



FUND FACT SHEET
as of 28th February 2017

Equity Markets

Index	Return
Sensex	28743.3 (3.93%)
Nifty	8879.6 (3.72%)
Nifty Midcap 100	16480.5 (6.92%)

Debt Markets

	Change
IGB 6.97 (Yield %)	6.87% (46bps)
IGB 7.59 (Yield %)	7.02% (49bps)
INR/USD (Rs)	66.69 (1.73%)

Performance

- VIX ended at 13.79 for the month decreasing by 18.02%
- Foreign Institutional Investors (FIIs) stood as net buyers of Rs 10,485 crore in equities which is a positive after 4 straight months of FII outflows
- The best performing sectors were Realty (9.80%) & IT (8.45%)
- The worst performing sector was Automobiles (-1.90%)
- Monthly Nifty Averages of P/E stood at 23.13, P/BV at 3.37 & Dividend Yield was 1.25%

Performance:

- The yield for the 10YR On-The-Run Government Security increased by 46 basis points, closing at 6.87% at the end of February
- 5 Year On-shore OIS stood at 6.70% for the month of February
- The rupee appreciated by 1.73% against the dollar ending the month at Rs. 66.69
- Foreign Institutional Investors (FIIs) stood as net buyers of Rs 5,980 crore in debt
- The AAA-Gsec spread for the month of February was in the range of 100-130 bps

Global

- The MSCI Emerging Market Index has increased by 2.98% during the month of February. The S&P 500 Index gained 3.72% for the month.
- A well-received speech from President Trump to the Congress and expectations for a Federal Reserve rate hike could steer U.S Equities in a positive direction

Economy

- The MPC resolved to hold the policy repo rate constant at 6.25%
- India's fiscal deficit till January was at 105.7% of the budgeted target for the fiscal year ending in March 2017
- GDP for Q3FY17 stood at 7% (YoY), marginally lower from 7.4% the previous quarter

Outlook

- Outcome of state elections can be a big development for the market. BJP's outcome in the Uttar Pradesh elections will be decisive to the markets direction
- The markets have soared on the back of recent corporate results which were better than expected and could gain more

Outlook

- We expect the 10YR yield to stay in the range of 6.75% to 7.00%, with an upward bias
- The CPI inflation numbers will be marginally higher than the previous month in the light of the ongoing remonetisation exercise

Equity Large Cap Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	96%
Debt and Money market	0-40%	4%

Equity Top 250 Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	97%
Debt and Money market	0-40%	3%

PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	53%
Debt and Money market	0-100%	47%

Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	37%
Debt and Money market	60-100%	63%

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	-1.53%	24.26%	2.28%	16.23%	16.26%	15.14%
Benchmark	1.06%	27.09%	-0.13%	12.26%	10.56%	8.98%

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	0.29%	25.45%	5.27%	19.89%	16.26%	14.58%
Benchmark	4.16%	34.75%	5.92%	20.15%	13.56%	11.17%

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	0.70%	18.53%	5.30%	13.81%	11.99%	12.64%
Benchmark	2.39%	19.13%	4.11%	11.27%	10.22%	9.05%

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	2.45%	14.70%	7.26%	14.23%	12.53%	11.99%
Benchmark	2.78%	16.30%	6.65%	11.86%	9.89%	9.54%

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	3.59%	9.82%	8.74%	10.14%	9.69%	9.65%
Benchmark	3.80%	9.56%	8.85%	9.45%	9.12%	9.06%

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	3.96%	8.13%	8.24%	8.62%	9.02%	8.88%
Benchmark	3.29%	7.40%	7.71%	8.20%	8.42%	8.43%

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	1.15%	18.29%	6.27%	14.03%	NA	13.39%
Benchmark	2.56%	17.85%	5.72%	11.99%	NA	9.69%

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%	94%
Debt and Money market	0-40%	6%

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%	88%
Debt and Money market	0-20%	12%

Period	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Fund Return	2.5%	15.7%	7.9%	13.1%	NA	12.0%
Benchmark	3.0%	14.8%	7.6%	11.7%	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	5 Year	Inception
Fund Return	4.3%	13.6%	9.8%	11.9%	NA	10.6%
Benchmark	3.4%	11.7%	9.3%	11.4%	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	3.7%
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	2.5%	6.9%	7.0%	7.4%	7.6%	7.6%
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	-1.6%	20.5%	NA	NA	NA	14.0%
Benchmark	1.1%	27.1%	NA	NA	NA	19.1%

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	3.1%	11.1%	NA	NA	NA	10.6%
Benchmark	3.4%	11.7%	NA	NA	NA	11.3%

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	6.7%
Benchmark	NA	NA	NA	NA	NA	7.2%

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.	ULIF00118/08/11EQLARGCAP147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Dhilip Krishna	
No. of Funds Managed	7	
NAV as on	28-Feb-17	22.0087
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.01	42.88	44.89
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	96%
Debt and Money market	0-40%	4%

Portfolio

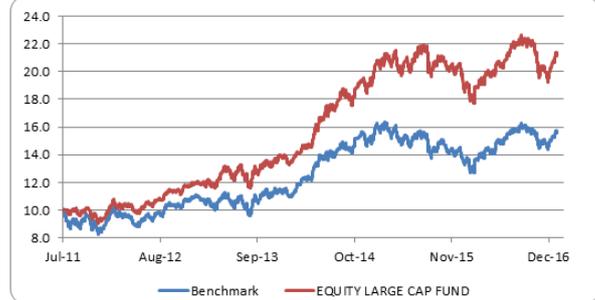
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	1.13%
Equity (EQ)		
Reliance Mutual Fund	-	7.66%
Hdfc Bank Ltd	-	4.91%
Infosys Ltd	-	4.07%
Reliance Industries Ltd	-	3.99%
Itc Ltd	-	3.38%
Housing Development Finance Corporation Ltd	-	3.31%
Hindustan Unilever Ltd	-	2.64%
Larsen & Toubro Ltd	-	2.49%
Grasim Industries Ltd	-	2.29%
Power Grid Corporation Of India Ltd	-	2.28%
Others	-	58.50%
Money Market and Others (MMI)		
		3.34%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	
Government	5.31%
Financial And Insurance Activities	4.18%
Equity	1.13%
Financial And Insurance Activities	77.08%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	23.58%
Computer Programming, Consultancy And Related Activities	8.77%
Mutual Fund	8.74%
Infrastructure	7.66%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.85%
Manufacture Of Coke And Refined Petroleum Products	5.83%
Manufacture Of Chemicals And Chemical Products	5.48%
Manufacture Of Tobacco Products	4.54%
Manufacture Of Electrical Equipment	3.38%
Others	3.24%
Others	17.61%
Total	100.00%

