



FUND FACT SHEET
as of 30th April 2018

Equity Markets

Index	Return
Sensex	35160.36 (+6.65%)
Nifty	10,739.35(+6.19%)
Nifty Midcap 100	20,290.3 (+8.17%)

Performance

- VIX ended for the month at 12.02 as compared to 15.75 last month
- Foreign Institutional Investors (FIIs) stood as net sellers of 6467.90 crore in equities
- The best performing sectors were IT (11.79%) & FMCG (10.12%)
- The worst performing sectors were PSU Banks (-0.52%) & Realty (2.32%)
- Monthly Nifty Averages of P/E stood at 26.66, P/BV at 3.69 & Dividend Yield was 1.19%
- The Nifty Free Float Small Cap Index rose by 7.67% for the month of April

Global

- The MSCI Emerging Market Index rose by 0.15% during the month of April
- The Dow Jones Industrial Average rose by 1.32% for the month and closed at 24163.15
- The S&P 500 Index ended for the month at 2648.05 higher by 1.65%

Outlook

- Low volatility is expected in the global markets as compared to last month.
- The domestic markets might remain flat after the recent rally.

Debt Markets

	Change
IGB 7.17 (ONTR Yield %)	7.76% (+37bps)
IGB 6.79 (OFTR Yield %)	7.87% (32bps)
INR/USD (Rs)	Rs. 66.66 (-2.3%)

Performance:

- The yield for the 10YR On-The-Run Government Security increased by almost 37 basis points, closing at 7.76% at the end of April
- 5 Year On-shore OIS stood at 6.76% for the month of March
- The rupee depreciated by 2.3% against the dollar, standing at Rs. 66.66 for the month of April
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs. 11,868 crores in April
- The AAA-Gsec spread for the month of February remained more or less in the range of 70-80 bps

Global and Indian Economy

- India's headline CPI Inflation for the month of March was at 4.28%, marginally lower than expectation
- Nikkei Manufacturing PMI India was at 51.6 for April, while the Nikkei Services PMI for April was 51.4, expanding from previous month's 50.3
- The Brent prices have rallied by 8.7% to \$74.8/bbl in April
- The 10yr U.S. Treasury yields rose by around 23bps, closing at 2.96% at the end of April after touching 3%

Outlook

- The 10YR On-the-Run security yield is expected to stay in the range of 7.6%-7.90%, with an upward bias
- We expect the Fixed Income market to remain fairly volatile in the coming month

Equity Large Cap Fund

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

Equity Top 250 Fund

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

PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	58%
Debt and Money market	0-100%	42%

Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	39%
Debt and Money market	60-100%	61%

Bond Fund

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

Money Market Fund

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

Group Growth Fund

Instruments	Required	Actual
Equity and Equity related	20-60%	53%
Debt and Money market	40-80%	47%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	4.3%	16.4%	16.9%	10.5%	16.9%	16.6%	15.9%
Benchmark	3.6%	15.4%	17.0%	9.5%	12.5%	12.6%	10.4%

Benchmark: NSE Nifty50

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.3%	14.4%	17.4%	12.0%	19.2%	19.7%	15.6%
Benchmark	3.8%	15.6%	19.2%	11.2%	14.9%	14.4%	11.4%

Benchmark: Nifty 200

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.6%	11.8%	12.5%	9.3%	12.9%	12.9%	12.8%
Benchmark	2.9%	11.0%	12.6%	8.9%	10.8%	10.9%	9.6%

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	1.4%	8.4%	10.4%	8.9%	12.8%	12.4%	11.5%
Benchmark	0.7%	7.2%	9.9%	8.4%	10.3%	9.5%	9.3%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.4%	6.0%	7.3%	7.8%	8.9%	8.9%	9.0%
Benchmark	1.8%	5.5%	7.1%	7.6%	8.3%	8.3%	8.5%

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	4.1%	7.6%	7.6%	7.8%	8.2%	8.6%	8.6%
Benchmark	3.4%	6.9%	7.0%	7.3%	7.7%	8.1%	8.2%

Benchmark: CRISIL Liquid Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.4%	10.4%	12.0%	9.7%	13.5%	13.4%	13.2%
Benchmark	1.2%	8.4%	11.0%	8.6%	7.7%	10.0%	9.7%

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

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

Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	28%
Debt and Money market	70-100%	72%

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%	97%
Debt and Money market	0-40%	3%

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%	98%
Debt and Money market	0-20%	2%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.9%	7.0%	9.6%	8.7%	11.6%	11.3%	11.2%
Benchmark	0.3%	6.0%	8.9%	8.1%	7.7%	9.0%	8.9%

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	0.0%	4.0%	7.4%	8.0%	9.6%	9.0%	9.1%
Benchmark	-0.6%	3.7%	6.8%	7.6%	7.7%	7.9%	8.1%

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	5.2%	NA	NA	NA	4.7%
Benchmark	NA	NA	NA	NA	NA	NA	NA

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.7%	5.6%	6.2%	6.5%	6.9%	7.1%	7.2%
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	3.9%	16.1%	16.6%	NA	NA	NA	17.2%
Benchmark	3.6%	15.4%	17.0%	NA	NA	NA	18.1%

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	0.5%	4.4%	7.1%	NA	NA	NA	7.6%
Benchmark	-0.6%	3.7%	6.8%	NA	NA	NA	7.6%

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	3.6%	14.4%	NA	NA	NA	NA	33.5%
Benchmark	3.8%	12.2%	NA	NA	NA	NA	32.0%

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	8	
NAV as on 30-Apr-18	27.1982	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.83	119.73	123.57
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	97%
Debt and Money market	0-40%	3%

Portfolio

Top 10 holdings as per Asset Category

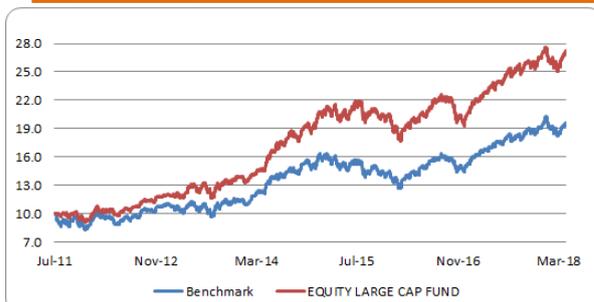
Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.44%
Equity (EQ)		
Reliance Mutual Fund		8.97%
Housing Development Finance Corporation Ltd		6.39%
Kotak Mutual Fund		3.96%
Reliance Industries Ltd		3.27%
Yes Bank Ltd		3.11%
Infosys Ltd		3.08%
Hcl Technologies Ltd		2.78%
Larsen & Toubro Ltd		2.59%
Itc Ltd		2.50%
Tech Mahindra Ltd		2.43%
Others		57.82%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	2.87%
Current Asset		-0.20%
Total		100%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	2.87%
Dewan Housing Finance Corporation Ltd	0.44%
Current Asset	-0.20%
Equity	
Financial And Insurance Activities	23.46%
Mutual Fund	12.93%
Computer Programming, Consultancy And Related Activities	12.89%
Manufacture Of Coke And Refined Petroleum Products	5.81%
Infrastructure	4.77%
Manufacture Of Other Non-Metallic Mineral Products	3.89%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.73%
Manufacture Of Basic Metals	3.67%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.57%
Civil Engineering	2.67%
Others	19.50%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

