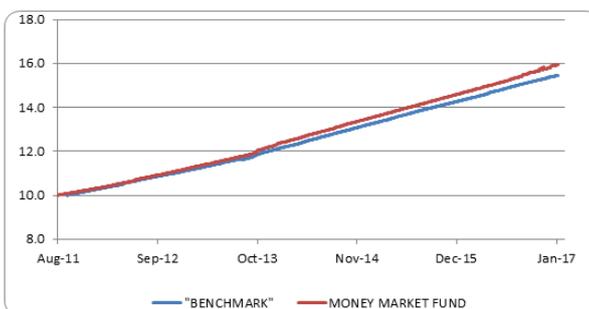
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		<b>15.52%</b>
Government Of India	SOVEREIGN	8.08%
Andhra Pradesh State Government	SOVEREIGN	7.45%
<b>Corporate Debt (Corp Debt)</b>		<b>45.68%</b>
Power Finance Corporation Ltd	AAA	8.64%
Lic Housing Finance Ltd	AAA	5.87%
Rural Electrification Corporation Ltd	AAA	5.86%
Indian Railway Finance Corporation Ltd	AAA	5.66%
Punjab National Bank	AA	5.66%
Icici Bank Ltd	AAA	4.90%
Power Grid Corporation Of India Ltd	AAA	3.50%
Housing Development Finance Corporation Ltd	AAA	2.94%
L&T Infrastructure Finance Company Limited	AAA	2.65%
<b>Fixed Deposit (FD)</b>		<b>2.81%</b>
<b>Money Market and Others (MMI)</b>		<b>35.98%</b>
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	<b>97.09%</b>
Government	41.65%
Infrastructure	26.31%
Financial And Insurance Activities	22.18%
Mutual Fund	6.95%
<b>Others</b>	<b>2.91%</b>
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)



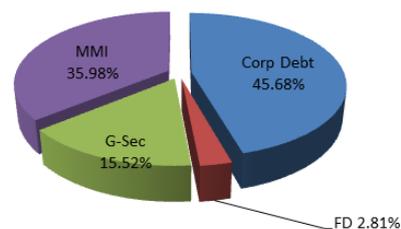
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	3.4%	7.7%	8.0%	8.4%	8.8%
Benchmark	0.6%	3.3%	7.1%	7.5%	8.0%	8.4%

Benchmark: CRISIL Liquid Fund Index

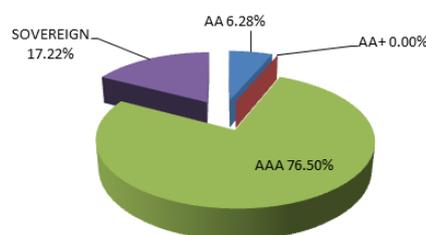
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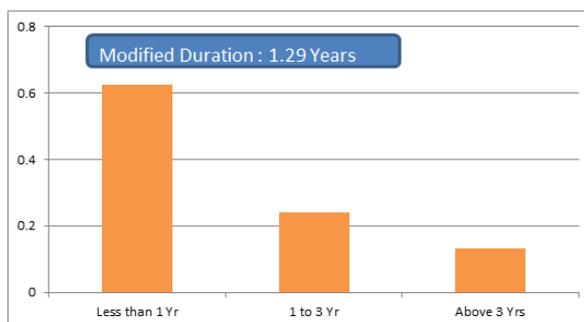
### Asset Allocation



