



# FUND FACT SHEET

## as of 28th February 2018

## Equity Markets

| Index            | Return                    |
|------------------|---------------------------|
| Sensex           | <b>34,814.04 (-4.95%)</b> |
| Nifty            | <b>10,492.85 (-4.85%)</b> |
| Nifty Midcap 100 | <b>19,664.9 (-5.39%)</b>  |

### Performance

- VIX ended for the month at 13.8 as compared to 15.93 last month
- Foreign Institutional Investors (FIIs) stood as net sellers of 12,491 crores in equities
- The best performing sectors were IT (-1.4%) & Metal (-1.8%)
- The worst performing sectors were Banks (-8.3%) & Financial Services (-7.3%)
- Monthly Nifty Averages of P/E stood at 25.68, P/BV at 3.54 & Dividend Yield was 1.1%
- The Nifty Free Float Small Cap Index fell by 5.2% for the month of February

### Global

- The MSCI Emerging Market Index decreased by 4.7% during the month of February.
- The Dow Jones Industrial Average has decreased by 4.3% for this month and closed at 25,029.2
- The S&P 500 Index ended for the month at 2,713.8 lower by 3.9%

### Outlook

- The rising yields and inflation in the US caused the markets to correct globally. We expect the markets to recover as little inflation is healthy for the economy.
- The advent of LTCG, and the agro-favourable budget with no relief to the salaried population further pulled down the markets. We expect the markets to be stable in the coming month

## Debt Markets

|                         | Change                  |
|-------------------------|-------------------------|
| IGB 7.17 (ONTR Yield %) | <b>7.72% (29bps)</b>    |
| IGB 6.79 (OFTR Yield %) | <b>7.90% (31bps)</b>    |
| INR/USD (Rs)            | <b>Rs. 65.17 (2.5%)</b> |

### Performance:

- The yield for the New 10YR On-The-Run Government Security increased by almost 30 basis points, closing at 7.72% at the end of February
- 5 Year On-shore OIS stood at 6.9% for the month of February
- The rupee depreciated by 2.5% against the dollar, standing at Rs. 65.17 for the month of February
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs. 2,771 crores
- The AAA-Gsec spread for the month of February remained more or less in the range of 65-75 bps

### Indian Economy

- India's headline CPI Inflation for the month of January was at 5.1%, slightly lower than expectation
- Nikkei Manufacturing PMI India was at 52.1 for February, while the Nikkei Services PMI for February was 47.8, contracting significantly from previous month's 51.7
- The Brent prices have fallen by 3.9% to \$61.6/bbl in February after a high of \$64/bbl

### Outlook

- The Budgetary announcement made in favour of Minimum Support Prices is expected to have an inflationary impact of 50bps on the CPI numbers in the coming year
- Because of hawkish tone of the MPC's minutes, we expect a rate hike in the upcoming Monetary Policy
- We expect the 10yr ONTR Government Security to be in the 7.75%-7.90% with an upward bias

## Equity Large Cap Fund

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 4.6%     | 19.5%  | 21.5%  | 7.7%   | 17.1%  | 17.6%  | 15.8%     |
| Benchmark   | 5.9%     | 18.2%  | 22.2%  | 5.6%   | 13.7%  | 13.0%  | 10.3%     |

Benchmark:NSE Nifty50

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

## Equity Top 250 Fund

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 5.3%     | 19.9%  | 22.4%  | 9.9%   | 19.9%  | 20.0%  | 15.5%     |
| Benchmark   | 6.2%     | 18.9%  | 24.5%  | 7.5%   | 16.3%  | 14.7%  | 11.2%     |

Benchmark: Nifty 200

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

## PE Based Fund

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 3.1%     | 13.0%  | 15.6%  | 7.8%   | 13.6%  | 13.0%  | 12.7%     |
| Benchmark   | 3.9%     | 12.5%  | 15.7%  | 6.8%   | 11.6%  | 11.2%  | 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

## Managed Fund

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 1.1%     | 9.2%   | 11.9%  | 7.9%   | 12.9%  | 12.7%  | 11.6%     |
| Benchmark   | 0.9%     | 8.4%   | 12.4%  | 7.2%   | 11.0%  | 9.9%   | 9.4%      |

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

## 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 | 1.3%     | 5.5%   | 7.8%   | 7.7%   | 9.0%   | 9.0%   | 9.0%      |
| Benchmark   | 1.5%     | 5.7%   | 7.8%   | 7.8%   | 8.5%   | 8.5%   | 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

## Money Market Fund

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 3.1%     | 6.4%   | 7.3%   | 7.6%   | 8.1%   | 8.5%   | 8.5%      |
| Benchmark   | 3.3%     | 6.7%   | 7.1%   | 7.4%   | 7.8%   | 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

## Group Growth Fund

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 1.8%     | 11.8%  | 15.0%  | 8.1%   | 13.5%  | 13.7%  | 13.1%     |
| Benchmark   | 1.6%     | 9.7%   | 13.8%  | 7.0%   | 7.8%   | 10.4%  | 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%  | 95%    |
| Debt and Money market     | 0-20%    | 5%     |

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 0.3%     | 8.1%   | 12.0%  | 7.9%   | 11.8%  | 11.6%  | 11.2%     |
| Benchmark   | 0.2%     | 7.0%   | 11.0%  | 7.4%   | 7.8%   | 9.4%   | 9.0%      |

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 | -0.6%    | 4.1%   | 9.0%   | 7.9%   | 9.9%   | 9.3%   | 9.3%      |
| Benchmark   | -1.2%    | 4.3%   | 8.3%   | 7.6%   | 7.8%   | 8.3%   | 8.2%      |

Benchmark: CRISIL Composite Bond Fund Index

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

| Period      | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 2.8%     | NA     | 4.8%   | NA     | NA     | NA     | 4.6%      |
| 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 | 2.6%     | 5.7%   | 6.3%   | 6.6%   | 7.0%   | 7.1%   | 7.3%      |
| 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 | 4.2%     | 19.5%  | 19.7%  | NA     | NA     | NA     | 17.0%     |
| Benchmark   | 5.9%     | 18.2%  | 22.2%  | NA     | NA     | NA     | 18.4%     |

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 | -0.5%    | 4.7%   | 7.9%   | NA     | NA     | NA     | 7.7%      |
| Benchmark   | -1.2%    | 4.3%   | 8.3%   | NA     | NA     | NA     | 7.8%      |

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 | 6.2%     | 20.2%  | NA     | NA     | NA     | NA     | 28.4%     |
| Benchmark   | 8.3%     | 19.3%  | NA     | NA     | NA     | NA     | 27.9%     |

Benchmark: Nifty Free Float Midcap 100 Index

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

## Equity Large Cap Fund

### Fund Objective

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

### Fund Information

|                           |                              |         |
|---------------------------|------------------------------|---------|
| SFIN No.                  | ULIF00118/08/11EQLARGECAP147 |         |
| Launch Date               | 28-Jul-11                    |         |
| Face Value                | 10.0000                      |         |
| Risk Profile              | High                         |         |
| Fund Manager              | Bismillah Chowdhary          |         |
| No. of Funds Managed      | 7                            |         |
| NAV as on                 | 31-Jan-18                    | 26.3113 |
| AUM (Rs. Cr)              |                              |         |
| Fixed Income              | Equity                       | Total   |
| 3.54                      | 94.29                        | 97.84   |
| 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

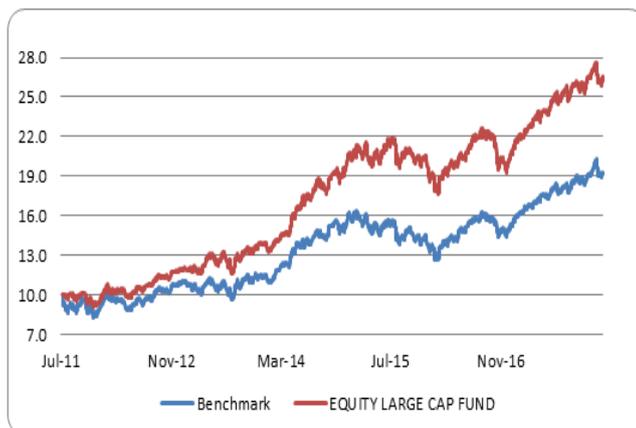
| Company/ Issuer                             | Rating | % to AUM*   |
|---|--------|-------------|
| <b>Corporate Debt (Corp Debt)</b>           |        |             |
| Dewan Housing Finance Corporation Ltd       | AAA    | 0.56%       |
| <b>Equity (EQ)</b>                          |        |             |
| Reliance Mutual Fund                        | -      | 8.24%       |
| Housing Development Finance Corporation Ltd | -      | 5.17%       |
| Infosys Ltd                                 | -      | 4.88%       |
| Reliance Industries Ltd                     | -      | 3.43%       |
| Hdfc Bank Ltd                               | -      | 3.37%       |
| Hindustan Zinc Ltd                          | -      | 3.07%       |
| Hindustan Petroleum Corporation Ltd         | -      | 3.07%       |
| Motherson Sumi Systems Ltd                  | -      | 3.00%       |
| Indian Oil Corporation Ltd                  | -      | 2.84%       |
| Larsen & Toubro Ltd                         | -      | 2.80%       |
| Others                                      |        | 56.51%      |
| <b>Money Market and Others (MMI)</b>        |        |             |
| Rbl Bank                                    |        | 0.42%       |
| Clearing Corporation Of India Ltd.          |        | 1.45%       |
| <b>Total</b>                                |        | <b>100%</b> |

#### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification)                            | % to AUM*      |
|---|----------------|
| <b>Debt</b>   |                |
| Current Asset   | 1.61%          |
| Government  | 1.45%          |
| <b>Equity</b>   |                |
| Financial And Insurance Activities  | 23.27%         |
| Computer Programming, Consultancy And Related Activities                  | 14.25%         |
| Manufacture Of Coke And Refined Petroleum Products                        | 9.39%          |
| Mutual Fund   | 8.24%          |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 5.31%          |
| Manufacture Of Basic Metals   | 4.96%          |
| Infrastructure  | 4.70%          |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 3.73%          |
| Manufacture Of Other Non-Metallic Mineral Products                        | 3.05%          |
| Civil Engineering   | 2.89%          |
| <b>Others</b>   | <b>16.59%</b>  |
| <b>Total</b>  | <b>100.00%</b> |

\*Based on Asset Under Management

### NAV (Net Asset Value)

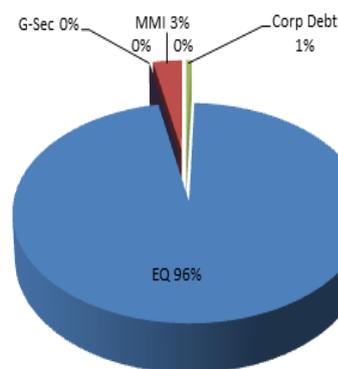


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -4.3%   | 4.6%     | 19.5%  | 21.5%  | 7.7%   | 15.8%     |
| Benchmark   | -5.2%   | 5.9%     | 18.2%  | 22.2%  | 5.6%   | 10.3%     |

Benchmark: Nifty50

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

### Asset Allocation\*



## EQUITY TOP 250

### Fund Objective

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

### Fund Information

|                           |                            |        |
|---------------------------|----------------------------|--------|
| SFIN No.                  | ULIF0027/07/11EQTOP250147  |        |
| Launch Date               | 20-Jul-11                  |        |
| Face Value                | 10.0000                    |        |
| Risk Profile              | High                       |        |
| Fund Manager              | Bismillah Chowdhary        |        |
| No. of Funds Managed      | 7                          |        |
| NAV as on 31-Jan-18       | 25.7388                    |        |
| AUM (Rs. Cr)              |                            |        |
| Fixed Income              | Equity                     | Total  |
| 4.31                      | 75.54                      | 79.85  |
| Asset Allocation Pattern  |                            |        |
| Instruments               | As per Fund Specifications | Actual |
| Equity and Equity related | 60-100%                    | 95%    |
| Debt and Money market     | 0-40%                      | 5%     |

### Portfolio

#### Top 10 holdings as per Asset Category

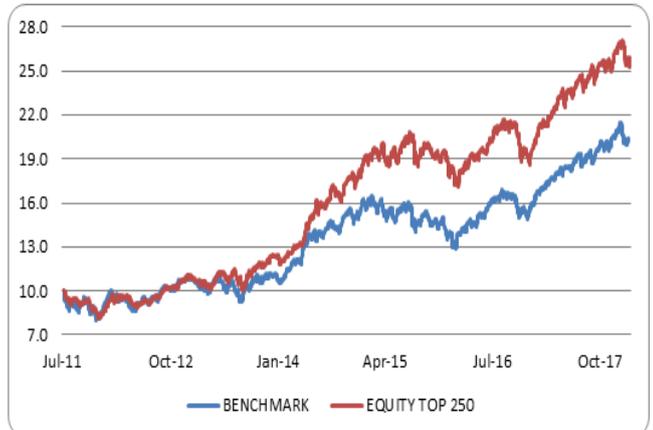
| Company/ Issuer                             | Rating | % to AUM*      |
|---|--------|----------------|
| <b>Corporate Debt (Corp Debt)</b>           |        |                |
| Idfc Bank Limited                           | AAA    | 0.01%          |
| <b>Equity (EQ)</b>                          |        |                |
| Reliance Mutual Fund                        | -      | 8.61%          |
| Housing Development Finance Corporation Ltd | -      | 4.66%          |
| Reliance Industries Ltd                     | -      | 3.59%          |
| Infosys Ltd                                 | -      | 2.92%          |
| Larsen & Toubro Ltd                         | -      | 2.73%          |
| Hindustan Unilever Ltd                      | -      | 2.25%          |
| Bajaj Finserv Ltd                           | -      | 2.24%          |
| Hindustan Zinc Ltd                          | -      | 2.08%          |
| Hdfc Bank Ltd                               | -      | 2.01%          |
| Motherson Sumi Systems Ltd                  | -      | 2.01%          |
| Others                                      |        | 61.51%         |
| <b>Money Market and Others (MMI)</b>        |        |                |
| Rbl Bank                                    |        | 1.02%          |
| Clearing Corporation Of India Ltd.          |        | 0.47%          |
| <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>5.39%</b>   |
| Current Asset   | 4.91%          |
| Government  | 0.47%          |
| Financial And Insurance Activities  | 0.01%          |
| <b>Equity</b>   | <b>75.12%</b>  |
| Financial And Insurance Activities  | 22.44%         |
| Computer Programming, Consultancy And Related Activities                  | 10.52%         |
| Mutual Fund   | 8.61%          |
| Manufacture Of Coke And Refined Petroleum Products                        | 7.47%          |
| Infrastructure  | 5.78%          |
| Manufacture Of Chemicals And Chemical Products                            | 4.91%          |
| Manufacture Of Basic Metals   | 4.14%          |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 4.08%          |
| Manufacture Of Other Non-Metallic Mineral Products                        | 3.95%          |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 3.23%          |
| <b>Others</b>   | <b>19.49%</b>  |
| <b>Total</b>  | <b>100.00%</b> |

\*Based on Asset Under Management

### NAV (Net Asset Value)

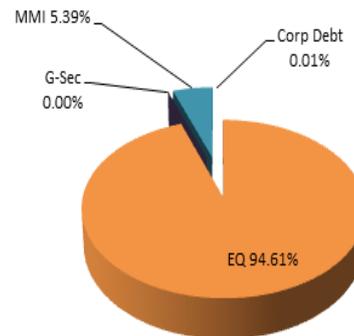


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -4.5%   | 5.3%     | 19.9%  | 22.4%  | 9.9%   | 15.5%     |
| Benchmark   | -5.5%   | 6.2%     | 18.9%  | 24.5%  | 7.5%   | 11.2%     |

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                 | 31-Jan-18                 | 22.0367 |
| AUM (Rs. Cr)              |                           |         |
| Fixed Income              | Equity                    | Total   |
| 9.53                      | 12.09                     | 21.62   |
| Asset Allocation Pattern  |                           |         |
| Instruments               | As per Fund               | Actual  |
| Equity and Equity related | 0-100%                    | 56%     |
| Debt and Money market     | 0-100%                    | 44%     |

### Portfolio

#### Top 10 holdings as per Asset Category

| Company/ Issuer                             | Rating    | % to AUM*      |
|---|-----------|----------------|
| <b>Government Security (G Sec)</b>          |           |                |
| Government Of India                         | SOVEREIGN | 1.24%          |
| <b>Corporate Debentures (Corp Debt)</b>     |           |                |
| Dewan Housing Finance Corporation Ltd       | AAA       | 7.82%          |
| Power Finance Corporation Ltd               | AAA       | 5.20%          |
| L&T Infrastructure Finance Company Limited  | AA+       | 3.38%          |
| Pnb Housing Finance Ltd                     | AAA       | 3.20%          |
| Indian Railway Finance Corporation Ltd      | AAA       | 2.81%          |
| Rural Electrification Corporation Ltd       | AAA       | 2.34%          |
| Housing Development Finance Corporation Ltd | AAA       | 1.42%          |
| Edelweiss Asset Reconstruction Co. Ltd.     | AA        | 0.93%          |
| Idfc Bank Limited                           | AAA       | 0.03%          |
| <b>Equity (EQ)</b>                          |           |                |
| Hdfc Bank Ltd                               | -         | 3.71%          |
| Housing Development Finance Corporation Ltd | -         | 1.42%          |
| Polaris Retail Infotech Ltd                 | -         | 2.53%          |
| Infosys Ltd                                 | -         | 2.50%          |
| Yes Bank Ltd                                | -         | 2.08%          |
| Kotak Mahindra Bank Ltd                     | -         | 2.06%          |
| Indusind Bank Ltd                           | -         | 2.04%          |
| Reliance Industries Ltd                     | -         | 1.74%          |
| Hindustan Petroleum Corporation Ltd         | -         | 1.56%          |
| Hindustan Zinc Ltd                          | -         | 1.53%          |
| Others                                      | -         | 34.77%         |
| <b>Fixed Deposit (FD)</b>                   |           |                |
| Bank Of Baroda                              | AAA       | 2.54%          |
| Oriental Bank Of Commerce                   | AAA       | 0.23%          |
| Union Bank Of India                         | AAA       | 0.02%          |
| <b>Money Market and Others (MMI)</b>        |           |                |
| Franklin Templeton Mutual Fund              | -         | 4.45%          |
| Kotak Mahindra Bank Ltd                     | -         | 3.58%          |
| Clearing Corporation Of India Ltd.          | -         | 2.14%          |
| <b>Preference Shares (Pref)</b>             |           |                |
| Zee Entertainment Enterprises Ltd           | AAA       | 0.93%          |
| <b>Total</b>                                |           | <b>100.00%</b> |

