



FUND FACT SHEET
as of 31st October 2017

Equity Markets

Index	Return
Sensex	33213.13 (6.17%)
Nifty	10335.30 (5.59%)
Nifty Midcap 100	19578.4 (8.12%)

Performance

- VIX ended for the month at 12.44, falling by 0.36%
- Foreign Institutional Investors (FIIs) stood as net buyers of 1922 crore in equities
- The best performing sectors were PSU Banks (24.40%) & Realty (11.33%)
- The worst performing sectors were private banks (1.77%) & Financial Services (2.36%)
- Monthly Nifty Averages of P/E stood at 26.26, P/BV at 3.44 & Dividend Yield was 1.12%
- The Nifty Free Float Small Cap Index rose 12.72% for the month of October

Global

- The MSCI Emerging Market Index increased by 3.48% during the month of October. The S&P 500 Index ended for the month at 2575.26 higher by 2.22%
- The Dow Jones Industrial Average has increased by 4.34% for this month and closed at 23377.24

Outlook

- In the wake of PSU bank recapitalisation and overall bullish market sentiment, the domestic markets are expected to perform positively for the month of November
- International markets achieved their all time-highs in the month of October. The uptrend is expected to continue, backed by stellar quarterly earnings by majority companies.

Debt Markets

	Change
IGB 6.79 (ONTR Yield %)	6.86% (20bps)
IGB 6.97 (OFTR Yield %)	7.04% (17bps)
INR/USD (Rs)	Rs.64.75 (0.82%)

Performance:

- The yield for the 10YR On-The-Run Government Security increased by almost 20 basis points, closing at 6.86% at the end of October
- 5 Year On-shore OIS stood at 6.38% for the month of October
- The rupee appreciated by 0.82% against the dollar, standing at Rs. 64.75 for the month of October
- Foreign Institutional Investors (FIIs) stood as net buyers of Rs. 17960crore in debt
- The AAA-Gsec spread for the month of October had contracted and was in the range of 70-90 bps

Economy

- Headline CPI Inflation increased to 3.28% in September, lower than 3.36% in the month of August
- Nikkei Manufacturing PMI come down to 50.30 in October from 51.2 in August
- The Government announced a recapitalization plan for public sector banks worth Rs 2,11,000 crore, over a period of 2 years. Out of this, Rs. 1,35,000crores will be raised in the form of recapitalization bonds and, the balance Rs. 18,000crore from the Budget and Rs. 58,000crore as equity from the market
- Oil prices surged by 7.8% in the month of October, ending the month at \$60.49/bbl

Outlook

- The RBI is expected to issue a new 10YR ONTR security in November; thereby, reducing the 17bps spread between the current ONTR and OFTR securities
- The PSU bank recapitalization plan and the Bank NPA Resolution is expected to bring a revival in the banking sector and have an impact on growth
- We expect the 10Yr ONTR yield will be in the of 6.75%-7.00% range with a downward bias

Equity Large Cap Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	92%
Debt and Money market	0-40%	8%

Equity Top 250 Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	90%
Debt and Money market	0-40%	10%

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%	34%
Debt and Money market	60-100%	66%

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%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	11.4%	18.3%	12.1%	11.5%	17.6%	18.2%	16.5%
Benchmark	11.1%	19.6%	13.2%	7.5%	13.2%	13.0%	10.6%

Benchmark: NSE Nifty50

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	10.5%	19.5%	14.0%	14.2%	21.1%	20.3%	16.3%
Benchmark	9.7%	21.7%	17.5%	12.9%	20.0%	16.7%	13.0%

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	4 Year	5 Year	Inception
Fund Return	7.8%	13.0%	10.2%	10.5%	13.8%	13.2%	13.3%
Benchmark	7.8%	14.1%	11.2%	8.3%	11.5%	11.4%	10.2%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	6.9%	11.4%	10.5%	11.2%	14.0%	13.2%	12.2%
Benchmark	6.4%	11.0%	10.7%	9.4%	11.4%	10.6%	10.0%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.6%	6.8%	8.3%	9.4%	9.6%	9.4%	9.4%
Benchmark	3.8%	7.3%	8.3%	8.7%	9.0%	8.9%	8.9%

Benchmark: CRISIL Short Term Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.4%	6.8%	7.6%	7.9%	8.5%	8.7%	8.6%
Benchmark	3.3%	6.8%	7.2%	7.6%	8.0%	8.2%	8.2%

Benchmark: CRISIL Liquid Fund Index

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

Group Growth Fund

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

Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	25%
Debt and Money market	70-100%	75%

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

Pension Secure Fund

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

Equity Midcap Fund

Instruments	Required	Actual
Equity and Equity related	80-100%	88%
Debt and Money market	0-20%	12%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	7.7%	12.9%	11.0%	11.2%	14.5%	NA	14.0%
Benchmark	7.1%	12.2%	11.1%	9.2%	8.0%	NA	10.5%

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	6.0%	10.6%	10.4%	11.0%	12.8%	NA	12.2%
Benchmark	5.7%	9.7%	10.3%	9.6%	8.0%	NA	9.8%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	4.1%	7.5%	9.6%	10.3%	10.8%	NA	10.1%
Benchmark	4.4%	7.2%	9.4%	9.9%	8.0%	NA	9.1%

Benchmark: CRISIL Composite Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.8%	NA	NA	NA	NA	NA	4.4%
Benchmark	NA	NA	NA	NA	NA	NA	NA

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.8%	5.2%	6.5%	6.9%	7.2%	7.3%	7.4%
Benchmark	NA	NA	NA	NA	NA	NA	NA

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	11.5%	18.3%	NA	NA	NA	NA	19.9%
Benchmark	11.1%	19.6%	NA	NA	NA	NA	21.1%

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	4 Year	5 Year	Inception
Fund Return	4.1%	6.9%	NA	NA	NA	NA	9.6%
Benchmark	4.4%	7.2%	NA	NA	NA	NA	10.3%

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	4 Year	5 Year	Inception
Fund Return	NA	NA	NA	NA	NA	NA	28.9%
Benchmark	NA	NA	NA	NA	NA	NA	27.4%