### 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	28-Apr-17	17.3332
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.58	8.21	15.79
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	52%
Debt and Money market	40-80%	48%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	17.21%
<b>Corporate Debt (Corp Debt)</b>		
Power Grid Corporation Of India Ltd	AAA	5.98%
Lic Housing Finance Ltd	AAA	5.95%
Power Finance Corporation Ltd	AAA	3.18%
Dewan Housing Finance Corporation Ltd	AAA	2.42%
Housing Development Finance Corporation Ltd	AAA	1.35%
Punjab National Bank	AA	1.28%
<b>Equity (EQ)</b>		
Hdfc Bank Ltd		3.48%
Infosys Ltd		2.58%
Power Grid Corporation Of India Ltd		2.30%
Indusind Bank Ltd		2.27%
Reliance Industries Ltd		1.52%
Housing Development Finance Corporation Ltd		1.36%
Larsen & Toubro Ltd		1.36%
Hcl Technologies Ltd		1.35%
Yes Bank Ltd		1.30%
Itc Ltd		1.14%
Others		33.35%
<b>Fixed Deposit (FD)</b>		
		3.29%
<b>Preference Shares (Pref)</b>		
		0.59%
<b>Money Market and Others (MMI)</b>		
		6.75%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	
Government	17.75%
Financial And Insurance Activities	15.51%
Infrastructure	9.16%
Mutual Fund	2.56%
Programming And Broadcasting Activities	0.59%
Mining Of Metal Ores	0.00%
<b>Equity</b>	
Financial And Insurance Activities	17.55%
Computer Programming, Consultancy And Related Activities	6.12%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.51%
Infrastructure	4.28%
Manufacture Of Coke And Refined Petroleum Products	3.29%
Manufacture Of Chemicals And Chemical Products	2.21%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.13%
Civil Engineering	1.49%
Manufacture Of Other Non-Metallic Mineral Products	1.32%
Manufacture Of Tobacco Products	1.14%
<b>Others</b>	
	10.38%
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)

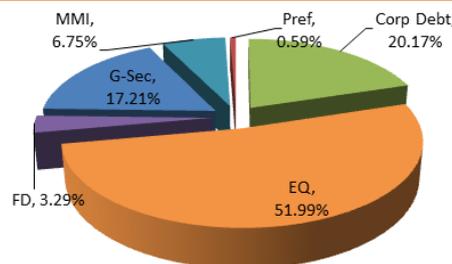


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.0%	4.8%	13.6%	9.4%	14.4%	13.8%
Benchmark	1.0%	4.7%	13.6%	8.3%	11.4%	10.0%

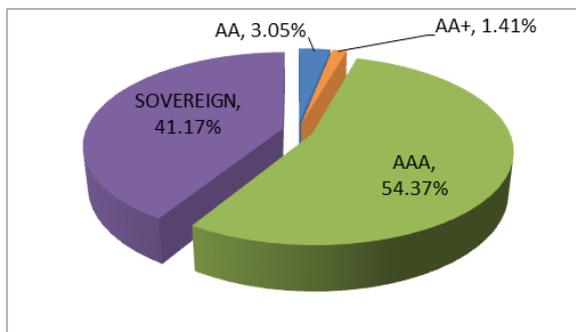
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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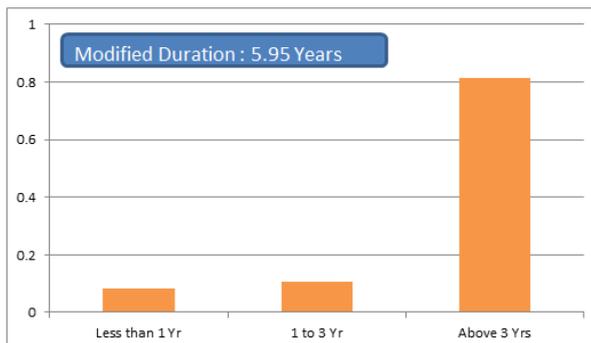
### Asset Allocation



### 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 28-Apr-17	16.3172	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.55	2.39	8.94
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	27%
Debt and Money market	70-100%	73%