NAV (Net Asset Value)

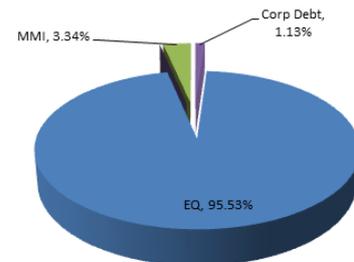


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.2%	-1.5%	24.3%	2.3%	16.2%	15.1%
Benchmark	3.7%	1.1%	27.1%	-0.1%	12.3%	9.0%

Benchmark: Nifty50

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- Past Performance is not indicative of future performance.

Asset Allocation



EQUITY TOP 250

Fund Objective

To provide equity exposure targeting higher returns (through long term capital gains).

Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147		
Launch Date	20-Jul-11		
Face Value	10.0000		
Risk Profile	High		
Fund Manager	Dhilip Krishna		
No. of Funds Managed	7		
NAV as on	28-Feb-17	21.4723	
AUM (Rs. Cr)			
Fixed Income	Equity	Total	
0.98	35.22	36.20	
Asset Allocation Pattern			
Instruments	As per Fund Specifications	Actual	
Equity and Equity related	60-100%	97%	
Debt and Money market	0-40%	3%	

Portfolio

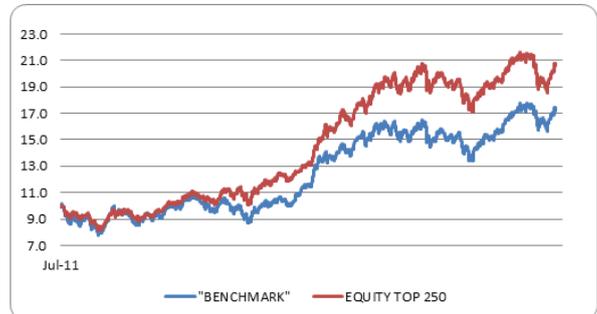
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.21%
Idfc Bank Limited	AAA	0.02%
Equity (EQ)		
Reliance Mutual Fund	-	4.82%
Hdfc Bank Ltd	-	3.41%
Power Grid Corporation Of India Ltd	-	2.71%
Exide Industries Ltd	-	2.34%
Symphony Limited	-	1.96%
Indusind Bank Ltd	-	1.82%
Hindustan Unilever Ltd	-	1.77%
Infosys Ltd	-	1.75%
Yes Bank Ltd	-	1.73%
Grasim Industries Ltd	-	1.65%
Others	-	73.35%
Money Market and Others (MMI)		
		2.46%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	
Government	2.41%
Financial And Insurance Activities	0.23%
Equity	
Financial And Insurance Activities	23.42%
Manufacture Of Electrical Equipment	8.00%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.82%
Infrastructure	7.56%
Manufacture Of Chemicals And Chemical Products	7.40%
Computer Programming, Consultancy And Related Activities	5.83%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.77%
Mutual Fund	4.82%
Manufacture Of Other Non-Metallic Mineral Products	3.48%
Manufacture Of Textiles	2.96%
Others	20.30%
Total	100.00%

NAV (Net Asset Value)

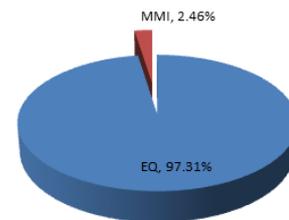


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.4%	0.3%	25.5%	5.3%	19.9%	14.6%
Benchmark	5.3%	4.2%	34.7%	5.9%	20.2%	11.2%

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

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Asset Allocation



PE BASED FUND

Fund Objective

To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

Fund Information

SFIN No.	ULIF00526/08/11PEBASED147	
Launch Date	22-Jul-11	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	28-Feb-17	19.4989
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.51	10.73	20.24
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	0-100%	53%
Debt and Money market	0-100%	47%