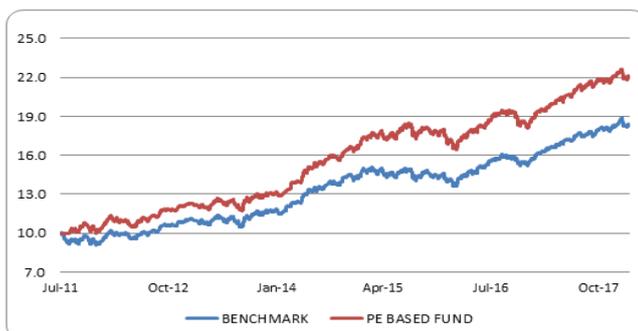
#### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification)                            | % to AUM*      |
|---|----------------|
| <b>Debt</b>   |                |
| Infrastructure  | 13.73%         |
| Dewan Housing Finance Corporation Ltd                                     | 7.82%          |
| Current Asset   | 5.38%          |
| Mutual Fund   | 4.45%          |
| Financial And Insurance Activities  | 3.76%          |
| Government  | 3.38%          |
| Pnb Housing Finance Ltd   | 3.20%          |
| Housing Development Finance Corporation Ltd                               | 1.42%          |
| Programming And Broadcasting Activities                                   | 0.93%          |
| <b>Equity</b>   |                |
| Financial And Insurance Activities  | 19.67%         |
| Computer Programming, Consultancy And Related Activities                  | 9.67%          |
| Manufacture Of Coke And Refined Petroleum Products                        | 4.79%          |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 2.78%          |
| Manufacture Of Basic Metals   | 2.52%          |
| Infrastructure  | 2.39%          |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 2.11%          |
| Manufacture Of Other Non-Metallic Mineral Products                        | 1.55%          |
| Civil Engineering   | 1.53%          |
| Manufacture Of Tobacco Products   | 1.38%          |
| <b>Others</b>   | <b>7.54%</b>   |
| <b>Total</b>  | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

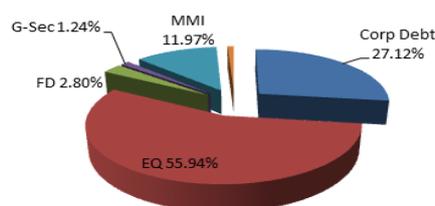


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -2.4%   | 3.1%     | 13.0%  | 15.6%  | 7.8%   | 12.7%     |
| Benchmark   | -2.8%   | 3.9%     | 12.5%  | 15.7%  | 6.8%   | 9.6%      |

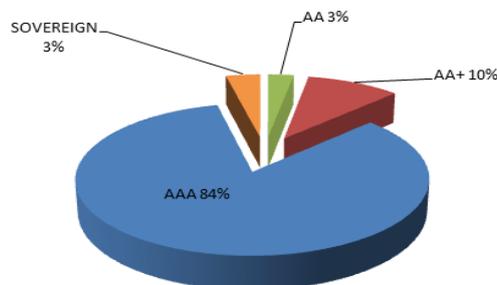
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

- Past Performance is not indicative of future performance.

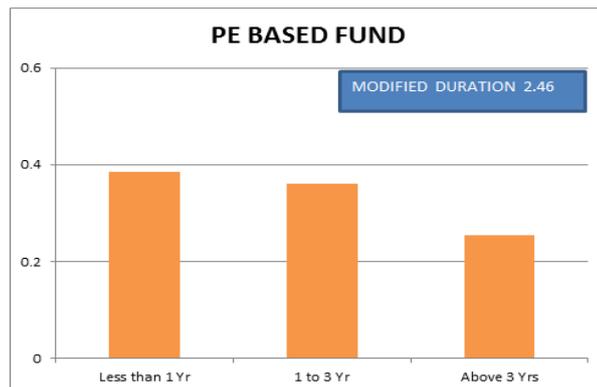
### Asset Allocation\*



### Debt Rating Profile\*\*



### Fixed Income Portfolio Maturity



## MANAGED FUND

### Fund Objective

This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection. urities.

### Fund Information

|                           |                            |         |
|---------------------------|----------------------------|---------|
| SFIN No.                  | ULIF00618/08/11MANAGED147  |         |
| Launch Date               | 03-Aug-11                  |         |
| Face Value                | 10.0000                    |         |
| Risk Profile              | Medium                     |         |
| Fund Manager              |                            |         |
| Equity                    | Bismillah Chowdhary        |         |
| No. of Funds Managed      | 8                          |         |
| Debt                      | Paras Gupta                |         |
| No. of Funds Managed      | 12                         |         |
| NAV as on                 | 31-Jan-18                  | 20.5295 |
| AUM (Rs. Cr)              |                            |         |
| Fixed Income              | Equity                     | Total   |
| 7.63                      | 4.43                       | 12.06   |
| Asset Allocation Pattern  |                            |         |
| Instruments               | As per Fund Specifications | Actual  |
| Equity and Equity related | 0-40%                      | 37%     |
| Debt and Money market     | 60-100%                    | 63%     |

### Portfolio

#### Top 10 holdings as per Asset Category

| Company/ Issuer                            | Rating    | % to AUM*      |
|--|-----------|----------------|
| <b>Government Security (G Sec)</b>         |           |                |
| Government Of India                        | SOVEREIGN | 14.24%         |
| <b>Corporate Debt (Corp Debt)</b>          |           |                |
| Dewan Housing Finance Corporation Ltd      | AAA       | 6.99%          |
| Power Grid Corporation Of India Ltd        | AAA       | 4.72%          |
| Power Finance Corporation Ltd              | AAA       | 4.47%          |
| Indian Railway Finance Corporation Ltd     | AAA       | 2.66%          |
| Pnb Housing Finance Ltd                    | AAA       | 2.46%          |
| L&T Infrastructure Finance Company Limited | AA+       | 2.02%          |
| Edelweiss Asset Reconstruction Co. Ltd.    | AA        | 1.66%          |
| <b>Equity (EQ)</b>                         |           |                |
| Dewan Housing Finance Corporation Ltd      | AAA       | 6.99%          |
| Power Grid Corporation Of India Ltd        | AAA       | 4.72%          |
| Power Finance Corporation Ltd              | AAA       | 4.47%          |
| Indian Railway Finance Corporation Ltd     | AAA       | 2.66%          |
| Pnb Housing Finance Ltd                    | AAA       | 2.46%          |
| L&T Infrastructure Finance Company Limited | AA+       | 2.02%          |
| Others                                     |           | 10.09%         |
| <b>Fixed Deposit (FD)</b>                  |           |                |
| Bank Of Baroda                             | AAA       | 2.24%          |
| Oriental Bank Of Commerce                  | AAA       | 1.66%          |
| Union Bank Of India                        | AAA       | 0.04%          |
| <b>Money Market and Others (MMI)</b>       |           |                |
| Franklin Templeton Mutual Fund             |           | 5.08%          |
| Kotak Mahindra Bank Ltd                    |           | 3.89%          |
| Current Asset                              |           | 3.23%          |
| <b>Preference Shares (Pref)</b>            |           |                |
| Zee Entertainment Enterprises Ltd          | AAA       | 2.08%          |
| <b>Total</b>                               |           | <b>100.00%</b> |

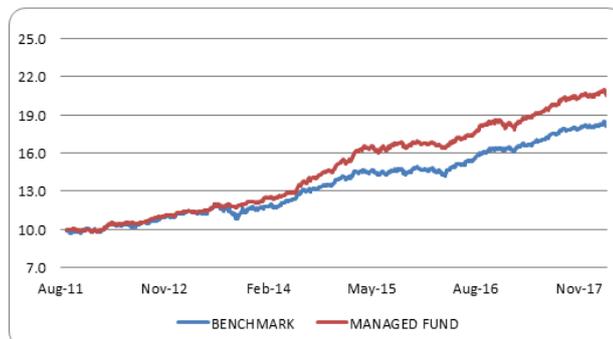
#### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification)                            | % to AUM*      |
|---|----------------|
| <b>Debt</b>   |                |
| Government  | 16.75%         |
| Infrastructure  | 14.73%         |
| Financial And Insurance Activities  | 7.16%          |
| Current Asset   | 7.15%          |
| Dewan Housing Finance Corporation Ltd                                     | 6.99%          |
| Mutual Fund   | 5.08%          |
| <b>Equity</b>   |                |
| Financial And Insurance Activities  | 9.54%          |
| Computer Programming, Consultancy And Related Activities                  | 7.80%          |
| Mutual Fund   | 6.61%          |
| Manufacture Of Coke And Refined Petroleum Products                        | 3.23%          |
| Infrastructure  | 1.88%          |
| Manufacture Of Chemicals And Chemical Products                            | 1.26%          |
| Manufacture Of Basic Metals   | 1.17%          |
| Manufacture Of Other Non-Metallic Mineral Products                        | 1.08%          |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 1.01%          |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 0.97%          |
| <b>Others</b>   | <b>0.00%</b>   |
| <b>Total</b>  | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

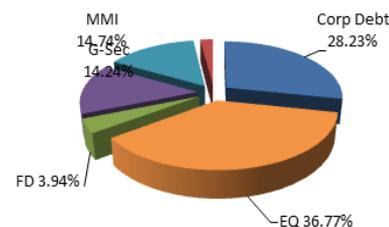


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -2.0%   | 1.1%     | 9.2%   | 11.9%  | 7.9%   | 11.6%     |
| Benchmark   | -2.3%   | 0.9%     | 8.4%   | 12.4%  | 7.2%   | 9.4%      |

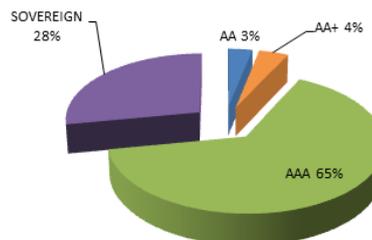
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

- 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.