### Portfolio

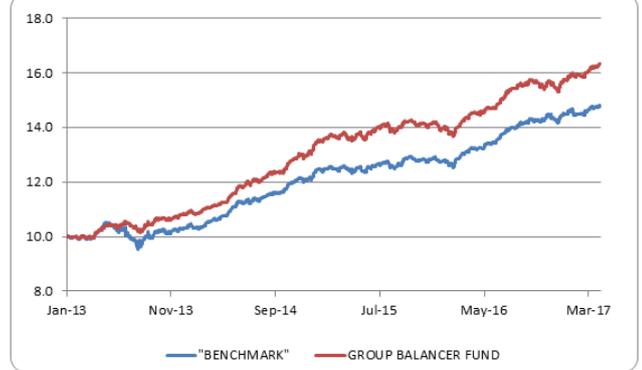
#### Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	18.83%
<b>Corporate Debt (Corp Debt)</b>		
Lic Housing Finance Ltd	AAA	7.18%
Power Grid Corporation Of India Ltd	AAA	7.06%
Indian Railway Finance Corporation Ltd	AAA	6.11%
Dewan Housing Finance Corporation Ltd	AAA	5.71%
Ecl Finance Ltd	AA	3.03%
Power Finance Corporation Ltd	AAA	2.52%
Reliance Jio Infocomm Limited	AAA	2.43%
icici Bank Ltd	AAA	1.15%
<b>Equity (EQ)</b>		
Hdfc Bank Ltd		1.74%
Infosys Ltd		1.30%
Power Grid Corporation Of India Ltd		1.18%
Indusind Bank Ltd		1.15%
Reliance Industries Ltd		0.75%
Larsen & Toubro Ltd		0.69%
Hcl Technologies Ltd		0.68%
Housing Development Finance Corporation Ltd		0.67%
Yes Bank Ltd		0.64%
Bajaj Finserv Ltd		0.57%
Others		17.40%
<b>Preference Shares (Pref)</b>		
		2.53%
<b>Fixed Deposit (FD)</b>		
		4.03%
<b>Money Market and Others (MMI)</b>		
		12.65%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	
Financial And Insurance Activities	68.55%
Government	25.55%
Infrastructure	19.74%
Mutual Fund	18.12%
Mining Of Metal Ores	2.60%
Programming And Broadcasting Activities	0.00%
<b>Equity</b>	
Financial And Insurance Activities	22.48%
Computer Programming, Consultancy And Related Activities	8.82%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.24%
Infrastructure	2.31%
Manufacture Of Coke And Refined Petroleum Products	2.14%
Manufacture Of Chemicals And Chemical Products	1.63%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.13%
Civil Engineering	1.08%
Manufacture Of Other Non-Metallic Mineral Products	0.84%
Manufacture Of Electrical Equipment	0.68%
Others	0.59%
<b>Total</b>	<b>8.98%</b>
<b>Total</b>	<b>100%</b>

### NAV (Net Asset Value)

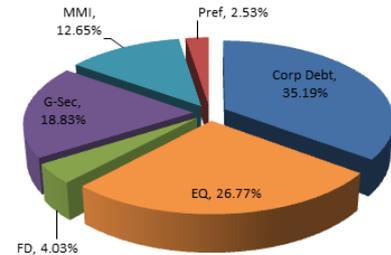


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.4%	4.3%	12.3%	9.6%	13.2%	12.2%
Benchmark	0.6%	3.7%	11.9%	8.9%	11.2%	9.6%

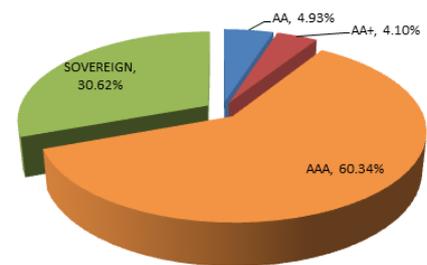
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

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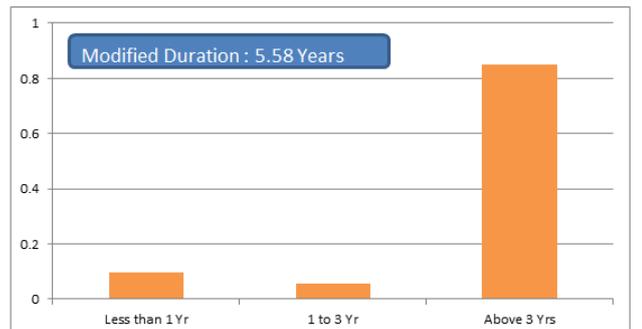
### Asset Allocation



### 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	28-Apr-17	15.2125
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.49	0.00	7.49
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