Portfolio

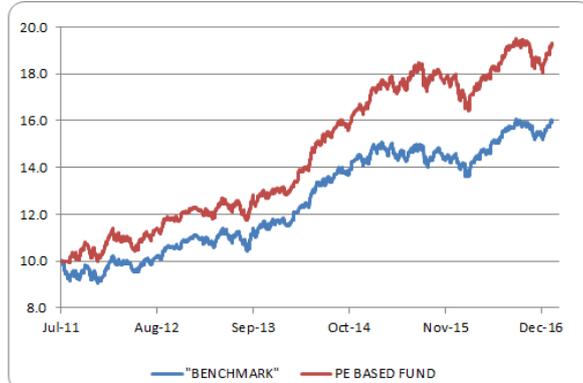
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec) 0.95%		
Government Of India	SOVERIGN	0.95%
Corporate Debentures (Corp Debt) 30.46%		
Power Finance Corporation Ltd	AAA	7.69%
Power Grid Corporation Of India Ltd	AAA	5.77%
Indian Railway Finance Corporation Ltd	AAA	4.11%
Housing Development Finance Corporation Ltd	AAA	3.06%
Lic Housing Finance Ltd	AAA	2.55%
Rural Electrification Corporation Ltd	AAA	2.05%
Dewan Housing Finance Corporation Ltd	AAA	1.52%
L&T Infrastructure Finance Company Limited	AA+	1.27%
Icici Bank Ltd	AAA	0.99%
Ecl Finance Ltd	AA	0.88%
Others	-	0.57%
Equity (EQ) 52.99%		
Hdfc Bank Ltd	-	3.83%
Infosys Ltd	-	2.20%
Itc Ltd	-	1.80%
Housing Development Finance Corporation Ltd	-	1.72%
Reliance Industries Ltd	-	1.71%
Indusind Bank Ltd	-	1.70%
Hindustan Unilever Ltd	-	1.50%
Grasim Industries Ltd	-	1.38%
Larsen & Toubro Ltd	-	1.33%
Reliance Mutual Fund	-	1.33%
Others	-	34.50%
Fixed Deposit (FD) 4.22%		
Preference Shares (Pref) 2.96%		
Money Market and Others (MMI) 8.41%		
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt 44.51%	
Infrastructure	21.42%
Financial And Insurance Activities	13.26%
Government	6.87%
Programming And Broadcasting Activities	2.96%
Equity 42.72%	
Financial And Insurance Activities	15.91%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.01%
Computer Programming, Consultancy And Related Activities	4.85%
Infrastructure	3.43%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.20%
Manufacture Of Chemicals And Chemical Products	2.67%
Manufacture Of Coke And Refined Petroleum Products	2.55%
Manufacture Of Electrical Equipment	1.92%
Manufacture Of Tobacco Products	1.80%
Civil Engineering	1.38%
Others 12.77%	
Total	100.00%

NAV (Net Asset Value)

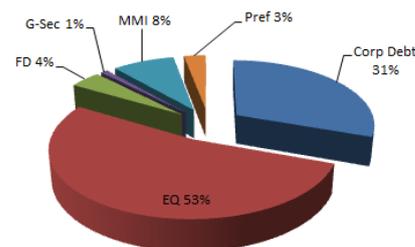


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.1%	0.7%	18.5%	5.3%	13.8%	12.6%
Benchmark	2.0%	2.4%	19.1%	4.1%	11.3%	9.1%

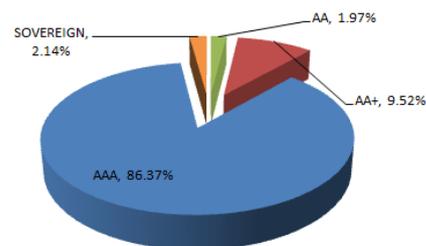
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

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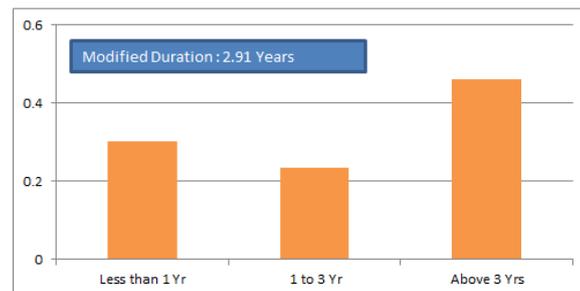
Asset Allocation



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-Feb-17	18.8048
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.51	2.02	5.53
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	37%
Debt and Money market	60-100%	63%

Portfolio

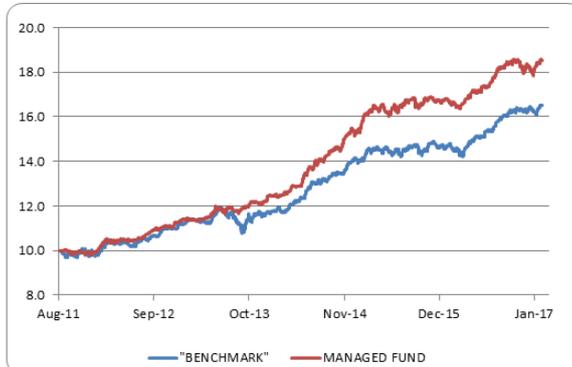
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		17.19%
Government Of India	SOVEREIGN	17.19%
Corporate Debt (Corp Debt)		31.25%
Indian Railway Finance Corporation Ltd	AAA	6.00%
Power Grid Corporation Of India Ltd	AAA	5.71%
Dewan Housing Finance Corporation Ltd	AAA	4.90%
Housing Development Finance Corporation Ltd	AAA	3.97%
Power Finance Corporation Ltd	AAA	3.82%
Lic Housing Finance Ltd	AAA	1.98%
Idfc Bank Limited	AAA	1.88%
Ecl Finance Ltd	AA	1.50%
Icici Bank Ltd	AAA	1.49%
Equity (EQ)		36.51%
Hdfc Bank Ltd	-	3.04%
Hindustan Unilever Ltd	-	1.81%
Infosys Ltd	-	1.64%
Power Grid Corporation Of India Ltd	-	1.53%
Grasim Industries Ltd	-	1.49%
Indusind Bank Ltd	-	1.34%
Yes Bank Ltd	-	1.29%
Hcl Technologies Ltd	-	1.03%
Cipla Ltd	-	0.99%
Itc Ltd	-	0.92%
Others	-	22.36%
Fixed Deposit (FD)		4.07%
Preference Shares (Pref)		3.80%
Money Market and Others (MMI)		7.18%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	60.21%
Government	21.09%
Financial And Insurance Activities	19.80%
Infrastructure	15.53%
Programming And Broadcasting Activities	3.80%
Equity	31.60%
Financial And Insurance Activities	10.86%
Computer Programming, Consultancy And Related Activities	5.20%
Infrastructure	3.66%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.91%
Manufacture Of Chemicals And Chemical Products	2.75%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.73%
Manufacture Of Textiles	1.49%
Manufacture Of Electrical Equipment	1.37%
Manufacture Of Tobacco Products	0.92%
Manufacture Of Rubber And Plastics Products	0.71%
Others	8.19%
Total	100.00%

