



FUND FACT SHEET
as of 31st January 2018

Equity Markets

Index	Return
Sensex	35965.02 (5.60%)
Nifty	11027.7 (4.72%)
Nifty Midcap 100	20785.2 (-1.65%)

Performance

- VIX ended for the month at 15.93 as compared to 12.67 last month
- Foreign Institutional Investors (FIIs) stood as net buyers of 14002 crore in equities
- The best performing sectors were IT (11.32%) & Financial Services (7.51%)
- The worst performing sectors were Auto (-3.31%) & Pharma (-2.45%)
- Monthly Nifty Averages of P/E stood at 27.5, P/BV at 3.73 & Dividend Yield was 1.03%
- The Nifty Free Float Small Cap Index fell by 3.04% for the month of January

Global

- The MSCI Emerging Market Index increased by 8.30% during the month of January.
- The Dow Jones Industrial Average has increased by 5.79% for this month and closed at 26149.39
- The S&P 500 Index ended for the month at 2822.91 higher by 5.62%

Outlook

- With the new year, all major benchmark indices went onto a rally, to beat themselves with almost every successive session, backed by stellar earning reports. We expect the markets to correct the current overbought condition in the coming month.
- The budget on 1st Feb will be an important event, as it is the last budget before election. A populist budget may not be appreciated by the investors.

	Change
IGB 6.79 (Yield %)	7.60% (27bps)
IGB 6.97 (Yield %)	7.63% (54bps)
INR/USD (Rs)	Rs. 63.59 (0.45%)

Debt Markets

Performance:

- The yield for the 10YR Government Security increased by almost 27 basis points, closing at 7.60% at the end of January
- 5 Year On-shore OIS stood at 6.77% at the end of January
- The rupee appreciated by 0.45% against the dollar, standing at Rs. 63.59 for the month of January
- Foreign Institutional Investors (FIIs) stood as net buyers in debt, buying securities worth Rs. 8,168 crores
- The AAA-Gsec spread for the month of January remained more or less in the range of 50-60 bps

Economy

- India's headline CPI Inflation increased to 5.21% in January, much higher than 4.88% in the month of December
- Nikkei Manufacturing PMI India indicates a more or less stable outlook in spite of it decreasing to 52.4 in January from 54.7 in December
- The prices of Brent crude have increased by 3.3% to \$69.05/bbl in January after touching a high of \$70/bbl

Outlook

- It is expected that the government will miss the fiscal deficit target of 3.2% by around 20-30bps
- We believe that the RBI's MPC will hold the repo rate constant at 6%, in its February meeting
- The oil prices have already gone up significantly, and are expected to cross \$70/bbl in the coming months which will further exert inflationary pressure on the economy
- We expect that the 10Yr government security yield will trend upwards and be in the of 7.70%-7.80% range 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	8.3%	29.6%	19.2%	9.8%	19.4%	18.0%	16.7%
Benchmark	9.4%	28.8%	20.7%	7.8%	16.0%	12.8%	11.3%

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	8.2%	29.6%	20.2%	11.9%	22.1%	19.7%	16.4%
Benchmark	9.8%	30.1%	22.7%	9.6%	18.5%	14.3%	12.2%

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%	55%
Debt and Money market	0-100%	45%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	5.3%	17.9%	14.2%	9.1%	14.9%	12.9%	13.2%
Benchmark	6.0%	17.8%	14.9%	8.1%	12.9%	11.2%	10.1%

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%	36%
Debt and Money market	60-100%	64%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.0%	12.7%	12.0%	9.0%	13.9%	12.9%	12.0%
Benchmark	2.7%	10.4%	12.1%	8.1%	11.8%	10.0%	9.8%

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	1.6%	5.1%	7.8%	8.1%	9.1%	9.1%	9.1%
Benchmark	1.8%	5.4%	7.8%	7.9%	8.6%	8.5%	8.6%