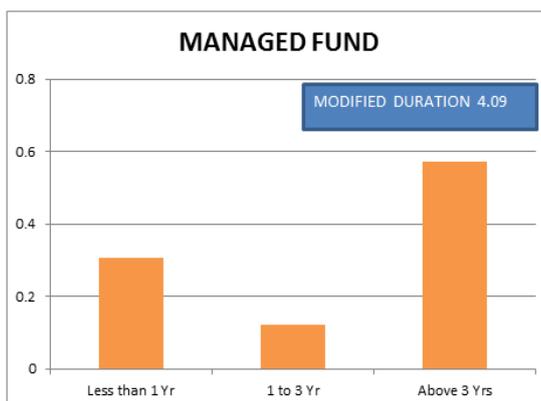
### Asset Allocation\*



### Debt Rating Profile\*\*



### Fixed Income Portfolio Maturity



## Bond Fund

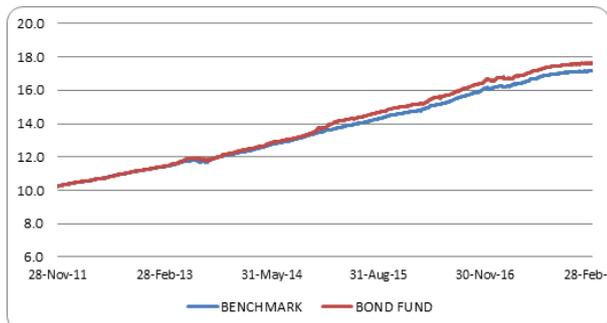
### Fund Objective

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      | 12                         |        |
| NAV as on 31-Jan-18       | 17.6425                    |        |
| AUM (Rs. Cr)              |                            |        |
| Fixed Income              | Equity                     | Total  |
| 18.48                     | 0.00                       | 18.48  |
| Asset Allocation Pattern  |                            |        |
| Instruments               | As per Fund Specifications | Actual |
| Equity and Equity related | Nil                        | Nil    |
| Debt and Money market     | 100                        | 100    |

### NAV (Net Asset Value)



| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.1%    | 1.3%     | 5.5%   | 7.8%   | 7.7%   | 9.0%      |
| Benchmark   | 0.1%    | 1.5%     | 5.7%   | 7.8%   | 7.8%   | 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).

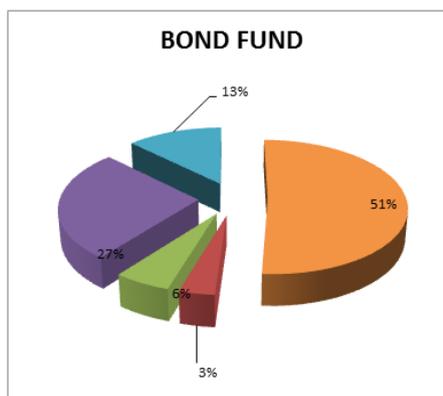
- Past Performance is not indicative of future performance.

### Portfolio

#### Top 10 holdings as per Asset Category

| Issuer                                     | Rating    | % to AUM*      |
|--|-----------|----------------|
| <b>Government Security (G Sec)</b>         |           |                |
| Government Of India                        | SOVEREIGN | 5.80%          |
| <b>Corporate Debt (Corp Debt)</b>          |           |                |
| Air India Limited                          | AAA       | 7.78%          |
| Dewan Housing Finance Corporation Ltd      | AAA       | 7.69%          |
| Bajaj Finance Ltd                          | AAA       | 7.59%          |
| Indian Railway Finance Corporation Ltd     | AAA       | 5.46%          |
| L&T Infrastructure Finance Company Limited | AA+       | 3.96%          |
| Rural Electrification Corporation Ltd      | AAA       | 3.85%          |
| Edelweiss Asset Reconstruction Co. Ltd.    | AA        | 3.26%          |
| Power Finance Corporation Ltd              | AAA       | 2.74%          |
| Pnb Housing Finance Ltd                    | AAA       | 2.14%          |
| Idfc Bank Limited                          | AAA       | 1.75%          |
| Others                                     |           | 4.85%          |
| <b>Fixed Deposit (FD)</b>                  |           |                |
| Bank Of Baroda                             | AAA       | 1.95%          |
| Union Bank Of India                        | AAA       | 0.87%          |
| Oriental Bank Of Commerce                  | AAA       | 0.81%          |
| <b>Preference Shares (Pref)</b>            |           |                |
| Zee Entertainment Enterprises Ltd          | AAA       | 8.70%          |
| Vedanta Limited                            | (blank)   | 4.00%          |
| <b>Money Market and Others (MMI)</b>       |           |                |
| Current Asset                              |           | 8.55%          |
| Franklin Templeton Mutual Fund             |           | 7.22%          |
| Clearing Corporation Of India Ltd.         |           | 6.75%          |
| Icici Prudential Mutual Fund               |           | 2.46%          |
| Kotak Mutual Fund                          |           | 1.82%          |
| <b>Total</b>                               |           | <b>100.00%</b> |

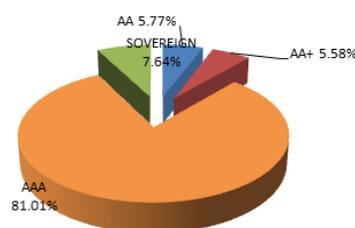
### Asset Allocation\*



### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification) | % to AUM*      |
|--|----------------|
| <b>Debt</b>                                    |                |
| Financial And Insurance Activities             | 17.62%         |
| Infrastructure                                 | 17.25%         |
| Government                                     | 12.56%         |
| Mutual Fund                                    | 11.49%         |
| Programming And Broadcasting Activities        | 8.70%          |
| Current Asset                                  | 8.55%          |
| Air Transport                                  | 7.78%          |
| Dewan Housing Finance Corporation Ltd          | 7.69%          |
| Mining Of Metal Ores                           | 4.00%          |
| Pnb Housing Finance Ltd                        | 2.14%          |
| Others   | 2.21%          |
| <b>Total</b>                                   | <b>100.00%</b> |

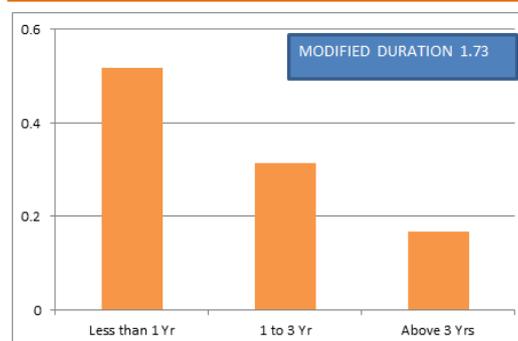
### Debt Rating Profile\*\*



\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### 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                 | 31-Jan-18                     | 17.0222 |
| AUM (Rs. Cr)              |                               |         |
| Fixed Income              | Equity                        | Total   |
| 4.01                      | 0.00                          | 4.01    |
| 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 | 13.17%         |
| <b>Corporate Debt (Corp Debt)</b>       |           |                |
| Rural Electrification Corporation Ltd   | AAA       | 7.58%          |
| Bajaj Finance Ltd                       | AAA       | 7.48%          |
| Power Finance Corporation Ltd           | AAA       | 5.04%          |
| Edelweiss Asset Reconstruction Co. Ltd. | AA        | 3.75%          |
| Indian Railway Finance Corporation Ltd  | AAA       | 2.50%          |
| Dewan Housing Finance Corporation Ltd   | AAA       | 0.78%          |
| <b>Fixed Deposit (FD)</b>               |           |                |
| Bank Of Baroda                          | AAA       | 2.99%          |
| Union Bank Of India                     | AAA       | 1.25%          |
| <b>Preference Shares (Pref)</b>         |           |                |
| Vedanta Limited                         | (blank)   | 8.80%          |
| Zee Entertainment Enterprises Ltd       | AAA       | 8.20%          |
| <b>Money Market and Others (MMI)</b>    |           |                |
| Clearing Corporation Of India Ltd.      | AAA       | 22.43%         |
| Franklin Templeton Mutual Fund          |           | 7.58%          |
| Kotak Mutual Fund                       |           | 5.81%          |
| Current Asset                           |           | 2.64%          |
| <b>Total</b>                            |           | <b>100.00%</b> |

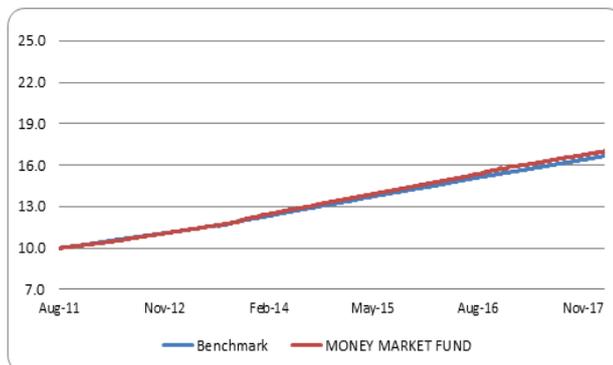
#### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification) | % to AUM*      |
|--|----------------|
| Debt   | 99.22%         |
| Government                                     | 35.60%         |
| Financial And Insurance Activities             | 15.47%         |
| Infrastructure                                 | 15.11%         |
| Mutual Fund                                    | 13.39%         |
| Mining Of Metal Ores                           | 8.80%          |
| Programming And Broadcasting Activities        | 8.20%          |
| Current Asset                                  | 2.64%          |
| <b>Others</b>                                  | <b>0.78%</b>   |
| <b>Total</b>                                   | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

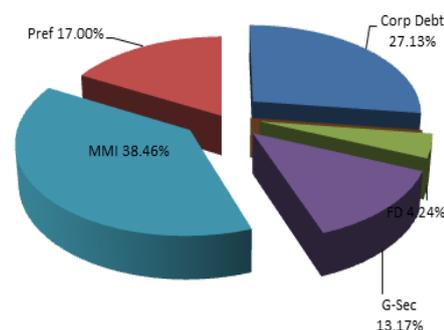


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.6%    | 3.1%     | 6.4%   | 7.3%   | 7.6%   | 8.5%      |
| Benchmark   | 0.6%    | 3.3%     | 6.7%   | 7.1%   | 7.4%   | 8.2%      |

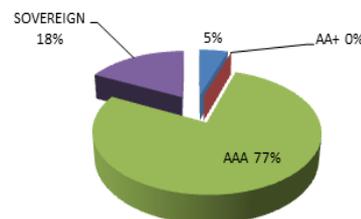
Benchmark: CRISIL Liquid Fund Index

- 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.