NAV (Net Asset Value)

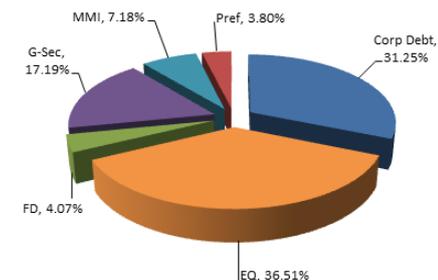


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.4%	2.5%	14.7%	7.3%	14.2%	12.0%
Benchmark	-0.1%	2.8%	16.3%	6.6%	11.9%	9.5%

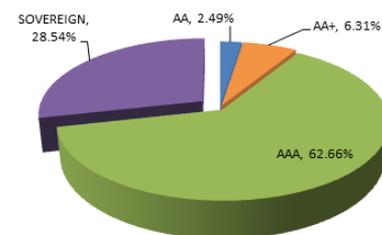
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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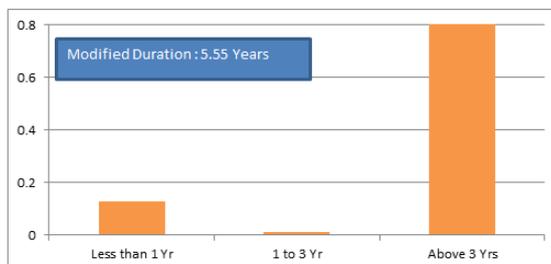
Asset Allocation



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-Feb-17	16.7171	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
11.15	0.00	11.15
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

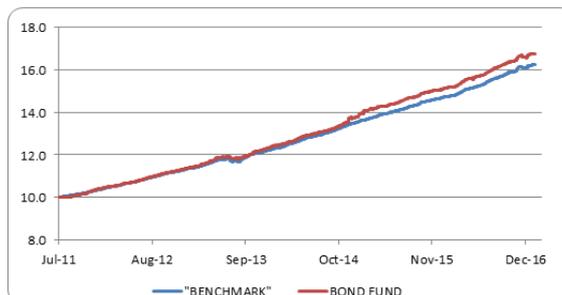
Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM
Government Security (G Sec)		5.35%
Government Of India	SOVEREIGN	5.35%
Corporate Debt (Corp Debt)		59.69%
Ecl Finance Ltd	AA	8.16%
Rural Electrification Corporation Ltd	AAA	7.58%
Indian Railway Finance Corporation Ltd	AAA	7.42%
Power Grid Corporation Of India Ltd	AAA	7.41%
Dewan Housing Finance Corporation Ltd	AAA	6.60%
Housing Development Finance Corporation Ltd	AAA	5.73%
Idfc Bank Limited	AAA	2.79%
Icici Bank Ltd	AAA	2.26%
Power Finance Corporation Ltd	AAA	2.02%
Reliance Jio Infocomm Limited	AAA	1.95%
Others		7.77%
Fixed Deposit (FD)		4.22%
Preference Shares (Pref)		3.14%
Money Market and Others (MMI)		27.60%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	94.47%
Financial And Insurance Activities	34.78%
Infrastructure	29.13%
Government	24.62%
Programming And Broadcasting Activities	3.14%
Mutual Fund	2.80%
Others	5.53%
Total	100.00%

NAV (Net Asset Value)



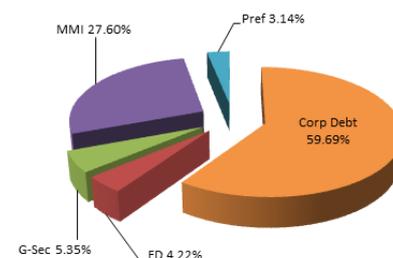
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.2%	3.6%	9.8%	8.7%	10.1%	9.6%
Benchmark	-0.1%	3.8%	9.6%	8.8%	9.5%	9.1%

Benchmark: CRISIL Short Term Bond Fund Index

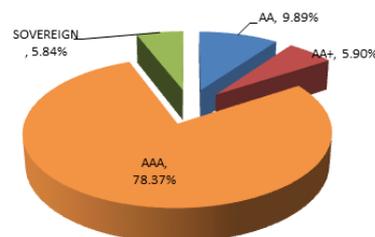
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

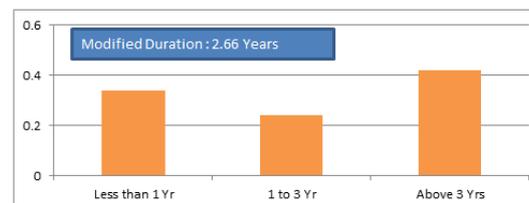
Asset Allocation



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-Feb-17	15.9912
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.41	0.00	2.41
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

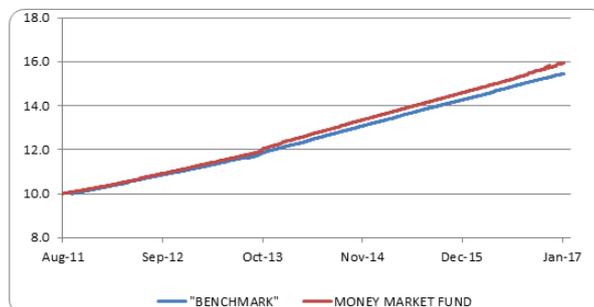
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		11.79%
Government Of India	SOVEREIGN	11.79%
Corporate Debt (Corp Debt)		46.47%
Rural Electrification Corporation Ltd	AAA	8.71%
Power Finance Corporation Ltd	AAA	8.49%
Icici Bank Ltd	AAA	7.27%
Power Grid Corporation Of India Ltd	AAA	5.17%
Housing Development Finance Corporation Ltd	AAA	4.37%
National Bank For Agriculture And Rural Development	AAA	4.15%
Exim Bank	AAA	4.15%
L&T Infrastructure Finance Company Limited	AA+	4.15%
Fixed Deposit (FD)		4.14%
Money Market and Others (MMI)		37.59%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	96.40%
Government	41.47%
Infrastructure	26.53%
Financial And Insurance Activities	24.09%
Mutual Fund	4.31%
Others	3.60%
Total	100.00%