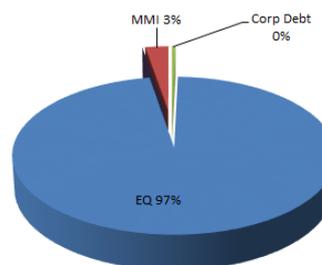


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	6.7%	4.3%	16.4%	16.9%	10.5%	15.9%
Benchmark	6.2%	3.6%	15.4%	17.0%	9.5%	10.4%

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*



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	8	
NAV as on	30-Apr-18	26.4531
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.82	95.33	99.15
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	96%
Debt and Money market	0-40%	4%

Portfolio

Top 10 holdings as per Asset Category

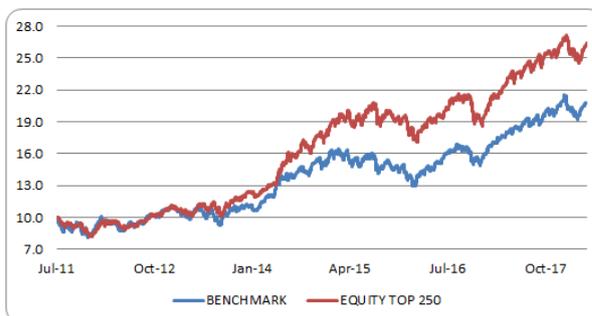
Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Idfc Bank Limited	AAA	0.01%
Equity (EQ)		
Reliance Mutual Fund		7.99%
Housing Development Finance Corporation Ltd		5.44%
Reliance Industries Ltd		3.71%
Larsen & Toubro Ltd		2.65%
Infosys Ltd		2.40%
Hindustan Zinc Ltd		2.07%
Hcl Technologies Ltd		1.93%
Yes Bank Ltd		1.89%
Britannia Industries Ltd		1.85%
Hdfc Bank Ltd		1.69%
Others		64.53%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	4.12%
Current Asset		-0.28%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	4.12%
Financial And Insurance Activities	0.01%
Current Asset	-0.28%
Equity	
Financial And Insurance Activities	23.55%
Computer Programming, Consultancy And Related Activities	10.34%
Mutual Fund	7.99%
Manufacture Of Coke And Refined Petroleum Products	5.89%
Infrastructure	5.53%
Manufacture Of Other Non-Metallic Mineral Products	5.20%
Manufacture Of Basic Metals	4.81%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.74%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.94%
Civil Engineering	2.88%
Others	23.27%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

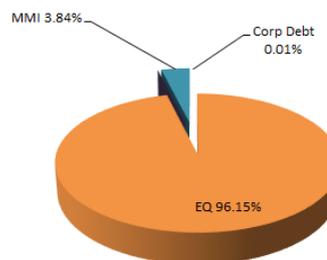


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	6.4%	3.3%	14.4%	17.4%	12.0%	15.6%
Benchmark	6.6%	3.8%	15.6%	19.2%	11.2%	11.4%

Benchmark: Nifty 200

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

Asset Allocation*



PE BASED FUND

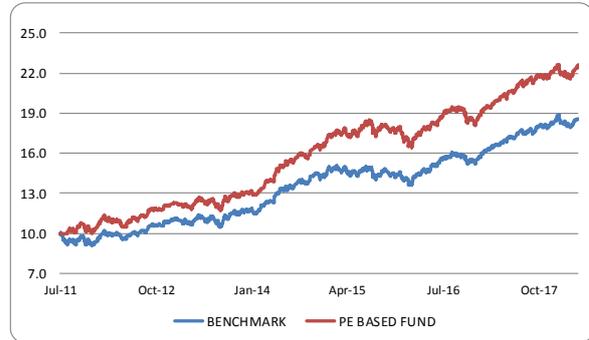
Fund Objective

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

Fund Information

SFIN No.	ULIF00526/08/11PEBASED147	
Launch Date	22-Jul-11	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	22.6167
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.93	13.83	23.75
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	0-100%	58%
Debt and Money market	0-100%	42%

NAV (Net Asset Value)



Portfolio

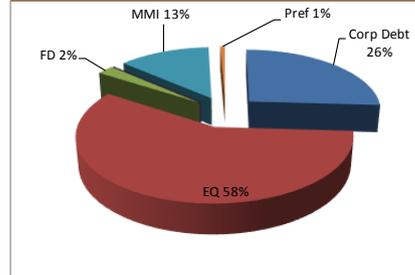
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Corporate Debentures (Corp Debt) 25.93%		
Dewan Housing Finance Corporation Ltd	AAA	6.70%
Power Finance Corporation Ltd	AAA	4.72%
L&T Infrastructure Finance Company Limited	AA+	3.09%
Pnb Housing Finance Ltd	AAA	2.91%
Power Grid Corporation Of India Ltd	AAA	2.13%
Rural Electrification Corporation Ltd	AAA	2.12%
Indian Railway Finance Corporation Ltd	AAA	2.12%
Housing Development Finance Corporation Ltd	AAA	1.28%
Edelweiss Asset Reconstruction Co. Ltd.	AA	0.84%
Idfc Bank Limited	AAA	0.03%
Equity (EQ) 58.20%		
Reliance Mutual Fund		3.54%
Hdfc Bank Ltd		3.50%
Housing Development Finance Corporation Ltd		1.28%
Polaris Retail Infotech Ltd		2.84%
Yes Bank Ltd		2.75%
Kotak Mahindra Bank Ltd		1.98%
Indusind Bank Ltd		1.88%
Reliance Industries Ltd		1.71%
Infosys Ltd		1.56%
Hcl Technologies Ltd		1.47%
Others		35.71%
Fixed Deposit (FD) 2.34%		
Bank Of Baroda	AAA	2.32%
Union Bank Of India	AAA	0.02%
Money Market and Others (MMI) 12.88%		
Clearing Corporation Of India Ltd.	AAA	5.54%
Franklin Templeton Mutual Fund		4.10%
Current Asset		1.78%
Birla Sun Life Mutual Fund		1.47%
Preference Shares (Pref) 0.65%		
Zee Entertainment Enterprises Ltd		0.65%
Total		100.0%

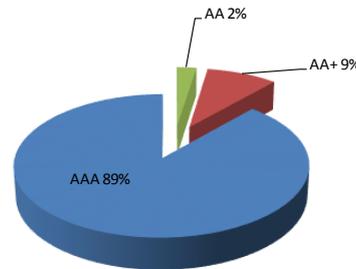
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.9%	3.6%	11.8%	12.5%	9.3%	12.8%
Benchmark	3.3%	2.9%	11.0%	12.6%	8.9%	9.6%

Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index
- Past Performance is not indicative of future performance.

