



**FUND FACT SHEET**  
**as of 31 August 2018**

## Equity Markets

Index	Return
Sensex	<b>38645.07 (+2.76%)</b>
Nifty	<b>11680.5 (+2.85%)</b>
Nifty Midcap 100	<b>19920.45 (+5.53%)</b>

## Debt Markets

	Change
IGB 7.17 (ONTR Yield %)	<b>7.95% (+18 bps)</b>
IGB 6.79 (OFTR Yield %)	<b>8.09% (+15 bps)</b>
INR/USD (Rs)	<b>Rs. 70.995 (-3.57%)</b>

### Performance

- VIX ended for the month at 12.59 as compared to 12.48 last month
- Foreign Institutional Investors (FIIs) stood as net sellers of 2228 crores in equities  
The best performing sectors were Pharma (13.2%) & IT (8.39%)
- The worst performing sectors were Realty (-0.27%) & PSU Bank (0.32%)
- Monthly Nifty Averages of P/E stood at 28.4, P/BV at 3.76 & Dividend Yield was 1.15%
- The Nifty Free Float Small Cap Index rose by 2.72% for the month of August

### Performance:

- The yield for the 10YR On-The-Run Government Security increased by almost 18 basis points, closing at 7.95% at the end of August
- 5 Year On-shore OIS stood at 7.4% for the month of August
- The rupee depreciated by almost 3.5% from Rs 68.5 in July to Rs 71.0 in August
- Foreign Institutional Investors (FIIs) stood as net buyers in debt, buying securities worth Rs.2366 crores.
- The AAA-Gsec spread for the month of August remained more or less in the range of 71-95 bps

### Global

- The MSCI Emerging Market Index fell by 2.9% during the month of August
- The Dow Jones Industrial Average rose by 2.16% for the month and closed at 25964.82
- The S&P 500 Index ended for the month at 2901.52, higher by 3.03%

### Indian Economy

- India's headline CPI Inflation in July was at 4.17%
- Nikkei Manufacturing PMI India was at 51.7 for August, as compared to previous month's 52.3
- The Brent prices have increased by 4.27% to \$77.4/bbl in August from \$74.3/bbl in July

### Outlook

- New tariffs on Chinese imports heightened tension between US and China, which may keep the global markets turbulent
- Pressure on emerging markets' currencies and contagion fears may determine domestic market sentiment for the month of September

### Outlook

- The pressure on Rupee due to emerging market contagion and rising Crude Oil price may impact the yields negatively
- We expect the 10yr ONTR G-Sec to be in the 7.85%-8.15% range for the month of September

## 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%	95%
Debt and Money market	0-40%	5%

## PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	56%
Debt and Money market	0-100%	44%

## 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%

## Group Growth Fund

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

## Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	24%
Debt and Money market	70-100%	76%

## Group Bond 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	7.35%	11.91%	12.41%	11.17%	11.87%	18.75%	15.75%
Benchmark	11.32%	17.77%	15.30%	13.58%	10.08%	16.38%	11.23%

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	5.74%	10.76%	12.74%	11.99%	13.72%	21.32%	15.25%
Benchmark	9.49%	16.05%	15.52%	14.18%	11.51%	18.27%	11.83%

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	5.24%	8.22%	9.44%	9.24%	10.21%	14.15%	12.55%
Benchmark	7.65%	11.81%	11.36%	10.96%	9.36%	13.07%	9.99%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	4.19%	5.05%	7.95%	8.82%	10.56%	12.55%	11.33%
Benchmark	5.03%	5.83%	8.15%	9.27%	9.11%	11.43%	9.42%

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	3.71%	4.91%	6.48%	7.55%	8.64%	9.05%	8.90%
Benchmark	3.18%	4.63%	6.38%	7.40%	7.97%	8.61%	8.38%

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	4.44%	7.63%	7.50%	7.72%	7.98%	8.57%	8.54%
Benchmark	3.79%	7.13%	6.95%	7.23%	7.57%	8.07%	8.13%

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	4.76%	6.36%	8.87%	9.54%	10.76%	14.02%	12.78%
Benchmark	5.92%	7.49%	9.18%	9.93%	7.57%	12.18%	9.91%

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	3.21%	3.18%	6.92%	8.35%	9.87%	11.68%	10.81%
Benchmark	4.13%	4.17%	7.11%	8.60%	7.57%	10.66%	8.93%

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	2.26%	1.40%	5.39%	7.63%	8.98%	9.23%	8.83%
Benchmark	2.35%	0.91%	5.03%	7.22%	7.57%	9.08%	7.88%

Benchmark: CRISIL Composite Bond Fund Index

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

## 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%	97%
Debt and Money market	0-20%	3%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.92%	5.74%	5.72%	NA	NA	NA	4.84%
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	2.95%	5.63%	5.58%	6.35%	6.69%	6.97%	7.16%
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	7.48%	11.61%	12.40%	NA	NA	NA	16.65%
Benchmark	11.32%	17.77%	15.30%	NA	NA	NA	19.39%

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	2.51%	1.82%	5.17%	NA	NA	NA	7.75%
Benchmark	2.35%	0.91%	5.03%	NA	NA	NA	7.20%

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	1.76%	7.42%	NA	NA	NA	NA	17.89%
Benchmark	1.30%	8.99%	NA	NA	NA	NA	17.43%

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	Ritesh Taksali	
No. of Funds Managed	7	
NAV as on 31-Aug-18	28.2444	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.73	138.80	141.53
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	98%
Debt and Money market	0-40%	2%

### Portfolio

#### Top 10 holdings as per Asset Category

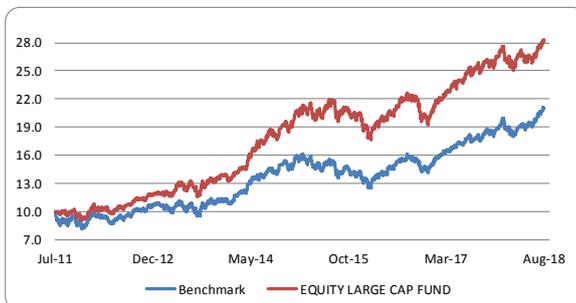
Company/ Issuer	Rating	% to AUM*
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	0.38%
<b>Equity (EQ)</b>		
Reliance Mutual Fund	-	9.10%
Reliance Industries Ltd	-	5.33%
Housing Development Finance Corporation Ltd	-	5.30%
Kotak Mutual Fund	-	4.86%
Infosys Ltd	-	3.86%
Larsen & Toubro Ltd	-	3.49%
Hcl Technologies Ltd	-	3.37%
Piramal Enterprises Ltd	-	2.90%
Yes Bank Ltd	-	2.73%
Itc Ltd	-	2.64%
Others	-	54.50%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	-	1.61%
Current Asset	-	-0.07%
<b>Total</b>		<b>100%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	1.61%
Dewan Housing Finance Corporation Ltd	0.38%
Current Asset	-0.07%
<b>Equity</b>	
Financial And Insurance Activities	22.31%
Mutual Fund	13.97%
Computer Programming, Consultancy And Related Activities	10.01%
Infrastructure	7.94%
Manufacture Of Coke And Refined Petroleum Products	6.41%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.15%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.04%
Civil Engineering	3.49%
Manufacture Of Chemicals And Chemical Products	3.15%
Manufacture Of Other Non-Metallic Mineral Products	2.85%
<b>Others</b>	<b>17.78%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