NAV (Net Asset Value)

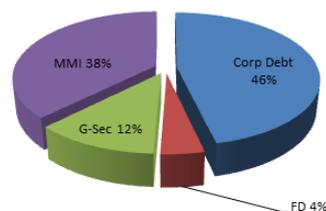


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.3%	4.0%	8.1%	8.2%	8.6%	8.9%
Benchmark	0.5%	3.3%	7.4%	7.7%	8.2%	8.4%

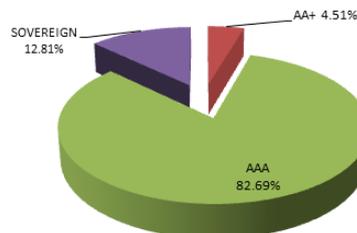
Benchmark: CRISIL Liquid Fund Index

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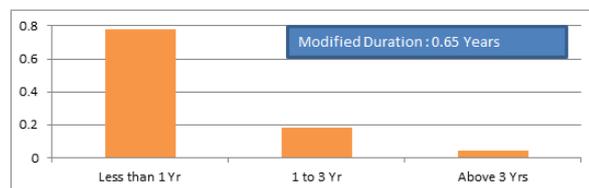
Asset Allocation



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-Feb-17	16.7134
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.47	6.98	13.45
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
Government Security (G Sec)		
Government Of India	SOVEREIGN	15.22%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	8.01%
Dewan Housing Finance Corporation Ltd	AAA	5.44%
Power Finance Corporation Ltd	AAA	3.71%
Housing Development Finance Corporation Ltd	AAA	1.60%
Lic Housing Finance Ltd	AAA	1.57%
Punjab National Bank	AA	1.50%
Icici Bank Ltd	AAA	0.75%
Equity (EQ)		
Hdfc Bank Ltd		4.24%
Infosys Ltd		2.15%
Indusind Bank Ltd		1.89%
Itc Ltd		1.75%
Housing Development Finance Corporation Ltd		1.66%
Reliance Industries Ltd		1.66%
Hindustan Unilever Ltd		1.47%
Yes Bank Ltd		1.39%
Grasim Industries Ltd		1.36%
Larsen & Toubro Ltd		1.26%
Others		33.05%
Fixed Deposit (FD)		
		4.24%
Preference Shares (Pref)		
		0.73%
Money Market and Others (MMI)		
		5.35%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	
Government	17.90%
Financial And Insurance Activities	15.09%
Infrastructure	11.72%
Programming And Broadcasting Activities	0.73%
Equity	
Financial And Insurance Activities	16.86%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.84%
Computer Programming, Consultancy And Related Activities	4.83%
Infrastructure	3.44%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.05%
Manufacture Of Chemicals And Chemical Products	2.67%
Manufacture Of Coke And Refined Petroleum Products	2.52%
Manufacture Of Electrical Equipment	1.84%
Manufacture Of Tobacco Products	1.75%
Manufacture Of Textiles	1.36%
Others	11.39%
Total	100.00%

NAV (Net Asset Value)

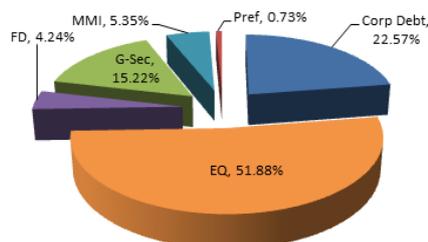


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.8%	1.2%	18.3%	6.3%	14.0%	13.4%
Benchmark	0.5%	2.6%	17.8%	5.7%	12.0%	9.7%

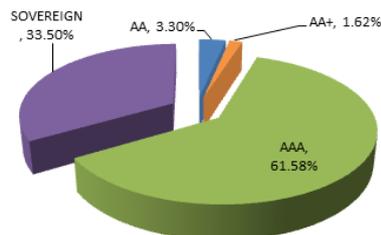
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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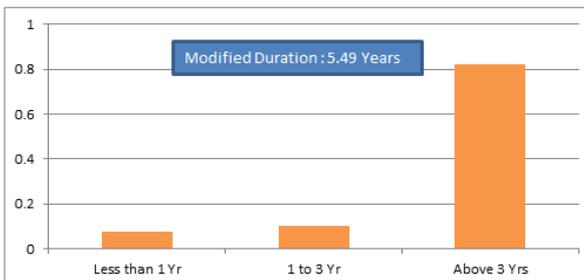
Asset Allocation



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-Feb-17	15.9131
AUM (Rs. Cr)		
Fixed Income	Equity	Total
5.67	2.15	7.82
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	27%
Debt and Money market	70-100%	73%