### Portfolio

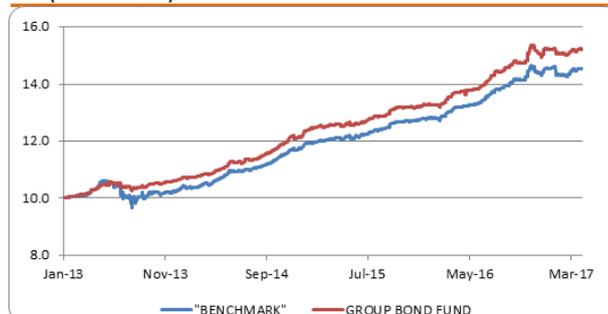
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		<b>40.19%</b>
Government Of India	SOVEREIGN	40.19%
<b>Corporate Debt (Corp Debt)</b>		<b>41.32%</b>
Dewan Housing Finance Corporation Ltd	AAA	8.31%
Power Grid Corporation Of India Ltd	AAA	7.42%
Power Finance Corporation Ltd	AAA	7.12%
Icici Bank Ltd	AAA	6.26%
L&T Infrastructure Finance Company Limited	AAA	5.03%
Lic Housing Finance Ltd	AAA	2.78%
Ecl Finance Ltd	AA	1.60%
L&T Finance Ltd	AA+	1.40%
Rural Electrification Corporation Ltd	AAA	1.37%
India Infoline Finance Limited	AA	0.01%
<b>Preference Shares (Pref)</b>		<b>1.25%</b>
<b>Fixed Deposit (FD)</b>		<b>4.00%</b>
<b>Money Market and Others (MMI)</b>		<b>13.24%</b>
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	<b>95.10%</b>
Government	40.35%
Financial And Insurance Activities	24.37%
Infrastructure	20.94%
Mutual Fund	8.18%
Programming And Broadcasting Activities	1.25%
<b>Others</b>	<b>4.90%</b>
<b>Total</b>	<b>100.00%</b>

### NAV (Net Asset Value)



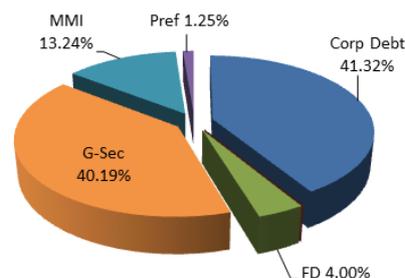
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.1%	3.2%	10.9%	9.9%	11.6%	10.4%
Benchmark	0.1%	2.6%	10.1%	9.4%	11.0%	9.2%

Benchmark: CRISIL Composite Bond Fund Index

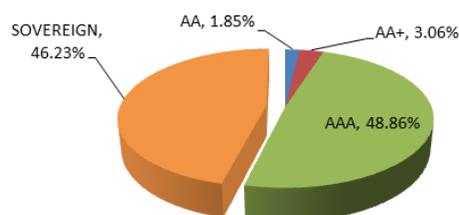
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### Asset Allocation



### Debt Rating Profile



### Fixed Income Portfolio Maturity



## DISCONTINUED POLICY PENSION FUND

### Fund Objective

The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

### Fund Information

SFIN No.	ULIF01031/03/15ETLIPNSDSC147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	28-Apr-17	10.4823
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.04	0.00	0.04
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	NII	NII
Debt and Money market	100	100

### Portfolio

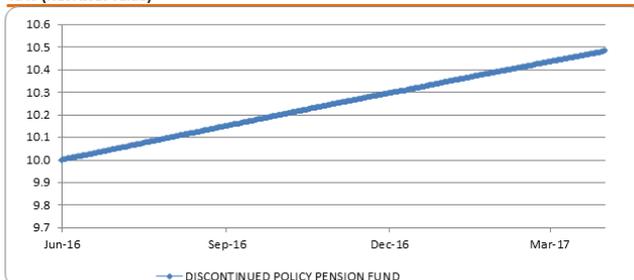
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		78.04%
Government Of India		78.04%
Money Market and Others (MMI)		21.96%
Total		100.0%

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
Debt	99.82%
Government	99.82%
Others	0.18%
Total	100.00%

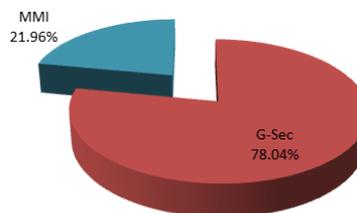
### NAV (Net Asset Value)