Benchmark: Nifty Free Float Midcap 100 Index

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

Equity Large Cap Fund

Fund Objective

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

Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Bismillah Chowdhary	
No. of Funds Managed	7	
NAV as on	31-Oct-17	26.0299
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.43	72.76	79.19
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	92%
Debt and Money market	0-40%	8%

Portfolio

Top 10 holdings as per Asset Category

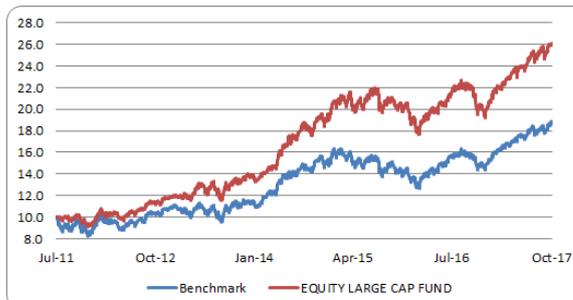
Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.70%
Equity (EQ)		
Reliance Mutual Fund	-	8.32%
Hdfc Bank Ltd	-	4.53%
Power Grid Corporation Of India Ltd	-	4.30%
Infosys Ltd	-	3.76%
Hcl Technologies Ltd	-	3.55%
Reliance Industries Ltd	-	3.42%
Bharat Petroleum Corporation Ltd	-	2.63%
Tata Steel Ltd	-	2.53%
Eicher Motors Ltd	-	2.49%
Cipla Ltd	-	2.45%
Others	-	53.91%
Money Market and Others (MMI)		
Total		100%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Financial And Insurance Activities	6.93%
Housing & Development	0.70%
Government	0.49%
Equity	
Financial And Insurance Activities	22.83%
Infrastructure	11.13%
Computer Programming, Consultancy And Related Activities	11.08%
Mutual Fund	8.32%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.81%
Manufacture Of Coke And Refined Petroleum Products	7.35%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.91%
Manufacture Of Basic Metals	4.76%
Manufacture Of Chemicals And Chemical Products	2.22%
Civil Engineering	1.75%
Others	
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

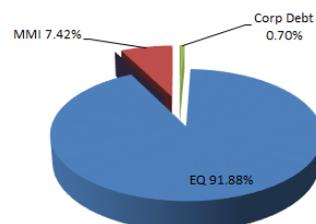


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.3%	11.4%	18.3%	12.1%	11.5%	16.5%
Benchmark	5.6%	11.1%	19.6%	13.2%	7.5%	10.6%

Benchmark: Nifty50

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

Asset Allocation*



EQUITY TOP 250

Fund Objective

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

Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147	
Launch Date	20-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Bismillah Chowdhary	
No. of Funds Managed	7	
NAV as on 31-Oct-17	25.5686	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.23	57.50	63.73
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	90%
Debt and Money market	0-40%	10%

Portfolio

Top 10 holdings as per Asset Category

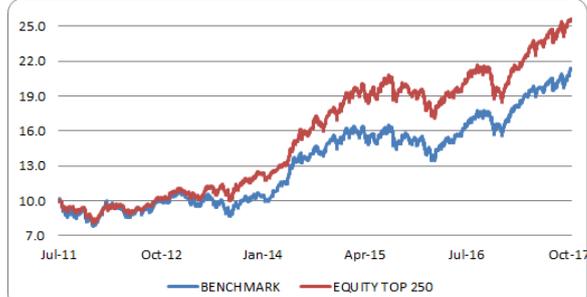
Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Idfc Bank Limited	AAA	0.01%
Equity (EQ)		
Reliance Mutual Fund	-	4.29%
Power Grid Corporation Of India Ltd	-	2.78%
United Phosphorus Ltd	-	2.77%
Hdfc Bank Ltd	-	2.23%
Bajaj Finserv Ltd	-	2.19%
Lic Housing Finance Ltd	-	2.14%
Infosys Ltd	-	2.04%
Motherson Sumi Systems Ltd	-	1.91%
Hindustan Zinc Ltd	-	1.86%
Reliance Industries Ltd	-	1.81%
Others	-	66.21%
Money Market and Others (MMI)		
		9.76%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Financial And Insurance Activities	9.80%
Government	9.11%
	0.69%
Equity	
Financial And Insurance Activities	22.19%
Infrastructure	11.55%
Computer Programming, Consultancy And Related Activities	7.85%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.70%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.12%
Manufacture Of Chemicals And Chemical Products	5.00%
Mutual Fund	4.29%
Manufacture Of Coke And Refined Petroleum Products	4.25%
Manufacture Of Basic Metals	3.83%
Manufacture Of Electrical Equipment	3.37%
Others	15.05%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

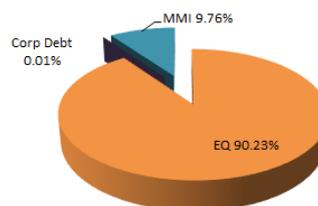


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	4.6%	10.5%	19.5%	14.0%	14.2%	16.3%
Benchmark	6.8%	9.7%	21.7%	17.5%	12.9%	13.0%

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

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

Asset Allocation*



PE BASED FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00526/08/11PEBASED147	
Launch Date	22-Jul-11	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Oct-17	21.8166	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.81	10.84	20.65
Asset Allocation Pattern		
Instruments	As per Fund	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) 1.13%		
Government Of India	SOVERIGN	1.13%
Corporate Debentures (Corp Debt) 23.69%		
Power Finance Corporation Ltd	AAA	5.51%
Lic Housing Finance Ltd	AAA	5.10%
Indian Railway Finance Corporation Ltd	AAA	3.02%
Dewan Housing Finance Corporation Ltd	AAA	2.50%
Rural Electrification Corporation Ltd	AAA	2.49%
Housing Development Finance Corporation Ltd	AAA	1.53%
L&T Infrastructure Finance Company Limited	AA+	1.24%
Ecl Finance Ltd	AA	0.84%
Icici Bank Ltd	AAA	0.81%
Power Grid Corporation Of India Ltd	AAA	0.61%
Others		0.03%
Equity (EQ) 52.50%		
Hdfc Bank Ltd	-	4.28%
Power Grid Corporation Of India Ltd	-	2.41%
Kotak Mahindra Bank Ltd	-	2.15%
Infosys Ltd	-	2.13%
Indusind Bank Ltd	-	2.07%
Yes Bank Ltd	-	2.07%
Hcl Technologies Ltd	-	2.01%
Reliance Industries Ltd	-	1.84%
Bharat Petroleum Corporation Ltd	-	1.47%
Tata Steel Ltd	-	1.42%
Others	-	30.65%
Fixed Deposit (FD) 3.41%		
Preference Shares (Pref) 2.91%		
Money Market and Others (MMI) 16.37%		
Total		100.00%