Asset Allocation*



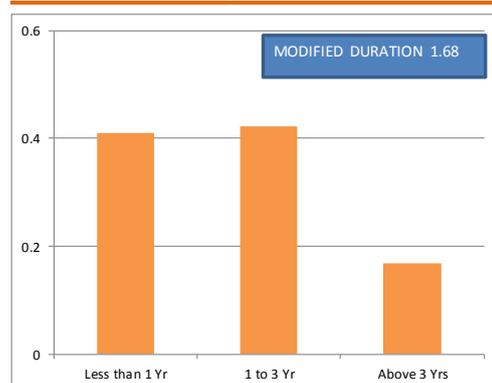
Debt Rating Profile**



Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt 41.80%	
Infrastructure	14.17%
Dewan Housing Finance Corporation Ltd	6.70%
Mutual Fund	5.57%
Government	5.54%
Financial And Insurance Activities	3.21%
Pnb Housing Finance Ltd	2.91%
Current Asset	1.78%
Housing Development Finance Corporation Ltd	1.28%
Programming And Broadcasting Activities	0.65%
Equity 47.98%	
Financial And Insurance Activities	19.99%
Computer Programming, Consultancy And Related Activities	9.52%
Mutual Fund	3.54%
Manufacture Of Coke And Refined Petroleum Products	3.08%
Infrastructure	2.48%
Manufacture Of Other Non-Metallic Mineral Products	2.04%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.02%
Manufacture Of Basic Metals	1.93%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.93%
Civil Engineering	1.45%
Others 10.22%	
Total	100.00%

Fixed Income Portfolio Maturity



*Based on Asset Under Management

**Based on Total Debt Assets of Fund

MANAGED FUND

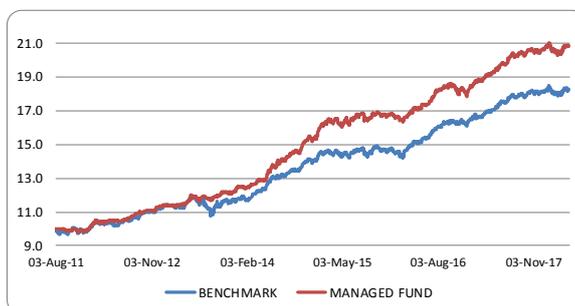
Fund Objective

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	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	20.8663
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.58	5.57	14.15
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	39%
Debt and Money market	60-100%	61%

NAV (Net Asset Value)



Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.5%	1.4%	8.4%	10.4%	8.9%	11.5%
Benchmark	1.0%	0.7%	7.2%	9.9%	8.4%	9.3%

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

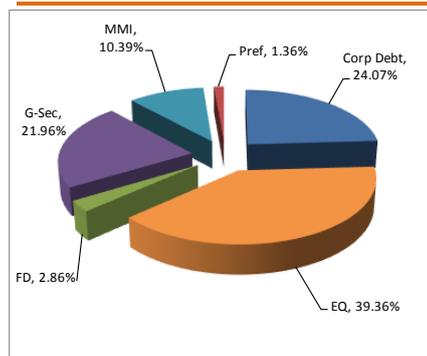
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Portfolio

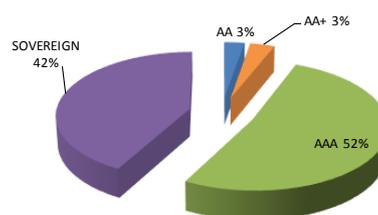
Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		21.96%
Government Of India	SOVEREIGN	21.96%
Corporate Debt (Corp Debt)		24.07%
Dewan Housing Finance Corporation Ltd	AAA	5.97%
Power Grid Corporation Of India Ltd	AAA	4.02%
Power Finance Corporation Ltd	AAA	2.31%
Indian Railway Finance Corporation Ltd	AAA	2.27%
Kudgi Transmission Limited	AAA	2.21%
Pnb Housing Finance Ltd	AAA	2.09%
L&T Infrastructure Finance Company Limited	AA+	1.73%
Edelweiss Asset Reconstruction Co. Ltd.	AA	1.42%
Reliance Jio Infocomm Limited	AAA	0.73%
Idfc Bank Limited	AAA	0.71%
Equity (EQ)		39.36%
Reliance Mutual Fund		7.15%
Polaris Retail Infotech Ltd		3.03%
Housing Development Finance Corporation Ltd		2.20%
Hdfc Bank Ltd		2.19%
Infosys Ltd		1.59%
Hcl Technologies Ltd		1.54%
Yes Bank Ltd		1.26%
Kotak Mahindra Bank Ltd		1.23%
Hindustan Unilever Ltd		1.20%
Reliance Industries Ltd		1.16%
Others		16.80%
Fixed Deposit (FD)		2.86%
Bank Of Baroda	AAA	1.77%
Oriental Bank Of Commerce	AAA	1.06%
Union Bank Of India	AAA	0.04%
Money Market and Others (MMI)		10.39%
Franklin Templeton Mutual Fund		4.37%
Current Asset		2.74%
Clearing Corporation Of India Ltd.		1.87%
Birla Sun Life Mutual Fund		1.41%
Preference Shares (Pref)		1.36%
Zee Entertainment Enterprises Ltd		1.36%
Total		100.00%

Asset Allocation*



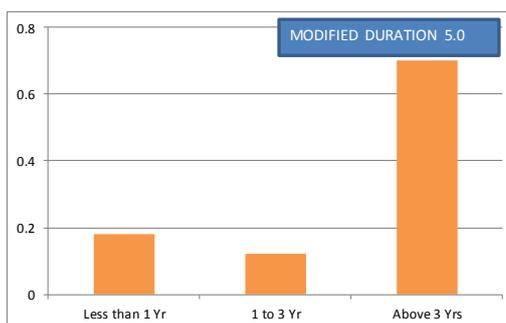
Debt Rating Profile**



Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	60.64%
Government	23.82%
Infrastructure	13.27%
Dewan Housing Finance Corporation Ltd	5.97%
Mutual Fund	5.78%
Financial And Insurance Activities	5.60%
Current Asset	2.74%
Pnb Housing Finance Ltd	2.09%
Programming And Broadcasting Activities	1.36%
Equity	35.58%
Financial And Insurance Activities	9.27%
Computer Programming, Consultancy And Related Activities	8.62%
Mutual Fund	7.15%
Manufacture Of Coke And Refined Petroleum Products	2.74%
Manufacture Of Other Non-Metallic Mineral Products	1.88%
Infrastructure	1.83%
Manufacture Of Chemicals And Chemical Products	1.24%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.06%
Extraction Of Crude Petroleum And Natural Gas	0.98%
Retail Trade, Except Of Motor Vehicles And Motorcycles	0.80%
Others	3.78%
Total	100.00%

