



FUND FACT SHEET
as of 31st December 2017

Equity Markets

Index	Return
Sensex	34056.83 (2.74%)
Nifty	10530.7 (2.97%)
Nifty Midcap 100	21133.5 (6.22%)

Performance

- VIX ended for December at 12.67, compared to 13.55 in November
- Foreign Institutional Investors (FIIs) stood as net sellers of 4747.22 crore in equities
- The best performing sectors were Metals (7.12%) & Realty (6.54%)
- The worst performing sectors were PSU Bank (4.05%) & Financial Services (1.46%)
- Monthly Nifty Averages of P/E stood at 26.92, P/BV at 3.55 & Dividend Yield was 1.08%
- The Nifty Free Float Small Cap Index rose 4.37% for the month of December

Global

- The MSCI Emerging Market Index increased by 3.36% during the month of December.
- The S&P 500 Index ended for the month at 2673.61 higher by 0.98%
- The Dow Jones Industrial Average has increased by 1.84% for this month and closed at 24712.99.

Outlook

- International markets for the month of December continued their uptrend to attain new all-time highs. Positive global sentiment and US corporate tax cut bill were the major factors behind the bull run.
- Domestic markets rose by 3% for the month of December and 28.65% for CY18 ending the year on a phenomenal note. The investor sentiment continues to remain bullish as we enter the new year

Debt Markets

	Change
IGB 6.79 (ONTR Yield %)	7.33% (27bps)
IGB 6.97 (OFTR Yield %)	7.09% (-5bps)
INR/USD (Rs)	Rs.63.87 (0.92%)

Performance:

- The yield for the 10YR On-The-Run Government Security increased by 27 basis points, closing at 7.33% at the end of December
- 5 Year On-shore OIS stood at 6.75% for the month of December
- The rupee appreciated by 0.92% against the dollar, standing at Rs. 63.87 for the month of December
- Foreign Institutional Investors (FIIs) stood as net buyers in debt, buying securities worth Rs. 2463 crores
- The AAA-Gsec spread for the month of December remained more or less in the range of 60-80 bps

Economy

- Headline CPI Inflation has increased to 4.88% in November, higher than 3.58% in the month of October
- Nikkei Manufacturing PMI indicates a positive outlook, increasing to 54.7 in December from 52.6 in November. The reading pointed to the strongest expansion since December 2012
- India's fiscal deficit at the end of November stood at Rs. 6.12 Lakh Crore, overshooting the full year's budget target by 12%

Outlook

- The oil prices have increased by 5.2% to \$66.87/bbl. With the OPEC members' decision to withhold production, the oil prices are expected to go up further
- We expect the 10Yr ONTR yield will be in the range of 7.2%-7.5%, with an upward bias
- We expect the CPI Inflation to rise close to 5% for the month of December

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%	54%
Debt and Money market	0-100%	46%

Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	35%
Debt and Money market	60-100%	65%

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%	50%
Debt and Money market	40-80%	50%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	11.4%	33.2%	13.7%	11.2%	17.4%	17.7%	16.4%
Benchmark	10.6%	28.6%	15.1%	8.3%	13.7%	12.3%	10.7%

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	4 Year	5 Year	Inception
Fund Return	12.3%	37.0%	16.1%	13.5%	20.6%	19.5%	16.4%
Benchmark	12.9%	33.4%	17.6%	10.7%	16.5%	14.0%	11.9%

Benchmark: Nifty 200*

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	4 Year	5 Year	Inception
Fund Return	7.1%	19.9%	11.0%	9.8%	14.0%	12.8%	13.1%
Benchmark	6.9%	18.1%	12.0%	8.5%	11.7%	10.9%	9.8%

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	4 Year	5 Year	Inception
Fund Return	4.5%	14.2%	10.8%	10.2%	13.4%	12.7%	12.0%
Benchmark	3.9%	11.5%	10.8%	8.8%	11.4%	10.1%	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	4 Year	5 Year	Inception
Fund Return	2.3%	6.0%	8.1%	8.5%	9.3%	9.2%	9.2%
Benchmark	2.4%	6.0%	7.9%	8.2%	8.7%	8.6%	8.7%

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	4 Year	5 Year	Inception
Fund Return	3.2%	6.6%	7.4%	7.8%	8.3%	8.6%	8.5%
Benchmark	3.3%	6.7%	7.1%	7.5%	7.9%	8.1%	8.2%

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	4 Year	5 Year	Inception
Fund Return	6.2%	18.8%	11.7%	10.3%	14.2%	NA	13.7%
Benchmark	4.8%	13.8%	11.5%	8.8%	7.9%	NA	10.2%

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

*With effect from December 01, 2017, the benchmark of Equity Top 250 Fund has been changed from 50% Nifty 50 + 50% NSE Free Float Midcap 100 to Nifty 200

Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	26%
Debt and Money market	70-100%	74%

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%	96%
Debt and Money market	0-40%	4%

Pension Secure Fund

Instruments	Required	Actual
Fixed Income	100%	100%
Equity	NIL	NIL

Equity Midcap Fund

Instruments	Required	Actual
Equity and Equity related	80-100%	93%
Debt and Money market	0-20%	7%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.8%	12.5%	10.8%	10.0%	12.6%	NA	11.9%
Benchmark	2.9%	9.2%	10.1%	8.8%	7.9%	NA	9.5%

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	4 Year	5 Year	Inception
Fund Return	1.0%	5.2%	9.4%	9.2%	10.5%	NA	9.7%
Benchmark	1.1%	4.7%	8.8%	8.7%	7.9%	NA	8.7%

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	4 Year	5 Year	Inception
Fund Return	2.8%	NA	NA	NA	NA	NA	4.5%
Benchmark	NA	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	4 Year	5 Year	Inception
Fund Return	2.7%	5.3%	6.4%	6.7%	7.1%	7.2%	7.3%
Benchmark	NA	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	4 Year	5 Year	Inception
Fund Return	11.4%	32.6%	NA	NA	NA	NA	19.2%
Benchmark	10.6%	28.6%	NA	NA	NA	NA	20.3%