### NAV (Net Asset Value)

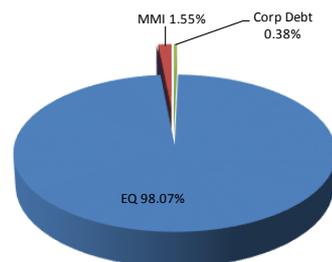


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.1%	7.3%	11.9%	12.4%	11.2%	15.8%
Benchmark	3.2%	11.3%	17.8%	15.3%	13.6%	11.2%

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	Ritesh Taksali	
No. of Funds Managed	7	
NAV as on	31-Aug-18	27.2151
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.86	108.92	113.78
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*
<b>Corporate Debt (Corp Debt)</b>		
<b>0.01%</b>		
Idfc Bank Limited	AAA	0.01%
<b>Equity (EQ)</b>		
<b>95.73%</b>		
Housing Development Finance Corporation Ltd	-	5.16%
Kotak Mutual Fund	-	4.72%
Reliance Industries Ltd	-	4.36%
Infosys Ltd	-	3.44%
Piramal Enterprises Ltd	-	2.90%
Hcl Technologies Ltd	-	2.33%
Larsen & Toubro Ltd	-	2.07%
Bajaj Finserv Ltd	-	2.05%
Petronet Lng Ltd	-	1.93%
Hero Motocorp Ltd	-	1.90%
Others	-	64.87%
<b>Money Market and Others (MMI)</b>		
<b>4.27%</b>		
Clearing Corporation Of India Ltd.	-	4.37%
Current Asset	-	-0.10%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
<b>4.27%</b>	
Government	4.37%
Financial And Insurance Activities	0.01%
Current Asset	-0.10%
<b>Equity</b>	
<b>64.78%</b>	
Financial And Insurance Activities	22.34%
Infrastructure	8.69%
Computer Programming, Consultancy And Related Activities	8.08%
Manufacture Of Other Non-Metallic Mineral Products	5.35%
Manufacture Of Coke And Refined Petroleum Products	4.93%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.74%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.46%
Manufacture Of Chemicals And Chemical Products	2.56%
Civil Engineering	2.51%
Manufacture Of Food Products	2.11%
<b>Others</b>	<b>30.95%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

### NAV (Net Asset Value)

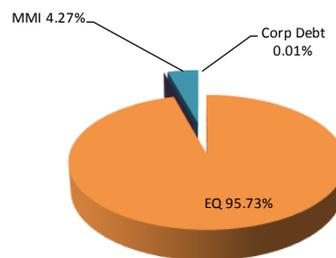


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.2%	5.7%	10.8%	12.7%	12.0%	15.2%
Benchmark	3.8%	9.5%	16.0%	15.5%	14.2%	11.8%

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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	31-Aug-18	23.1921
AUM (Rs. Cr)		
Fixed Income	Equity	Total
11.03	13.07	24.11
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	0-100%	54%
Debt and Money market	0-100%	46%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Corporate Debentures (Corp Debt)</b>		
<b>21.30%</b>		
Dewan Housing Finance Corporation Ltd		4.86%
L&T Infrastructure Finance Company Limited		3.04%
Pnb Housing Finance Ltd	AAA	2.87%
Indian Railway Finance Corporation Ltd	AAA	2.51%
L&T Infra Debt Fund Limited	AAA	2.51%
Power Grid Corporation Of India Ltd	AAA	2.08%
Power Finance Corporation Ltd	AAA	1.31%
Rural Electrification Corporation Ltd	AAA	1.25%
Lic Housing Finance Ltd	AAA	0.42%
Shriram Transport Finance Company Ltd	AA+	0.41%
Others		0.03%
<b>Equity (EQ)</b>		
<b>54.23%</b>		
Hdfc Bank Ltd	-	3.69%
Housing Development Finance Corporation Ltd	-	3.36%
Reliance Industries Ltd	-	2.92%
Yes Bank Ltd	-	2.42%
Infosys Ltd	-	2.10%
Larsen & Toubro Ltd	-	1.89%
Indusind Bank Ltd	-	1.86%
Hcl Technologies Ltd	-	1.84%
Kotak Mahindra Bank Ltd	-	1.81%
Others	-	32.36%
<b>Fixed Deposit (FD)</b>		
<b>0.02%</b>		
Union Bank Of India	AAA	0.02%
<b>Money Market and Others (MMI)</b>		
<b>24.45%</b>		
Clearing Corporation Of India Ltd.		10.79%
Franklin Templeton Mutual Fund		7.31%
Current Asset		1.93%
Kotak Mutual Fund		1.66%
Birla Sun Life Mutual Fund		1.49%
Icici Prudential Mutual Fund		1.27%
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
<b>45.77%</b>	
Infrastructure	12.70%
Mutual Fund	11.73%
Government	10.79%
Dewan Housing Finance Corporation Ltd	4.86%
Pnb Housing Finance Ltd	2.87%
Current Asset	1.93%
Financial And Insurance Activities	0.46%
Lic Housing Finance Ltd	0.42%
<b>Equity</b>	
<b>54.23%</b>	
Financial And Insurance Activities	20.25%
Computer Programming, Consultancy And Related Activities	5.45%
Infrastructure	4.52%
Manufacture Of Coke And Refined Petroleum Products	3.50%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.80%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.75%
Civil Engineering	1.89%
Manufacture Of Chemicals And Chemical Products	1.72%
Manufacture Of Other Non-Metallic Mineral Products	1.56%
Manufacture Of Tobacco Products	1.46%
<b>Others</b>	
<b>8.32%</b>	
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)