Portfolio

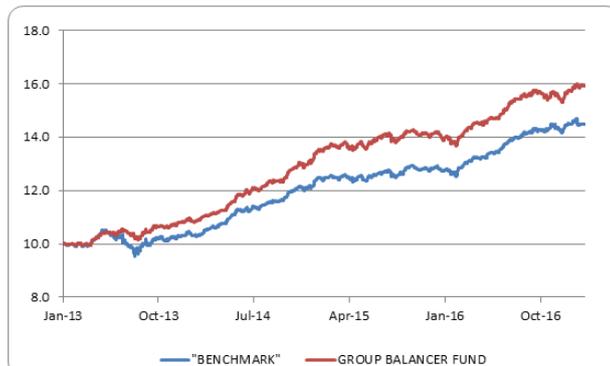
Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	SOVEREIGN	21.41%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	8.08%
Housing Development Finance Corporation Ltd	AAA	5.62%
Power Finance Corporation Ltd	AAA	4.20%
Lic Housing Finance Ltd	AAA	4.16%
Ecl Finance Ltd	AA	3.48%
Indian Railway Finance Corporation Ltd	AAA	2.95%
Icici Bank Ltd	AAA	1.32%
Dewan Housing Finance Corporation Ltd	AAA	1.31%
Punjab National Bank	AA	1.29%
Equity (EQ)		
Hdfc Bank Ltd		2.17%
Infosys Ltd		1.06%
Indusind Bank Ltd		1.03%
Itc Ltd		0.83%
Hindustan Unilever Ltd		0.80%
Housing Development Finance Corporation Ltd		0.79%
Reliance Industries Ltd		0.77%
Yes Bank Ltd		0.77%
Grasim Industries Ltd		0.75%
Power Grid Corporation Of India Ltd		0.69%
Others		17.84%
Preference Shares (Pref)		
		3.07%
Fixed Deposit (FD)		
		4.61%
Money Market and Others (MMI)		
		11.00%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	67.54%
Government	27.46%
Financial And Insurance Activities	21.78%
Infrastructure	15.23%
Programming And Broadcasting Activities	3.07%
Equity	22.93%
Financial And Insurance Activities	8.66%
Computer Programming, Consultancy And Related Activities	2.73%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.55%
Infrastructure	2.11%
Manufacture Of Chemicals And Chemical Products	1.59%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.50%
Manufacture Of Coke And Refined Petroleum Products	1.19%
Manufacture Of Electrical Equipment	1.03%
Manufacture Of Tobacco Products	0.83%
Manufacture Of Textiles	0.75%
Others	9.53%
Total	100%

NAV (Net Asset Value)

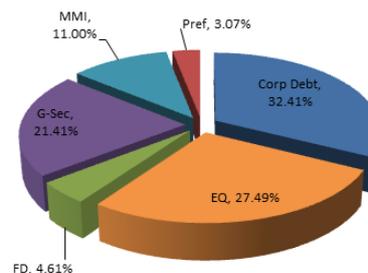


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.5%	15.7%	7.9%	13.1%	12.0%
Benchmark	-0.6%	3.0%	14.8%	7.6%	11.7%	9.5%

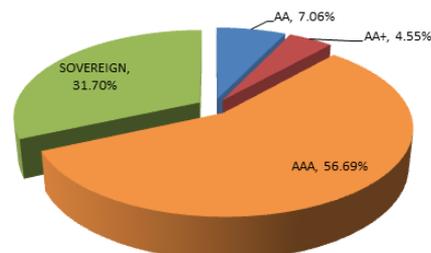
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

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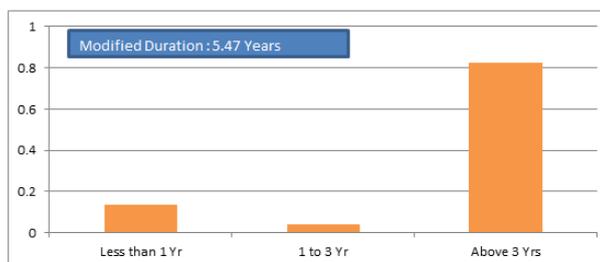
Asset Allocation



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	28-Feb-17	15.0808
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.69	0.00	6.69
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

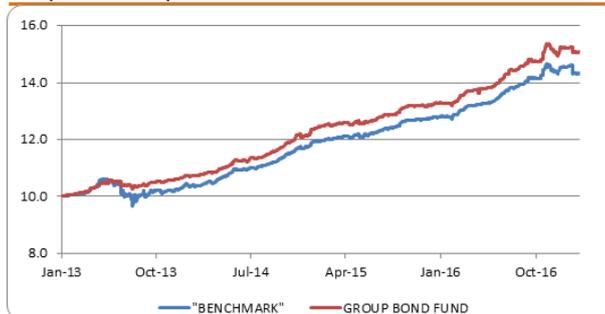
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		35.07%
Government Of India	SOVEREIGN	35.07%
Corporate Debt (Corp Debt)		40.86%
Dewan Housing Finance Corporation Ltd		9.29%
Power Grid Corporation Of India Ltd		8.32%
Power Finance Corporation Ltd		8.00%
Icici Bank Ltd		7.04%
Housing Development Finance Corporation Ltd		3.28%
Ecl Finance Ltd		1.79%
L&T Finance Ltd		1.57%
Rural Electrification Corporation Ltd		1.55%
India Infoline Finance Limited		0.01%
Preference Shares (Pref)		1.49%
Fixed Deposit (FD)		4.48%
Money Market and Others (MMI)		18.09%
Total		100.0%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	95.43%
Government	45.52%
Financial And Insurance Activities	27.48%
Infrastructure	17.87%
Mutual Fund	3.08%
Programming And Broadcasting Activities	1.49%
Others	4.57%
Total	100.00%

NAV (Net Asset Value)

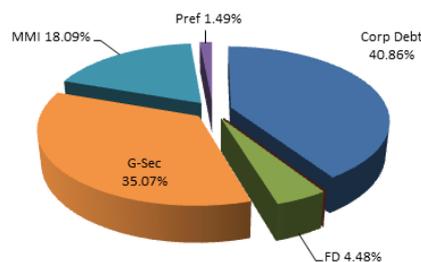


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.0%	4.3%	13.6%	9.8%	11.9%	10.6%
Benchmark	-1.7%	3.4%	11.7%	9.3%	11.4%	9.2%

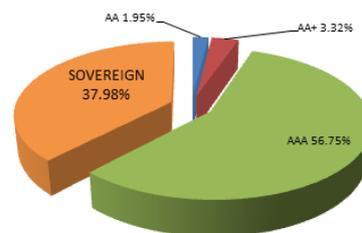
Benchmark: CRISIL Composite Bond Fund Index

