



FUND FACT SHEET
as of 30th November 2017

Equity Markets

Index	Return
Sensex	33149.35 (-0.19%)
Nifty	10226.55 (-1.05%)
Nifty Midcap 100	19895.15 (1.62%)

Debt Markets

	Change
IGB 6.79 (ONTR Yield %)	7.06% (20bps)
IGB 6.97 (OFTR Yield %)	7.13% (10bps)
INR/USD (Rs)	Rs.64.38 (0.44%)

Performance

- VIX ended for the month at 13.06, increasing by 12.80 %
- Foreign Institutional Investors (FIIs) stood as net buyers of 19782.74 crore in equities
The best performing sectors were Realty (6.93%) & Media (5.32%)
- The worst performing sectors were Pharma (5.30%) & Metal (5.11%)
- Monthly Nifty Averages of P/E stood at 26.16, P/BV at 3.45 & Dividend Yield was 1.11%
- The Nifty Free Float Small Cap Index rose 1.90% for the month of November

Performance:

- The yield for the 10YR On-The-Run Government Security increased by almost 20 basis points, closing at 7.06% at the end of November
- 5 Year On-shore OIS stood at 6.58% for the month of November
- The rupee appreciated by 0.44% against the dollar, standing at Rs. 64.38 for the month of November
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs. 1233crores
- The AAA-Gsec spread for the month of November remained more or less in the range of 70-80 bps

Global

- The MSCI Emerging Market Index increased by 0.15% during the month of November.
- The S&P 500 Index ended for the month at 2647.58 higher by 2.81%
- The Dow Jones Industrial Average has increased by 3.83% for this month and closed at 24272.35.

Economy

- Headline CPI Inflation has increased to 3.58% in October, higher than 3.28% in the month of September
- Nikkei Manufacturing PMI indicates a positive outlook, increasing to 52.6 in November from 50.3 in October
- After 5 quarters of declining growth rate, the GDP increased to 6.3% for Q2, with mining and manufacturing showing good growth
- In the OPEC meet on 30th November, the member decided to extend the production cut till the end of 2018

Outlook

- With the GDP growth data at par with expectations, the domestic market is expected to support the current bullish market sentiment and are expected to perform positively for the month of December
- International markets in the month of November were a mix of bulls and bears, as US markets maintained the uptrend whilst major European & Asian markets faced a downfall. The markets are expected to be volatile, as uncertainty over North Korea and US continues.

Outlook

- With the outstanding amount of the current ONTR '6.79 2027' crossing 1,13,000crores, we expect that the RBI will issue a new 10YR ONTR security in December
- It is expected that the RBI's MPC will keep the interest rates unchanged at 6% in its December meeting
- The oil prices have increased by 4% in November from \$60.49/bbl to \$62.63/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 6.95%-7.15% with an upward bias

Source: Bloomberg, Internal Research

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%	93%
Debt and Money market	0-40%	7%

PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	52%
Debt and Money market	0-100%	48%

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

Equity Mid Cap Fund

Instruments	Required	Actual
Equity and Equity related	80-100%	90%
Debt and Money market	0-20%	10%

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-0.7%	8.8%	26.3%	12.3%	10.0%	17.8%	17.0%	16.1%
Benchmark	-1.1%	6.3%	24.3%	13.5%	6.0%	13.4%	11.7%	10.3%

Benchmark: Nifty 50

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.0%	9.5%	29.2%	14.7%	12.8%	21.2%	19.1%	15.9%
Benchmark	0.3%	9.9%	28.9%	18.1%	11.5%	20.1%	15.7%	12.7%

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

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-0.2%	6.2%	16.4%	10.4%	9.6%	14.0%	12.6%	13.0%
Benchmark	-0.5%	5.0%	15.8%	11.3%	7.3%	11.6%	10.7%	9.7%

Benchmark: 55% Nifty 50 & 45% CRISIL Short Term Bond Fund Index

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-0.4%	4.8%	11.6%	10.7%	10.1%	14.0%	12.7%	12.0%
Benchmark	-0.4%	4.0%	9.7%	10.7%	8.5%	11.5%	10.1%	9.8%

Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.2%	2.9%	5.5%	8.1%	9.0%	10.4%	9.3%	9.3%
Benchmark	0.3%	3.3%	5.9%	8.2%	8.4%	10.0%	8.8%	8.8%

Benchmark: CRISIL Short Term Bond Fund Index

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.4%	3.2%	6.1%	7.4%	7.8%	9.4%	8.6%	8.6%
Benchmark	0.5%	3.3%	6.6%	7.1%	7.5%	9.0%	8.1%	8.2%

Benchmark: CRISIL Liquid Fund Index

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 year	Inception
Fund Return	0.5%	10.8%	NA	NA	NA	NA	NA	29.5%
Benchmark	1.6%	13.6%	NA	NA	NA	NA	NA	29.4%

Benchmark: Nifty Free Float Midcap 100 Index

Note:

Fund returns and benchmark 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.

Pension Growth Fund

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

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-0.7%	8.9%	25.8%	NA	NA	NA	NA	18.4%
Benchmark	-1.1%	6.3%	24.3%	NA	NA	NA	NA	19.4%

Benchmark: Nifty 50

Pension Secure Fund

Instruments	Required	Actual
Money Market Instruments	0-60%	19%
Debt Instruments	40-100%	81%

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 year	Inception
Fund Return	0.0%	2.8%	3.9%	NA	NA	NA	NA	9.2%
Benchmark	-0.1%	2.9%	3.9%	NA	NA	NA	NA	9.8%

Benchmark: CRISIL Composite Bond Fund Index

Group Growth Fund

Instruments	Required	Actual
Equity and Equity related	20-60%	49%
Debt and Money market	40-80%	51%

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-0.3%	5.8%	14.8%	11.2%	10.2%	14.6%	NA	13.7%
Benchmark	-0.5%	4.3%	11.7%	11.2%	8.2%	11.8%	NA	10.2%

Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index

Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	23%
Debt and Money market	70-100%	77%

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 year	Inception
Fund Return	-0.1%	4.4%	10.0%	10.6%	10.2%	12.8%	NA	12.0%
Benchmark	-0.3%	3.6%	7.7%	10.3%	8.8%	-10.0%	NA	9.6%

Benchmark: 20% Nifty 50 +80% CRISIL Composite Bond Fund Index

Group Bond Fund

Instruments	Required	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 year	Inception
Fund Return	0.0%	2.4%	3.4%	9.6%	9.7%	10.6%	NA	10.0%
Benchmark	-0.1%	2.7%	3.9%	9.3%	9.3%	10.3%	NA	9.0%

Benchmark: CRISIL Composite Bond Fund Index

Discontinuance Fund

Instruments	Required	Actual
Money Market Instruments	0-40%	13%
Government Securities	60-100%	87%

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.4%	2.8%	4.6%	6.5%	6.8%	7.1%	7.3%	7.3%
Benchmark	NA	NA	NA	NA	NA	NA	NA	NA

Benchmark: NA

Discontinued Policy Pension Fund

Instruments	Required	Actual
Money Market Instruments	0-40%	7%
Government Securities	60-100%	93%

Period	1 Month	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.5%	2.8%	5.6%	NA	NA	NA	NA	4.5%
Benchmark	NA	NA	NA	NA	NA	NA	NA	NA

Benchmark: NA

Note:

Fund returns and benchmark 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.

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 30/11/2017	25.8423		
AUM (Rs. Cr)			
	Fixed Income	Equity	Total
	3.79	77.16	80.95
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*
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.68%
Equity (EQ)		
Reliance Mutual Fund	-	8.49%
Hdfc Bank Ltd	-	4.41%
Reliance Industries Ltd	-	3.56%
Power Grid Corporation Of India Ltd	-	3.33%
Itc Ltd	-	3.15%
Hindustan Petroleum Corporation Ltd	-	3.07%
Hcl Technologies Ltd	-	3.06%
Motherson Sumi Systems Ltd	-	3.01%
Infosys Ltd	-	2.78%
Maruti Suzuki India Ltd	-	2.77%
Money Market and Others (MMI)		
		4.00%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	5.12%
Housing And Development	4.44%
	0.68%
Equity	
Financial And Insurance Activities	23.76%
Computer Programming, Consultancy And Related Activities	11.94%
Infrastructure	9.86%
Manufacture Of Coke And Refined Petroleum Products	9.31%
Mutual Fund	8.85%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	6.19%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.05%
Manufacture Of Tobacco Products	3.15%
Manufacture Of Chemicals And Chemical Products	2.74%
Mining Of Coal And Lignite	2.33%
Others	-0.43%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

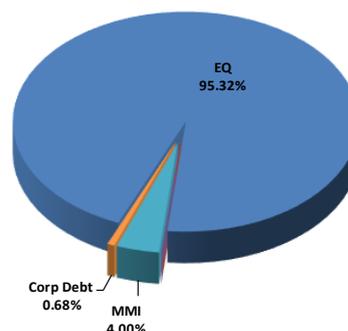


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.7%	8.8%	26.3%	12.3%	10.0%	16.1%
Benchmark	-1.1%	6.3%	24.3%	13.5%	6.0%	10.3%

Benchmark: Nifty 50

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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 30/11/2017	25.5652	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.39	61.11	65.50
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	93%
Debt and Money market	0-40%	7%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Idfc Bank Limited	AAA	0.01%
Equity (EQ)		
Reliance Mutual Fund	-	5.13%
United Phosphorus Ltd	-	2.59%
Power Grid Corporation Of India Ltd	-	2.54%
Hdfc Bank Ltd	-	2.49%
Bajaj Finserv Ltd	-	2.29%
Lic Housing Finance Ltd	-	2.22%
Infosys Ltd	-	2.09%
Reliance Industries Ltd	-	1.93%
Motherson Sumi Systems Ltd	-	1.89%
Hindustan Zinc Ltd	-	1.77%
Others		68.36%
Money Market and Others (MMI)		
		6.69%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	7.15%
Financial And Insurance Activities	0.01%
Equity	
Financial And Insurance Activities	23.71%
Infrastructure	10.91%
Computer Programming, Consultancy And Related Activities	9.83%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.46%
Mutual Fund	5.80%
Manufacture Of Coke And Refined Petroleum Products	5.25%
Manufacture Of Chemicals And Chemical Products	5.12%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.32%
Manufacture Of Electrical Equipment	3.34%
Manufacture Of Basic Metals	2.63%
Others	-0.46%
Total	100.00%

NAV (Net Asset Value)



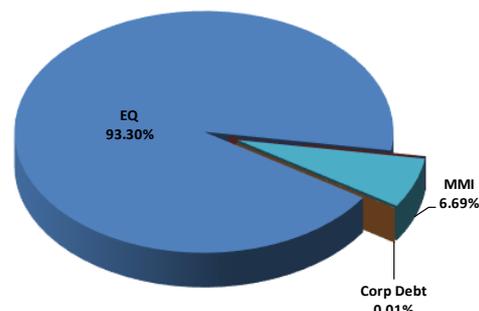
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Fund Return	0.0%	9.5%	29.2%	14.7%	12.8%	15.9%
Benchmark	0.3%	9.9%	28.9%	18.1%	11.5%	12.7%