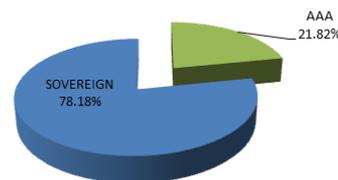
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.8%	NA	NA	NA	3.9%
Benchmark	NA	NA	NA	NA	NA	NA

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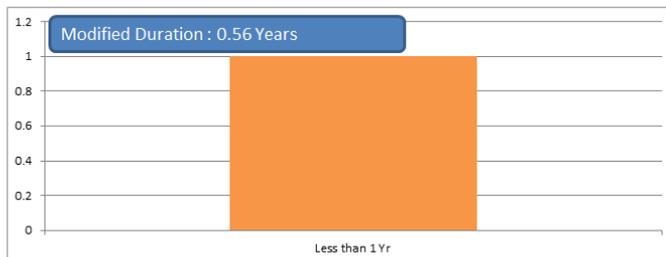
### Asset Allocation



### Debt Rating Profile



### Fixed Income Portfolio Maturity



## DISCONTINUANCE FUND

### Fund Objective

The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

### Fund Information

SFIN No.	ULIF00701/01/12DISCONT147	
Launch Date	01-Feb-12	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	28-Apr-17	14.6343
AUM (Rs. Cr)		
Fixed Income	Equity	Total
14.55	0.00	14.55
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

### Portfolio

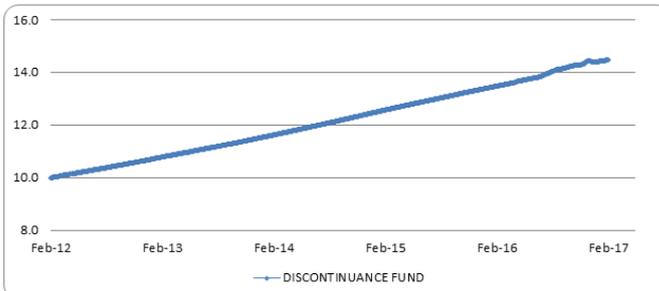
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		<b>76.70%</b>
Government Of India		76.70%
<b>Corporate Debt (Corp Debt)</b>		<b>7.13%</b>
L&T Infrastructure Finance Company Limited		7.13%
<b>Money Market and Others (MMI)</b>		<b>16.17%</b>
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	<b>99.82%</b>
Government	92.69%
Infrastructure	7.13%
<b>Others</b>	<b>0.18%</b>
<b>Total</b>	<b>100.00%</b>

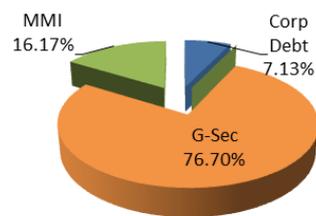
### NAV (Net Asset Value)



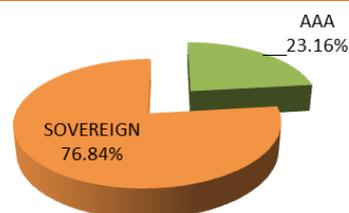
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.4%	6.7%	6.9%	7.3%	7.5%
Benchmark	NA	NA	NA	NA	NA	NA

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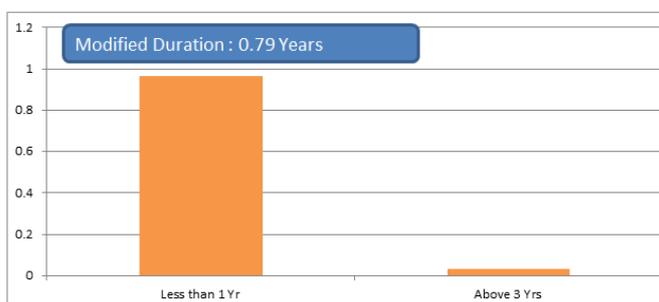
### Asset Allocation



### Debt Rating Profile



### Fixed Income Portfolio Maturity



## PENSION GROWTH FUND

### Fund Objective

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

### Fund Information

SFIN No.	ULIF00831/03/15ETLIPNSGRT147	
Launch Date	04-Feb-16	
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	28-Apr-17	12.2305
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.40	7.30	7.71
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	95%
Debt and Money Market	0-40%	5%