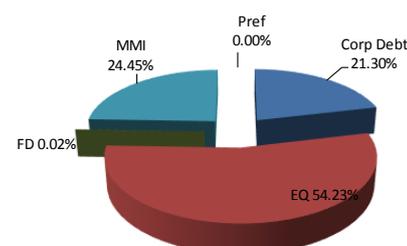
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.6%	5.2%	8.2%	9.4%	9.2%	12.6%
Benchmark	2.0%	7.7%	11.8%	11.4%	11.0%	10.0%

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

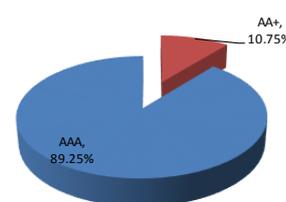
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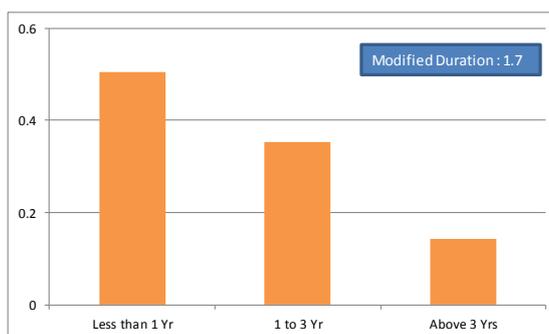
### Asset Allocation\*



### 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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	31-Aug-18	21.3888
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.55	5.19	14.74
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	35%
Debt and Money market	60-100%	65%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	21.79%
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	8.47%
Power Grid Corporation Of India Ltd	AAA	4.56%
L&T Infra Debt Fund Limited	AAA	4.11%
Shriram Transport Finance Company Ltd	AA+	3.38%
Power Finance Corporation Ltd	AAA	2.19%
Kudgi Transmission Limited	AAA	2.03%
L&T Infrastructure Finance Company Limited	AA+	1.66%
Pnb Housing Finance Ltd	AAA	1.34%
Reliance Jio Infocomm Limited	AAA	0.68%
Idfc Bank Limited	AA+	0.68%
Others	-	1.27%
<b>Equity (EQ)</b>		
Reliance Mutual Fund	-	7.23%
Reliance Mutual Fund	-	7.23%
Infosys Ltd	-	2.13%
Hdfc Bank Ltd	-	2.06%
Housing Development Finance Corporation Ltd	-	1.98%
Hcl Technologies Ltd	-	1.57%
Piramal Enterprises Ltd	-	1.31%
Reliance Industries Ltd	-	1.27%
Bajaj Finserv Ltd	-	1.13%
Tata Consultancy Services Ltd	-	1.08%
Others	-	9.29%
<b>Fixed Deposit (FD)</b>		
Oriental Bank Of Commerce	-	1.05%
Union Bank Of India	-	0.03%
<b>Money Market and Others (MMI)</b>		
Franklin Templeton Mutual Fund	-	11.59%
Current Asset	-	4.33%
Clearing Corporation Of India Ltd.	-	2.14%
Birla Sun Life Mutual Fund	-	1.39%
Reliance Mutual Fund	-	1.02%
<b>Total</b>		<b>100.00%</b>

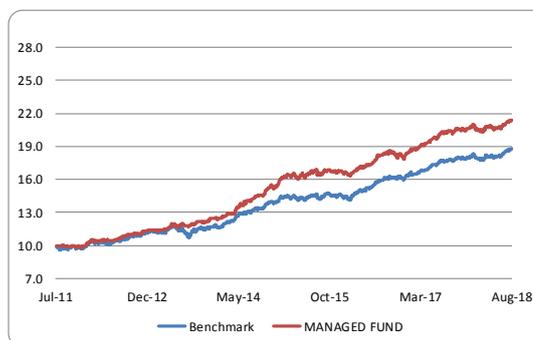
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	23.94%
Infrastructure	15.90%
Dewan Housing Finance Corporation Ltd	8.47%
Mutual Fund	6.75%
Financial And Insurance Activities	5.70%
Current Asset	2.70%
Pnb Housing Finance Ltd	1.34%
<b>Equity</b>	
Financial And Insurance Activities	8.55%
Mutual Fund	7.23%
Computer Programming, Consultancy And Related Activities	4.79%
Infrastructure	2.84%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.65%
Manufacture Of Other Non-Metallic Mineral Products	1.56%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.31%
Manufacture Of Coke And Refined Petroleum Products	1.27%
Manufacture Of Chemicals And Chemical Products	1.06%
Manufacture Of Other Transport Equipment	0.92%
Others	4.03%
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

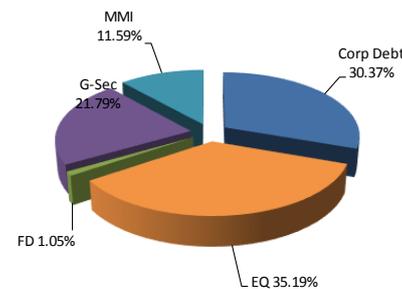


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.2%	4.2%	5.0%	7.9%	8.8%	11.3%
Benchmark	1.0%	5.0%	5.8%	8.1%	9.3%	9.4%

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.

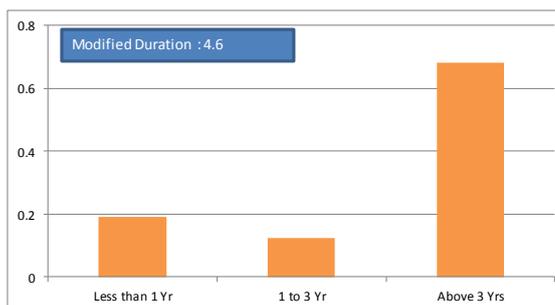
### Asset Allocation\*



### 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	Paras Gupta	
No. of Funds Managed	11	
NAV as on 31-Aug-18	18.2969	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
24.55	0.00	24.55
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