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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 30/11/2017	21.7715	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.92	10.84	20.76
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-100%	52%
Debt and Money market	0-100%	48%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	Sovereign	3.72%
Corporate Debt (Corp Debt)		
Power Finance Corporation Ltd	AAA	5.46%
Lic Housing Finance Ltd	AAA	5.03%
Indian Railway Finance Corporation Ltd	AAA	2.98%
Dewan Housing Finance Corporation Ltd	AAA	2.48%
Rural Electrification Corporation Ltd	AAA	2.47%
Housing Development Finance Corporation Ltd	AAA	1.51%
L&T Infrastructure Finance Company Limited	AA+	1.23%
Ecl Finance Ltd	AA	0.83%
Power Grid Corporation Of India Ltd	AAA	0.60%
Idfc Bank Limited	AAA	0.03%
Others	-	0.00%
Equity (EQ)		
Hdfc Bank Ltd	-	3.81%
Indusind Bank Ltd	-	1.84%
Yes Bank Ltd	-	1.77%
Power Grid Corporation Of India Ltd	-	1.77%
Kotak Mahindra Bank Ltd	-	1.77%
Itc Ltd	-	1.73%
Reliance Industries Ltd	-	1.71%
Hindustan Petroleum Corporation Ltd	-	1.69%
Hdl Technologies Ltd	-	1.68%
Motherson Sumi Systems Ltd	-	1.65%
Others	-	32.78%
Fixed Deposit (FD)		
		3.64%
Money Market and Others (MMI)		
		17.81%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	14.71%
Infrastructure	12.74%
Housing And Development	9.02%
Mutual Fund	4.58%
Financial And Insurance Activities	4.50%
Equity	
Financial And Insurance Activities	17.43%
Computer Programming, Consultancy And Related Activities	6.38%
Infrastructure	5.23%
Manufacture Of Coke And Refined Petroleum Products	4.86%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.39%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.84%
Manufacture Of Tobacco Products	1.73%
Manufacture Of Chemicals And Chemical Products	1.50%
Mining Of Coal And Lignite	1.27%
Manufacture Of Basic Metals	1.21%
Others	2.23%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

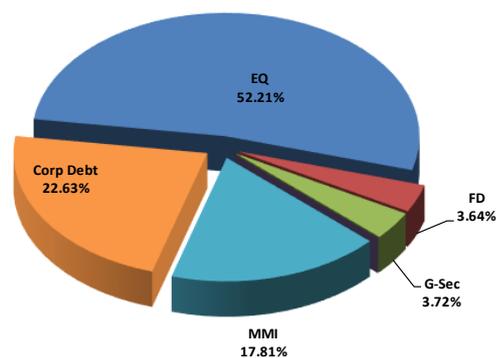


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.2%	6.2%	16.4%	10.4%	9.6%	13.0%
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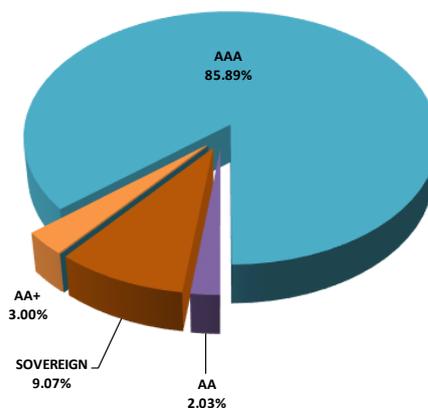
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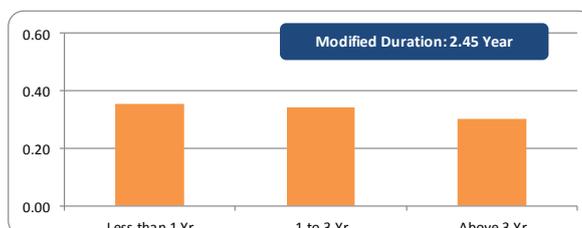
Asset Allocation*



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.

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 30/11/2017	20.4942	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.13	3.79	10.92
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	19.95%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	8.94%
Power Grid Corporation Of India Ltd	AAA	6.40%
Power Finance Corporation Ltd	AAA	5.10%
Indian Railway Finance Corporation Ltd	AAA	3.08%
Reliance Jio Infocomm Limited	AAA	1.00%
Lic Housing Finance Ltd	AAA	0.96%
Air India Limited	AAA	0.95%
Idfc Bank Limited	AAA	0.94%
Icici Bank Ltd	AAA	0.80%
Ecl Finance Ltd	AA	0.15%
Equity (EQ)		
Hdfc Bank Ltd	-	2.17%
Hcl Technologies Ltd	-	1.63%
Power Grid Corporation Of India Ltd	-	1.42%
Procter & Gamble Hygiene And Health Care Ltd	-	1.33%
Motherhood Sumi Systems Ltd	-	1.26%
Abb India Ltd	-	1.23%
Reliance Industries Ltd	-	1.23%
Colgate-Palmolive (India) Ltd	-	1.19%
Lic Housing Finance Ltd	-	1.19%
Container Corporation Of India Ltd	-	1.15%
Others	-	20.88%
Fixed Deposit (FD)		
Money Market and Others (MMI)		
		14.53%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	63.72%
Infrastructure	27.34%
Housing And Development	15.57%
Mutual Fund	9.90%
Financial And Insurance Activities	5.54%
Air Transport	4.41%
Equity	
Financial And Insurance Activities	9.43%
Computer Programming, Consultancy And Related Activities	5.10%
Infrastructure	4.04%
Manufacture Of Chemicals And Chemical Products	3.46%
Manufacture Of Coke And Refined Petroleum Products	2.93%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.21%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.26%
Manufacture Of Electrical Equipment	1.23%
Warehousing And Support Activities For Transportation	1.15%
Air Transport	1.10%
Others	
1.60%	
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



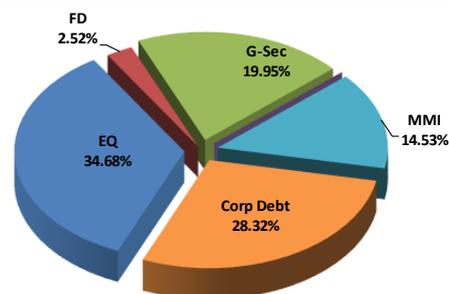
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Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index