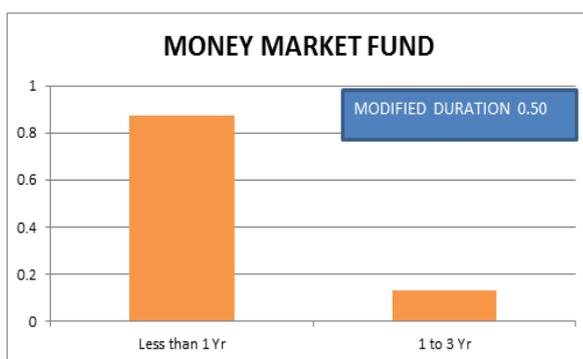
### Asset Allocation\*



### 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                 | 31-Jan-18                  | 18.6931 |
| AUM (Rs. Cr)              |                            |         |
| Fixed Income              | Equity                     | Total   |
| 7.65                      | 8.40                       | 16.05   |
| Asset Allocation Pattern  |                            |         |
| Instruments               | As per Fund Specifications | Actual  |
| Equity and Equity related | 20-60%                     | 52%     |
| Debt and Money market     | 40-80%                     | 48%     |

### Portfolio

#### Top 10 holdings as per Asset Category

| Company/ Issuer                             | Rating    | % to AUM*      |
|---|-----------|----------------|
| <b>Government Security (G Sec)</b>          |           |                |
| Government Of India                         | SOVEREIGN | 14.87%         |
| <b>Corporate Debt (Corp Debt)</b>           |           |                |
| Power Grid Corporation Of India Ltd         | AAA       | 4.05%          |
| Dewan Housing Finance Corporation Ltd       | AAA       | 2.88%          |
| Power Finance Corporation Ltd               | AAA       | 2.43%          |
| Housing Development Finance Corporation Ltd | AAA       | 1.94%          |
| L&T Infrastructure Finance Company Limited  | AA+       | 1.52%          |
| Lic Housing Finance Ltd                     | AAA       | 1.27%          |
| Idfc Bank Limited                           | AAA       | 0.63%          |
| <b>Equity (EQ)</b>                          |           |                |
| Hdfc Bank Ltd                               |           | 3.58%          |
| Housing Development Finance Corporation Ltd |           | 3.17%          |
| Polaris Retail Infotech Ltd                 |           | 2.55%          |
| Infosys Ltd                                 |           | 2.34%          |
| Yes Bank Ltd                                |           | 2.00%          |
| Kotak Mahindra Bank Ltd                     |           | 1.98%          |
| Indusind Bank Ltd                           |           | 1.96%          |
| Reliance Industries Ltd                     |           | 1.64%          |
| Hindustan Petroleum Corporation Ltd         |           | 1.48%          |
| Hindustan Zinc Ltd                          |           | 1.46%          |
| Others                                      |           | 30.15%         |
| <b>Fixed Deposit (FD)</b>                   |           |                |
| Oriental Bank Of Commerce                   | AAA       | 1.25%          |
| Bank Of Baroda                              | (blank)   | 0.62%          |
| <b>Money Market and Others (MMI)</b>        |           |                |
| Franklin Templeton Mutual Fund              |           | 7.77%          |
| Kotak Mahindra Bank Ltd                     |           | 1.98%          |
| Current Asset                               |           | 1.93%          |
| <b>Preference Shares (Pref)</b>             |           |                |
| Zee Entertainment Enterprises Ltd           |           | 1.88%          |
| <b>Total</b>                                |           | <b>100.00%</b> |

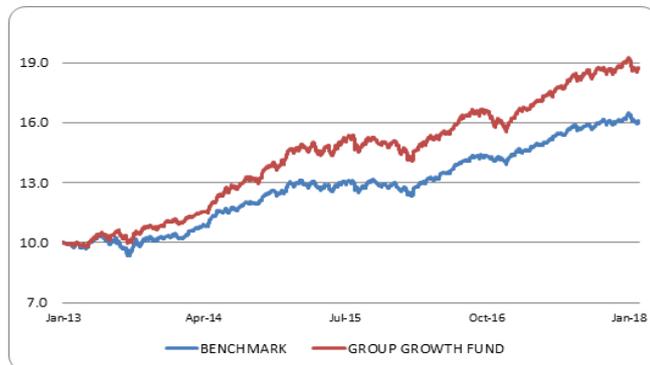
#### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification)                            | % to AUM*      |
|---|----------------|
| <b>Debt</b>   |                |
| Government  | 16.04%         |
| Infrastructure  | 8.01%          |
| Mutual Fund   | 7.77%          |
| Current Asset   | 5.38%          |
| Dewan Housing Finance Corporation Ltd                                     | 2.88%          |
| Financial And Insurance Activities  | 2.50%          |
| Housing Development Finance Corporation Ltd                               | 1.94%          |
| <b>Equity</b>   |                |
| Financial And Insurance Activities  | 18.49%         |
| Computer Programming, Consultancy And Related Activities                  | 9.65%          |
| Manufacture Of Coke And Refined Petroleum Products                        | 4.53%          |
| Manufacture Of Basic Metals   | 2.38%          |
| Infrastructure  | 2.35%          |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 2.05%          |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 2.00%          |
| Manufacture Of Other Non-Metallic Mineral Products                        | 1.47%          |
| Civil Engineering   | 1.42%          |
| Manufacture Of Chemicals And Chemical Products                            | 1.29%          |
| <b>Others</b>   |                |
| <b>Total</b>  | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

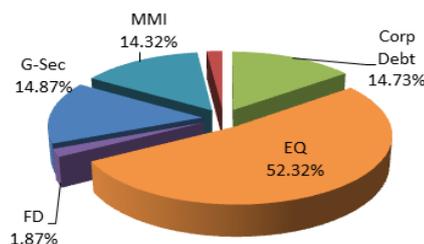


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -2.6%   | 1.8%     | 11.8%  | 15.0%  | 8.1%   | 13.1%     |
| Benchmark   | -2.7%   | 1.6%     | 9.7%   | 13.8%  | 7.0%   | 9.7%      |

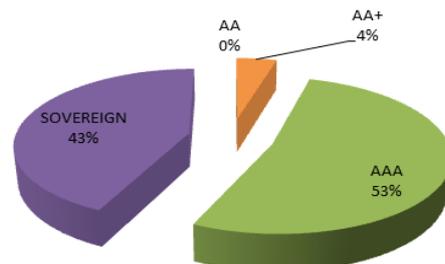
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

- 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.

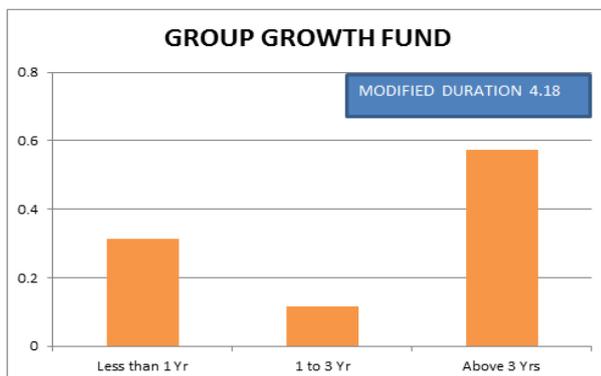
### Asset Allocation\*



### 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 31-Jan-18       | 17.2008                      |        |
| AUM (Rs. Cr)              |                              |        |
| Fixed Income              | Equity                       | Total  |
| 6.84                      | 2.69                         | 9.52   |
| 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*      |
|---|-----------|----------------|
| <b>Government Security (G Sec)</b>          |           |                |
| Government Of India                         | SOVEREIGN | 21.24%         |
| <b>Corporate Debt (Corp Debt)</b>           |           |                |
| Dewan Housing Finance Corporation Ltd       | AAA       | 8.57%          |
| L&T Infrastructure Finance Company Limited  | AA+       | 7.68%          |
| Power Grid Corporation Of India Ltd         | AAA       | 4.88%          |
| Indian Railway Finance Corporation Ltd      | AAA       | 2.30%          |
| Power Finance Corporation Ltd               | AAA       | 2.24%          |
| Reliance Jio Infocomm Limited               | AAA       | 1.09%          |
| Lic Housing Finance Ltd                     | AAA       | 1.07%          |
| <b>Equity (EQ)</b>                          |           |                |
| Polaris Retail Infotech Ltd                 |           | 2.56%          |
| Hdfc Bank Ltd                               |           | 1.78%          |
| Housing Development Finance Corporation Ltd |           | 1.58%          |
| Infosys Ltd                                 |           | 1.17%          |
| Yes Bank Ltd                                |           | 1.00%          |
| Kotak Mahindra Bank Ltd                     |           | 0.99%          |
| Indusind Bank Ltd                           |           | 0.97%          |
| Reliance Industries Ltd                     |           | 0.82%          |
| Hindustan Petroleum Corporation Ltd         |           | 0.73%          |
| Hindustan Zinc Ltd                          |           | 0.73%          |
| Others                                      |           | 15.89%         |
| <b>Fixed Deposit (FD)</b>                   |           |                |
| Union Bank Of India                         | AAA       | 2.62%          |
| Bank Of Baroda                              | AAA       | 1.15%          |
| <b>Money Market and Others (MMI)</b>        |           |                |
| Franklin Templeton Mutual Fund              |           | 6.89%          |
| Kotak Mahindra Bank Ltd                     |           | 4.76%          |
| Current Asset                               |           | 3.73%          |
| <b>Preference Shares (Pref)</b>             |           |                |
| Zee Entertainment Enterprises Ltd           |           | 2.11%          |
| <b>Total</b>                                |           | <b>100.00%</b> |