### Portfolio

#### Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		<b>8.40%</b>
Government Of India	SOVEREIGN	8.40%
<b>Corporate Debt (Corp Debt)</b>		<b>65.93%</b>
Shriram Transport Finance Company Ltd	AA+	9.15%
Bajaj Finance Ltd	AAA	8.89%
Power Grid Corporation Of India Ltd	AAA	8.17%
Dewan Housing Finance Corporation Ltd	AAA	6.75%
Air India Limited	AAA	6.58%
Power Finance Corporation Ltd	AAA	5.31%
Pnb Housing Finance Ltd	AAA	4.45%
L&T Infrastructure Finance Company Limited	AA+	3.98%
Indian Railway Finance Corporation Ltd	AAA	3.66%
Rural Electrification Corporation Ltd	AAA	3.27%
Others		5.73%
<b>Fixed Deposit (FD)</b>		<b>2.81%</b>
Oriental Bank Of Commerce	AAA	1.83%
Union Bank Of India	AAA	0.65%
Bank Of Baroda	AAA	0.33%
<b>Preference Shares (Pref)</b>		<b>0.68%</b>
Vedanta Limited		0.68%
<b>Money Market and Others (MMI)</b>		<b>22.18%</b>
Current Asset		9.00%
Birla Sun Life Mutual Fund		4.31%
Franklin Templeton Mutual Fund		3.56%
Reliance Mutual Fund		2.36%
Icici Prudential Mutual Fund		1.92%
Clearing Corporation Of India Ltd.		1.03%
<b>Total</b>		<b>100.00%</b>

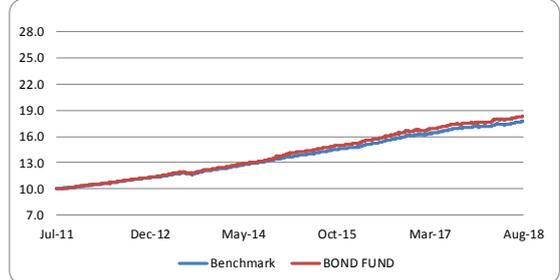
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Infrastructure	24.79%
Financial And Insurance Activities	22.88%
Mutual Fund	12.16%
Government	9.43%
Current Asset	9.00%
Dewan Housing Finance Corporation Ltd	6.75%
Air Transport	6.58%
Housing Development Finance Corporation Ltd	2.89%
Mining Of Metal Ores	0.68%
Lic Housing Finance Ltd	0.41%
<b>Others</b>	<b>4.45%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)



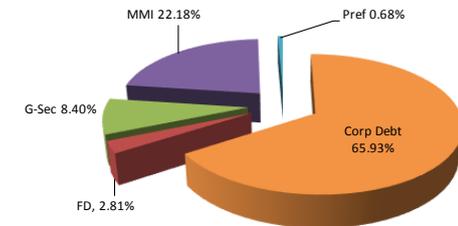
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.6%	3.7%	4.9%	6.5%	7.6%	8.9%
Benchmark	0.6%	3.2%	4.6%	6.4%	7.4%	8.4%

Benchmark: CRISIL Short Term Bond Fund Index

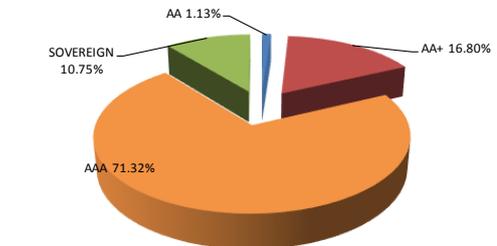
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

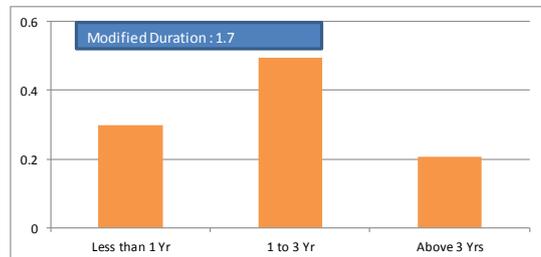
### Asset Allocation\*



### 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	11	
NAV as on 31-Aug-18	17.7778	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.84	0.00	3.84
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*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	9.83%
<b>Corporate Debt (Corp Debt)</b>		
Shriram Transport Finance Company Ltd	AA+	8.11%
Pnb Housing Finance Ltd	AAA	7.83%
Power Finance Corporation Ltd	AAA	7.82%
Indian Railway Finance Corporation Ltd	AAA	7.80%
Power Grid Corporation Of India Ltd	AAA	6.52%
L&T Infrastructure Finance Company Limited	AA+	6.36%
Rural Electrification Corporation Ltd	AAA	5.21%
Indian Oil Corporation Ltd.	AAA	2.60%
Bajaj Finance Ltd	AAA	2.58%
Dewan Housing Finance Corporation Ltd	AAA	2.38%
<b>Fixed Deposit (FD)</b>		
Union Bank Of India	AAA	1.30%
Bank Of Baroda	AAA	0.52%
<b>Preference Shares (Pref)</b>		
Vedanta Limited		9.07%
<b>Money Market and Others (MMI)</b>		
Franklin Templeton Mutual Fund		6.93%
Kotak Mutual Fund		5.01%
Current Asset		4.65%
Clearing Corporation Of India Ltd.		4.41%
Birla Sun Life Mutual Fund		1.07%
<b>Total</b>		<b>100.00%</b>

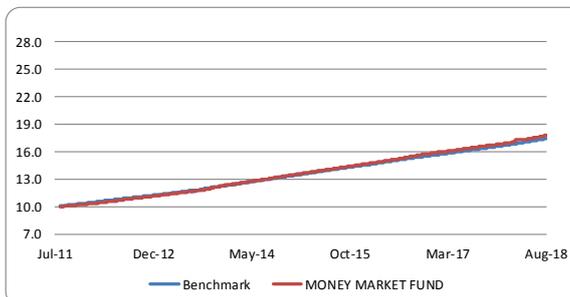
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Infrastructure	33.72%
Government	14.23%
Mutual Fund	13.01%
Financial And Insurance Activities	12.51%
Mining Of Metal Ores	9.07%
Pnb Housing Finance Ltd	7.83%
Current Asset	4.65%
Manufacture Of Coke And Refined Petroleum Products	2.60%
Dewan Housing Finance Corporation Ltd	2.38%
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

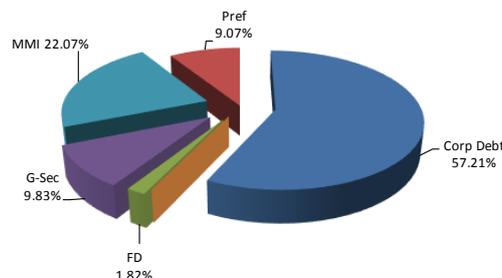


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.7%	4.4%	7.6%	7.5%	7.7%	8.5%
Benchmark	0.7%	3.8%	7.1%	6.9%	7.2%	8.1%