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%	6.3%	7.3%	7.7%	8.1%	8.5%	8.5%
Benchmark	3.2%	6.7%	7.1%	7.4%	7.9%	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%	51%
Debt and Money market	40-80%	49%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	4.0%	16.5%	13.9%	9.4%	14.8%	NA	13.8%
Benchmark	3.6%	12.9%	13.3%	8.1%	7.9%	NA	10.4%

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%	27%
Debt and Money market	70-100%	73%

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%	100%
Debt and Money market	0-40%	0%

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%	99%
Debt and Money market	0-20%	1%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.9%	10.3%	11.6%	9.0%	12.7%	NA	11.8%
Benchmark	1.7%	7.9%	10.8%	8.1%	7.9%	NA	9.5%

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	-0.2%	3.6%	9.0%	8.4%	10.2%	NA	9.5%
Benchmark	-0.2%	3.2%	8.3%	8.0%	7.9%	NA	8.5%

Benchmark: CRISIL Composite Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.8%	NA	NA	NA	NA	NA	4.6%
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	2.7%	5.3%	6.4%	6.6%	7.0%	7.2%	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	8.3%	29.6%	NA	NA	NA	NA	20.1%
Benchmark	9.4%	28.8%	NA	NA	NA	NA	22.1%

Benchmark: NSE Nifty50

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.0%	3.8%	NA	NA	NA	NA	8.1%
Benchmark	-0.2%	3.2%	NA	NA	NA	NA	8.5%

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	7.2%	29.4%	NA	NA	NA	NA	31.3%
Benchmark	12.3%	34.8%	NA	NA	NA	NA	35.2%

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	27.3706	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.45	91.24	94.69
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	96%
Debt and Money market	0-40%	4%

Portfolio

Top 10 holdings as per Asset Category

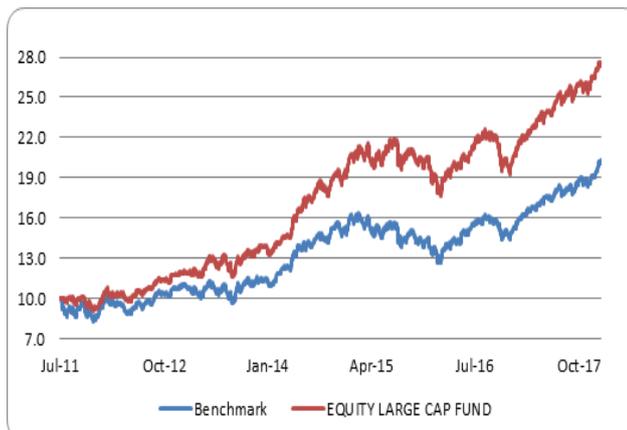
Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	0.58%
Equity (EQ)		
Reliance Mutual Fund	-	8.84%
Housing Development Finance Corporation Ltd	-	5.81%
Infosys Ltd	-	3.65%
Hdfc Bank Ltd	-	3.57%
Reliance Industries Ltd	-	3.28%
Itc Ltd	-	3.21%
Motherson Sumi Systems Ltd	-	2.97%
Hcl Technologies Ltd	-	2.93%
Tech Mahindra Ltd	-	2.88%
Larsen & Toubro Ltd	-	2.88%
Others	-	56.33%
Money Market and Others (MMI)		
Current Asset	-	2.03%
Clearing Corporation Of India Ltd.	-	1.03%
Total		100%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	1.03%
Dewan Housing Finance Corporation Ltd	0.58%
Equity	
Financial And Insurance Activities	23.79%
Computer Programming, Consultancy And Related Activities	13.78%
Manufacture Of Coke And Refined Petroleum Products	8.94%
Mutual Fund	8.84%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.83%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.44%
Manufacture Of Basic Metals	4.29%
Infrastructure	3.86%
Manufacture Of Tobacco Products	3.21%
Civil Engineering	2.97%
Others	18.43%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