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	4 Year	5 Year	Inception
Fund Return	1.2%	5.1%	NA	NA	NA	NA	8.8%
Benchmark	1.1%	4.7%	NA	NA	NA	NA	9.0%

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	4 Year	5 Year	Inception
Fund Return	13.2%	NA	NA	NA	NA	NA	33.7%
Benchmark	19.2%	NA	NA	NA	NA	NA	37.5%

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	Bismillah Chowdhary	
No. of Funds Managed	7	
NAV as on 31-Dec-17	26.5821	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.94	83.00	86.94
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

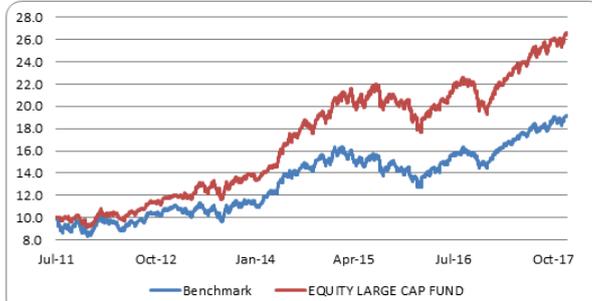
Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	3.23%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.63%
Equity (EQ)		
Reliance Mutual Fund	-	8.32%
Hdfc Bank Ltd	-	3.55%
Reliance Industries Ltd	-	3.39%
Itc Ltd	-	3.15%
Housing Development Finance Corporation Ltd	-	3.13%
Maruti Suzuki India Ltd	-	3.02%
Motherson Sumi Systems Ltd	-	2.99%
Power Grid Corporation Of India Ltd	-	2.90%
Infosys Ltd	-	2.87%
Hindustan Petroleum Corporation Ltd	-	2.78%
Others	-	59.37%
Money Market and Others (MMI)		
		0.67%
Total		100%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	6.86%
Dewan Housing Finance Corporation Ltd	0.63%
Equity	
Financial And Insurance Activities	22.82%
Computer Programming, Consultancy And Related Activities	11.42%
Manufacture Of Coke And Refined Petroleum Products	8.89%
Mutual Fund	8.32%
Infrastructure	7.76%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	6.63%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.84%
Manufacture Of Tobacco Products	3.15%
Manufacture Of Basic Metals	2.84%
Manufacture Of Chemicals And Chemical Products	2.75%
Others	13.10%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

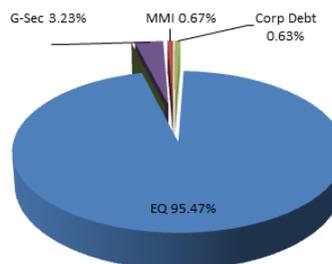


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.1%	11.4%	33.2%	13.7%	11.2%	16.4%
Benchmark	4.0%	10.6%	28.6%	15.1%	8.3%	10.7%

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	Bismillah Chowdhary	
No. of Funds Managed	7	
NAV as on 31-Dec-17	26.3879	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.95	66.91	70.86
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*
Government Security (G Sec)		
Government Of India	SOVEREIGN	4.49%
Corporate Debt (Corp Debt)		
Idfc Bank Limited	AAA	0.01%
Equity (EQ)		
Reliance Mutual Fund	-	5.29%
Hindustan Zinc Ltd	-	2.41%
Bajaj Finserv Ltd	-	2.33%
Infosys Ltd	-	2.21%
Lic Housing Finance Ltd	-	2.12%
Hdfc Bank Ltd	-	2.10%
United Phosphorus Ltd	-	2.06%
Motherson Sumi Systems Ltd	-	2.02%
Piramal Enterprises Ltd	-	1.74%
Hindustan Unilever Ltd	-	1.55%
Others	-	70.59%
Money Market and Others (MMI)		
		1.07%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	9.63%
Financial And Insurance Activities	0.01%
Equity	
Financial And Insurance Activities	22.59%
Computer Programming, Consultancy And Related Activities	10.40%
Infrastructure	8.75%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.46%
Manufacture Of Chemicals And Chemical Products	5.71%
Mutual Fund	5.29%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.41%
Manufacture Of Coke And Refined Petroleum Products	4.30%
Manufacture Of Basic Metals	3.72%
Manufacture Of Electrical Equipment	3.40%
Others	15.34%
Total	100.00%

*Based on Asset Under Management

**With effect from December 01 ,2017 , the benchmark of Equity Top 250 Fund has been changed from 50% Nifty 50 + 50% NSE Free Float Midcap 100 to Nifty 200

NAV (Net Asset Value)

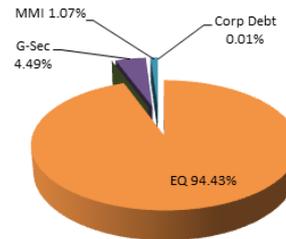


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.5%	12.3%	37.0%	16.1%	13.5%	16.4%
Benchmark	4.5%	12.9%	33.4%	17.6%	10.7%	11.9%

Benchmark: Nifty 200**

- 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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Dec-17	22.1013
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.74	11.40	21.14
Asset Allocation Pattern		
Instruments	As per Fund	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	SOVERIGN	3.17%
Corporate Debentures (Corp Debt)		
Lic Housing Finance Ltd	AAA	5.85%
Power Finance Corporation Ltd	AAA	5.34%
Dewan Housing Finance Corporation Ltd	AAA	4.69%
L&T Infrastructure Finance Company Limited	AA+	3.49%
Indian Railway Finance Corporation Ltd	AAA	2.91%
Rural Electrification Corporation Ltd	AAA	2.41%
Housing Development Finance Corporation Ltd	AAA	1.47%
Power Grid Corporation Of India Ltd	AAA	0.59%
Ecl Finance Ltd	AA	0.11%
Idfc Bank Limited	AAA	0.03%
Equity (EQ)		
Hdfc Bank Ltd	-	3.44%
Housing Development Finance Corporation Ltd	-	1.95%
Kotak Mahindra Bank Ltd	-	1.89%
Indusind Bank Ltd	-	1.88%
Itc Ltd	-	1.73%
Maruti Suzuki India Ltd	-	1.66%
Motherson Sumi Systems Ltd	-	1.63%
Reliance Industries Ltd	-	1.62%
Infosys Ltd	-	1.57%
Hindustan Petroleum Corporation Ltd	-	1.53%
Others	-	35.00%
Fixed Deposit (FD)		
		3.81%
Money Market and Others (MMI)		
		12.23%
Total		100.0%