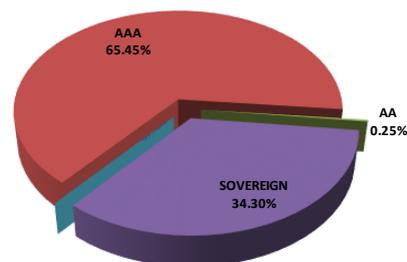
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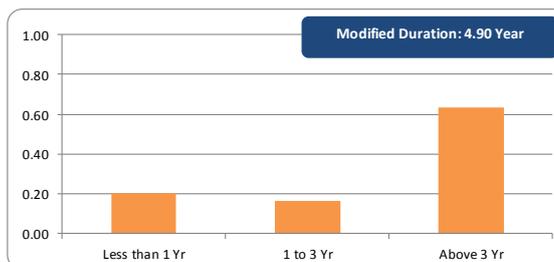
Asset Allocation*



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 30/11/2017	17.5576

AUM (Rs. Cr)		
Fixed Income	Equity	Total
15.41	0.00	15.41

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	16.31%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.68%
Air India Limited	AAA	9.47%
Indian Railway Finance Corporation Ltd	AAA	6.63%
Idfc Bank Limited	AAA	5.35%
Rural Electrification Corporation Ltd	AAA	5.35%
Ecl Finance Ltd	AA	5.31%
Power Finance Corporation Ltd	AAA	4.62%
Power Grid Corporation Of India Ltd	AAA	2.86%
Lic Housing Finance Ltd	AAA	2.03%
Housing Development Finance Corporation Ltd	AAA	2.02%
Others		3.62%
Fixed Deposit (FD)		4.35%
Preference Shares (Pref)		2.01%
Money Market and Others (MMI)		20.40%
Total		100.00%

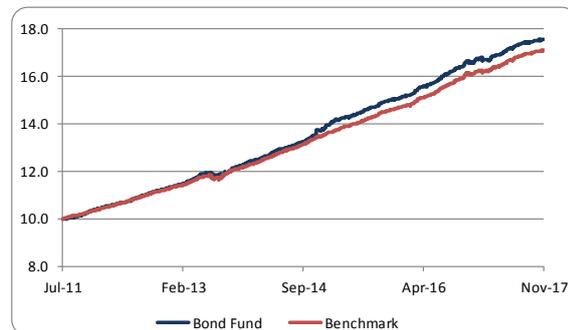
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	94.85%
Government	20.85%
Infrastructure	20.13%
Financial And Insurance Activities	16.64%
Housing And Development	13.73%
Mutual Fund	10.70%
Air Transport	9.47%
Mining Of Metal Ores	2.01%
Manufacture Of Basic Metals	1.31%
Others	5.15%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



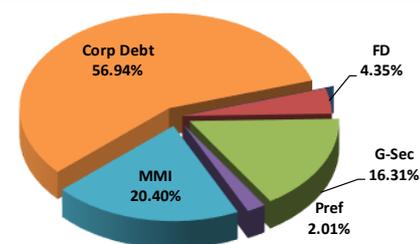
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.2%	2.9%	5.5%	8.1%	9.0%	9.3%
Benchmark	0.3%	3.3%	5.9%	8.2%	8.4%	8.8%

Benchmark: CRISIL Short Term Bond Fund Index

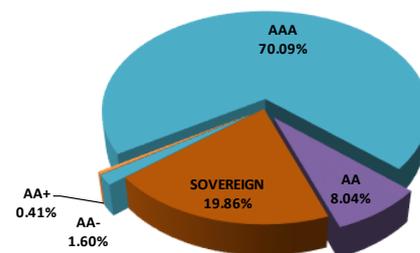
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

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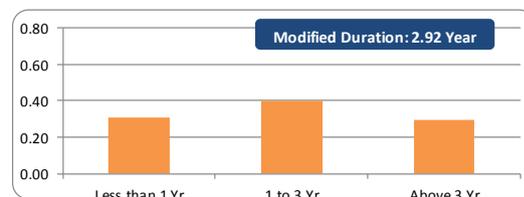
Asset Category Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



MONEY MARKET FUND

Fund Objective

To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147	
Launch Date	25-Aug-11	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 30/11/2017	16.7489	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.75	0.00	3.75
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

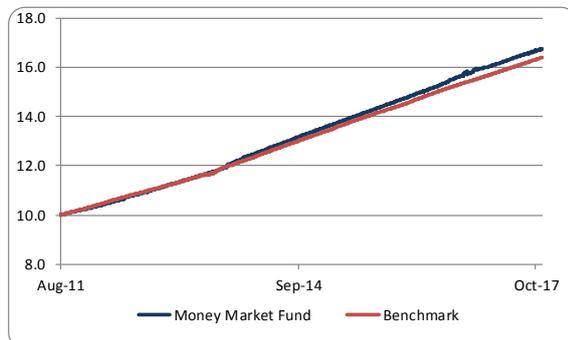
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	Sovereign	3.41%
Corporate Debt (Corp Debt)		
Air India Limited	AAA	8.35%
Power Finance Corporation Ltd	AAA	8.13%
Lic Housing Finance Ltd	AAA	8.03%
Punjab National Bank	AA	8.01%
Rural Electrification Corporation Ltd	AAA	5.47%
Power Grid Corporation Of India Ltd	AAA	3.34%
Housing Development Finance Corporation Ltd	AAA	2.74%
Steel Authority Of India Ltd	AA-	2.70%
Indian Railway Finance Corporation Ltd	AAA	2.69%
Dewan Housing Finance Corporation Ltd	AAA	1.51%
Others		0.00%
Fixed Deposit (FD)		4.54%
Preference Shares (Pref)		2.07%
Money Market and Others (MMI)		39.00%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	26.95%
Infrastructure	19.63%
Financial And Insurance Activities	12.55%
Housing And Development	12.28%
Mutual Fund	10.97%
Air Transport	8.35%
Manufacture Of Basic Metals	2.70%
Programming And Broadcasting Activities	2.07%
Others	4.50%
Total	100.00%