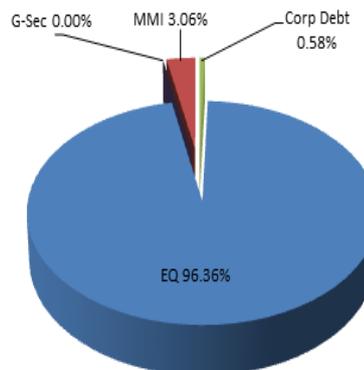


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.0%	8.3%	29.6%	19.2%	9.8%	16.7%
Benchmark	4.7%	9.4%	28.8%	20.7%	7.8%	11.3%

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*



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	26.6715	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.47	73.58	77.05
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	95%
Debt and Money market	0-40%	5%

Portfolio

Top 10 holdings as per Asset Category

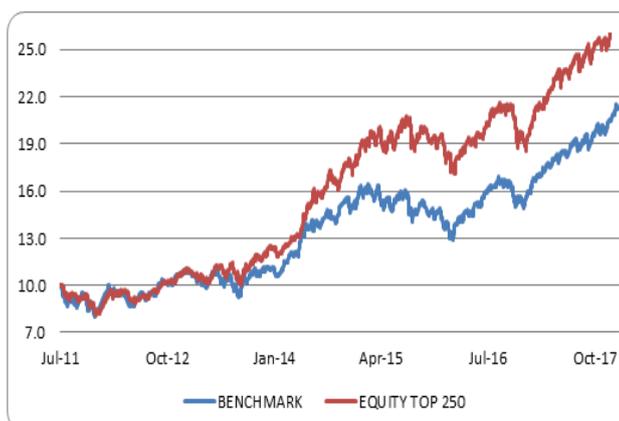
Company/ Issuer	Rating	% to AUM*
Corporate Debt (Corp Debt)		
Idfc Bank Limited	AAA	0.01%
Equity (EQ)		
Reliance Mutual Fund	-	7.20%
Housing Development Finance Corporation Ltd	-	4.71%
Reliance Industries Ltd	-	3.42%
Larsen & Toubro Ltd	-	2.80%
Infosys Ltd	-	2.80%
Hindustan Unilever Ltd	-	2.27%
Hindustan Petroleum Corporation Ltd	-	2.18%
Motherson Sumi Systems Ltd	-	2.17%
Bajaj Finserv Ltd	-	2.11%
Hindustan Zinc Ltd	-	1.92%
Others		63.92%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.		2.64%
Current Asset		1.86%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	4.50%
Government	2.64%
Current Asset	1.86%
Financial And Insurance Activities	0.01%
Equity	75.44%
Financial And Insurance Activities	23.34%
Computer Programming, Consultancy And Related Activities	10.61%
Manufacture Of Coke And Refined Petroleum Products	7.65%
Mutual Fund	7.20%
Infrastructure	5.77%
Manufacture Of Chemicals And Chemical Products	4.93%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.44%
Manufacture Of Other Non-Metallic Mineral Products	4.09%
Manufacture Of Basic Metals	3.92%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.50%
Others	20.05%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

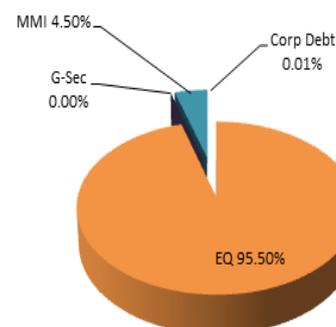


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.1%	8.2%	29.6%	20.2%	11.9%	16.4%
Benchmark	2.8%	9.8%	30.1%	22.7%	9.6%	12.2%