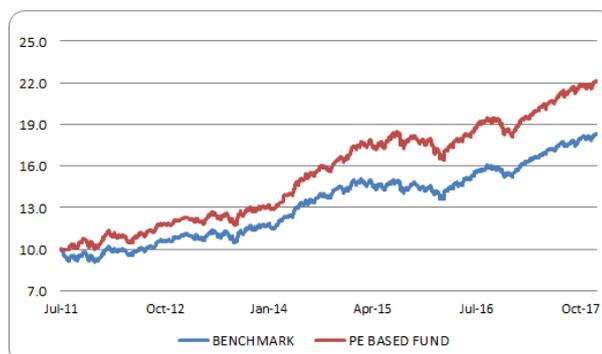
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Infrastructure	43.55%
Government	14.74%
Lic Housing Finance Ltd	8.34%
Dewan Housing Finance Corporation Ltd	5.85%
Mutual Fund	4.69%
Financial And Insurance Activities	4.51%
Housing Development Finance Corporation Ltd	3.95%
Equity	
Financial And Insurance Activities	1.47%
Computer Programming, Consultancy And Related Activities	18.45%
Manufacture Of Coke And Refined Petroleum Products	5.98%
Infrastructure	4.64%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.17%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.63%
Manufacture Of Tobacco Products	2.74%
Manufacture Of Basic Metals	1.73%
Manufacture Of Chemicals And Chemical Products	1.60%
Civil Engineering	1.56%
Others	1.38%
Total	10.57%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

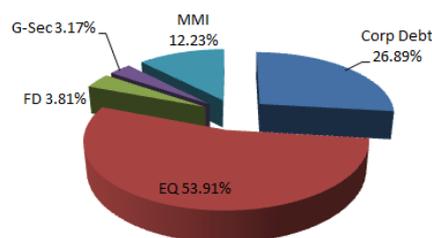


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.1%	7.1%	19.9%	11.0%	9.8%	13.1%
Benchmark	2.2%	6.9%	18.1%	12.0%	8.5%	9.8%

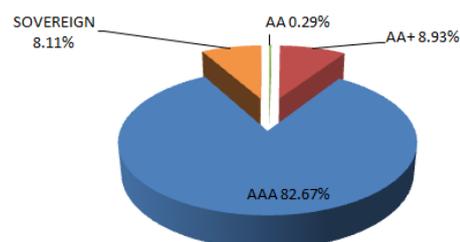
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

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- Past Performance is not indicative of future performance.

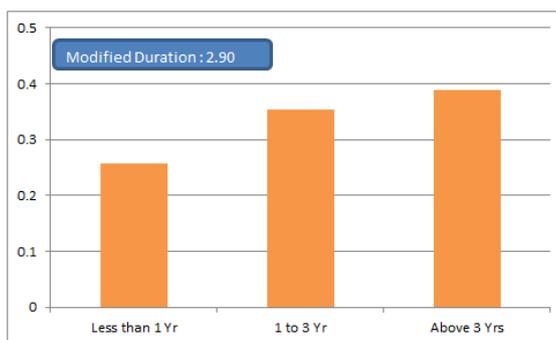
Asset Allocation*



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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Dec-17	20.6434	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.45	3.93	11.39
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	35%
Debt and Money market	60-100%	65%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	17.17%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	7.51%
Power Grid Corporation Of India Ltd	AAA	6.07%
Power Finance Corporation Ltd	AAA	4.86%
Indian Railway Finance Corporation Ltd	AAA	2.93%
L&T Infrastructure Finance Company Limited	AA+	2.16%
Reliance Jio Infocomm Limited	AAA	0.94%
Lic Housing Finance Ltd	AAA	0.91%
Idfc Bank Limited	AAA	0.90%
Housing Development Finance Corporation Ltd	AAA	0.90%
Icici Bank Ltd	AAA	0.77%
Equity (EQ)		
Hdfc Bank Ltd	-	2.22%
Hcl Technologies Ltd	-	1.76%
Interglobe Aviation Limited	-	1.38%
Motherson Sumi Systems Ltd	-	1.33%
Colgate-Palmolive (India) Ltd	-	1.31%
Container Corporation Of India Ltd	-	1.30%
Reliance Industries Ltd	-	1.27%
Abb India Ltd	-	1.23%
Procter & Gamble Hygiene And Health Care Ltd	-	1.23%
Lic Housing Finance Ltd	-	1.19%
Others	-	21.53%
Fixed Deposit (FD)		
		2.42%
Money Market and Others (MMI)		
		17.92%
Total		100.00%

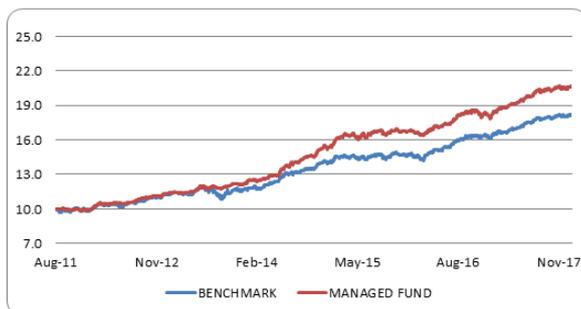
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	63.35%
Infrastructure	27.66%
Dewan Housing Finance Corporation Ltd	16.96%
Mutual Fund	7.51%
Financial And Insurance Activities	5.33%
Lic Housing Finance Ltd	4.08%
Housing Development Finance Corporation Ltd	0.91%
Equity	
Financial And Insurance Activities	0.90%
Computer Programming, Consultancy And Related Activities	9.68%
Manufacture Of Chemicals And Chemical Products	5.28%
Manufacture Of Coke And Refined Petroleum Products	3.67%
Infrastructure	3.15%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.00%
Air Transport	1.74%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.38%
Warehousing And Support Activities For Transportation	1.33%
Manufacture Of Electrical Equipment	1.30%
Others	1.23%
Total	4.91%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