Fixed Income Portfolio Maturity



*Based on Asset Under Management
**Based on Total Debt Assets of Fund

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	Paras Gupta	
No. of Funds Managed	12	
NAV as on 30-Apr-18	17.9299	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
22.30	0.00	22.30
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) 11.63%		
Government Of India	SOVEREIGN	11.63%
Corporate Debt (Corp Debt) 55.43%		
Power Grid Corporation Of India Ltd	AAA	9.06%
Bajaj Finance Ltd	AAA	8.05%
Air India Limited	AAA	6.41%
Dewan Housing Finance Corporation Ltd	AAA	6.39%
Indian Railway Finance Corporation Ltd	AAA	4.97%
L&T Infrastructure Finance Company Limited	AA+	4.39%
Rural Electrification Corporation Ltd	AAA	3.18%
Edelweiss Asset Reconstruction Co. Ltd.	AA	2.70%
Pnb Housing Finance Ltd	AAA	2.67%
Power Finance Corporation Ltd	AAA	2.26%
Others		5.36%
Fixed Deposit (FD) 4.44%		
Oriental Bank Of Commerce	AAA	2.02%
Bank Of Baroda	AAA	1.70%
Union Bank Of India	AAA	0.72%
Preference Shares (Pref) 6.38%		
Zee Entertainment Enterprises Ltd		6.38%
Money Market and Others (MMI) 22.13%		
Franklin Templeton Mutual Fund		6.05%
Birla Sun Life Mutual Fund		4.61%
Current Asset		4.31%
Clearing Corporation Of India Ltd.		3.57%
Icici Prudential Mutual Fund		2.06%
Kotak Mutual Fund		1.53%
Total		100.00%

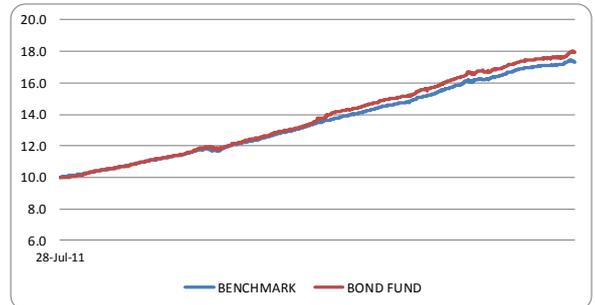
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt 99.09%	
Infrastructure	23.86%
Financial And Insurance Activities	17.81%
Government	15.20%
Mutual Fund	14.25%
Air Transport	6.41%
Dewan Housing Finance Corporation Ltd	6.39%
Programming And Broadcasting Activities	6.38%
Current Asset	4.31%
Pnb Housing Finance Ltd	2.67%
Housing Development Finance Corporation Ltd	1.82%
Others 0.91%	
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



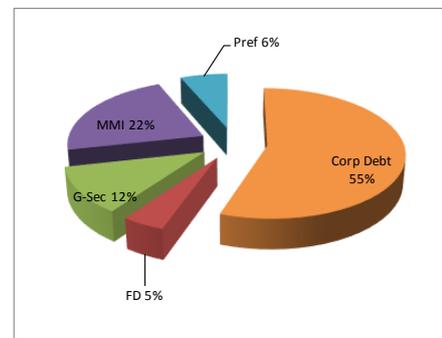
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	2.4%	6.0%	7.3%	7.8%	9.0%
Benchmark	-0.2%	1.8%	5.5%	7.1%	7.6%	8.5%

Benchmark: CRISIL Short Term Bond Fund Index

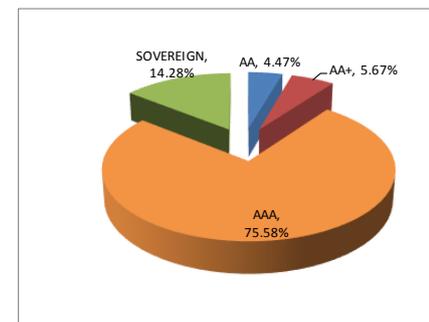
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

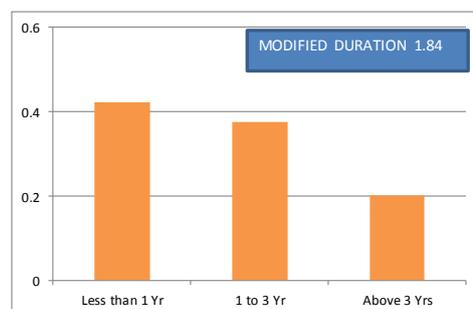
Asset Allocation*



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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	17.3600
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.19	0.00	4.19
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)		
Government Of India	SOVEREIGN	20.36%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	9.05%
Power Finance Corporation Ltd	AAA	7.29%
Rural Electrification Corporation Ltd	AAA	7.24%
Pnb Housing Finance Ltd	AAA	7.18%
Edelweiss Asset Reconstruction Co. Ltd.	AA	3.59%
Dewan Housing Finance Corporation Ltd	AAA	2.18%
Fixed Deposit (FD)		
Bank Of Baroda	AAA	2.87%
Union Bank Of India	AAA	1.19%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd		7.87%
Vedanta Limited		1.20%
Money Market and Others (MMI)		
Current Asset		8.04%
Clearing Corporation Of India Ltd.		7.99%
Franklin Templeton Mutual Fund		7.36%
Kotak Mutual Fund		5.65%
Birla Sun Life Mutual Fund		0.95%
Total		100.00%

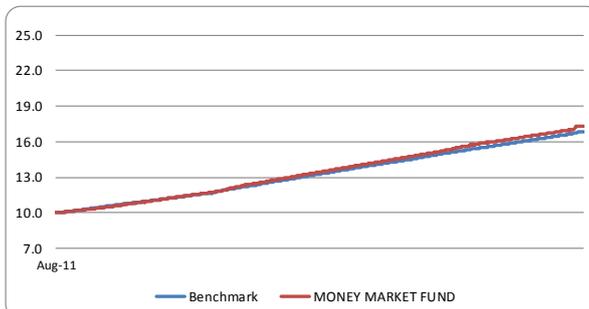
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	28.35%
Infrastructure	23.57%
Mutual Fund	13.96%
Current Asset	8.04%
Programming And Broadcasting Activities	7.87%
Financial And Insurance Activities	7.65%
Pnb Housing Finance Ltd	7.18%
Dewan Housing Finance Corporation Ltd	2.18%
Mining Of Metal Ores	1.20%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

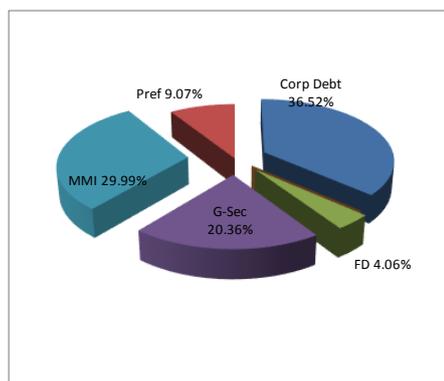


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	4.1%	7.6%	7.6%	7.8%	8.6%
Benchmark	0.6%	3.4%	6.9%	7.0%	7.3%	8.2%

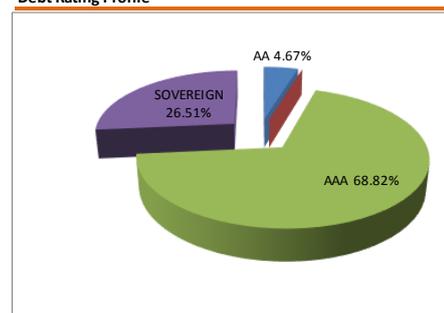
Benchmark: CRISIL Liquid Fund Index

- 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).
- Past Performance is not indicative of future performance.