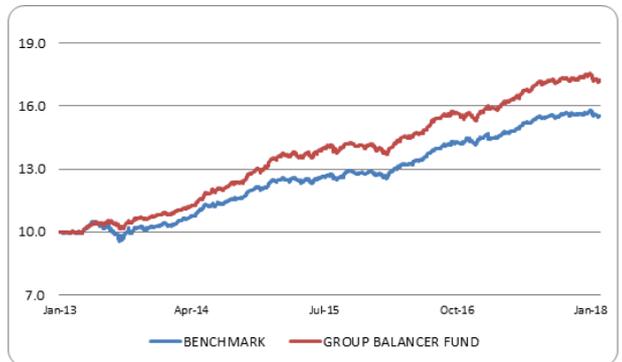
#### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification)                            | % to AUM*    |
|---|--------------|
| <b>Debt</b>   |              |
| Government  | 22.67%       |
| Infrastructure  | 18.20%       |
| Dewan Housing Finance Corporation Ltd                                     | 8.57%        |
| Current Asset   | 8.50%        |
| Mutual Fund   | 6.89%        |
| Financial And Insurance Activities  | 3.78%        |
| <b>Equity</b>   |              |
| Financial And Insurance Activities  | 9.22%        |
| Computer Programming, Consultancy And Related Activities                  | 6.09%        |
| Manufacture Of Coke And Refined Petroleum Products                        | 2.29%        |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 1.24%        |
| Manufacture Of Basic Metals   | 1.18%        |
| Infrastructure  | 1.17%        |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 1.03%        |
| Manufacture Of Chemicals And Chemical Products                            | 0.81%        |
| Manufacture Of Other Non-Metallic Mineral Products                        | 0.73%        |
| Civil Engineering   | 0.71%        |
| <b>Others</b>   | <b>3.74%</b> |
| <b>Total</b>  | <b>100%</b>  |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

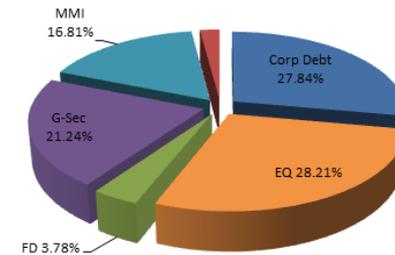


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -1.9%   | 0.3%     | 8.1%   | 12.0%  | 7.9%   | 11.2%     |
| Benchmark   | -1.9%   | 0.2%     | 7.0%   | 11.0%  | 7.4%   | 9.0%      |

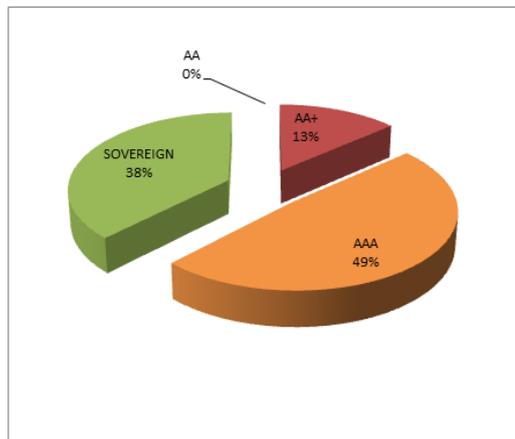
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

- 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.

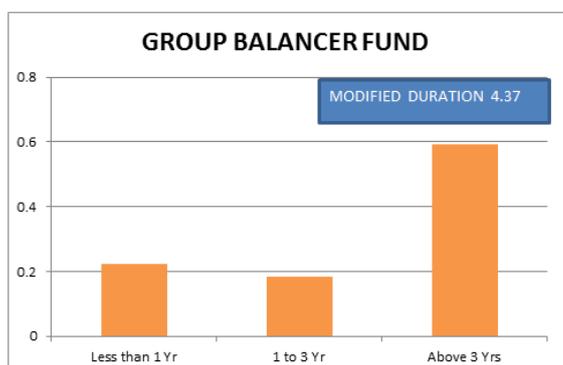
### Asset Allocation\*



### Debt Rating Profile\*\*



### Fixed Income Portfolio Maturity



## 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                 | 31-Jan-18                  | 15.7065 |
| AUM (Rs. Cr)              |                            |         |
| Fixed Income              | Equity                     | Total   |
| 7.34                      | 0.00                       | 7.34    |
| 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 | 35.12%        |
| <b>Corporate Debt (Corp Debt)</b>          |           |               |
| Dewan Housing Finance Corporation Ltd      | AAA       | 8.40%         |
| Bajaj Finance Ltd                          | AAA       | 8.18%         |
| Pnb Housing Finance Ltd                    | AAA       | 5.38%         |
| Power Finance Corporation Ltd              | AAA       | 4.31%         |
| Power Grid Corporation Of India Ltd        | AAA       | 4.26%         |
| L&T Infrastructure Finance Company Limited | AA+       | 3.32%         |
| Air India Limited                          | AAA       | 2.80%         |
| L&T Finance Ltd                            | AA+       | 1.42%         |
| Ecl Finance Ltd                            | AA        | 0.70%         |
| India Infoline Finance Limited             | AA        | 0.01%         |
| <b>Fixed Deposit (FD)</b>                  |           |               |
| Union Bank Of India                        |           | 3.40%         |
| <b>Money Market and Others (MMI)</b>       |           |               |
| Franklin Templeton Mutual Fund             |           | 9.34%         |
| Current Asset                              |           | 4.72%         |
| Icici Prudential Mutual Fund               |           | 3.01%         |
| Clearing Corporation Of India Ltd.         |           | 0.85%         |
| <b>Preference Shares (Pref)</b>            |           |               |
| Zee Entertainment Enterprises Ltd          |           | 4.79%         |
| <b>Total</b>                               |           | <b>100.0%</b> |

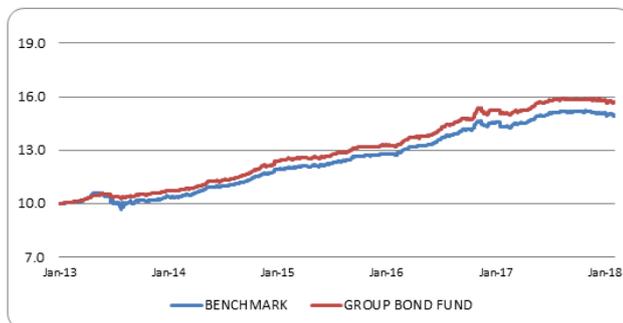
### Top 10 sectors as per Asset Category

| Industrial Sector ( as per NIC classification) | % to AUM*      |
|--|----------------|
| <b>Debt</b>                                    |                |
| Government                                     | 35.97%         |
| Financial And Insurance Activities             | 13.71%         |
| Mutual Fund                                    | 12.34%         |
| Infrastructure                                 | 11.89%         |
| Dewan Housing Finance Corporation Ltd          | 8.40%          |
| Pnb Housing Finance Ltd                        | 5.38%          |
| Programming And Broadcasting Activities        | 4.79%          |
| <b>Others</b>                                  | <b>7.52%</b>   |
| <b>Total</b>                                   | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

## NAV (Net Asset Value)



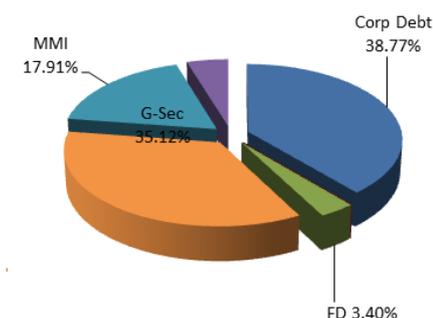
| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -0.6%   | -0.6%    | 4.1%   | 9.0%   | 7.9%   | 9.3%      |
| Benchmark   | -1.0%   | -1.2%    | 4.3%   | 8.3%   | 7.6%   | 8.2%      |

Benchmark: CRISIL Composite Bond Fund Index

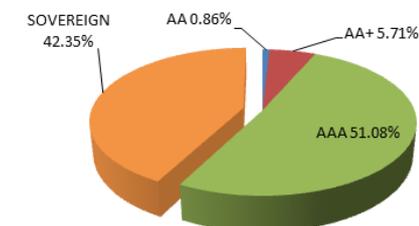
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- Past Performance is not indicative of future performance.