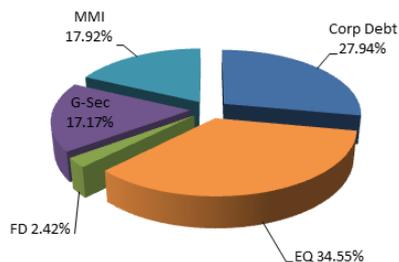
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.1%	4.5%	14.2%	10.8%	10.2%	12.0%
Benchmark	0.9%	3.9%	11.5%	10.8%	8.8%	9.7%

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

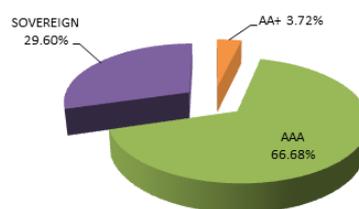
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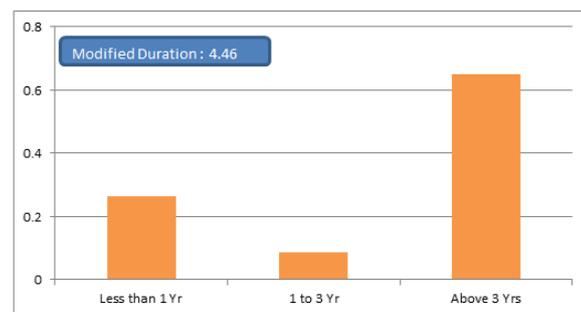
Asset Allocation*



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 31-Dec-17	17.5945	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
15.20	0.00	15.20
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	29.21%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.48%
Indian Railway Finance Corporation Ltd	AAA	6.69%
Idfc Bank Limited	AAA	5.42%
Rural Electrification Corporation Ltd	AAA	5.39%
Power Finance Corporation Ltd	AAA	3.35%
L&T Infrastructure Finance Company Limited	AA+	3.23%
Power Grid Corporation Of India Ltd	AAA	2.87%
Ecl Finance Ltd	AA	2.69%
Lic Housing Finance Ltd	AAA	2.04%
Housing Development Finance Corporation Ltd	AAA	2.04%
Others		1.02%
Fixed Deposit (FD)		
		4.41%
Preference Shares (Pref)		
		2.05%
Money Market and Others (MMI)		
		20.12%
Total		100.00%

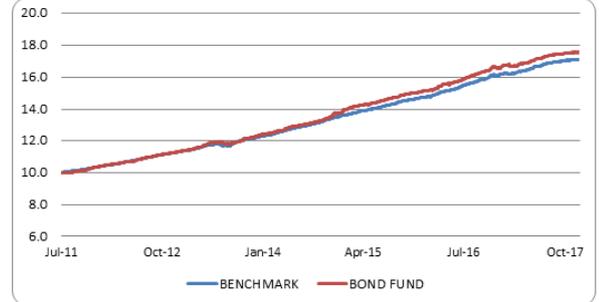
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	110.25%
Government	45.74%
Infrastructure	22.21%
Mutual Fund	13.84%
Financial And Insurance Activities	12.85%
Dewan Housing Finance Corporation Ltd	9.48%
Mining Of Metal Ores	2.05%
Lic Housing Finance Ltd	2.04%
Housing Development Finance Corporation Ltd	2.04%
Others	-10.25%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



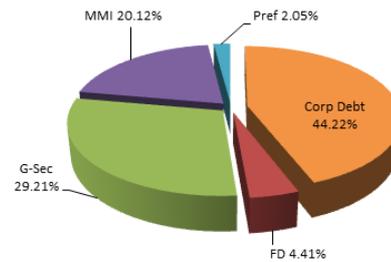
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.2%	2.3%	6.0%	8.1%	8.5%	9.2%
Benchmark	0.0%	2.4%	6.0%	7.9%	8.2%	8.7%

Benchmark: CRISIL Short Term Bond Fund Index

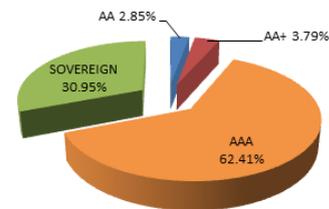
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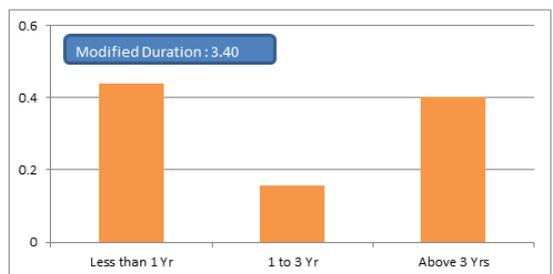
Asset Allocation*



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	31-Dec-17	16.8459
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.92	0.00	3.92
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*
Government Security (G Sec)		
13.36%		
Government Of India	SOVEREIGN	13.36%
Corporate Debt (Corp Debt)		
24.96%		
L&T Infrastructure Finance Company Limited	AA+	6.27%
Rural Electrification Corporation Ltd	AAA	5.20%
Power Finance Corporation Ltd	AAA	5.19%
Power Grid Corporation Of India Ltd	AAA	3.19%
Indian Railway Finance Corporation Ltd	AAA	2.56%
Lic Housing Finance Ltd	AAA	2.55%
Fixed Deposit (FD)		4.34%
Preference Shares (Pref)		6.07%
Money Market and Others (MMI)		51.27%
Total		100.00%

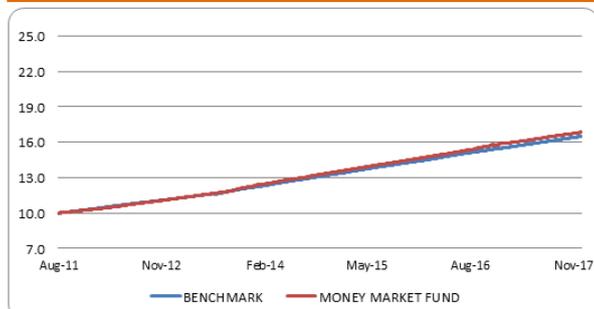
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
101.17%	
Government	52.22%
Infrastructure	22.41%
Mutual Fund	13.57%
Financial And Insurance Activities	4.34%
Mining Of Metal Ores	4.08%
Lic Housing Finance Ltd	2.55%
Programming And Broadcasting Activities	1.99%
Others	-1.17%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