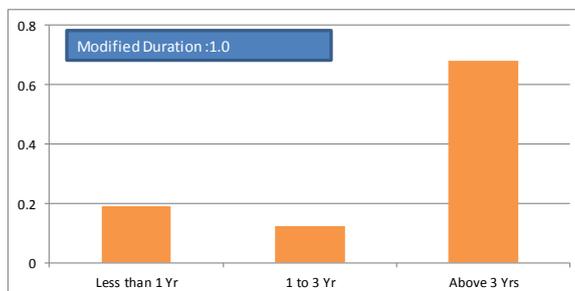
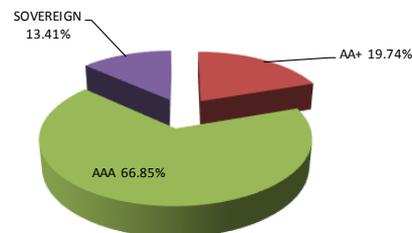
Benchmark: CRISIL Liquid Fund Index

- 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\*\*



## 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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	31-Aug-18	19.5836
AUM (Rs. Cr)		
Fixed Income	Equity	Total
10.10	10.42	20.52
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	51%
Debt and Money market	40-80%	49%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	20.10%
<b>Corporate Debt (Corp Debt)</b>		
Power Grid Corporation Of India Ltd	AAA	5.49%
Dewan Housing Finance Corporation Ltd	AAA	2.24%
L&T Infra Debt Fund Limited	AAA	1.97%
Housing Development Finance Corporation Ltd	AAA	0.98%
Power Finance Corporation Ltd	AAA	0.85%
Lic Housing Finance Ltd	AAA	0.49%
Idfc Bank Limited	AA+	0.49%
<b>Equity (EQ)</b>		
Hdfc Bank Ltd		3.47%
Housing Development Finance Corporation Ltd		3.13%
Reliance Industries Ltd		2.70%
Yes Bank Ltd		2.24%
Infosys Ltd		1.97%
Larsen & Toubro Ltd		1.78%
Indusind Bank Ltd		1.73%
Hcl Technologies Ltd		1.71%
Kotak Mahindra Bank Ltd		1.69%
Piramal Enterprises Ltd		1.46%
Others		28.89%
<b>Money Market and Others (MMI)</b>		
Franklin Templeton Mutual Fund		6.32%
Clearing Corporation Of India Ltd.		5.34%
Current Asset		2.70%
Birla Sun Life Mutual Fund		2.25%
<b>Total</b>		<b>100.00%</b>

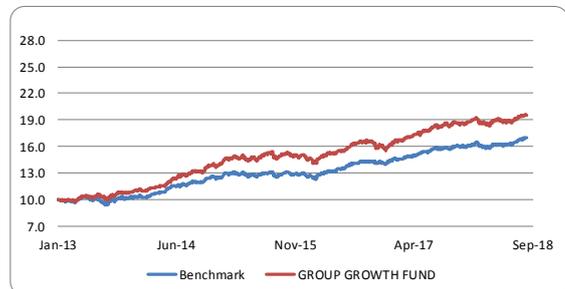
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	25.44%
Mutual Fund	8.57%
Infrastructure	8.31%
Current Asset	2.70%
Dewan Housing Finance Corporation Ltd	2.24%
Housing Development Finance Corporation Ltd	0.98%
Lic Housing Finance Ltd	0.49%
Financial And Insurance Activities	0.49%
<b>Equity</b>	
Financial And Insurance Activities	18.97%
Computer Programming, Consultancy And Related Activities	5.09%
Infrastructure	4.22%
Manufacture Of Coke And Refined Petroleum Products	3.26%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.63%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.55%
Civil Engineering	1.78%
Manufacture Of Chemicals And Chemical Products	1.61%
Manufacture Of Other Non-Metallic Mineral Products	1.45%
Manufacture Of Tobacco Products	1.39%
<b>Others</b>	<b>7.83%</b>
<b>Total</b>	<b>100.00%</b>

\*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	1.3%	4.8%	6.4%	8.9%	9.5%	12.8%
Benchmark	1.3%	5.9%	7.5%	9.2%	9.9%	9.9%

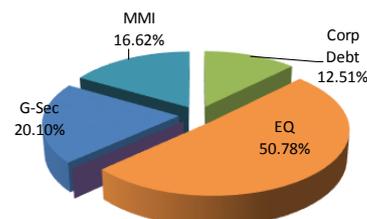
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater

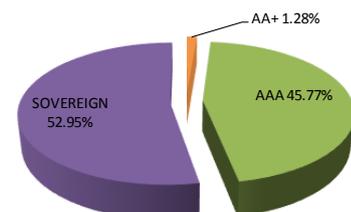
than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

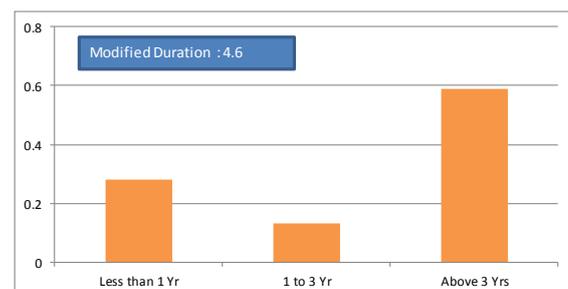
### Asset Allocation\*



### 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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on 31-Aug-18	17.7521	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.57	2.97	11.54
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	26%
Debt and Money market	70-100%	74%

### Portfolio

#### Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b> <b>29.77%</b>		
Government Of India	SOVEREIGN	29.77%
<b>Corporate Debt (Corp Debt)</b> <b>24.27%</b>		
Dewan Housing Finance Corporation Ltd	AAA	7.04%
L&T Infrastructure Finance Company Limited	AA+	6.35%
Power Grid Corporation Of India Ltd	AAA	3.86%
L&T Infra Debt Fund Limited	AAA	2.62%
Indian Railway Finance Corporation Ltd	AAA	1.80%
Lic Housing Finance Ltd	AAA	0.87%
Reliance Jio Infocomm Limited	AAA	0.87%
Bajaj Finance Ltd	AAA	0.86%
<b>Equity (EQ)</b> <b>25.72%</b>		
Housing Development Finance Corporation Ltd		1.91%
Reliance Industries Ltd		1.67%
Hdfc Bank Ltd		1.61%
Yes Bank Ltd		1.46%
Piramal Enterprises Ltd		1.05%
Indusind Bank Ltd		1.02%
Infosys Ltd		1.02%
Hcl Technologies Ltd		1.00%
Kotak Mahindra Bank Ltd		0.99%
Power Grid Corporation Of India Ltd		0.94%
Others		13.05%
<b>Fixed Deposit (FD)</b> <b>2.25%</b>		
Union Bank Of India	AAA	2.17%
Bank Of Baroda	AAA	0.09%
<b>Money Market and Others (MMI)</b> <b>17.98%</b>		
Franklin Templeton Mutual Fund		5.90%
Clearing Corporation Of India Ltd.		4.51%
Current Asset		3.72%
Birla Sun Life Mutual Fund		2.05%
Reliance Mutual Fund		1.81%
<b>Total</b>		<b>100.00%</b>