NAV (Net Asset Value)

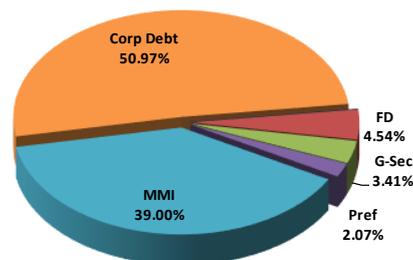


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	3.2%	6.1%	7.4%	7.8%	8.6%
Benchmark	0.5%	3.3%	6.6%	7.1%	7.5%	8.2%

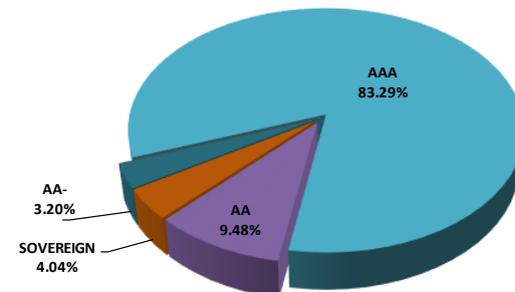
Benchmark: CRISIL Liquid Fund Index

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- 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.	ULIF001107/10/16ETLIMDCAP147	
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 30/11/2017	12.9299	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.65	15.75	17.41
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	80-100%	90%
Debt and Money market	0-20%	10%

Portfolio

Top 10 holdings as per Asset Category

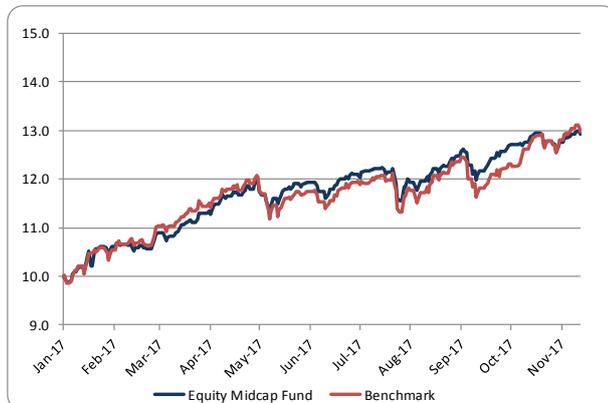
Company/ Issuer	Rating	% to AUM*
Equity (EQ)		
Indraprastha Gas Ltd	-	2.58%
United Phosphorus Ltd	-	2.53%
Lic Housing Finance Ltd	-	2.47%
Hindustan Zinc Ltd	-	2.13%
Petronet Lng Ltd	-	2.03%
Bajaj Finserv Ltd	-	1.97%
Dewan Housing Finance Corporation Ltd	-	1.94%
Motherson Sumi Systems Ltd	-	1.80%
Irb Infrastructure Developers Ltd	-	1.76%
Vakrangee Ltd	-	1.58%
Others		69.71%
Money Market and Others (MMI)		
		9.50%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	9.98%
Equity	
Financial And Insurance Activities	21.68%
Infrastructure	10.65%
Computer Programming, Consultancy And Related Activities	7.59%
Manufacture Of Chemicals And Chemical Products	7.26%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.84%
Manufacture Of Electrical Equipment	5.02%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.36%
Office Administrative, Office Support And Other Business Support Activities	2.74%
Manufacture Of Basic Metals	2.63%
Construction Of Buildings	2.40%
Others	-0.48%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

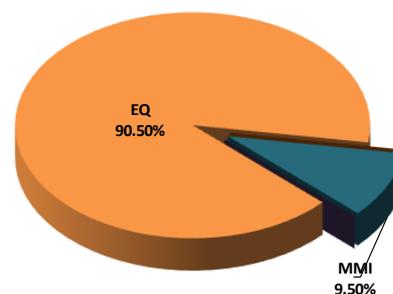


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	10.8%	NA	NA	NA	29.5%
Benchmark	1.6%	13.6%	NA	NA	NA	29.4%

Benchmark: Nifty Free Float Midcap 100 Index

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- Past Performance is not indicative of future performance.

Asset Allocation*



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	Manish Thakur	
No. of Funds Managed	11	
NAV as on 30-Nov-17	13.5348	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.37	7.62	7.99
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	95%
Debt Instruments	0-40%	0%
Money Market Instruments	0-40%	5%

Portfolio

Top 10 holdings as per Asset Category

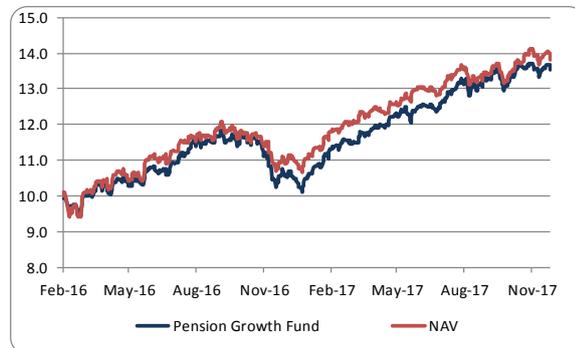
Company/ Issuer	Rating	% to AUM*
Equity (EQ)		
95.34%		
Reliance Mutual Fund		8.92%
Hdfc Bank Ltd		4.43%
Power Grid Corporation Of India Ltd		3.45%
Itc Ltd		3.18%
Reliance Industries Ltd		3.15%
Hindustan Petroleum Corporation Ltd		3.11%
Hcl Technologies Ltd		3.10%
Motherson Sumi Systems Ltd		3.04%
Infosys Ltd		2.80%
Maruti Suzuki India Ltd		2.80%
Others		57.37%
Money Market and Others (MMI)		
4.66%		
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
4.84%	
Government	4.84%
Equity	
95.34%	
Financial And Insurance Activities	23.77%
Computer Programming, Consultancy And Related Activities	11.79%
Infrastructure	9.81%
Mutual Fund	9.25%
Manufacture Of Coke And Refined Petroleum Products	8.95%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	6.22%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.28%
Manufacture Of Tobacco Products	3.18%
Manufacture Of Chemicals And Chemical Products	2.77%
Mining Of Coal And Lignite	2.35%
Others	-0.18%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