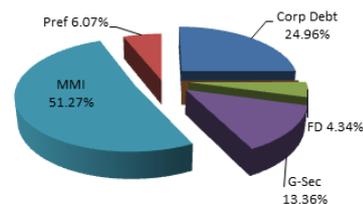
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.6%	3.2%	6.6%	7.4%	7.8%	8.5%
Benchmark	0.5%	3.3%	6.7%	7.1%	7.5%	8.2%

Benchmark: CRISIL Liquid Fund Index

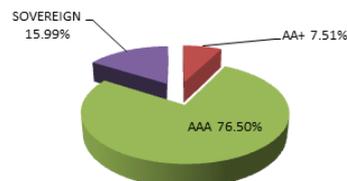
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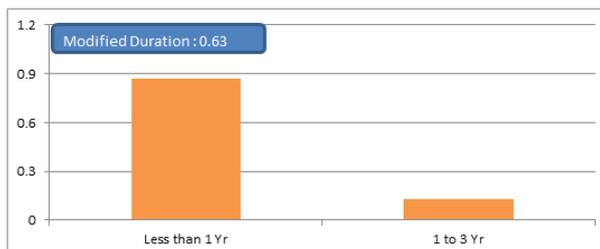
Asset Allocation*



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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Dec-17	18.8486
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.08	8.20	16.28
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)		
Government Of India	SOVEREIGN	15.26%
Corporate Debt (Corp Debt)		
Lic Housing Finance Ltd	AAA	5.73%
Power Grid Corporation Of India Ltd	AAA	4.14%
Dewan Housing Finance Corporation Ltd	AAA	2.88%
Power Finance Corporation Ltd	AAA	2.49%
Housing Development Finance Corporation Ltd	AAA	1.93%
L&T Infrastructure Finance Company Limited	AA+	1.51%
Idfc Bank Limited	AAA	0.63%
Equity (EQ)		
Hdfc Bank Ltd		3.56%
Yes Bank Ltd		2.08%
Kotak Mahindra Bank Ltd		1.92%
Housing Development Finance Corporation Ltd		1.91%
Indusind Bank Ltd		1.90%
Infosys Ltd		1.88%
Motherson Sumi Systems Ltd		1.60%
Reliance Industries Ltd		1.59%
Hindustan Petroleum Corporation Ltd		1.49%
Power Grid Corporation Of India Ltd		1.49%
Others		30.96%
Fixed Deposit (FD)		
		1.84%
Money Market and Others (MMI)		
		13.21%
Total		100.00%

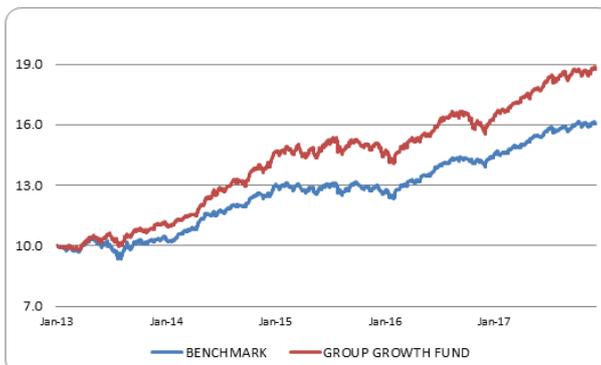
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	48.13%
Government	19.39%
Infrastructure	8.13%
Mutual Fund	7.59%
Lic Housing Finance Ltd	5.73%
Dewan Housing Finance Corporation Ltd	2.88%
Financial And Insurance Activities	2.47%
Housing Development Finance Corporation Ltd	1.93%
Equity	43.63%
Financial And Insurance Activities	17.55%
Computer Programming, Consultancy And Related Activities	6.76%
Manufacture Of Coke And Refined Petroleum Products	4.53%
Infrastructure	4.08%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.67%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.31%
Manufacture Of Basic Metals	1.56%
Manufacture Of Chemicals And Chemical Products	1.53%
Civil Engineering	1.32%
Mining Of Metal Ores	1.31%
Others	8.24%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

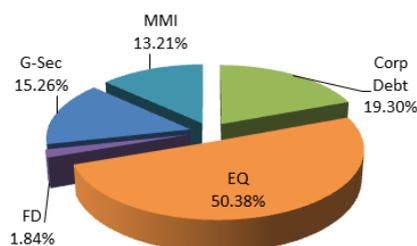


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.8%	6.2%	18.8%	11.7%	10.3%	13.7%
Benchmark	1.3%	4.8%	13.8%	11.5%	8.8%	10.2%

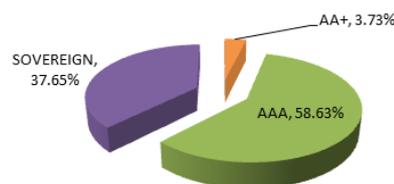
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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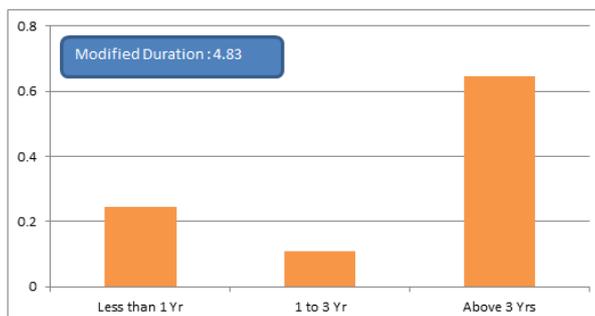
Asset Allocation*