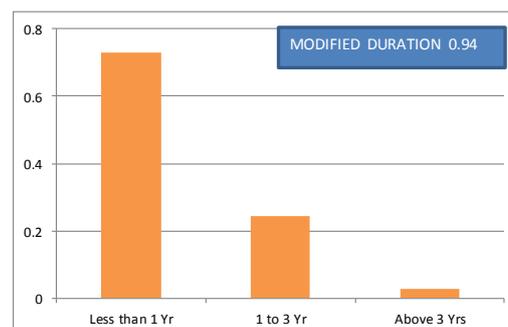
Asset Allocation*



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	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	19.1449
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.29	10.52	19.81
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	53%
Debt and Money market	40-80%	47%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	19.04%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	5.83%
Dewan Housing Finance Corporation Ltd	AAA	2.34%
Housing Development Finance Corporation Ltd	AAA	1.56%
L&T Infrastructure Finance Company Limited	AA+	1.23%
Lic Housing Finance Ltd	AAA	1.03%
Power Finance Corporation Ltd	AAA	0.90%
Idfc Bank Limited	AAA	0.51%
Equity (EQ)		
Housing Development Finance Corporation Ltd		3.52%
Hdfc Bank Ltd		3.47%
Yes Bank Ltd		2.77%
Polaris Retail Infotech Ltd		2.07%
Kotak Mahindra Bank Ltd		1.91%
Indusind Bank Ltd		1.88%
Reliance Industries Ltd		1.71%
Infosys Ltd		1.56%
Hcl Technologies Ltd		1.50%
Larsen & Toubro Ltd		1.38%
Others		31.34%
Fixed Deposit (FD)		
Bank Of Baroda	AAA	0.50%
Money Market and Others (MMI)		
Franklin Templeton Mutual Fund	NONE	6.36%
Clearing Corporation Of India Ltd.		2.64%
Birla Sun Life Mutual Fund		2.27%
Current Asset		1.11%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd		1.55%
Total		100.00%

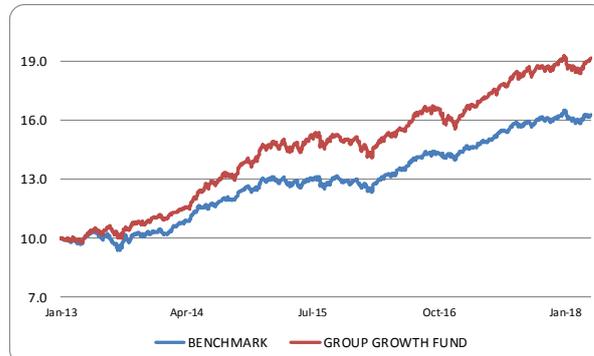
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	21.68%
Mutual Fund	8.63%
Infrastructure	7.97%
Dewan Housing Finance Corporation Ltd	2.34%
Housing Development Finance Corporation Ltd	1.56%
Programming And Broadcasting Activities	1.55%
Current Asset	1.11%
Lic Housing Finance Ltd	1.03%
Financial And Insurance Activities	1.01%
Equity	
Financial And Insurance Activities	19.71%
Computer Programming, Consultancy And Related Activities	8.82%
Manufacture Of Coke And Refined Petroleum Products	3.07%
Infrastructure	2.54%
Manufacture Of Other Non-Metallic Mineral Products	2.05%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.95%
Manufacture Of Basic Metals	1.88%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.84%
Civil Engineering	1.42%
Manufacture Of Tobacco Products	1.33%
Others	
	8.51%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

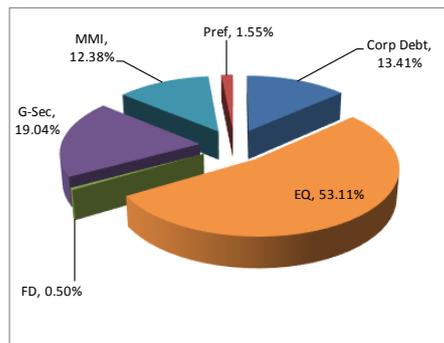


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.1%	2.4%	10.4%	12.0%	9.7%	13.2%
Benchmark	1.7%	1.2%	8.4%	11.0%	8.6%	9.7%

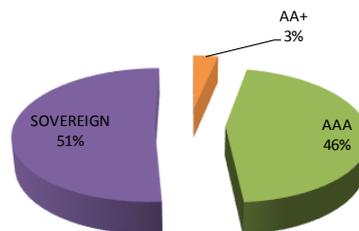
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

- 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.

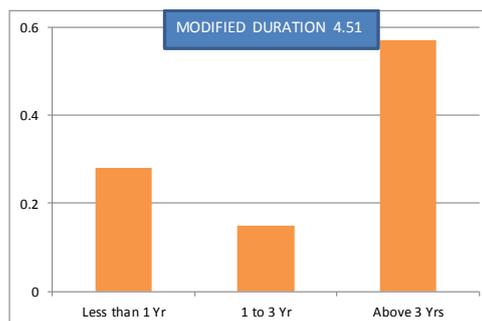
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



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	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	17.4560
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.03	3.18	11.21
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	28%
Debt and Money market	70-100%	72%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	30.89%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	7.30%
L&T Infrastructure Finance Company Limited	AA+	6.55%
Power Grid Corporation Of India Ltd	AAA	4.15%
Bajaj Finance Ltd	AAA	2.67%
Indian Railway Finance Corporation Ltd	AAA	1.96%
Reliance Jio Infocomm Limited	AAA	0.93%
Lic Housing Finance Ltd	AAA	0.91%
Equity (EQ)		
Polaris Retail Infotech Ltd		2.18%
Housing Development Finance Corporation Ltd		1.80%
Hdfc Bank Ltd		1.76%
Yes Bank Ltd		1.42%
Kotak Mahindra Bank Ltd		0.98%
Indusind Bank Ltd		0.96%
Reliance Industries Ltd		0.88%
Infosys Ltd		0.79%
Hcl Technologies Ltd		0.76%
Larsen & Toubro Ltd		0.70%
Others		16.12%
Fixed Deposit (FD)		
Union Bank Of India	AAA	2.23%
Bank Of Baroda	AAA	0.98%
Money Market and Others (MMI)		
Franklin Templeton Mutual Fund		5.92%
Current Asset		3.47%
Birla Sun Life Mutual Fund		2.05%
Clearing Corporation Of India Ltd.		1.65%
Total		100.00%