### Portfolio

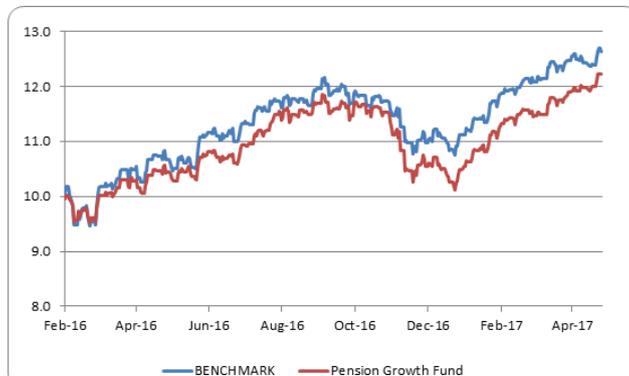
#### Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Equity (EQ)</b>		
Reliance Mutual Fund		94.79%
Infosys Ltd		7.91%
Power Grid Corporation Of India Ltd		4.59%
Hdfc Bank Ltd		4.05%
Reliance Industries Ltd		3.77%
Larsen & Toubro Ltd		2.69%
Indusind Bank Ltd		2.62%
Housing Development Finance Corporation Ltd		2.50%
Hcl Technologies Ltd		2.43%
Sun Pharmaceuticals Industries Ltd		2.38%
Others		2.13%
Others		59.72%
<b>Preference Shares (Pref)</b>		
Preference Shares (Pref)		0.01%
<b>Money Market and Others (MMI)</b>		
Money Market and Others (MMI)		5.20%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	
Financial And Insurance Activities	4.98%
Government	4.40%
Mining Of Metal Ores	0.57%
Others	0.01%
<b>Equity</b>	
Financial And Insurance Activities	58.04%
Computer Programming, Consultancy And Related Activities	4.40%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	10.88%
Mutual Fund	8.32%
Infrastructure	7.91%
Manufacture Of Coke And Refined Petroleum Products	7.53%
Manufacture Of Chemicals And Chemical Products	5.81%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.93%
Civil Engineering	3.90%
Manufacture Of Other Non-Metallic Mineral Products	2.85%
Others	2.50%
<b>Total</b>	<b>36.98%</b>
<b>Total</b>	<b>100%</b>

### NAV (Net Asset Value)

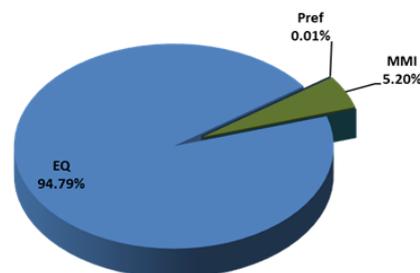


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.8%	6.1%	17.3%	NA	NA	18.3%
Benchmark	2.2%	7.7%	18.6%	NA	NA	20.4%

Benchmark: Nifty50

- 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



## PENSION SECURE FUND

### Fund Objective

To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality

### Fund Information

SPIN No.	ULIF00931/03/15ETLIPNSSCR147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	28-Apr-17	
NAV	11.4318	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.29	0.00	3.29
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Money Market	0-60%	96%
Debt	40-100%	4%

### Portfolio

#### Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Government Security (G Sec)</b>		<b>36.21%</b>
Government Of India		36.21%
<b>Corporate Debt (Corp Debt)</b>		<b>43.46%</b>
Lic Housing Finance Ltd		6.34%
Steel Authority Of India Ltd		6.26%
L&T Infrastructure Finance Company Limited		5.73%
Power Finance Corporation Ltd		3.28%
Housing Development Finance Corporation Ltd		3.19%
Exim Bank		3.16%
Idfc Bank Limited		3.14%
Dewan Housing Finance Corporation Ltd		3.13%
Power Grid Corporation Of India Ltd		3.12%
Punjab National Bank		3.06%
Others		3.04%
<b>Fixed Deposit (FD)</b>		<b>2.43%</b>
<b>Money Market and Others (MMI)</b>		<b>17.90%</b>
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	<b>96.72%</b>
Government	44.06%
Financial And Insurance Activities	27.49%
Infrastructure	12.14%
Mutual Fund	6.76%
Manufacture Of Basic Metals	6.26%
<b>Others</b>	<b>3.28%</b>
<b>Total</b>	<b>100%</b>