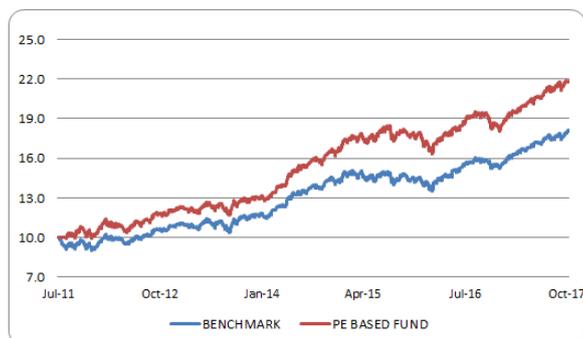
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	45.34%
Financial And Insurance Activities	13.31%
Infrastructure	12.87%
Housing & Development	9.13%
Mutual Fund	4.60%
Programming And Broadcasting Activities	2.91%
Government	2.54%
Equity	47.83%
Financial And Insurance Activities	18.10%
Infrastructure	6.29%
Computer Programming, Consultancy And Related Activities	6.16%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.45%
Manufacture Of Coke And Refined Petroleum Products	4.07%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.80%
Manufacture Of Basic Metals	2.69%
Manufacture Of Chemicals And Chemical Products	1.27%
Civil Engineering	1.01%
Manufacture Of Tobacco Products	0.98%
Others	6.83%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



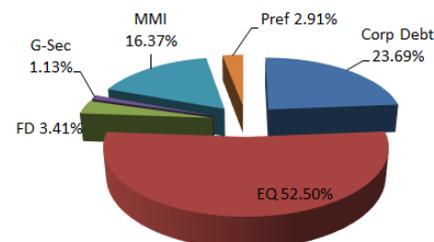
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.3%	7.8%	13.0%	10.2%	10.5%	13.3%
Benchmark	3.2%	7.8%	14.1%	11.2%	8.3%	10.2%

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

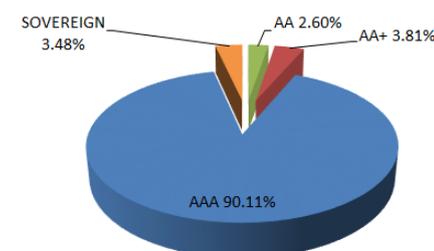
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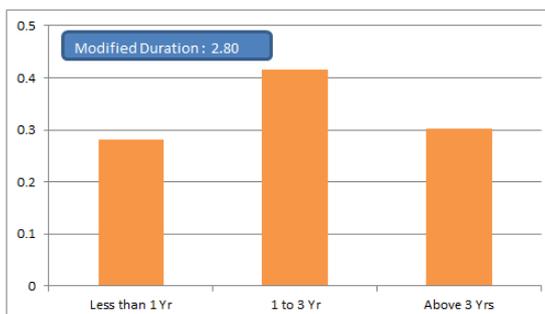
Asset Allocation*



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	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Oct-17	20.5815
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.19	3.71	10.90
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	34%
Debt and Money market	60-100%	66%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	13.25%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	7.94%
Power Finance Corporation Ltd	AAA	5.14%
Power Grid Corporation Of India Ltd	AAA	4.88%
Air India Limited	AAA	4.81%
Indian Railway Finance Corporation Ltd	AAA	3.11%
Reliance Jio Infocomm Limited	AAA	1.01%
Lic Housing Finance Ltd	AAA	0.97%
Idfc Bank Limited	AAA	0.95%
Icici Bank Ltd	AAA	0.80%
Ecl Finance Ltd	AA	0.75%
Equity (EQ)		
Hdfc Bank Ltd	-	2.12%
Power Grid Corporation Of India Ltd	-	1.88%
Hcl Technologies Ltd	-	1.83%
United Breweries Ltd	-	1.56%
Interglobe Aviation Limited	-	1.42%
United Phosphorus Ltd	-	1.28%
Procter & Gamble Hygiene And Health Care Ltd	-	1.28%
Colgate-Palmolive (India) Ltd	-	1.25%
Abb India Ltd	-	1.24%
Bharti Airtel Ltd	-	1.20%
Others	-	20.19%
Fixed Deposit (FD)		
Preference Shares (Pref)	-	2.38%
Money Market and Others (MMI)		
		17.42%
Total		100.00%

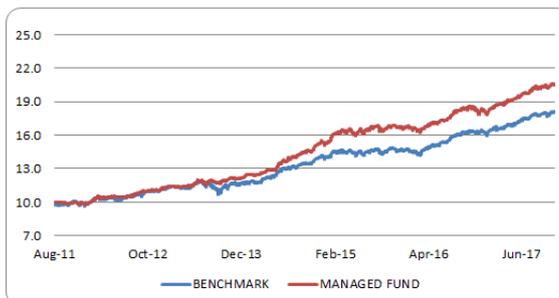
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	14.66%
Infrastructure	14.15%
Financial And Insurance Activities	13.74%
Housing & Development	8.91%
Mutual Fund	5.53%
Air Transport	4.81%
Programming And Broadcasting Activities	2.38%
Equity	
Financial And Insurance Activities	7.77%
Infrastructure	5.06%
Computer Programming, Consultancy And Related Activities	4.13%
Manufacture Of Chemicals And Chemical Products	3.52%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.40%
Manufacture Of Coke And Refined Petroleum Products	2.21%
Manufacture Of Basic Metals	1.68%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.65%
Manufacture Of Beverages	1.56%
Air Transport	1.42%
Others	3.42%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