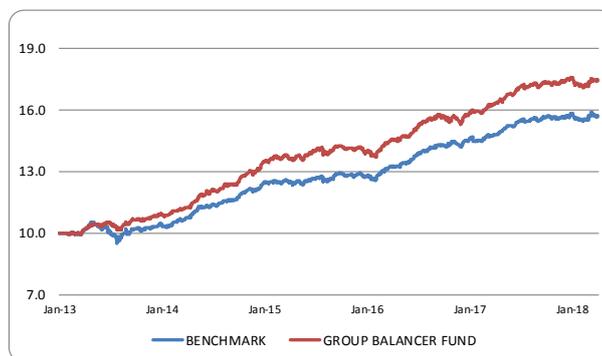
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	32.55%
Infrastructure	13.58%
Mutual Fund	7.97%
Dewan Housing Finance Corporation Ltd	7.30%
Financial And Insurance Activities	5.88%
Current Asset	3.47%
Lic Housing Finance Ltd	0.91%
Equity	
Financial And Insurance Activities	10.16%
Computer Programming, Consultancy And Related Activities	5.62%
Manufacture Of Coke And Refined Petroleum Products	1.48%
Infrastructure	1.24%
Manufacture Of Other Non-Metallic Mineral Products	1.04%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.99%
Manufacture Of Basic Metals	0.96%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	0.94%
Civil Engineering	0.72%
Manufacture Of Tobacco Products	0.68%
Others	
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



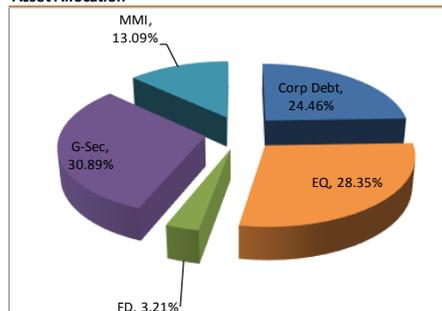
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.9%	0.9%	7.0%	9.6%	8.7%	11.2%
Benchmark	0.2%	0.3%	6.0%	8.9%	8.1%	8.9%

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

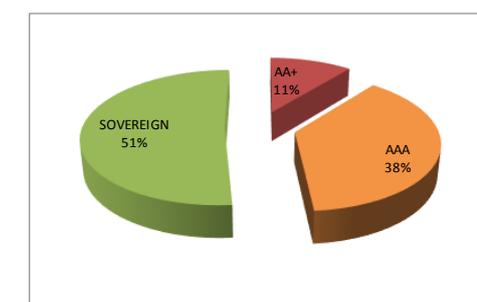
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

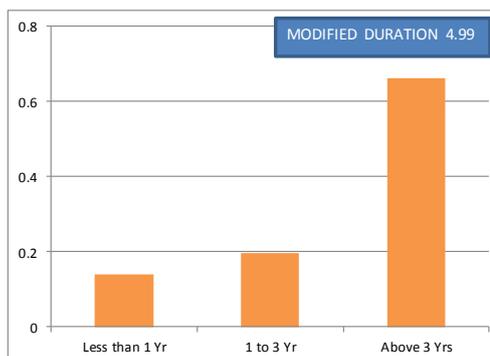
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	15.8316
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.91	0.00	8.91
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	50.80%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	7.76%
Dewan Housing Finance Corporation Ltd	AAA	6.94%
Pnb Housing Finance Ltd	AAA	4.43%
Power Finance Corporation Ltd	AAA	2.33%
Air India Limited	AAA	2.29%
Bajaj Finance Ltd	AAA	2.24%
L&T Finance Ltd	AA+	1.17%
Ecl Finance Ltd	AA	0.56%
India Infoline Finance Limited	AA	0.01%
Fixed Deposit (FD)		
Union Bank Of India		2.81%
Money Market and Others (MMI)		
Franklin Templeton Mutual Fund	NONE	7.78%
Current Asset		3.86%
Birla Sun Life Mutual Fund		3.36%
Icici Prudential Mutual Fund		2.51%
Clearing Corporation Of India Ltd.		1.15%
Total		100.0%

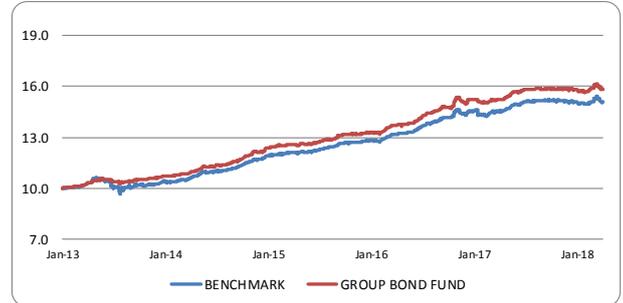
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	100.00%
Government	51.95%
Mutual Fund	13.65%
Infrastructure	10.09%
Dewan Housing Finance Corporation Ltd	6.94%
Financial And Insurance Activities	6.78%
Pnb Housing Finance Ltd	4.43%
Current Asset	3.86%
Air Transport	2.29%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



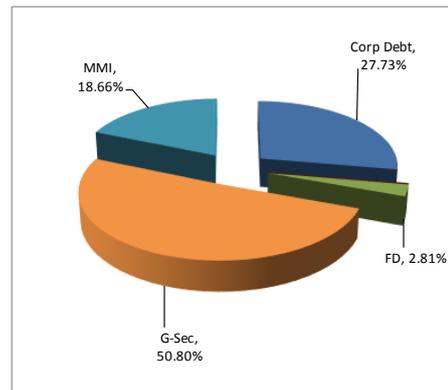
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.2%	0.0%	4.0%	7.4%	8.0%	9.1%
Benchmark	-1.2%	-0.6%	3.7%	6.8%	7.6%	8.1%

Benchmark: CRISIL Composite Bond Fund Index

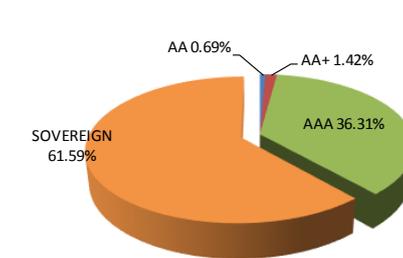
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

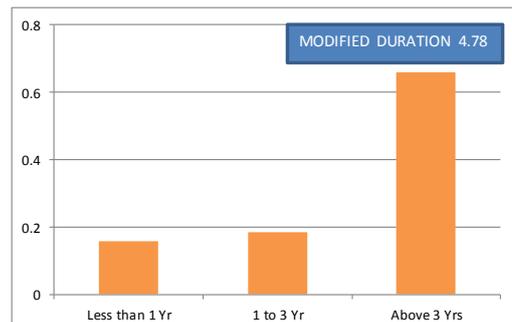
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	11.0752
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.66	0.00	2.66
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	89.72%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	7.93%
Current Asset		2.36%
Total		100.0%

Top 10 sectors as per Asset Category

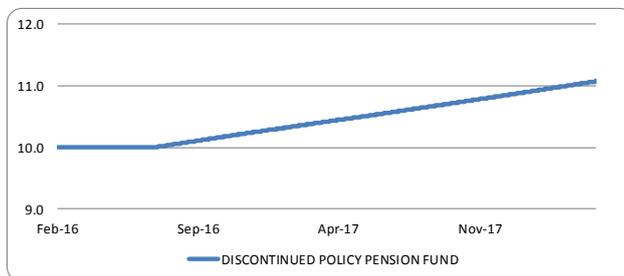
Industrial Sector (as per NIC classification)	% to AUM*
Debt	100.00%
Current Asset	2.36%
Government	97.64%
Others	0.00%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