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	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	22.5204
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.79	11.94	21.74
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	0-100%	55%
Debt and Money market	0-100%	45%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVERIGN	2.53%
Corporate Debentures (Corp Debt)		
Power Finance Corporation Ltd	AAA	5.18%
Dewan Housing Finance Corporation Ltd	AAA	4.53%
L&T Infrastructure Finance Company Limited	AA+	3.38%
Pnb Housing Finance Ltd	AAA	3.18%
Indian Railway Finance Corporation Ltd	AAA	2.82%
Rural Electrification Corporation Ltd	AAA	2.34%
Housing Development Finance Corporation Ltd	AAA	1.42%
Edelweiss Asset Reconstruction Co. Ltd.	AA	0.92%
Power Grid Corporation Of India Ltd	AAA	0.58%
Idfc Bank Limited	AAA	0.03%
Equity (EQ)		
Housing Development Finance Corporation Ltd	-	3.83%
Hdfc Bank Ltd	-	3.76%
Yes Bank Ltd	-	2.28%
Kotak Mahindra Bank Ltd	-	2.16%
Indusind Bank Ltd	-	2.08%
Infosys Ltd	-	1.92%
Reliance Industries Ltd	-	1.72%
Itc Ltd	-	1.70%
Motherson Sumi Systems Ltd	-	1.56%
Hcl Technologies Ltd	-	1.54%
Others	-	32.40%
Fixed Deposit (FD)		
Bank Of Baroda	AAA	2.53%
Oriental Bank Of Commerce	AAA	0.23%
Union Bank Of India	AAA	0.02%
Money Market and Others (MMI)		
Current Asset		9.55%
Franklin Templeton Mutual Fund		4.41%
Clearing Corporation Of India Ltd.		1.40%
Total		100.0%

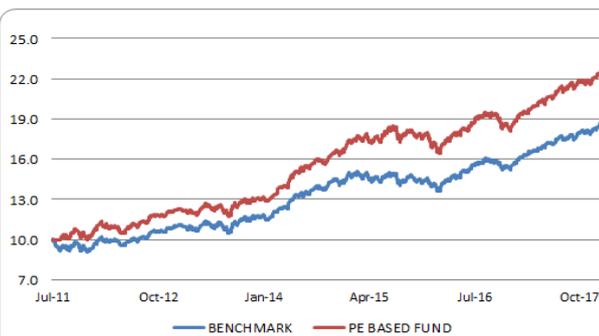
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Infrastructure	14.29%
Dewan Housing Finance Corporation Ltd	4.53%
Mutual Fund	4.41%
Government	3.93%
Financial And Insurance Activities	3.74%
Pnb Housing Finance Ltd	3.18%
Housing Development Finance Corporation Ltd	1.42%
Equity	
Financial And Insurance Activities	20.49%
Computer Programming, Consultancy And Related Activities	7.13%
Manufacture Of Coke And Refined Petroleum Products	4.72%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.09%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.45%
Manufacture Of Basic Metals	2.26%
Infrastructure	2.09%
Manufacture Of Tobacco Products	1.70%
Civil Engineering	1.59%
Manufacture Of Chemicals And Chemical Products	1.48%
Others	17.49%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

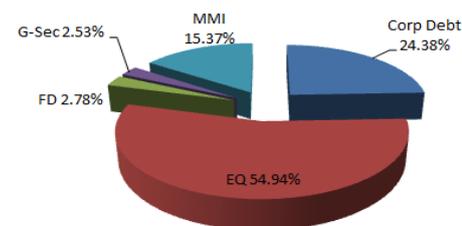


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.9%	5.3%	17.9%	14.2%	9.1%	13.2%
Benchmark	2.7%	6.0%	17.8%	14.9%	8.1%	10.1%

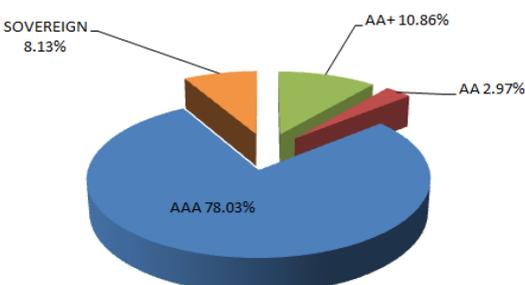
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