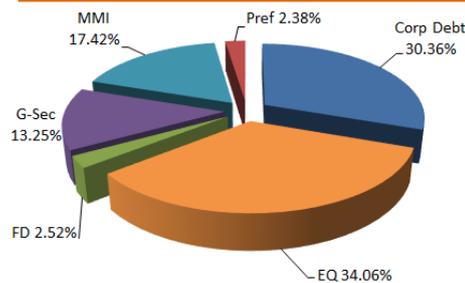


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.6%	6.9%	11.4%	10.5%	11.2%	12.2%
Benchmark	1.7%	6.4%	11.0%	10.7%	9.4%	10.0%

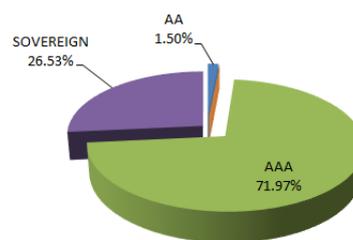
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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

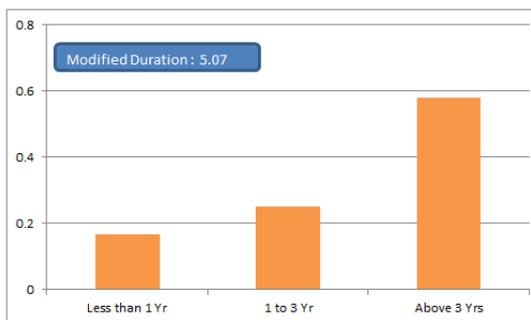
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



Bond Fund

Fund Objective

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	Low to Medium	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Oct-17	17.5210	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
15.24	0.00	15.24
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	10.39%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.10%
Air India Limited	AAA	6.89%
Indian Railway Finance Corporation Ltd	AAA	6.74%
Rural Electrification Corporation Ltd	AAA	5.43%
Idfc Bank Limited	AAA	5.42%
Ecl Finance Ltd	AA	5.41%
Power Finance Corporation Ltd	AAA	4.69%
Power Grid Corporation Of India Ltd	AAA	2.91%
Lic Housing Finance Ltd	AAA	2.07%
Housing Development Finance Corporation Ltd	AAA	2.06%
Others		4.66%
Fixed Deposit (FD)		4.40%
Preference Shares (Pref)		4.27%
Money Market and Others (MMI)		25.58%
Total		100.00%

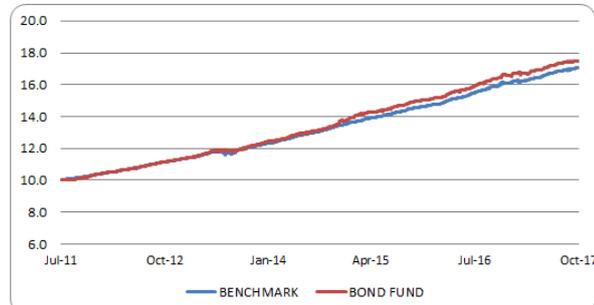
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	95.18%
Infrastructure	20.45%
Government	20.36%
Financial And Insurance Activities	17.87%
Housing & Development	13.22%
Mutual Fund	10.79%
Air Transport	6.89%
Programming And Broadcasting Activities	4.27%
Manufacture Of Basic Metals	1.33%
Others	4.82%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



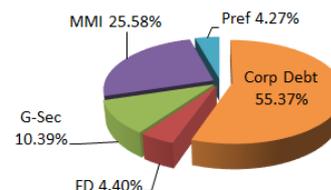
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.3%	3.6%	6.8%	8.3%	9.4%	9.4%
Benchmark	0.4%	3.8%	7.3%	8.3%	8.7%	8.9%

Benchmark: CRISIL Short Term Bond Fund Index

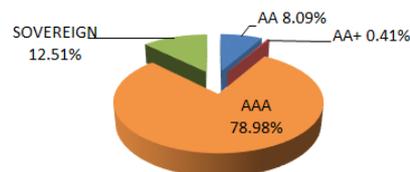
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- 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 31-Oct-17	16.6898	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.75	0.00	3.75
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)		3.39%
Government Of India	SOVEREIGN	3.39%
Corporate Debt (Corp Debt)		55.77%
Air India Limited	AAA	8.40%
Power Finance Corporation Ltd	AAA	8.15%
Lic Housing Finance Ltd	AAA	8.04%
Punjab National Bank	AA	8.02%
Rural Electrification Corporation Ltd	AAA	5.49%
Icici Bank Ltd	AAA	4.67%
Power Grid Corporation Of India Ltd	AAA	3.33%
Housing Development Finance Corporation Ltd	AAA	2.75%
Steel Authority Of India Ltd	AA-	2.71%
Indian Railway Finance Corporation Ltd	AAA	2.69%
Other		1.51%
Fixed Deposit (FD)		4.54%
Preference Shares (Pref)		5.34%
Money Market and Others (MMI)		30.96%
Total		100.00%

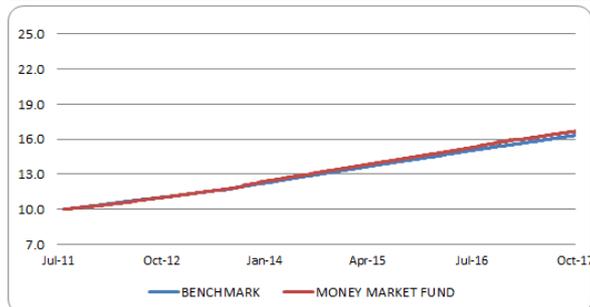
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	95.49%
Infrastructure	19.66%
Government	18.92%
Financial And Insurance Activities	17.23%
Housing & Development	12.31%
Mutual Fund	10.92%
Air Transport	8.40%
Programming And Broadcasting Activities	5.34%
Manufacture Of Basic Metals	2.71%
Others	4.51%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

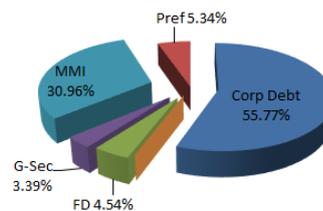


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	3.4%	6.8%	7.6%	7.9%	8.6%
Benchmark	0.5%	3.3%	6.8%	7.2%	7.6%	8.2%