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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Dec-17	17.3944	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.15	2.54	9.69
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) 17.76%		
Government Of India	SOVEREIGN	17.76%
Corporate Debt (Corp Debt) 33.28%		
Dewan Housing Finance Corporation Ltd	AAA	9.62%
L&T Infrastructure Finance Company Limited	AA+	7.61%
Power Grid Corporation Of India Ltd	AAA	7.08%
Lic Housing Finance Ltd	AAA	3.20%
Indian Railway Finance Corporation Ltd	AAA	2.36%
Power Finance Corporation Ltd	AAA	2.30%
Reliance Jio Infocomm Limited	AAA	1.11%
Equity (EQ) 26.16%		
Hdfc Bank Ltd		1.82%
Yes Bank Ltd		1.07%
Kotak Mahindra Bank Ltd		0.98%
Housing Development Finance Corporation Ltd		0.98%
Indusind Bank Ltd		0.97%
Infosys Ltd		0.96%
Motherson Sumi Systems Ltd		0.82%
Reliance Industries Ltd		0.81%
Power Grid Corporation Of India Ltd		0.79%
Hindustan Petroleum Corporation Ltd		0.76%
Others		16.19%
Fixed Deposit (FD) 3.72%		
Money Market and Others (MMI) 19.07%		
Total		100.00%

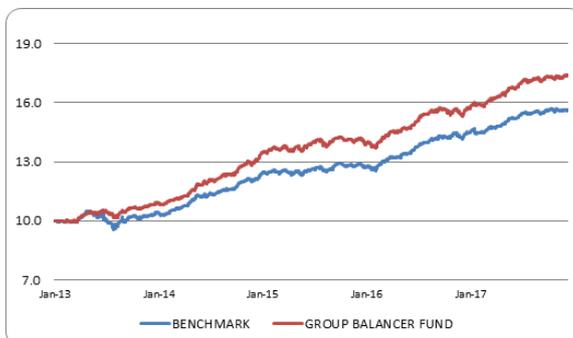
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt 70.85%	
Government	27.15%
Infrastructure	20.46%
Dewan Housing Finance Corporation Ltd	9.62%
Mutual Fund	6.70%
Financial And Insurance Activities	3.72%
Lic Housing Finance Ltd	3.20%
Equity 22.69%	
Financial And Insurance Activities	9.15%
Computer Programming, Consultancy And Related Activities	3.33%
Manufacture Of Coke And Refined Petroleum Products	2.32%
Infrastructure	2.12%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.47%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.19%
Manufacture Of Chemicals And Chemical Products	0.91%
Manufacture Of Basic Metals	0.86%
Civil Engineering	0.68%
Mining Of Metal Ores	0.67%
Others 6.46%	
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

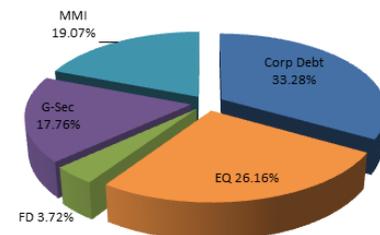


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.9%	3.8%	12.5%	10.8%	10.0%	11.9%
Benchmark	0.4%	2.9%	9.2%	10.1%	8.8%	9.5%

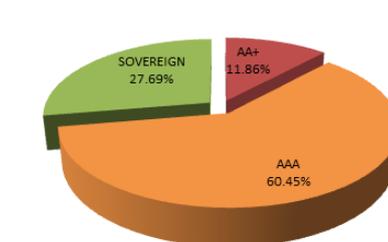
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

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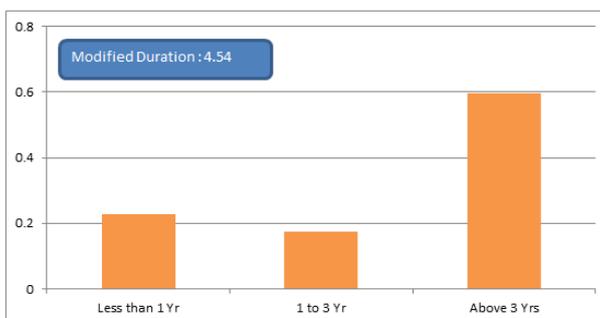
Asset Allocation*



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-17	15.8178
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.45	0.00	7.45
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	41.80%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	8.40%
Power Grid Corporation Of India Ltd	AAA	7.06%
Power Finance Corporation Ltd	AAA	5.72%
Lic Housing Finance Ltd	AAA	5.57%
L&T Infrastructure Finance Company Limited	AA+	3.30%
L&T Finance Ltd	AA+	1.42%
Ecl Finance Ltd	AA	0.69%
India Infoline Finance Limited	AA	0.01%
Fixed Deposit (FD)		3.36%
Money Market and Others (MMI)		22.67%
Total		100.0%

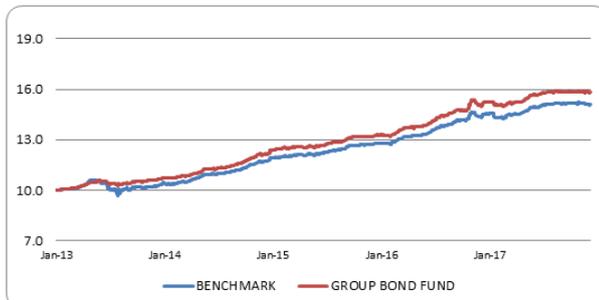
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	96.31%
Government	48.71%
Infrastructure	16.09%
Mutual Fund	12.06%
Dewan Housing Finance Corporation Ltd	8.40%
Lic Housing Finance Ltd	5.57%
Financial And Insurance Activities	5.48%
Others	3.69%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



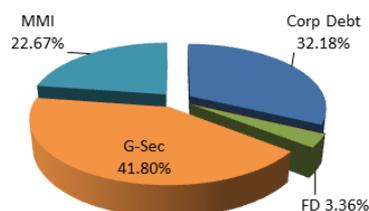
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.2%	1.0%	5.2%	9.4%	9.2%	9.7%
Benchmark	-0.5%	1.1%	4.7%	8.8%	8.7%	8.7%