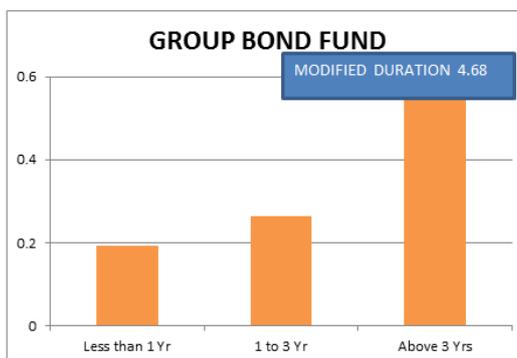
## Asset Allocation\*



## Debt Rating Profile\*\*



## Fixed Income Portfolio Maturity



## DISCONTINUED POLICY PENSION FUND

### Fund Objective

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

### Fund Information

|                           |                              |         |
|---------------------------|------------------------------|---------|
| SFIN No.                  | ULIF01031/03/15ETLIPNSDSC147 |         |
| Launch Date               | 04-Feb-16                    |         |
| Face Value                | 10.0000                      |         |
| Risk Profile              | Low                          |         |
| Fund Manager              | Paras Gupta                  |         |
| No. of Funds Managed      | 12                           |         |
| NAV as on                 | 31-Jan-18                    | 10.9732 |
| AUM (Rs. Cr)              |                              |         |
| Fixed Income              | Equity                       | Total   |
| 2.16                      | 0.00                         | 2.16    |
| 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>83.70%</b> |
| Government Of India                  | SOVEREIGN | 83.70%        |
| <b>Money Market and Others (MMI)</b> |           | <b>16.30%</b> |
| Clearing Corporation Of India Ltd.   |           | 16.24%        |
| Current Asset                        |           | 0.06%         |
| <b>Total</b>                         |           | <b>100.0%</b> |

#### Top 10 sectors as per Asset Category

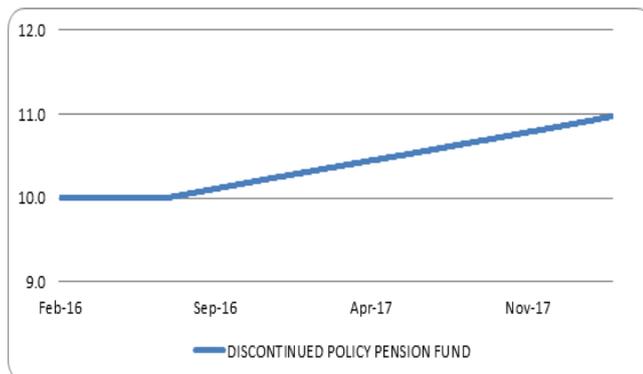
| Industrial Sector ( as per NIC classification) | % to AUM*      |
|--|----------------|
| Debt   | 99.94%         |
| Government                                     | 99.94%         |
| Others   | 0.06%          |
| <b>Total</b>                                   | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

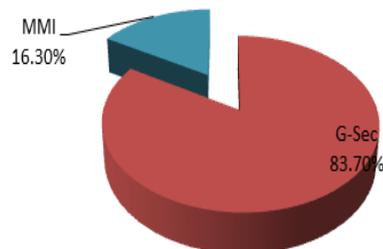


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.5%    | 2.8%     | 5.6%   | 4.8%   | NA     | 4.6%      |
| Benchmark   | NA      | NA       | NA     | NA     | NA     | NA        |

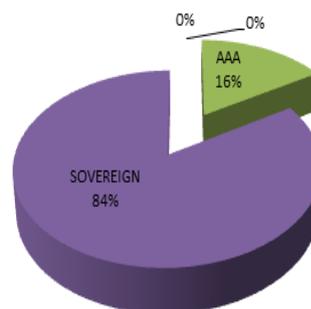
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- Past Performance is not indicative of future performance.

### 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                 | 31-Jan-18                  | 15.3169 |
| AUM (Rs. Cr)              |                            |         |
| Fixed Income              | Equity                     | Total   |
| 27.31                     | 0.00                       | 27.31   |
| 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>83.58%</b> |
| Government Of India                  | SOVEREIGN | 83.58%        |
| <b>Money Market and Others (MMI)</b> |           | <b>16.42%</b> |
| <b>Total</b>                         |           | <b>100.0%</b> |

#### Top 10 sectors as per Asset Category

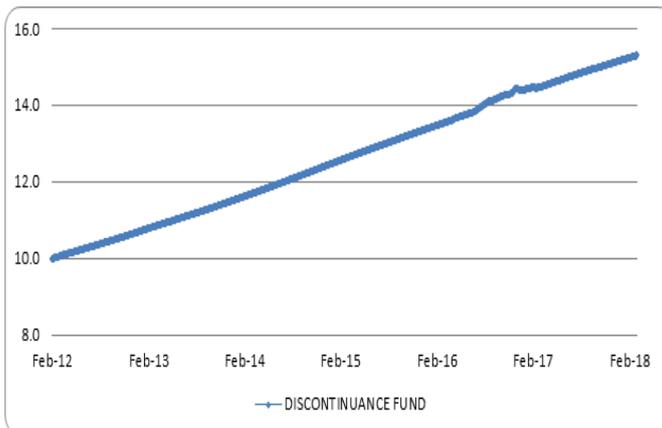
| Industrial Sector ( as per NIC classification) | % to AUM*      |
|--|----------------|
| Debt   | 99.93%         |
| Government                                     | 99.93%         |
| Others   | 0.07%          |
| <b>Total</b>                                   | <b>100.00%</b> |

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

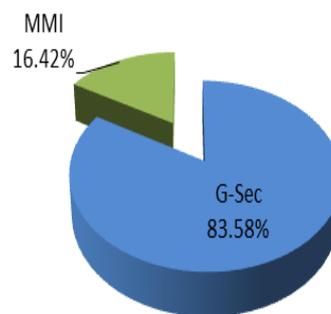


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.5%    | 2.6%     | 5.7%   | 6.3%   | 6.6%   | 7.3%      |
| Benchmark   | NA      | NA       | NA     | NA     | NA     | NA        |

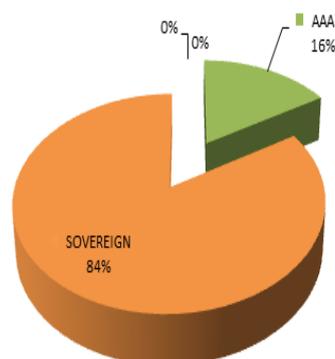
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- Past Performance is not indicative of future performance.

### 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                 | 31-Jan-18                    | 13.7560 |
| AUM (Rs. Cr)              |                              |         |
| Fixed Income              | Equity                       | Total   |
| 0.24                      | 8.62                         | 8.86    |
| 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*      |
|---|--------|----------------|
| <b>Equity (EQ)</b>                          |        | <b>97.30%</b>  |
| Reliance Mutual Fund                        |        | 8.10%          |
| Housing Development Finance Corporation Ltd |        | 5.12%          |
| Infosys Ltd                                 |        | 4.78%          |
| Hdfc Bank Ltd                               |        | 3.38%          |
| Reliance Industries Ltd                     |        | 3.35%          |
| Hindustan Petroleum Corporation Ltd         |        | 3.00%          |
| Hindustan Zinc Ltd                          |        | 2.99%          |
| Motherson Sumi Systems Ltd                  |        | 2.93%          |
| Indian Oil Corporation Ltd                  |        | 2.78%          |
| Larsen & Toubro Ltd                         |        | 2.74%          |
| Others                                      |        | 58.15%         |
| <b>Money Market and Others (MMI)</b>        |        | <b>2.70%</b>   |
| Clearing Corporation Of India Ltd.          |        | 2.56%          |
| Current Asset                               |        | 0.09%          |
| <b>Total</b>                                |        | <b>100.00%</b> |

#### Top 10 sectors as per Asset Category

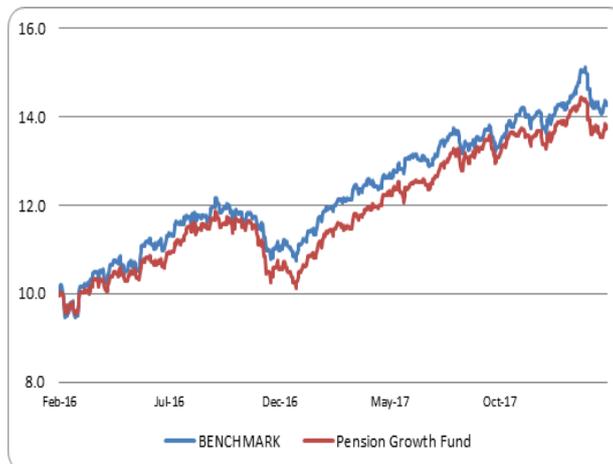
| Industrial Sector ( as per NIC classification)                            | % to AUM*     |
|---|---------------|
| <b>Debt</b>   | <b>2.56%</b>  |
| Government  | 2.56%         |
| Current Asset   | 0.13%         |
| <b>Equity</b>   | <b>79.72%</b> |
| Financial And Insurance Activities  | 22.95%        |
| Computer Programming, Consultancy And Related Activities                  | 13.77%        |
| Manufacture Of Coke And Refined Petroleum Products                        | 9.21%         |
| Mutual Fund   | 8.10%         |
| Infrastructure  | 5.85%         |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 5.18%         |
| Manufacture Of Basic Metals   | 4.84%         |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 3.99%         |
| Manufacture Of Other Non-Metallic Mineral Products                        | 2.99%         |
| Civil Engineering   | 2.83%         |
| <b>Others</b>   | <b>17.71%</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)

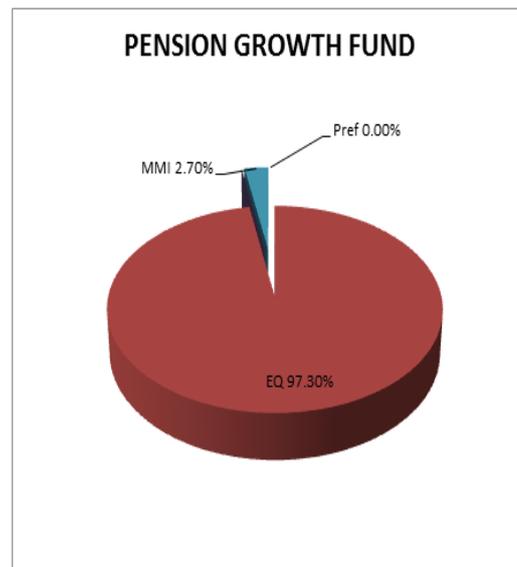


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -4.3%   | 4.2%     | 19.5%  | 19.7%  | NA     | 17.0%     |
| Benchmark   | -5.2%   | 5.9%     | 18.2%  | 22.2%  | NA     | 18.4%     |