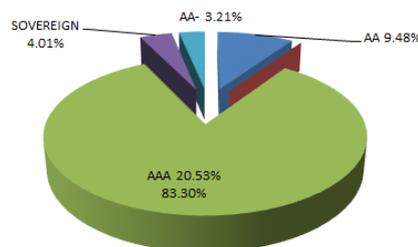
Benchmark: CRISIL Liquid Fund Index

- 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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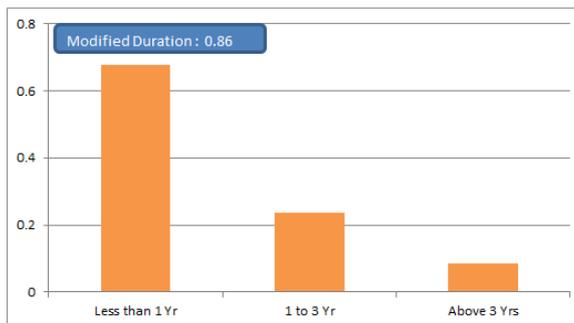
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP GROWTH FUND

Fund Objective

To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Fund Information

SFIN No.	ULGF00105/09/11GFGrowth147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Oct-17	18.6756
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.48	7.93	16.40
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	48%
Debt and Money market	40-80%	52%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	13.15%
Corporate Debt (Corp Debt)		
Lic Housing Finance Ltd	AAA	5.77%
Dewan Housing Finance Corporation Ltd	AAA	2.62%
Power Finance Corporation Ltd	AAA	2.50%
Power Grid Corporation Of India Ltd	AAA	2.02%
Housing Development Finance Corporation Ltd	AAA	1.95%
Equity (EQ)		
Hdfc Bank Ltd		3.94%
Power Grid Corporation Of India Ltd		2.22%
Kotak Mahindra Bank Ltd		1.98%
Infosys Ltd		1.96%
Yes Bank Ltd		1.91%
Indusind Bank Ltd		1.91%
Hcl Technologies Ltd		1.85%
Reliance Industries Ltd		1.69%
Bharat Petroleum Corporation Ltd		1.36%
Tata Steel Ltd		1.31%
Others		28.20%
Fixed Deposit (FD)		
		2.13%
Preference Shares (Pref)		
		0.60%
Money Market and Others (MMI)		
		20.92%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	15.29%
Financial And Insurance Activities	12.01%
Housing & Development	10.34%
Mutual Fund	7.49%
Infrastructure	4.52%
Programming And Broadcasting Activities	0.60%
Equity	
Financial And Insurance Activities	16.66%
Infrastructure	5.79%
Computer Programming, Consultancy And Related Activities	5.70%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.11%
Manufacture Of Coke And Refined Petroleum Products	3.75%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.56%
Manufacture Of Basic Metals	2.48%
Manufacture Of Chemicals And Chemical Products	1.17%
Civil Engineering	0.93%
Manufacture Of Tobacco Products	0.90%
Others	5.70%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

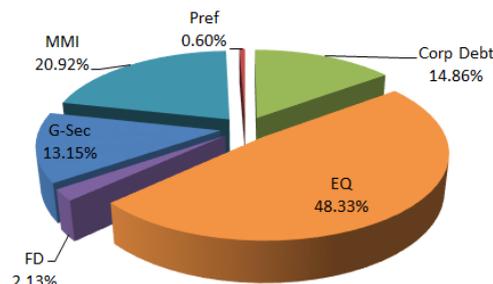


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.0%	7.7%	12.9%	11.0%	11.2%	14.0%
Benchmark	2.2%	7.1%	12.2%	11.1%	9.2%	10.5%

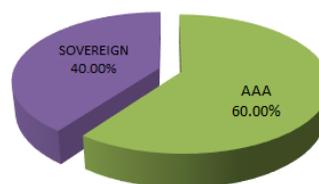
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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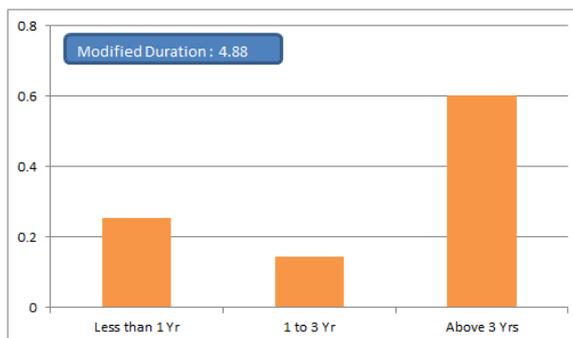
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP BALANCER FUND

Fund Objective

To provide a balanced investment choice through a large part of funds into debt investments & a small part going to equities to enhance returns on a long term basis.

Fund Information

SFIN No.	ULGF00205/09/11GFBalancer147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Oct-17	17.3025	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
6.98	2.27	9.25
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	25%
Debt and Money market	70-100%	75%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	15.36%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	7.82%
Dewan Housing Finance Corporation Ltd	AAA	6.95%
Indian Railway Finance Corporation Ltd	AAA	3.67%
Lic Housing Finance Ltd	AAA	3.41%
Ecl Finance Ltd	AA	2.89%
Power Finance Corporation Ltd	AAA	2.46%
Reliance Jio Infocomm Limited	AAA	2.38%
Equity (EQ)		
Hdfc Bank Ltd		2.00%
Power Grid Corporation Of India Ltd		1.13%
Kotak Mahindra Bank Ltd		1.00%
Infosys Ltd		0.99%
Yes Bank Ltd		0.97%
Indusind Bank Ltd		0.97%
Hcl Technologies Ltd		0.94%
Reliance Industries Ltd		0.86%
Bharat Petroleum Corporation Ltd		0.69%
Tata Steel Ltd		0.66%
Others		14.35%
Preference Shares (Pref)		
		2.59%
Fixed Deposit (FD)		
		4.43%
Money Market and Others (MMI)		
		23.47%
Total		100.00%