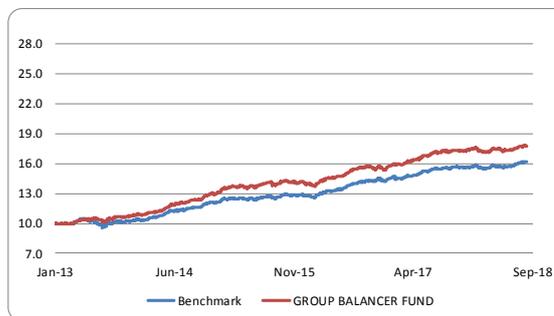
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b> <b>74.28%</b>	
Government	34.28%
Infrastructure	15.50%
Mutual Fund	9.76%
Dewan Housing Finance Corporation Ltd	7.04%
Current Asset	3.72%
Financial And Insurance Activities	3.11%
Lic Housing Finance Ltd	0.87%
<b>Equity</b> <b>25.72%</b>	
Financial And Insurance Activities	9.89%
Computer Programming, Consultancy And Related Activities	2.76%
Infrastructure	2.43%
Manufacture Of Coke And Refined Petroleum Products	1.76%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.28%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.25%
Manufacture Of Other Non-Metallic Mineral Products	0.86%
Manufacture Of Other Transport Equipment	0.75%
Manufacture Of Chemicals And Chemical Products	0.72%
Civil Engineering	0.69%
<b>Others</b>	<b>4.04%</b>
<b>Total</b>	<b>100%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

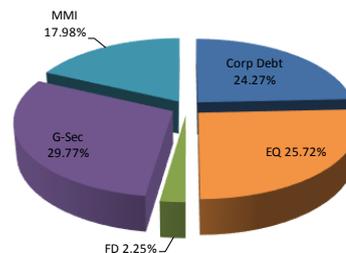


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.6%	3.2%	3.2%	6.9%	8.3%	10.8%
Benchmark	0.7%	4.1%	4.2%	7.1%	8.6%	8.9%

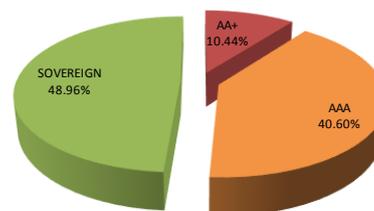
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

- 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.

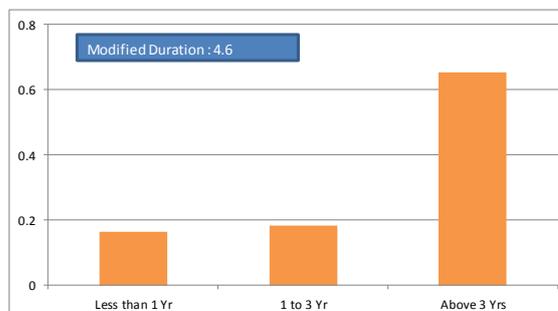
### Asset Allocation\*



### 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	11	
NAV as on	31-Aug-18	16.0619
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.96	0.00	8.96
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*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	51.06%
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	8.00%
Power Grid Corporation Of India Ltd	AAA	7.59%
Shriram Transport Finance Company Ltd	AA+	5.56%
Power Finance Corporation Ltd	AAA	2.28%
Bajaj Finance Ltd	AAA	2.22%
L&T Finance Ltd	AAA	1.16%
Rural Electrification Corporation Ltd	AAA	1.12%
Ecl Finance Ltd	AA	0.57%
India Infoline Finance Limited	AA	0.01%
<b>Fixed Deposit (FD)</b>		
Union Bank Of India		2.79%
<b>Money Market and Others (MMI)</b>		
Franklin Templeton Mutual Fund		5.66%
Current Asset		4.90%
Birla Sun Life Mutual Fund		3.44%
Reliance Mutual Fund		2.46%
Clearing Corporation Of India Ltd.		0.92%
Icici Prudential Mutual Fund		0.28%
<b>Total</b>		<b>100.0%</b>

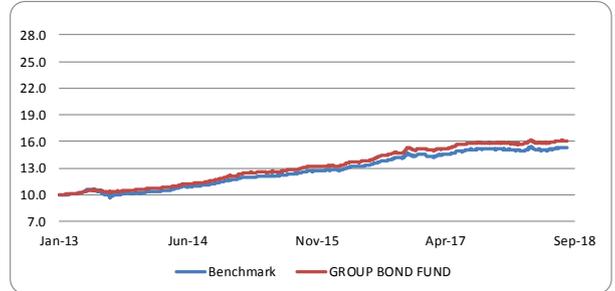
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	51.98%
Financial And Insurance Activities	12.30%
Mutual Fund	11.85%
Infrastructure	10.99%
Dewan Housing Finance Corporation Ltd	8.00%
Current Asset	4.90%
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

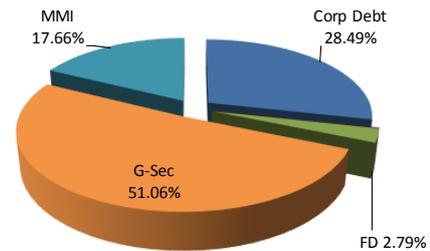


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.0%	2.3%	1.4%	5.4%	7.6%	8.8%
Benchmark	0.1%	2.3%	0.9%	5.0%	7.2%	7.9%

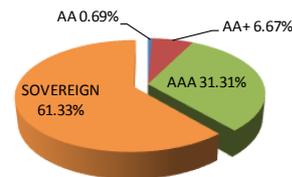
Benchmark: CRISIL Composite Bond Fund Index

- 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.