### NAV (Net Asset Value)

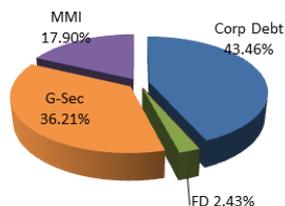


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	2.7%	9.9%	NA	NA	10.2%
Benchmark	0.1%	2.6%	10.1%	NA	NA	10.9%

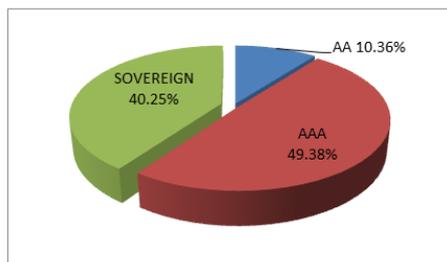
Benchmark: CRISIL Composite Bond Fund Index

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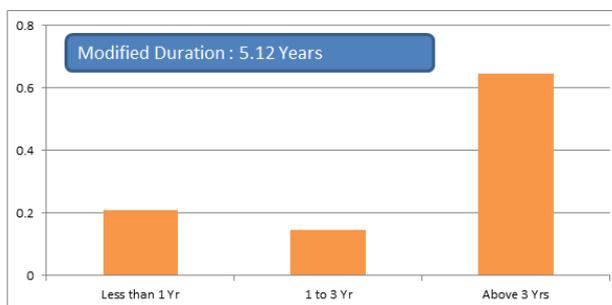
### Asset Allocation



### Debt Rating Profile



### Fixed Income Portfolio Maturity



## EQUITY MIDCAP FUND

### Fund Objective

This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

### Fund Information

SFIN No.	ULIF001107/10/16ETLIMIDCAP147	
Launch Date	17-Jan-17	
Face Value	10.0000	
Risk Profile	High	
<b>Fund Manager</b>		
Equity	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 28-Apr-17	11.6541	
<b>AUM (Rs. Cr)</b>		
Fixed Income	Equity	Total
0.46	8.86	9.32
<b>Asset Allocation Pattern</b>		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	95%
Debt & Money Market	0-20%	5%

### Portfolio

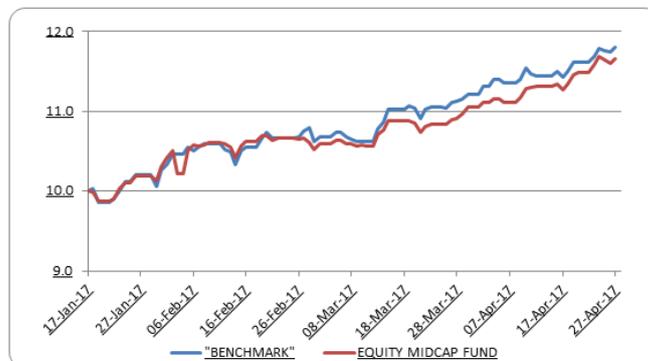
#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
<b>Equity (EQ)</b>		
		<b>95.10%</b>
Exide Industries Ltd		2.86%
The Ramco Cements Ltd		2.79%
Piramal Enterprises Ltd		2.63%
Bajaj Finserv Ltd		2.50%
United Phosphorus Ltd		2.14%
Development Credit Bank Ltd		1.71%
Federal Bank Ltd		1.66%
Oracle Financial Services Software Ltd		1.56%
Srf Ltd		1.47%
Dewan Housing Finance Corporation Ltd		1.39%
Others		74.40%
<b>Money Market and Others (MMI)</b>		<b>4.90%</b>
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM
<b>Debt</b>	
<b>3.64%</b>	
Financial And Insurance Activities	3.64%
Government	0.85%
<b>Equity</b>	
<b>73.39%</b>	
Financial And Insurance Activities	23.08%
Manufacture Of Chemicals And Chemical Products	11.68%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.38%
Manufacture Of Electrical Equipment	6.44%
Infrastructure	6.27%
Manufacture Of Other Non-Metallic Mineral Products	5.32%
Computer Programming, Consultancy And Related Activities	4.99%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.24%
Manufacture Of Machinery And Equipment N.E.C.	2.53%
Manufacture Of Rubber And Plastics Products	2.46%
<b>Others</b>	
<b>22.97%</b>	
<b>Total</b>	
<b>100.00%</b>	