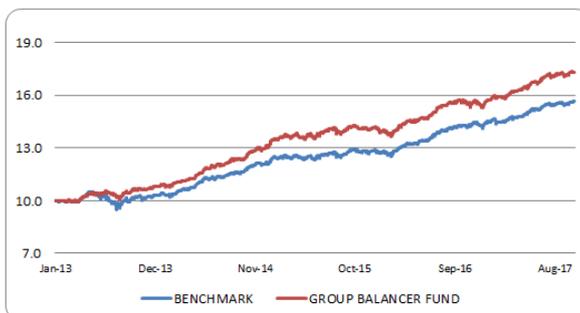
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	18.20%
Financial And Insurance Activities	17.13%
Infrastructure	16.33%
Housing & Development	10.36%
Mutual Fund	6.99%
Programming And Broadcasting Activities	2.59%
Equity	
Financial And Insurance Activities	8.45%
Infrastructure	2.94%
Computer Programming, Consultancy And Related Activities	2.89%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.14%
Manufacture Of Coke And Refined Petroleum Products	1.90%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.32%
Manufacture Of Basic Metals	1.26%
Manufacture Of Chemicals And Chemical Products	0.59%
Civil Engineering	0.47%
Manufacture Of Tobacco Products	0.45%
Others	
	6.00%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



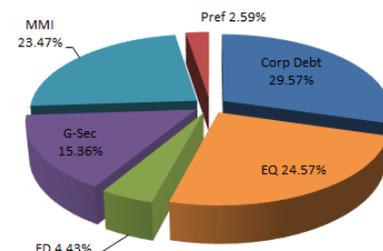
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.0%	6.0%	10.6%	10.4%	11.0%	12.2%
Benchmark	1.1%	5.7%	9.7%	10.3%	9.6%	9.8%

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

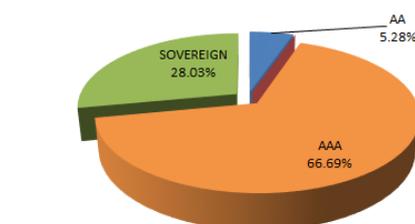
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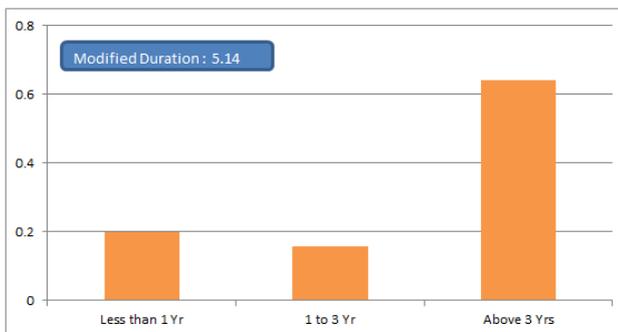
Asset Allocation**



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP BOND FUND

Fund Objective

To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Fund Information

SFIN No.	ULGF00305/09/11GFBond147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Low to medium	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Oct-17	15.8485
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.61	0.00	7.61
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	38.88%
Corporate Debt (Corp Debt)		
Air India Limited	AAA	8.27%
Dewan Housing Finance Corporation Ltd	AAA	8.18%
Power Grid Corporation Of India Ltd	AAA	7.35%
Power Finance Corporation Ltd	AAA	5.70%
Lic Housing Finance Ltd	AAA	5.54%
L&T Finance Ltd	AA+	1.41%
Ecl Finance Ltd	AA	0.82%
India Infoline Finance Limited	AA	0.01%
Preference Shares (Pref)		1.31%
Fixed Deposit (FD)		3.28%
Money Market and Others (MMI)		19.25%
Total		100.0%

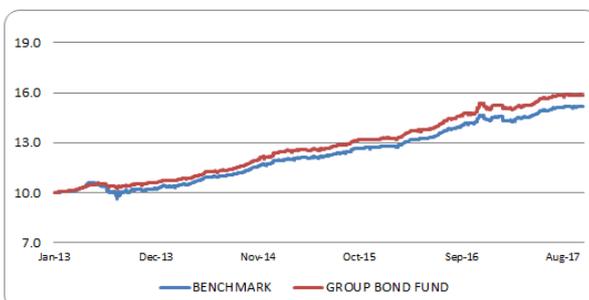
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	96.44%
Government	42.82%
Housing & Development	13.72%
Infrastructure	13.05%
Mutual Fund	11.75%
Air Transport	8.27%
Financial And Insurance Activities	5.52%
Programming And Broadcasting Activities	1.31%
Others	3.56%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



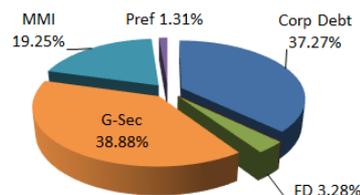
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	4.1%	7.5%	9.6%	10.3%	10.1%
Benchmark	0.1%	4.4%	7.2%	9.4%	9.9%	9.1%

Benchmark: CRISIL Composite Bond Fund Index

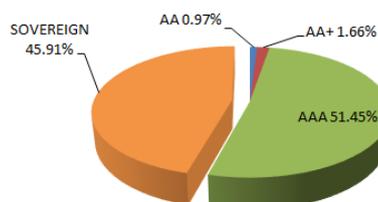
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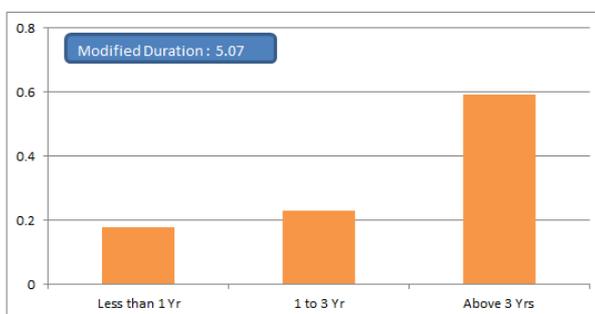
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



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	31-Oct-17	10.7772
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.72	0.00	1.72
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)		92.33%
Government Of India	SOVEREIGN	92.33%
Money Market and Others (MMI)		7.67%
Total		100.0%