Benchmark: CRISIL Composite Bond Fund Index

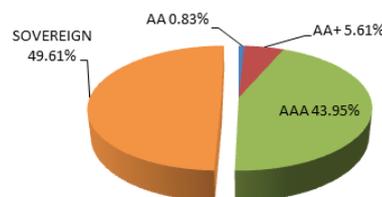
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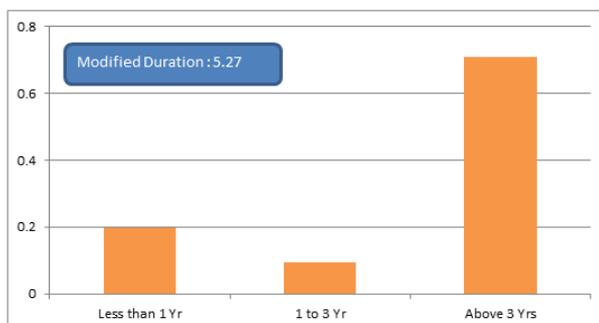
Asset Allocation*



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	31-Dec-17	10.8757
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.89	0.00	1.89
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)		91.03%
Government Of India	SOVEREIGN	91.03%
Money Market and Others (MMI)		8.97%
Clearing Corporation Of India Ltd.		8.17%
Current Asset		0.80%
Total		100.0%

Top 10 sectors as per Asset Category

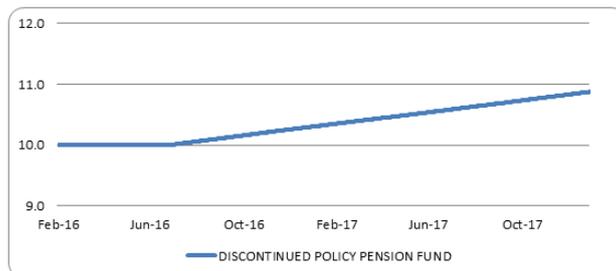
Industrial Sector (as per NIC classification)	% to AUM*
Debt	99.20%
Government	99.20%
Others	0.80%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

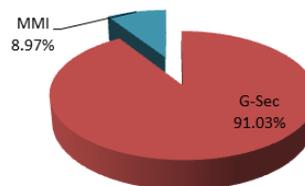
NAV (Net Asset Value)



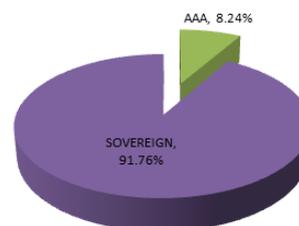
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.8%	5.6%	NA	NA	4.5%
Benchmark	NA	NA	NA	NA	NA	NA

- 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**



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	31-Dec-17	15.1883
AUM (Rs. Cr)		
Fixed Income	Equity	Total
26.18	0.00	26.18
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)		81.26%
Government Of India	SOVEREIGN	81.26%
Money Market and Others (MMI)		18.74%
Total		100.0%

Top 10 sectors as per Asset Category

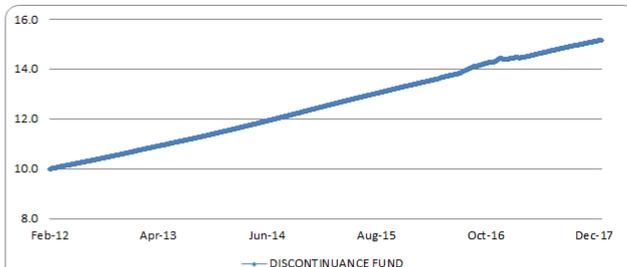
Industrial Sector (as per NIC classification)	% to AUM*
Debt	99.38%
Government	99.38%
Others	0.62%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

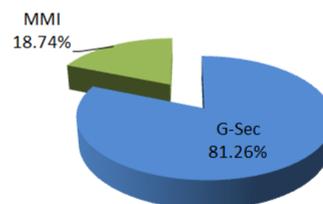


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.7%	5.3%	6.4%	6.7%	7.3%
Benchmark	NA	NA	NA	NA	NA	NA

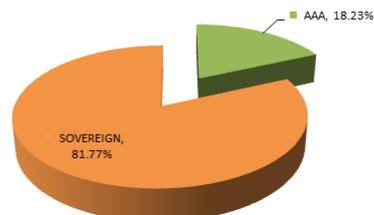
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- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Dec-17	13.9031
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.35	8.23	8.57
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	96%
Debt Instruments	0-40%	0%
Money Market Instruments	0-40%	4%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India		3.28%
Equity (EQ)		
Reliance Mutual Fund		8.38%
Hdfc Bank Ltd		3.64%
Itc Ltd		3.19%
Housing Development Finance Corporation Ltd		3.17%
Maruti Suzuki India Ltd		3.08%
Motherson Sumi Systems Ltd		3.07%
Reliance Industries Ltd		3.04%
Power Grid Corporation Of India Ltd		2.99%
Infosys Ltd		2.91%
Hindustan Petroleum Corporation Ltd		2.84%
Others		59.65%
Money Market and Others (MMI)		
		0.78%
Total		100.00%

Top 10 sectors as per Asset Category

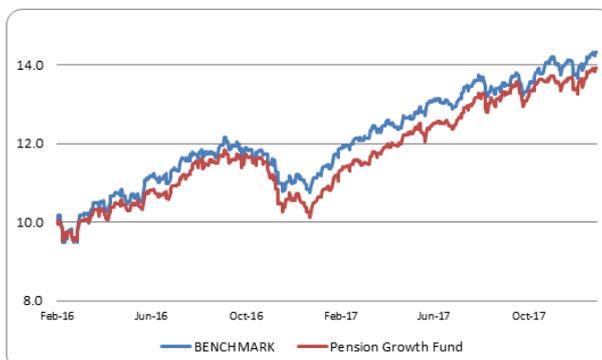
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	7.35%
Equity	
Financial And Insurance Activities	23.24%
Computer Programming, Consultancy And Related Activities	11.15%
Manufacture Of Coke And Refined Petroleum Products	8.65%
Mutual Fund	8.38%
Infrastructure	7.90%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	6.70%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.06%
Manufacture Of Tobacco Products	3.19%
Manufacture Of Basic Metals	2.96%
Manufacture Of Chemicals And Chemical Products	2.91%
Others	12.52%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