### NAV (Net Asset Value)

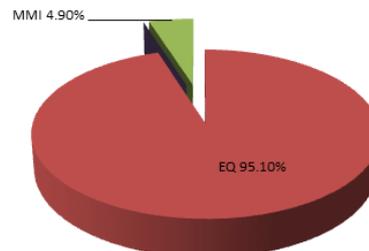


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	6.9%	NA	NA	NA	NA	16.7%
Benchmark	6.2%	NA	NA	NA	NA	17.7%

Benchmark: Nifty Free Float Midcap 100 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



**NAV:**

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

**AUM:**

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

**Holdings:**

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Benchmark:**

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

**Sector allocation:**

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

**Asset allocation:**

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes - equities, fixed-income, and cash and equivalents - have different levels of risk and return & behave differently over time.

**Fund Manager:**

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

**Risk profile:**

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

**Modified Duration:**

Modified duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.

**Index Price to Earnings (P/E):**

It is price to earnings ratio of the stocks calculated for the entire Index on a weighted average basis.

**Index Price to book ratio (P/BV):**

It is price to book value of the stocks calculated for the entire Index on a weighted average basis.

**Index Dividend yield:**

It is dividend yield of the stocks calculated for the entire Index on a weighted average basis.

**VIX:**

India VIX is India's volatility Index which is a key measure of market expectations of near-term volatility conveyed by NIFTY stock index option prices. This volatility index is computed by NSE, based on the order book of NIFTY Options

**PMI:**

The Purchasing Managers' Index (PMI) is an indicator of the economic health of the manufacturing sector. The PMI is based on five major indicators: new orders, inventory levels, production, supplier deliveries and the employment environment.

**Consumer Price Index (CPI):**

The Consumer Price Index (CPI) is a measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them

**Yield:** The yield is the income return on an investment, such as the interest or dividends received from holding a particular security.

**G-Sec:**

A government security is a bond issued by a government authority with a promise of repayment upon maturity. Government securities such as savings bonds, treasury bills and notes also promise periodic coupon or interest payments. Eg: IGB's (Indian Government Bonds).

**On-the-run/Off-the-run securities:**

**On the run** security/contract is the most recently issued, and hence most liquid, of a periodically issued security. On the run securities are generally more liquid and trade at a premium to other securities of similar maturities. Other, ex- On the run issues are referred to as **off the run** securities, and trade at a discount to on the run securities.

**Overnight Index Swap (OIS):**

Overnight Index Swaps (OIS) are instruments that allow financial institutions to swap the interest rates that they are paying/receiving without refinancing or changing the terms of the loans they have taken/given from/to other financial institutions. When two parties swaps a transaction, one receives a fixed rate while the other is a floating rate which is generally MIBOR(The Mumbai Interbank Offered Rate)

**Duration:**

Duration is an estimated measure of the price sensitivity of a bond to a change in interest rates.

**Compound annual growth rate (CAGR)**

CAGR is the mean annual growth rate of an investment over a specified period of time longer than one year.

**Monetary Policy Committee (MPC):**

The Monetary Policy Committee (MPC) is a committee of the Central Bank in India (Reserve Bank of India), headed by its Governor, which is entrusted with the task of fixing the benchmark policy interest rate (repo rate) to contain inflation within the specified target level.

**Repo rate:**

Repo rate is the rate at which RBI lends to its clients generally against government securities.

**Yield spread (AAA-Gsec Spread):**

Yield spread is the difference in the yield between two bonds of the same maturity.

Suppose AAA 10 year corporate bond yield is 8.6% and 10 year Gsec yield is 7.46% then, the yield spread is 114 bps (1.14%). Spread is generally expressed in basis points (bps) where 1 percent is equal to 100bps

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Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Corporate Office:  
3<sup>rd</sup> & 4<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirod Road, Kurla (W), Mumbai - 400070  
Toll Free no. 1800 212 1212 Fax Number: +91 022 7100 4133  
Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>

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