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     | 12                           |        |
| NAV as on 31-Jan-18      | 11.8215                      |        |
| AUM (Rs. Cr)             |                              |        |
| Fixed Income             | Equity                       | Total  |
| 3.96                     | 0.00                         | 3.96   |
| 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>         |           |                |
| Government Of India                        | SOVEREIGN | 37.19%         |
| <b>Corporate Debt (Corp Debt)</b>          |           |                |
| Bajaj Finance Ltd                          | AAA       | 7.58%          |
| L&T Infrastructure Finance Company Limited | AA+       | 6.15%          |
| Pnb Housing Finance Ltd                    | AAA       | 4.98%          |
| Power Finance Corporation Ltd              | AAA       | 2.64%          |
| Reliance Jio Infocomm Limited              | AAA       | 2.62%          |
| Exim Bank                                  | AAA       | 2.59%          |
| Indian Railway Finance Corporation Ltd     | AAA       | 2.55%          |
| Dewan Housing Finance Corporation Ltd      | AAA       | 0.88%          |
| <b>Fixed Deposit (FD)</b>                  |           |                |
| Bank Of Baroda                             | AAA       | 3.28%          |
| <b>Money Market and Others (MMI)</b>       |           |                |
| Franklin Templeton Mutual Fund             |           | 7.39%          |
| Clearing Corporation Of India Ltd.         |           | 7.10%          |
| Current Asset                              |           | 3.74%          |
| Icici Prudential Mutual Fund               |           | 2.43%          |
| <b>Preference Shares (Pref)</b>            |           |                |
| Zee Entertainment Enterprises Ltd          | AAA       | 8.87%          |
| <b>Total</b>                               |           | <b>100.00%</b> |

#### Top 10 sectors as per Asset Category

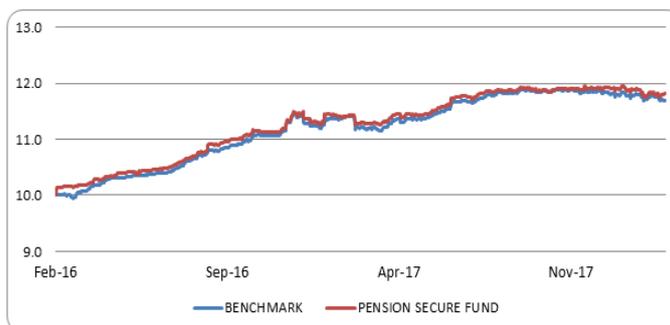
| Industrial Sector ( as per NIC classification) | % to AUM*   |
|--|-------------|
| <b>Debt</b>                                    |             |
| Government                                     | 44.28%      |
| Infrastructure                                 | 13.97%      |
| Financial And Insurance Activities             | 13.45%      |
| Mutual Fund                                    | 9.83%       |
| Programming And Broadcasting Activities        | 8.87%       |
| Pnb Housing Finance Ltd                        | 4.98%       |
| <b>Others</b>                                  |             |
|  | 4.62%       |
| <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)

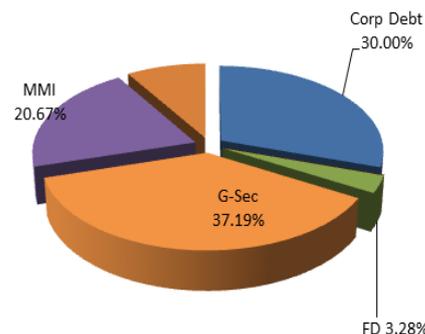


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -0.6%   | -0.5%    | 4.7%   | 7.9%   | NA     | 7.7%      |
| Benchmark   | -1.0%   | -1.2%    | 4.3%   | 8.3%   | NA     | 7.8%      |

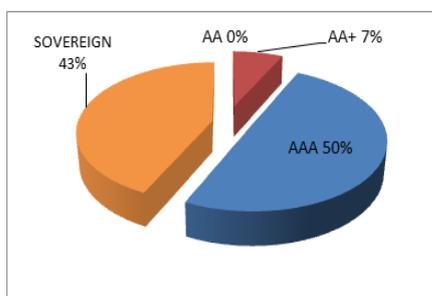
Benchmark: CRISIL Composite Bond Fund Index

- 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.

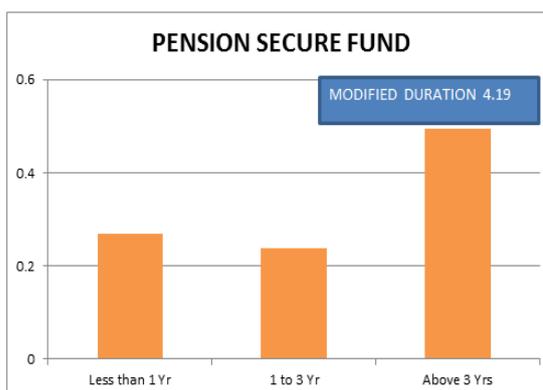
### Asset Allocation\*



### 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                 | 31-Jan-18                     | 12.8157 |
| AUM (Rs. Cr)              |                               |         |
| Fixed Income              | Equity                        | Total   |
| 1.33                      | 25.30                         | 26.63   |
| Asset Allocation Pattern  |                               |         |
| Instruments               | As per Fund Specifications    | Actual  |
| Equity and Equity Related | 80-100%                       | 95%     |
| Debt & Money Market       | 0-20%                         | 5%      |

### Portfolio

#### Top 10 holdings as per Asset Category

| Company/ Issuer                       | Rating | % to AUM*      |
|---------------------------------------|--------|----------------|
| <b>Equity (EQ)</b>                    |        | <b>95.01%</b>  |
| Reliance Mutual Fund                  |        | 3.50%          |
| Hindustan Zinc Ltd                    |        | 3.21%          |
| Interglobe Aviation Limited           |        | 2.63%          |
| Tata Elxsi Ltd                        |        | 2.45%          |
| Indraprastha Gas Ltd                  |        | 2.28%          |
| Bajaj Finserv Ltd                     |        | 2.25%          |
| Dewan Housing Finance Corporation Ltd |        | 2.23%          |
| Motherson Sumi Systems Ltd            |        | 2.18%          |
| Lic Housing Finance Ltd               |        | 2.05%          |
| Piramal Enterprises Ltd               |        | 2.03%          |
| Others                                |        | 70.21%         |
| <b>Money Market and Others (MMI)</b>  |        | <b>4.99%</b>   |
| Clearing Corporation Of India Ltd.    |        | 5.30%          |
| Rbl Bank                              |        | 1.53%          |
| <b>Total</b>                          |        | <b>100.00%</b> |

#### Top 10 sectors as per Asset Category

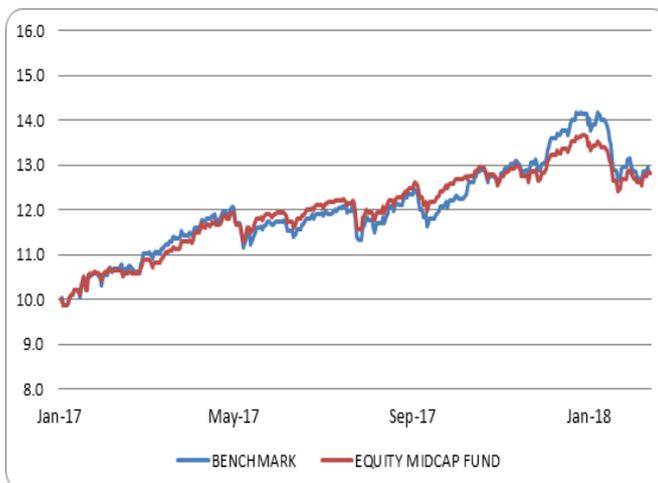
| Industrial Sector ( as per NIC classification)                            | % to AUM*      |
|---|----------------|
| <b>Debt</b>   | <b>4.99%</b>   |
| Government  | 5.30%          |
| <b>Equity</b>   | <b>70.34%</b>  |
| Financial And Insurance Activities  | 17.15%         |
| Manufacture Of Chemicals And Chemical Products                            | 8.22%          |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 8.15%          |
| Computer Programming, Consultancy And Related Activities                  | 8.14%          |
| Infrastructure  | 7.48%          |
| Manufacture Of Electrical Equipment                                       | 5.61%          |
| Manufacture Of Basic Metals   | 5.24%          |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers                 | 4.23%          |
| Mutual Fund   | 3.50%          |
| Air Transport   | 2.63%          |
| <b>Others</b>   | <b>24.66%</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)

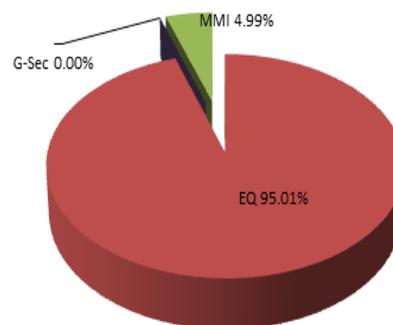


| Period      | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -4.4%   | 6.2%     | 20.2%  | NA     | NA     | 28.4%     |
| Benchmark   | -8.3%   | 8.3%     | 19.3%  | NA     | NA     | 27.9%     |

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

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