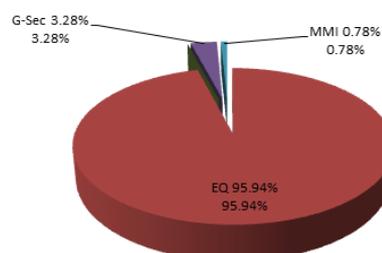


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.9%	11.4%	32.6%	NA	NA	19.2%
Benchmark	4.0%	10.6%	28.6%	NA	NA	20.3%

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

SFIN 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 31-Dec-17	11.9015	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.69	0.00	3.69
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Fixed Income	100%	100%
Equity	NIL	NIL

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	42.13%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	8.48%
L&T Infrastructure Finance Company Limited	AA+	6.67%
Reliance Jio Infocomm Limited	AAA	2.91%
Power Finance Corporation Ltd	AAA	2.89%
Indian Railway Finance Corporation Ltd	AAA	2.83%
Exim Bank	AAA	2.83%
Lic Housing Finance Ltd	AAA	2.81%
Fixed Deposit (FD)		3.53%
Money Market and Others (MMI)		24.93%
Total		100.00%

Top 10 sectors as per Asset Category

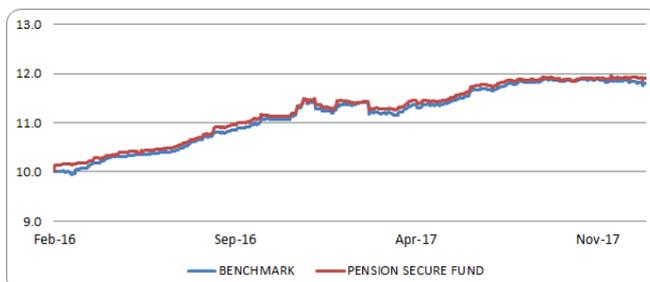
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	53.98%
Infrastructure	15.29%
Mutual Fund	10.47%
Dewan Housing Finance Corporation Ltd	8.48%
Financial And Insurance Activities	6.35%
Lic Housing Finance Ltd	2.81%
Others	2.62%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



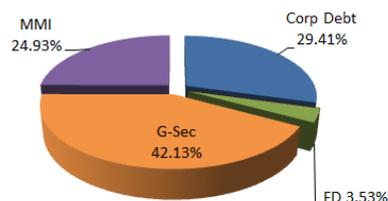
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.1%	1.2%	5.1%	NA	NA	8.8%
Benchmark	-0.5%	1.1%	4.7%	NA	NA	9.0%

Benchmark: CRISIL Composite Bond Fund Index

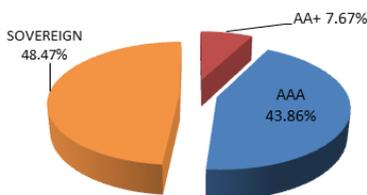
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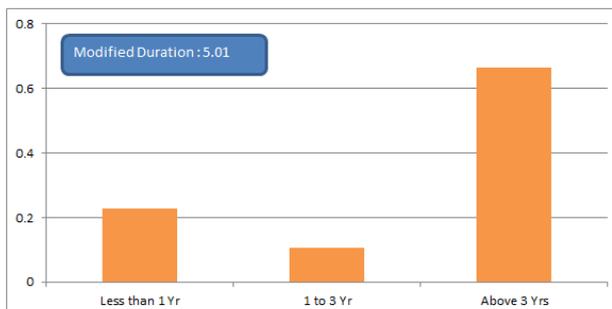
Asset Allocation*



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	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Dec-17	13.3542	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.43	18.78	20.21
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	93%
Debt & Money Market	0-20%	7%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	4.63%
Equity (EQ)		
Hindustan Zinc Ltd		3.09%
Interglobe Aviation Limited		2.42%
Lic Housing Finance Ltd		2.41%
Bajaj Finserv Ltd		2.40%
Tata Elxsi Ltd		2.31%
Dewan Housing Finance Corporation Ltd		2.19%
United Phosphorus Ltd		1.95%
Natco Pharma Ltd		1.95%
Indraprastha Gas Ltd		1.94%
Gujarat State Petronet Ltd		1.88%
Others		70.41%
Money Market and Others (MMI)		
		2.43%
Total		100.00%

Top 10 sectors as per Asset Category

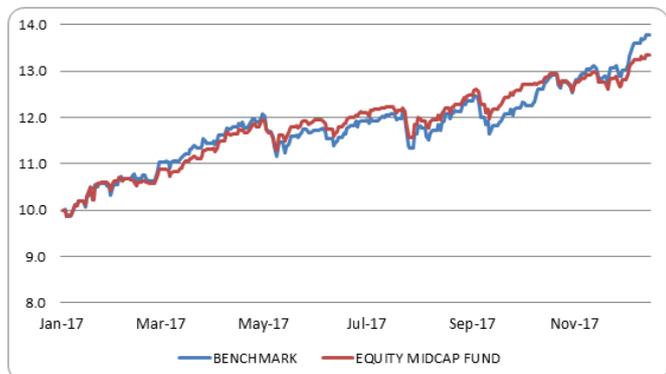
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	9.67%
Equity	
Financial And Insurance Activities	19.35%
Computer Programming, Consultancy And Related Activities	8.77%
Infrastructure	8.34%
Manufacture Of Chemicals And Chemical Products	8.33%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.14%
Manufacture Of Electrical Equipment	5.18%
Manufacture Of Basic Metals	4.03%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.58%
Office Administrative, Office Support And Other Business Support Activities	2.44%
Air Transport	2.42%
Others	20.75%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

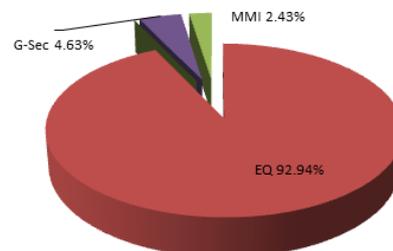


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.6%	13.2%	NA	NA	NA	33.7%
Benchmark	7.3%	1.1%	NA	NA	NA	37.5%

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 our investments, 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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