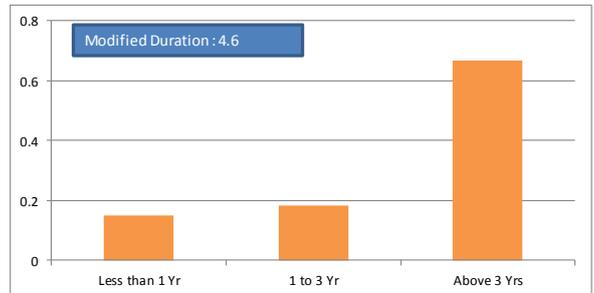
### Asset Allocation\*



### 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	11	
NAV as on	31-Aug-18	11.2932
AUM (Rs. Cr)		
	Fixed Income	Equity
	4.27	0.00
	Total	
	4.27	
Asset Allocation Pattern		
	Instruments	As per Fund Specifications
	Equity and Equity related	Nil
	Debt and Money market	100
		Actual
		Nil
		100

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	94.87%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.		5.13%
Current Asset		0.07%
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

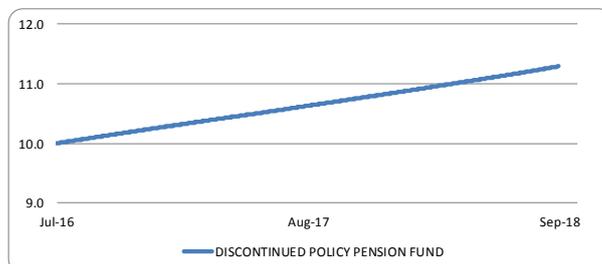
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	99.93%
Current Asset	0.07%
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

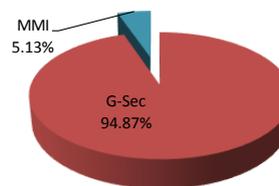


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.9%	5.7%	5.7%	NA	4.8%
Benchmark	NA	NA	NA	NA	NA	NA

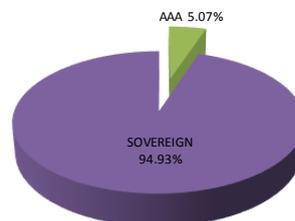
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- 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	11	
NAV as on	31-Aug-18	15.7692
AUM (Rs. Cr)		
Fixed Income	Equity	Total
44.30	0.00	44.30
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

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		<b>94.56%</b>
Government Of India	SOVEREIGN	94.56%
<b>Money Market and Others (MMI)</b>		<b>5.44%</b>
Clearing Corporation Of India Ltd.		5.40%
Current Asset		0.04%
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

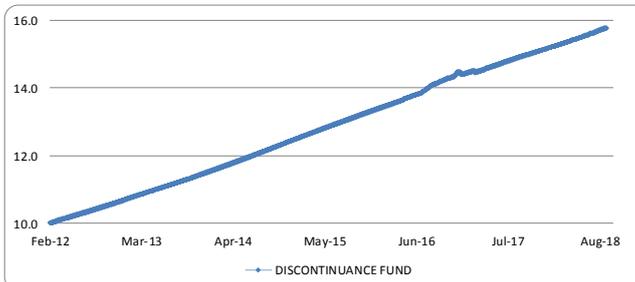
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>99.96%</b>
Government	99.96%
Current Asset	0.04%
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

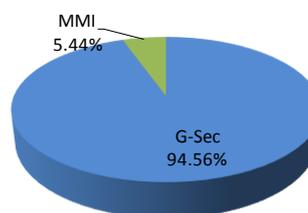
### NAV (Net Asset Value)



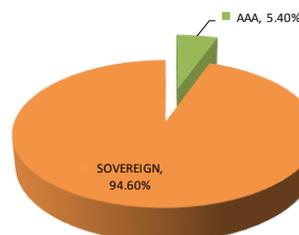
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	3.0%	5.6%	5.6%	6.3%	7.2%
Benchmark	NA	NA	NA	NA	NA	NA

- 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	
<b>Fund Manager</b>		
Equity	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	31-Aug-18	14.7843
<b>AUM (Rs. Cr)</b>		
Fixed Income	Equity	Total
0.33	11.09	11.42
<b>Asset Allocation Pattern</b>		
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*
<b>Equity (EQ)</b>		
<b>97.10%</b>		
Reliance Mutual Fund		8.36%
Reliance Industries Ltd		6.56%
Housing Development Finance Corporation Ltd		6.28%
Kotak Mutual Fund		5.14%
Piramal Enterprises Ltd		4.13%
Infosys Ltd		3.99%
Hcl Technologies Ltd		3.94%
Yes Bank Ltd		3.56%
Power Grid Corporation Of India Ltd		3.32%
Eicher Motors Ltd		3.02%
Others		48.79%
<b>Money Market and Others (MMI)</b>		
<b>2.90%</b>		
Clearing Corporation Of India Ltd.		3.01%
Current Asset		-0.12%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

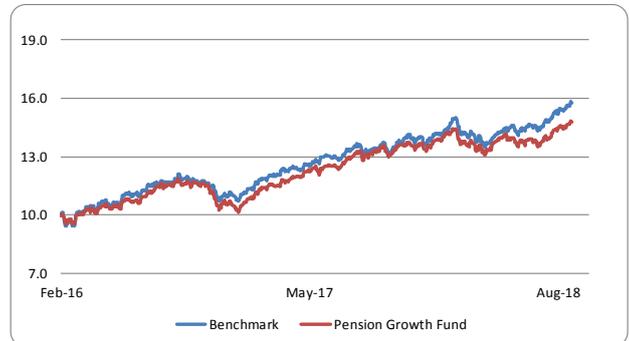
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
<b>2.90%</b>	
Government	3.01%
Current Asset	-0.12%
<b>Equity</b>	
<b>97.10%</b>	
Financial And Insurance Activities	21.58%
Mutual Fund	13.50%
Computer Programming, Consultancy And Related Activities	10.86%
Infrastructure	9.01%
Manufacture Of Coke And Refined Petroleum Products	6.90%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.95%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.90%
Manufacture Of Other Non-Metallic Mineral Products	3.37%
Manufacture Of Other Transport Equipment	2.93%
Manufacture Of Chemicals And Chemical Products	2.83%
<b>Others</b>	<b>16.27%</b>
<b>Total</b>	<b>100%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

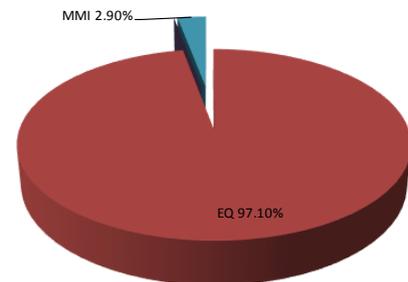


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.0%	7.5%	11.6%	12.4%	NA	16.6%
Benchmark	3.2%	11.3%	17.8%	15.3%	NA	19.4%