Top 10 sectors as per Asset Category

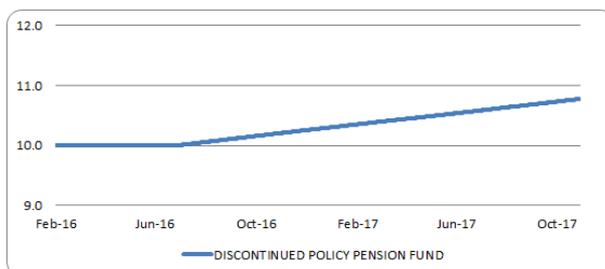
Industrial Sector (as per NIC classification)	% to AUM*
Debt	99.95%
Government	99.95%
Others	0.05%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

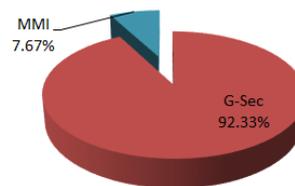


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.8%	5.6%	NA	NA	4.4%
Benchmark	NA	NA	NA	NA	NA	NA

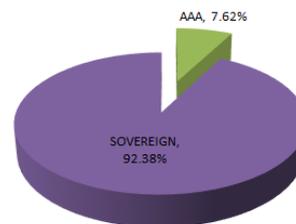
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



DISCONTINUANCE FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00701/01/12DISCONT147	
Launch Date	01-Feb-12	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Oct-17	15.0547
AUM (Rs. Cr)		
Fixed Income	Equity	Total
23.73	0.00	23.73
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)		92.11%
Government Of India	SOVEREIGN	92.11%
Money Market and Others (MMI)		7.89%
Total		100.0%

Top 10 sectors as per Asset Category

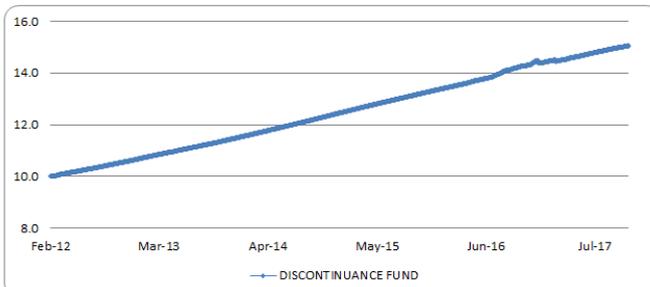
Industrial Sector (as per NIC classification)	% to AUM*
Debt	99.91%
Government	99.91%
Others	0.09%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

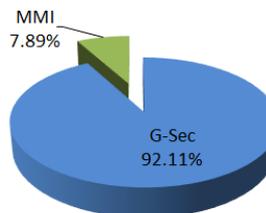


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.8%	5.2%	6.5%	6.9%	7.4%
Benchmark	NA	NA	NA	NA	NA	NA

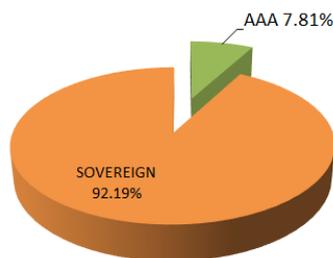
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



PENSION GROWTH FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00831/03/15ETLIPNSGRT147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Oct-17	13.6344
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.56	7.52	8.08
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	93%
Debt Instruments	0-40%	0%
Money Market Instruments	0-40%	7%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Equity (EQ)		93.01%
Reliance Mutual Fund		8.10%
Hdfc Bank Ltd		4.63%
Power Grid Corporation Of India Ltd		4.38%
Infosys Ltd		3.84%
Hcl Technologies Ltd		3.63%
Reliance Industries Ltd		3.32%
Bharat Petroleum Corporation Ltd		2.68%
Tata Steel Ltd		2.58%
Eicher Motors Ltd		2.51%
Cipla Ltd		2.50%
Others		54.84%
Money Market and Others (MMI)		6.99%
Total		100.00%

Top 10 sectors as per Asset Category

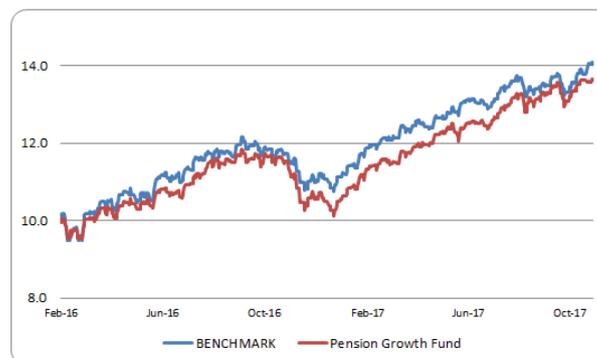
Industrial Sector (as per NIC classification)	% to AUM*
Debt	6.98%
Financial And Insurance Activities	6.07%
Government	0.91%
Equity	83.10%
Financial And Insurance Activities	23.23%
Infrastructure	11.36%
Computer Programming, Consultancy And Related Activities	11.13%
Mutual Fund	8.10%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	8.05%
Manufacture Of Coke And Refined Petroleum Products	7.33%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.00%
Manufacture Of Basic Metals	4.85%
Manufacture Of Chemicals And Chemical Products	2.27%
Civil Engineering	1.79%
Others	9.92%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

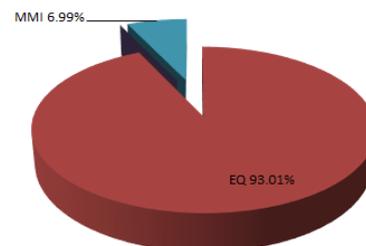


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.2%	15.6%	13.2%	NA	NA	20.0%
Benchmark	-1.6%	11.5%	12.9%	NA	NA	20.4%

Benchmark: Nifty50

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

Asset Allocation*



PENSION SECURE FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00931/03/15ETLIPNSSCR147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Oct-17	
	11.9034	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.50	0.00	3.50
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Fixed Income	100%	100%
Equity	NIL	NIL