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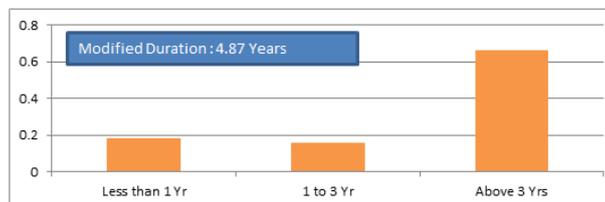
Asset Allocation



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-Feb-17	10.3921
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.02	0.00	0.02
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

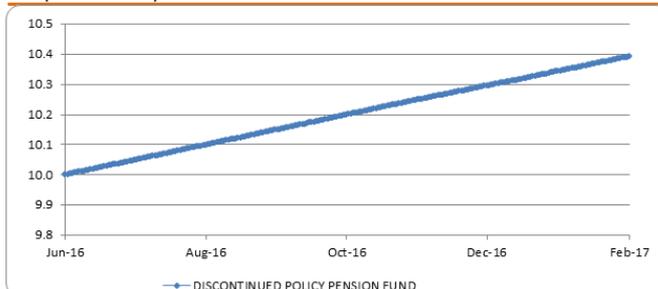
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		79.79%
Government Of India		79.79%
Money Market and Others (MMI)		20.21%
Total		100.0%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	99.46%
Government	99.46%
Others	0.54%
Total	100.00%

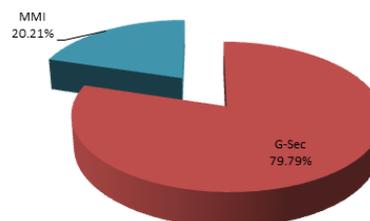
NAV (Net Asset Value)



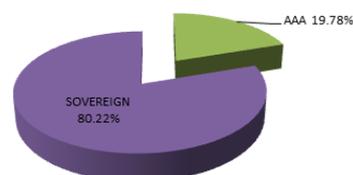
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.8%	NA	NA	NA	3.7%
Benchmark	NA	NA	NA	NA	NA	NA

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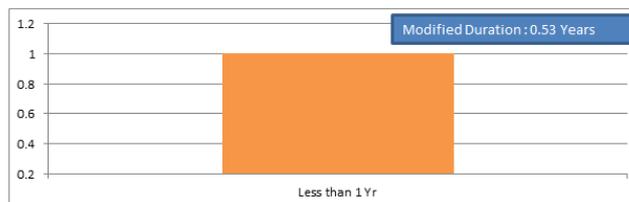
Asset Allocation



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-Feb-17	14.4942
AUM (Rs. Cr)		
Fixed Income	Equity	Total
15.40	0.00	15.40
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

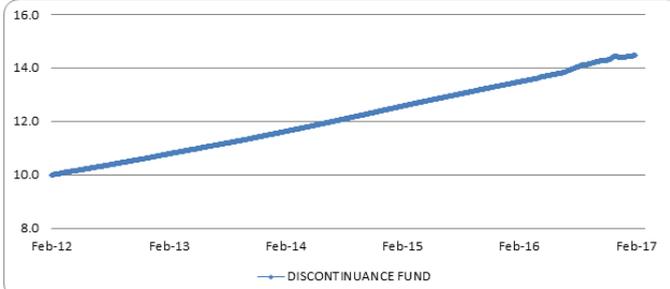
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		70.53%
Government Of India		70.53%
Money Market and Others (MMI)		29.47%
Total		100.0%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	99.73%
Government	99.73%
Others	0.27%
Total	100.00%

NAV (Net Asset Value)



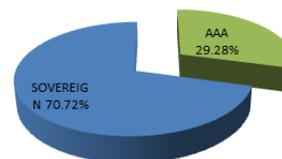
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	2.5%	6.9%	7.0%	7.4%	7.6%
Benchmark	NA	NA	NA	NA	NA	NA

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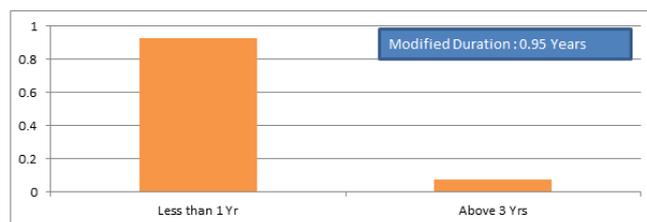
Asset Allocation



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-Feb-17	11.5086
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.30	5.02	5.33
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 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
Equity (EQ)		94.28%
Reliance Mutual Fund		7.54%
Hdfc Bank Ltd		4.75%
Infosys Ltd		3.99%
Itc Ltd		3.37%
Housing Development Finance Corporation Ltd		3.25%
Reliance Industries Ltd		3.24%
Hindustan Unilever Ltd		2.51%
Larsen & Toubro Ltd		2.50%
Grasim Industries Ltd		2.20%
Power Grid Corporation Of India Ltd		2.17%
Others		58.75%
Money Market and Others (MMI)		5.72%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	5.15%
Government	5.15%
Equity	75.15%
Financial And Insurance Activities	22.05%
Computer Programming, Consultancy And Related Activities	9.15%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	8.48%
Mutual Fund	7.54%
Infrastructure	6.27%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.87%
Manufacture Of Coke And Refined Petroleum Products	4.70%
Manufacture Of Chemicals And Chemical Products	4.63%
Manufacture Of Tobacco Products	3.37%
Manufacture Of Electrical Equipment	3.10%
Others	19.70%
Total	100%

NAV (Net Asset Value)

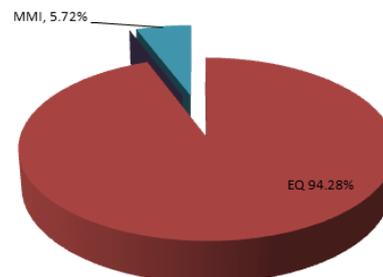


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.1%	-1.6%	20.5%	NA	NA	14.0%
Benchmark	3.7%	1.1%	27.1%	NA	NA	18.5%