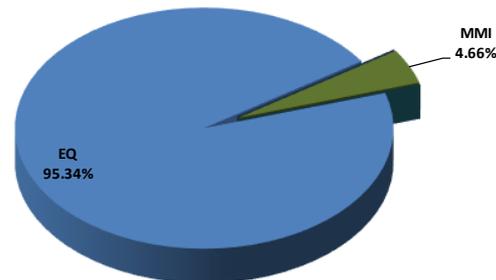


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.7%	8.9%	25.8%	NA	NA	18.4%
Benchmark	-1.1%	6.3%	24.3%	NA	NA	19.4%

Benchmark: Nifty 50

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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 30-Nov-17	11.9085	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.52	0.00	3.52
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Money Market Instruments	0-60%	19%
Debt Instruments	40-100%	81%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government of India	Sovereign	47.60%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.24%
Reliance Jio Infocomm Limited	AAA	3.09%
Power Finance Corporation Ltd	AAA	3.05%
Indian Railway Finance Corporation Ltd	AAA	3.00%
Exim Bank	AAA	2.98%
Lic Housing Finance Ltd	AAA	2.97%
Air India Limited	AAA	2.96%
Steel Authority Of India Ltd	AA-	2.88%
Fixed Deposits (FD)		3.70%
Money Market and Others (MMI)		18.53%
Total		100.00%

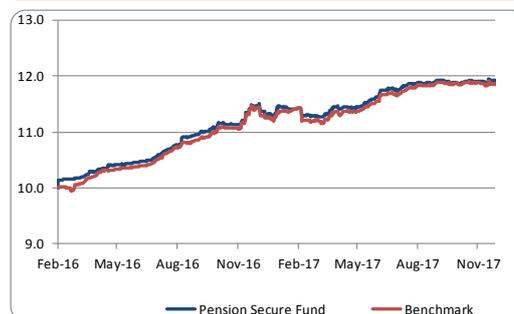
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	52.40%
Housing And Development	12.22%
Mutual Fund	10.95%
Infrastructure	9.14%
Financial And Insurance Activities	6.67%
Air Transport	2.96%
Manufacture Of Basic Metals	2.88%
Others	2.79%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



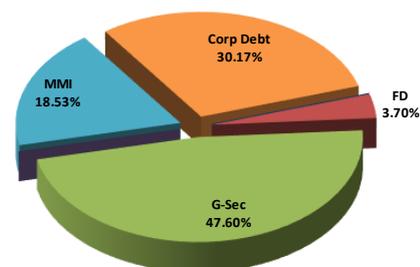
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	2.8%	3.9%	NA	NA	9.2%
Benchmark	-0.1%	2.9%	3.9%	NA	NA	9.8%

Benchmark: CRISIL Composite Bond Fund Index

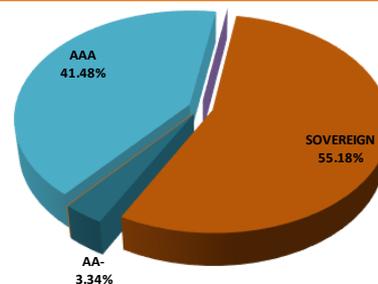
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Asset Allocation*



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 30/11/2017	18.6173	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.22	8.00	16.22
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	49%
Debt and Money market	40-80%	51%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	Sovereign	16.74%
Corporate Debt (Corp Debt)		
Lic Housing Finance Ltd	AAA	5.79%
Power Grid Corporation Of India Ltd	AAA	4.19%
Dewan Housing Finance Corporation Ltd	AAA	2.64%
Power Finance Corporation Ltd	AAA	2.51%
Housing Development Finance Corporation Ltd	AAA	1.95%
Idfc Bank Limited	AAA	0.63%
Equity (EQ)		
Hdfc Bank Ltd	-	4.17%
Indusind Bank Ltd	-	2.07%
Yes Bank Ltd	-	2.05%
Kotak Mahindra Bank Ltd	-	1.99%
Infosys Ltd	-	1.77%
Power Grid Corporation Of India Ltd	-	1.75%
Reliance Industries Ltd	-	1.65%
Hindustan Petroleum Corporation Ltd	-	1.63%
Hcl Technologies Ltd	-	1.63%
Motherson Sumi Systems Ltd	-	1.60%
Others	-	29.03%
Fixed Deposit (FD)		
		2.16%
Money Market and Others (MMI)		
		14.04%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	21.67%
Housing And Development	10.38%
Mutual Fund	7.60%
Infrastructure	6.70%
Financial And Insurance Activities	2.79%
Equity	
Financial And Insurance Activities	17.79%
Computer Programming, Consultancy And Related Activities	6.82%
Infrastructure	5.08%
Manufacture Of Coke And Refined Petroleum Products	4.70%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.75%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.18%
Manufacture Of Chemicals And Chemical Products	1.44%
Mining Of Coal And Lignite	1.24%
Manufacture Of Basic Metals	1.17%
Manufacture Of Tobacco Products	1.08%
Others	
	1.52%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

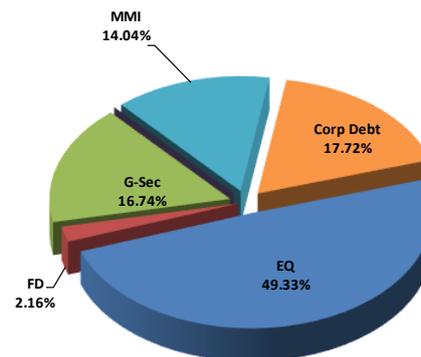


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.3%	5.8%	14.8%	11.2%	10.2%	13.7%
Benchmark	-0.5%	4.3%	11.7%	11.2%	8.2%	10.2%