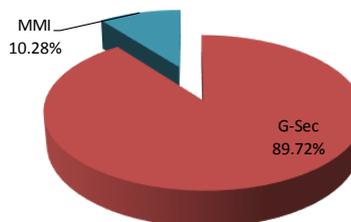
NAV (Net Asset Value)



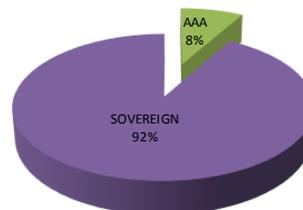
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.8%	5.6%	5.2%	NA	4.7%
Benchmark	NA	NA	NA	NA	NA	NA

- 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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	15.4607
AUM (Rs. Cr)		
Fixed Income	Equity	Total
29.15	0.00	29.15
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	79.29%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	20.35%
Current Asset		0.35%
Total		100.0%

Top 10 sectors as per Asset Category

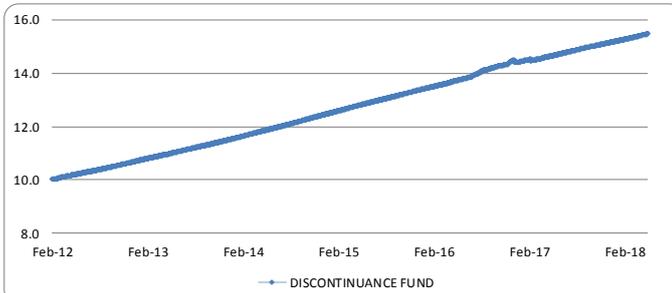
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	99.65%
Current Asset	0.35%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

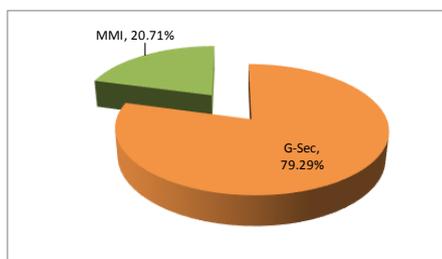
NAV (Net Asset Value)



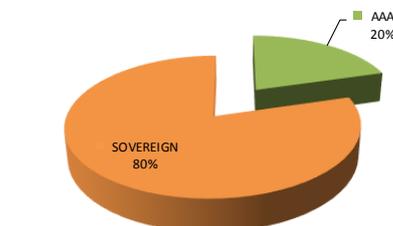
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.7%	5.6%	6.2%	6.5%	7.2%
Benchmark	NA	NA	NA	NA	NA	NA

- 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	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	14.1976
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.29	10.81	11.11
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	97%
Debt Instruments	0-40%	0%
Money Market Instruments	0-40%	3%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Equity (EQ)		97.38%
Reliance Mutual Fund		8.85%
Housing Development Finance Corporation Ltd		6.43%
Kotak Mutual Fund		3.86%
Reliance Industries Ltd		3.30%
Yes Bank Ltd		3.14%
Infosys Ltd		2.94%
Hcl Technologies Ltd		2.79%
Larsen & Toubro Ltd		2.58%
Itc Ltd		2.49%
Tech Mahindra Ltd		2.44%
Others		58.57%
Money Market and Others (MMI)		2.62%
Clearing Corporation Of India Ltd.	AAA	2.97%
Current Asset		-0.35%
Total		100.00%

Top 10 sectors as per Asset Category

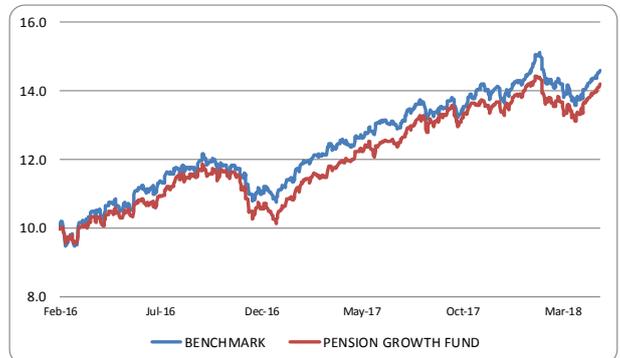
Industrial Sector (as per NIC classification)	% to AUM*
Debt	2.62%
Government	2.97%
Current Asset	-0.35%
Equity	77.85%
Financial And Insurance Activities	23.72%
Computer Programming, Consultancy And Related Activities	12.81%
Mutual Fund	12.70%
Manufacture Of Coke And Refined Petroleum Products	5.84%
Infrastructure	5.23%
Manufacture Of Other Non-Metallic Mineral Products	3.91%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.72%
Manufacture Of Basic Metals	3.69%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.57%
Civil Engineering	2.66%
Others	19.53%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

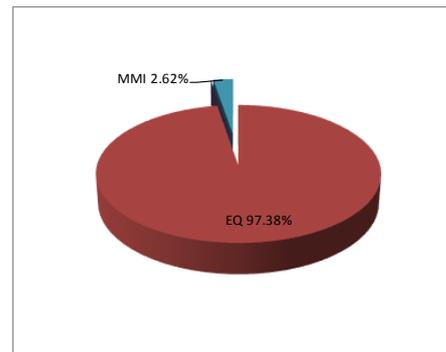


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	6.6%	3.9%	16.1%	16.6%	NA	17.2%
Benchmark	6.2%	3.6%	15.4%	17.0%	NA	18.1%

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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	30-Apr-18	
	11.9405	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.73	0.00	4.73
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	47.42%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	8.01%
Bajaj Finance Ltd	AAA	6.33%
L&T Infrastructure Finance Company Limited	AA+	5.17%
Pnb Housing Finance Ltd	AAA	4.18%
Dewan Housing Finance Corporation Ltd	AAA	3.18%
Reliance Jio Infocomm Limited	AAA	2.20%
Exim Bank	AAA	2.17%
Indian Railway Finance Corporation Ltd	AAA	2.14%
Fixed Deposit (FD)		
Bank Of Baroda	AAA	2.75%
Money Market and Others (MMI)		
Franklin Templeton Mutual Fund		6.27%
Current Asset		2.97%
Birla Sun Life Mutual Fund		2.75%
Clearing Corporation Of India Ltd.		2.40%
Icici Prudential Mutual Fund		2.07%
Total		100.00%

Top 10 sectors as per Asset Category

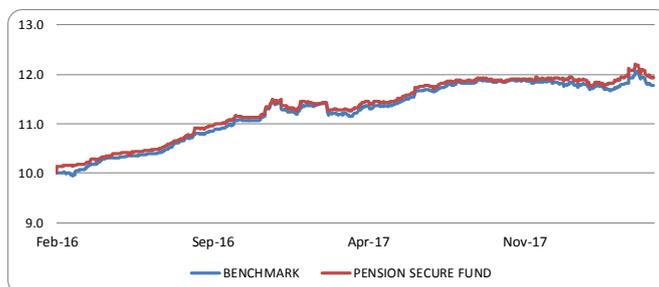
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	49.81%
Infrastructure	17.53%
Financial And Insurance Activities	11.25%
Mutual Fund	11.08%
Pnb Housing Finance Ltd	4.18%
Dewan Housing Finance Corporation Ltd	3.18%
Current Asset	2.97%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