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	44.32%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.32%
Power Finance Corporation Ltd	AAA	3.10%
Lic Housing Finance Ltd	AAA	3.01%
Exim Bank	AAA	3.01%
Air India Limited	AAA	3.00%
Idfc Bank Limited	AAA	2.96%
Steel Authority Of India Ltd	AA-	2.91%
Preference Shares (Pref)		
Fixed Deposit (FD)		3.72%
Money Market and Others (MMI)		
Money Market and Others (MMI)		20.93%
Total		100.00%

Top 10 sectors as per Asset Category

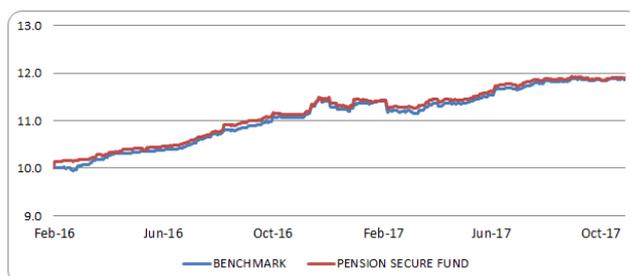
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	52.98%
Financial And Insurance Activities	22.02%
Mutual Fund	10.99%
Programming And Broadcasting Activities	3.72%
Infrastructure	3.10%
Air Transport	3.00%
Manufacture Of Basic Metals	2.91%
Others	
Others	1.28%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

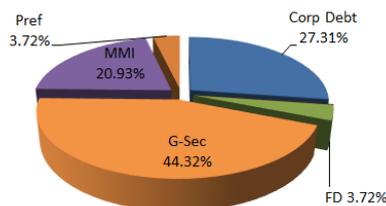


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.2%	4.1%	6.9%	NA	NA	9.6%
Benchmark	0.1%	4.4%	7.2%	NA	NA	10.3%

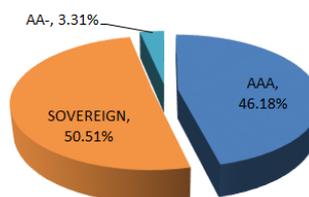
Benchmark: CRISIL Composite Bond Fund Index

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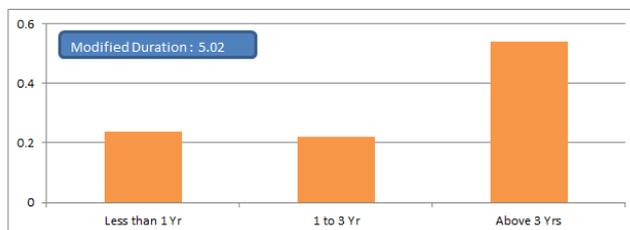
Asset Allocation*



Debt Rating Profile*



Fixed Income Portfolio Maturity



EQUITY MIDCAP FUND

Fund Objective

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

Fund Information

SPIN No.	ULIF001107/10/16ETLIMIDCAP147	
Launch Date	17-Jan-17	
Face Value	10.0000	
Risk Profile	High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Oct-17	12.8653	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.97	14.16	16.14
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)		87.78%
United Phosphorus Ltd		2.67%
Indraprastha Gas Ltd		2.57%
Lic Housing Finance Ltd		2.36%
Hindustan Zinc Ltd		2.25%
Petronet Lng Ltd		2.21%
Dewan Housing Finance Corporation Ltd		2.20%
Natco Pharma Ltd		2.15%
Irb Infrastructure Developers Ltd		1.99%
Suzlon Energy Ltd		1.90%
Motherson Sumi Systems Ltd		1.82%
Others		65.65%
Money Market and Others (MMI)		12.22%
Total		100.00%

Top 10 sectors as per Asset Category

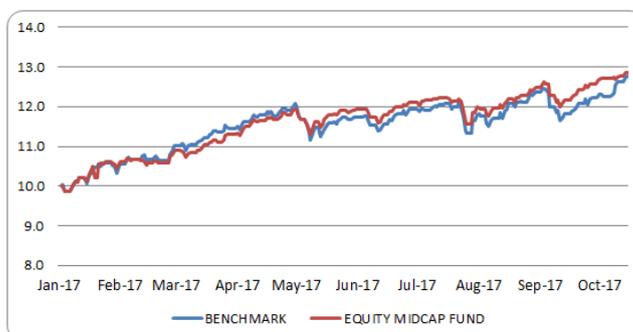
Industrial Sector (as per NIC classification)	% to AUM*
Debt	11.65%
Financial And Insurance Activities	9.58%
Government	2.07%
Equity	69.63%
Financial And Insurance Activities	20.56%
Infrastructure	11.63%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.85%
Computer Programming, Consultancy And Related Activities	6.61%
Manufacture Of Chemicals And Chemical Products	6.39%
Manufacture Of Electrical Equipment	5.28%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.25%
Manufacture Of Basic Metals	2.73%
Office Administrative, Office Support And Other Business Support Activities	2.29%
Manufacture Of Other Non-Metallic Mineral Products	2.05%
Others	18.71%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



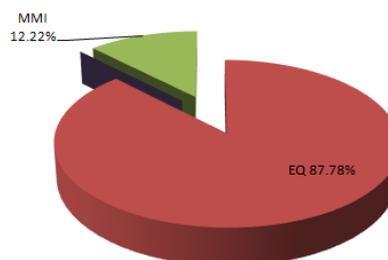
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	5.7%	NA	NA	NA	NA	28.9%
Benchmark	8.1%	NA	NA	NA	NA	27.4%

Benchmark: Nifty Free Float Midcap 100 Index

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

- Past Performance is not indicative of future performance.

Asset Allocation*



NAV:

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

AUM:

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

Holdings:

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

Benchmark:

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

Sector allocation:

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

Asset allocation:

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

Fund Manager:

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

Risk profile:

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

Modified Duration:

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

Index Price to Earnings (P/E):

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

Index Price to book ratio (P/BV):

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

Index Dividend yield:

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

VIX:

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

PMI:

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

Consumer Price Index (CPI):

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

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

G-Sec:

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

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

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

Overnight Index Swap (OIS):

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

Duration:

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

Compound annual growth rate (CAGR)

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

Monetary Policy Committee (MPC):

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

Repo rate:

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

Yield spread (AAA-Gsec Spread):

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

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

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