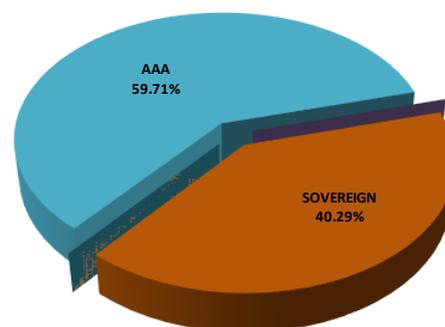
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index

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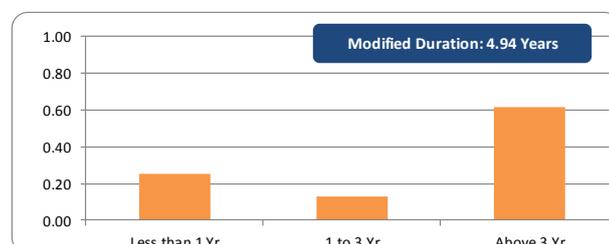
Asset Allocation*



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 30/11/2017	17.2900	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.58	2.31	9.90
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	23%
Debt and Money market	70-100%	77%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	Sovereign	21.66%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	7.00%
Dewan Housing Finance Corporation Ltd	AAA	6.48%
Lic Housing Finance Ltd	AAA	3.16%
Ecl Finance Ltd	AA	2.68%
Indian Railway Finance Corporation Ltd	AAA	2.34%
Power Finance Corporation Ltd	AAA	2.27%
Reliance Jio Infocomm Limited	AAA	1.10%
Equity (EQ)		
Hdfc Bank Ltd	-	1.93%
Indusind Bank Ltd	-	0.95%
Yes Bank Ltd	-	0.95%
Kotak Mahindra Bank Ltd	-	0.92%
Infosys Ltd	-	0.82%
Reliance Industries Ltd	-	0.76%
Hindustan Petroleum Corporation Ltd	-	0.75%
Kotak Mahindra Bank Ltd	-	0.92%
Infosys Ltd	-	0.82%
Reliance Industries Ltd	-	0.76%
Others	-	13.81%
Preference Shares (Pref)		
Fixed Deposit (FD)	-	3.64%
Money Market and Others (MMI)		
		26.30%
Total		100.00%

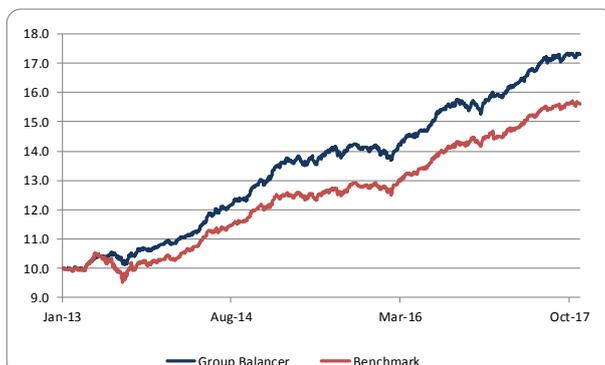
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	37.78%
Infrastructure	12.71%
Housing And Development	9.64%
Mutual Fund	6.55%
Financial And Insurance Activities	6.32%
Equity	
Financial And Insurance Activities	8.26%
Computer Programming, Consultancy And Related Activities	3.15%
Infrastructure	2.27%
Manufacture Of Coke And Refined Petroleum Products	2.17%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.38%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.02%
Manufacture Of Chemicals And Chemical Products	0.66%
Manufacture Of Basic Metals	0.60%
Mining Of Coal And Lignite	0.57%
Manufacture Of Tobacco Products	0.50%
Others	3.63%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



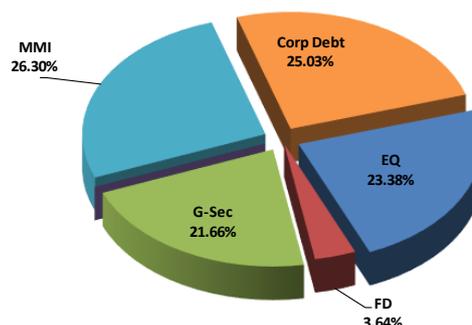
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.1%	4.4%	10.0%	10.6%	10.2%	12.0%
Benchmark	-0.3%	3.6%	7.7%	10.3%	8.8%	9.6%

Benchmark: 20% Nifty 50+80% CRISIL Composite Bond Fund Index

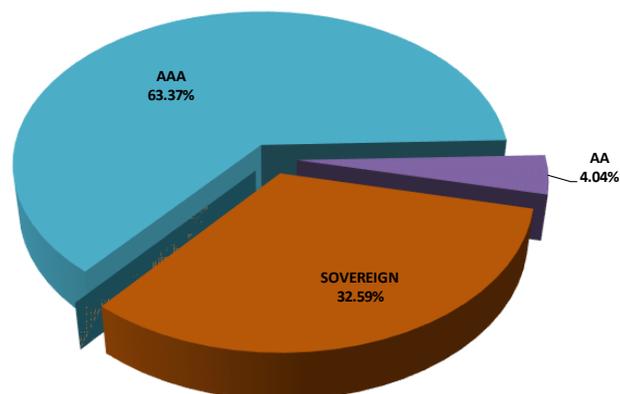
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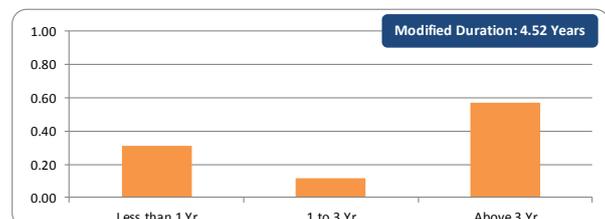
Asset Allocation*