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	Paras Gupta	
No. of Funds Managed	11	
NAV as on 31-Aug-18	12.1180	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.80	0.00	4.80
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*
<b>Government Security (G Sec)</b>		<b>47.58%</b>
Government Of India	SOVEREIGN	47.58%
<b>Corporate Debt (Corp Debt)</b>		<b>35.74%</b>
Shriram Transport Finance Company Ltd	AA+	8.29%
Power Grid Corporation Of India Ltd	AAA	7.83%
L&T Infrastructure Finance Company Limited	AA+	5.09%
Dewan Housing Finance Corporation Ltd	AAA	4.14%
Pnb Housing Finance Ltd	AAA	4.12%
Exim Bank	AAA	2.13%
Reliance Jio Infocomm Limited	AAA	2.10%
Indian Railway Finance Corporation Ltd	AAA	2.05%
<b>Fixed Deposit (FD)</b>		<b>0.62%</b>
Bank Of Baroda	AAA	0.62%
<b>Money Market and Others (MMI)</b>		<b>16.06%</b>
Franklin Templeton Mutual Fund		6.34%
Current Asset		4.04%
Clearing Corporation Of India Ltd.		2.90%
Birla Sun Life Mutual Fund		2.78%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

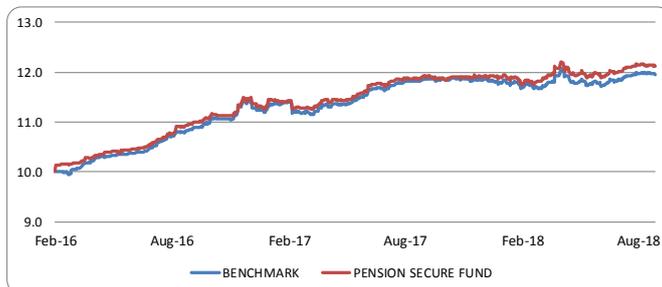
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Government	50.48%
Infrastructure	17.06%
Financial And Insurance Activities	11.04%
Mutual Fund	9.12%
Dewan Housing Finance Corporation Ltd	4.14%
Pnb Housing Finance Ltd	4.12%
Current Asset	4.04%
<b>Total</b>	<b>100%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

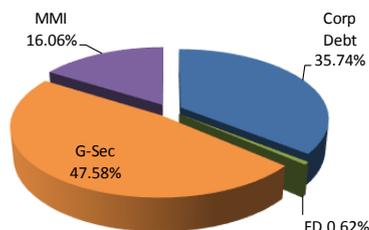


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.03%	2.51%	1.82%	5.17%	NA	7.8%
Benchmark	0.09%	2.35%	0.91%	5.03%	NA	7.2%

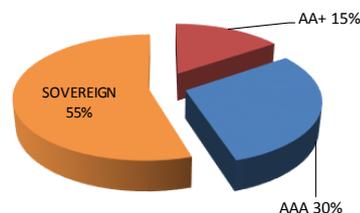
Benchmark: CRISIL Composite Bond Fund Index

- 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.

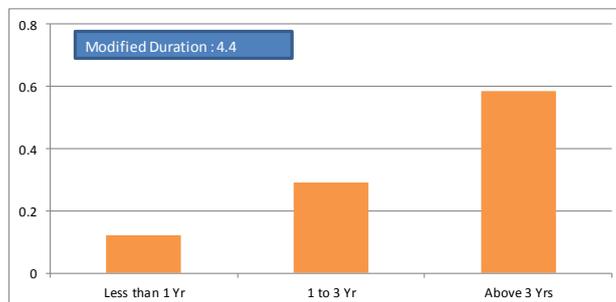
### Asset Allocation\*



### 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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on 31-Aug-18	13.0417	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.29	47.24	48.53
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	97%
Debt & Money Market	0-20%	3%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Equity (EQ)</b>		
Reliance Mutual Fund		6.41%
Motilal Oswal Securities Ltd		3.97%
Piramal Enterprises Ltd		3.10%
Avenue Supermarts Ltd		2.66%
Bharat Forge Ltd		2.28%
Natco Pharma Ltd		2.24%
Pnb Housing Finance Ltd		2.19%
Cholamandalam Investment & Finance Company Ltd		2.16%
Page Industries Ltd		2.07%
Time Technoplast Ltd		1.90%
Others		68.37%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.		2.73%
Current Asset		-0.08%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

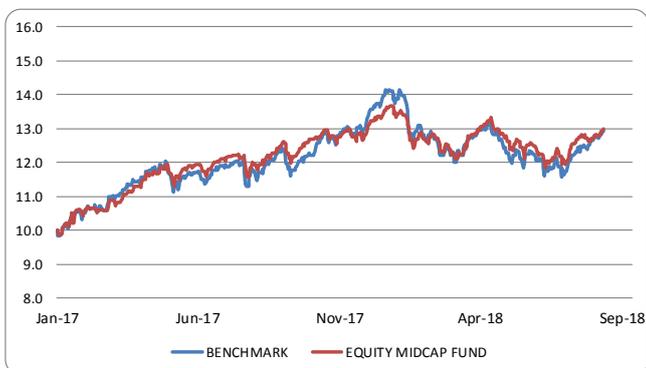
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	2.73%
Current Asset	-0.08%
<b>Equity</b>	
Financial And Insurance Activities	20.71%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	10.62%
Mutual Fund	10.38%
Manufacture Of Chemicals And Chemical Products	6.15%
Manufacture Of Electrical Equipment	6.08%
Infrastructure	5.57%
Manufacture Of Rubber And Plastics Products	4.12%
Manufacture Of Other Non-Metallic Mineral Products	3.32%
Computer Programming, Consultancy And Related Activities	3.31%
<b>Others</b>	<b>27.10%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)



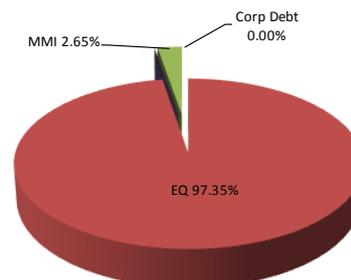
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.7%	1.8%	7.4%	NA	NA	17.9%
Benchmark	5.9%	1.3%	9.0%	NA	NA	17.4%

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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Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>