Benchmark: Nifty50

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- 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	28-Feb-17	
	11.2926	
AUM (Rs. Cr)		
Fixed income	Equity	Total
2.19	0.00	2.19
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Money Market	0-60%	96%
Debt	40-100%	4%

Portfolio

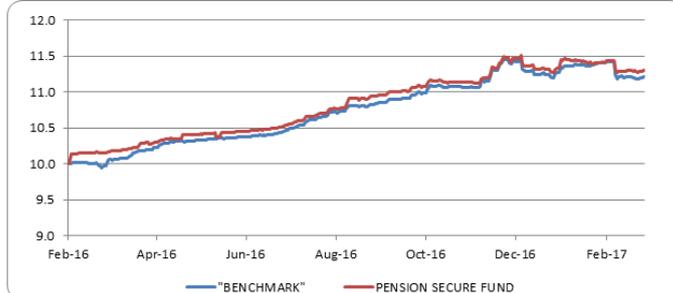
Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		34.00%
Government Of India		34.00%
Corporate Debt (Corp Debt)		35.79%
Power Finance Corporation Ltd		4.95%
Housing Development Finance Corporation Ltd		4.81%
Exim Bank		4.77%
Idfc Bank Limited		4.76%
Power Grid Corporation Of India Ltd		4.71%
Punjab National Bank		4.61%
Icici Bank Ltd		4.59%
Dewan Housing Finance Corporation Ltd		2.58%
Fixed Deposit (FD)		3.66%
Money Market and Others (MMI)		26.55%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	96.46%
Government	57.02%
Financial And Insurance Activities	29.78%
Infrastructure	9.67%
Others	3.54%
Total	100%

NAV (Net Asset Value)

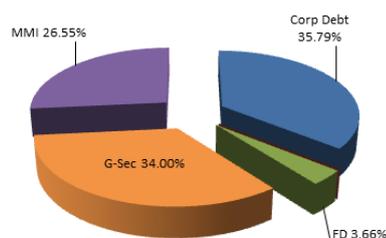


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.0%	3.1%	11.1%	NA	NA	10.6%
Benchmark	-1.7%	3.4%	11.7%	NA	NA	11.3%

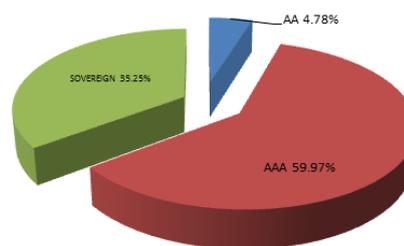
Benchmark: CRISIL Composite Bond Fund Index

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

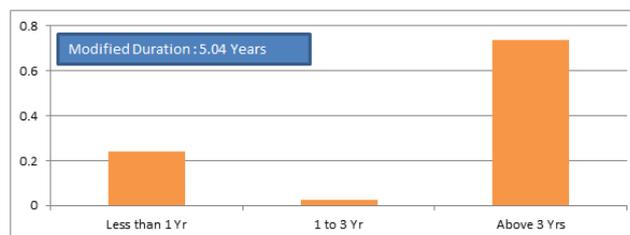
Asset Allocation



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	Dhilip Krishna	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Jan-17	10.6578	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.18	1.33	1.51
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	88%
Debt & Money Market	0-20%	12%

Portfolio

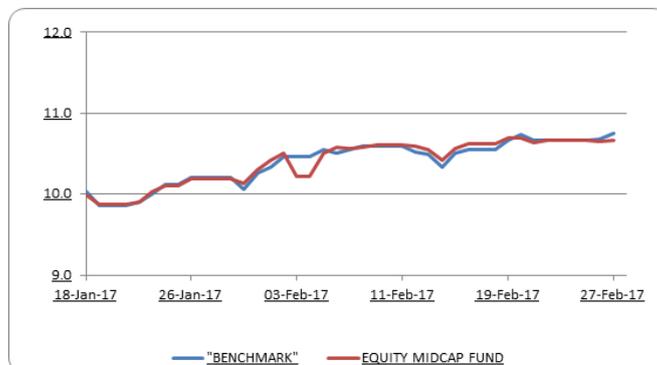
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Equity (EQ)		
Exide Industries Ltd		4.22%
Tvs Motor Company Ltd		3.83%
India Infoline Ltd		2.91%
Symphony Limited		2.89%
Dewan Housing Finance Corporation Ltd		2.78%
L&T Finance Ltd		2.76%
PI Industries Limited		2.68%
Natco Pharma Ltd		2.47%
Supreme Industries Ltd		2.42%
Vakrangee Ltd		2.27%
Others		58.73%
Money Market and Others (MMI)		12.03%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	14.77%
Government	14.77%
Equity	71.75%
Financial And Insurance Activities	20.56%
Manufacture Of Electrical Equipment	12.40%
Manufacture Of Chemicals And Chemical Products	8.79%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.75%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.82%
Computer Programming, Consultancy And Related Activities	3.93%
Manufacture Of Other Transport Equipment	3.83%
Manufacture Of Other Non-Metallic Mineral Products	3.62%
Infrastructure	3.03%
Manufacture Of Rubber And Plastics Products	3.02%
Others	13.47%
Total	100.00%

NAV (Net Asset Value)

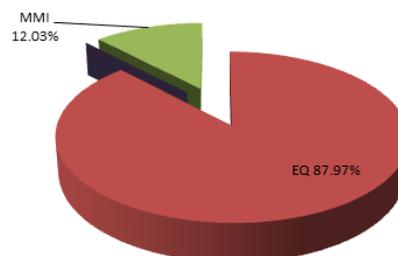


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	5.2%	NA	NA	NA	NA	6.7%
Benchmark	6.9%	NA	NA	NA	NA	7.2%

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



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