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 30-Nov-17	15.8449	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.55	0.00	7.55
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM
Government Security (G Sec)		
Government Of India	Sovereign	44.48%
Corporate Debt (Corp Debt)		
Air India Limited	AAA	8.29%
Power Grid Corporation Of India Ltd	AAA	7.03%
Dewan Housing Finance Corporation Ltd	AAA	6.20%
Power Finance Corporation Ltd	AAA	5.69%
Lic Housing Finance Ltd	AAA	5.54%
L&T Finance Ltd	AA+	1.41%
Ecl Finance Ltd	AA	0.83%
India Infoline Finance Limited	AA	0.01%
Fixed Deposit (FD)		
		3.31%
Money Market and Others (MMI)		
		17.21%
Total		100.00%

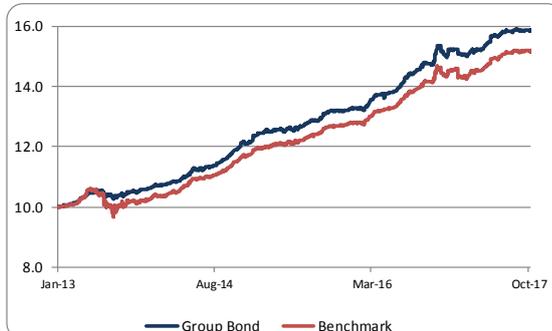
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM
Debt	96.37%
Government	46.18%
Infrastructure	12.72%
Mutual Fund	11.88%
Housing And Development	11.74%
Air Transport	8.29%
Financial And Insurance Activities	5.56%
Others	3.63%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

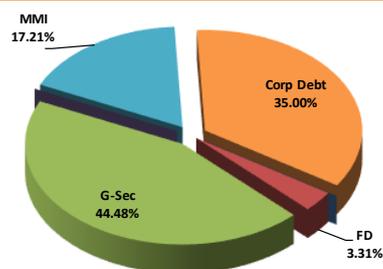


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	2.7%	3.4%	9.6%	9.7%	10.0%
Benchmark	-0.1%	2.9%	3.9%	9.3%	9.3%	9.0%

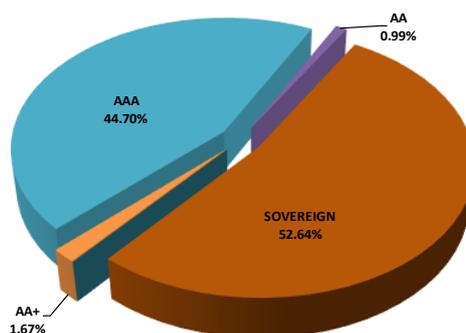
Benchmark: CRISIL Composite Bond Fund Index

- 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.

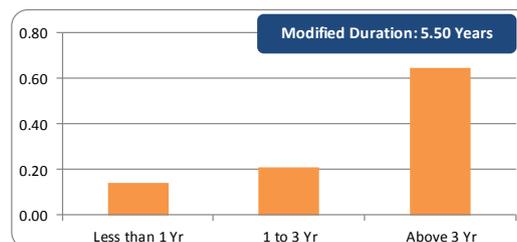
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



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 30/11/2017	15.1190	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
24.77	0.00	24.77
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Money Market Instruments	0-40%	13%
Government Securities	60-100%	87%

Portfolio

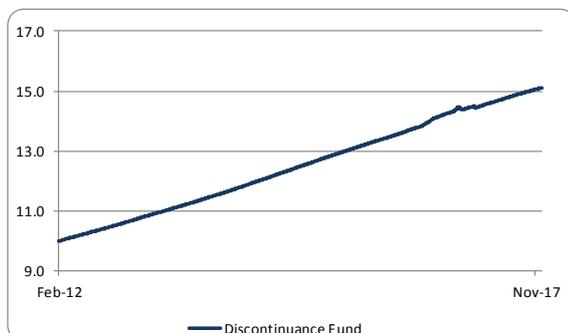
Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	Sovereign	87.03%
Money Market and Others (MMI)		
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	99.94%
Others	0.06%
Total	100.00%

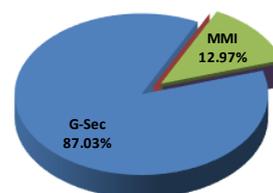
NAV (Net Asset Value)



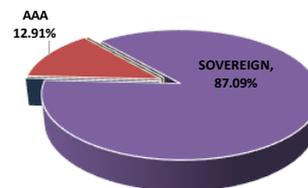
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.8%	4.6%	6.5%	6.8%	7.3%
Benchmark	NA	NA	NA	NA	NA	NA

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 Category Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Discontinued Policy Pension Fund

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 30/11/2017	10.8257	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.83	-	1.83
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Money Market Instruments	0-40%	7%
Government Securities	60-100%	93%

Portfolio

Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	Sovereign	93.19%
Money Market and Others (MMI)		
		6.81%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM**
Debt	99.94%
Government	99.94%
Others	0.06%
Total	100.00%

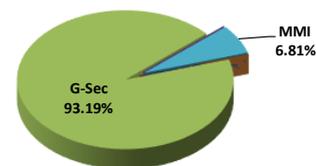
NAV (Net Asset Value)



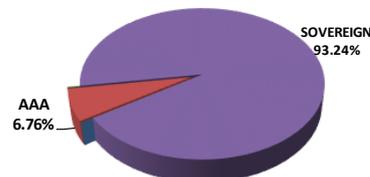
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.8%	5.6%	NA	NA	4.5%
Benchmark	NA	NA	NA	NA	NA	NA

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.

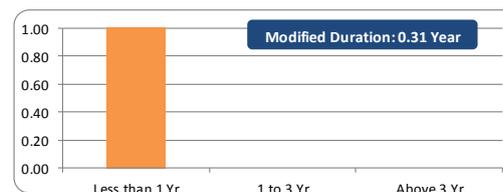
Asset Category Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



*Based on Asset Under Management

**Based on Total Debt Assets of Fund

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