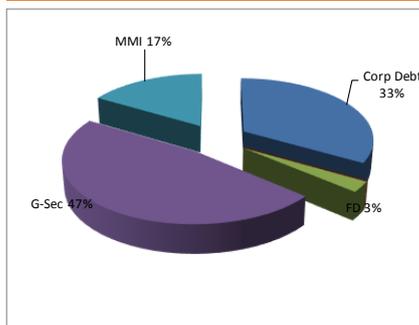


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.1%	0.5%	4.4%	7.1%	NA	7.6%
Benchmark	-1.2%	-0.6%	3.7%	6.8%	NA	7.6%

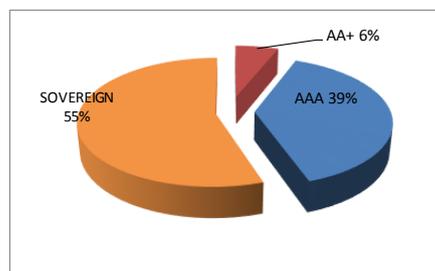
Benchmark: CRISIL Composite Bond Fund Index

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

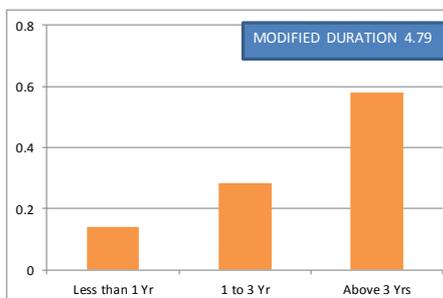
Asset Allocation*



Debt Rating Profile*



Fixed Income Portfolio Maturity



EQUITY MIDCAP FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF001107/10/16ETLIMIDCAP147	
Launch Date	17-Jan-17	
Face Value	10.0000	
Risk Profile	High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on 30-Apr-18	13.3274	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.89	40.36	41.25
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	98%
Debt & Money Market	0-20%	2%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Equity (EQ)		
Reliance Mutual Fund		2.75%
Persistent Systems Ltd		2.60%
Hindustan Zinc Ltd		2.27%
Pnb Housing Finance Ltd		2.02%
Indraprastha Gas Ltd		2.00%
Motherson Sumi Systems Ltd		1.91%
Dewan Housing Finance Corporation Ltd		1.91%
Interglobe Aviation Limited		1.90%
Acc Ltd		1.89%
Page Industries Ltd		1.87%
Others		76.71%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	1.93%
Current Asset		0.23%
Total		100.00%

Top 10 sectors as per Asset Category

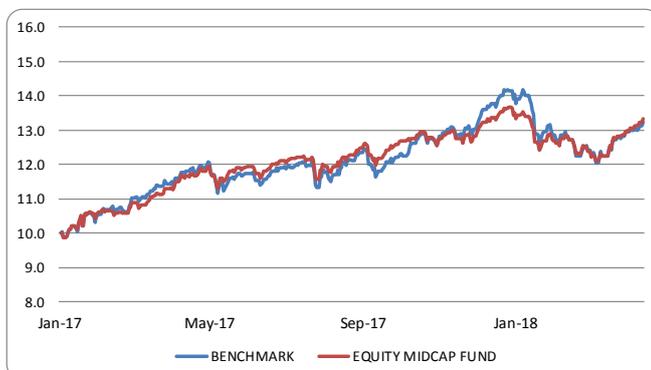
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	1.93%
Current Asset	0.23%
Equity	
Financial And Insurance Activities	19.98%
Computer Programming, Consultancy And Related Activities	7.45%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.29%
Manufacture Of Chemicals And Chemical Products	7.03%
Infrastructure	6.68%
Manufacture Of Electrical Equipment	5.43%
Manufacture Of Basic Metals	4.44%
Mutual Fund	4.01%
Manufacture Of Food Products	4.00%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.95%
Others	27.57%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

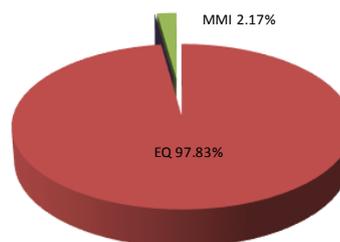


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	8.8%	3.6%	14.4%	NA	NA	33.5%
Benchmark	8.2%	3.8%	12.2%	NA	NA	32.0%

Benchmark: Nifty Free Float Midcap 100 Index

- 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

Disclaimer:

1. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
2. Premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
3. Edelweiss Tokio Life Insurance Co. Ltd. is only the name of the insurance company and the various products/ various funds under the products offered are only the names of the unit linked life insurance contract/funds and does not in any way indicate the quality of the contract, its future prospects or returns.
4. Please know the associated risks and the applicable charges, from your Insurance agent or the intermediary or policy document of the insurer.
5. The content of the market commentary including overview of the economy and market outlook is meant for providing information in as simplistic a form as possible to the existing customers of the Company. The same should not be construed to be recommendatory in nature and hence readers are not expected to take any action based on it without obtaining appropriate advice from their trusted advisors.
6. The funds offered under ULIP plan are the names of funds and do not in any way indicate the quality of these plan, their future prospects and returns.
7. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license

Edelweiss Tokio Life Insurance Company Limited
CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

Registered Office:
Edelweiss House, Off CST Road, Kalina, Mumbai 400098

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

DISCLAIMERS for Nifty Index

IISL (India Index Services & Products Limited) is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices. The relationship of IISL to Edelweiss Tokio Life is only in respect of the rights granted to use certain trademarks and trade names of the Index in connection with the utilisation of the Index data relating to such Index. The Index is determined, composed and calculated by IISL without regard to Edelweiss Tokio Life. IISL has no obligation to take the needs of Edelweiss Tokio Life into consideration in determining, composing or calculating the Nifty Indices. IISL do not guarantee the accuracy and/or the completeness of Nifty Indices or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL make no warranty, express or implied, as to results to be obtained by Edelweiss Tokio Life or any other person or entity from the use of Nifty Indices or any data included therein. IISL make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any damages or losses arising out of the use of Nifty Indices or any data included therein by any third party, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages. An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

DISCLAIMERS for NIFTY Free Float Midcap 100

- The Product(s) are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the NIFTY Free Float Midcap 100 Index to track general stock market performance in India. The relationship of IISL to the Issuer is only in respect of the licensing of certain trademarks and trade names of its Index which is determined, composed and calculated by IISL without regard to the Issuer or the Product(s). IISL does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the NIFTY Free Float Midcap 100 Index. IISL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Product(s).
- IISL do not guarantee the accuracy and/or the completeness of the NIFTY Free Float Midcap 100 Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the NIFTY Free Float Midcap 100 Index or any data included therein. IISL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

CRISIL Disclaimer and Copyright Notice:

Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (**CRISIL**). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error-free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices."

Edelweiss Tokio Life Insurance Company Limited
CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

Registered Office:
Edelweiss House, Off CST Road, Kalina, Mumbai 400098

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