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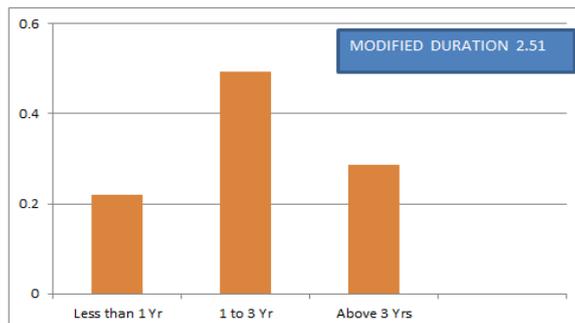
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



MANAGED FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00618/08/11MANAGED147	
Launch Date	03-Aug-11	
Face Value	10.0000	
Risk Profile	Medium	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	20.8938
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.61	4.22	11.83
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	36%
Debt and Money market	60-100%	64%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government of India	SOVEREIGN	14.85%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	7.19%
Power Grid Corporation Of India Ltd	AAA	4.93%
Power Finance Corporation Ltd	AAA	4.65%
Indian Railway Finance Corporation Ltd	AAA	2.79%
Pnb Housing Finance Ltd	AAA	2.51%
L&T Infrastructure Finance Company Limited	AA+	2.07%
Edelweiss Asset Reconstruction Co. Ltd.	AA	1.70%
Reliance Jio Infocomm Limited	AAA	0.90%
Idfc Bank Limited	AAA	0.86%
Housing Development Finance Corporation Ltd	AAA	0.86%
Equity (EQ)		
Hdfc Bank Ltd	-	2.41%
Housing Development Finance Corporation Ltd	-	2.18%
Hcl Technologies Ltd	-	1.92%
Abb India Ltd	-	1.50%
Reliance Industries Ltd	-	1.38%
Interglobe Aviation Limited	-	1.34%
Colgate-Palmolive (India) Ltd	-	1.30%
Container Corporation Of India Ltd	-	1.28%
Motherson Sumi Systems Ltd	-	1.28%
Hindustan Zinc Ltd	-	1.28%
Others	-	21.06%
Fixed Deposit (FD)		
Bank Of Baroda	-	2.28%
Oriental Bank Of Commerce	-	1.69%
Union Bank Of India	-	0.04%
Money Market and Others (MMI)		
Current Asset	-	9.76%
Franklin Templeton Mutual Fund	-	5.16%
Clearing Corporation Of India Ltd.	-	1.39%
Total		100.00%

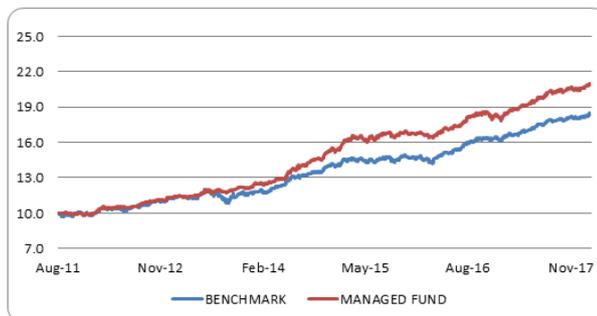
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	16.24%
Infrastructure	15.34%
Financial And Insurance Activities	7.31%
Dewan Housing Finance Corporation Ltd	7.19%
Mutual Fund	5.16%
Pnb Housing Finance Ltd	2.51%
Equity	
Financial And Insurance Activities	10.46%
Computer Programming, Consultancy And Related Activities	5.96%
Manufacture Of Chemicals And Chemical Products	3.65%
Manufacture Of Coke And Refined Petroleum Products	3.23%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.78%
Infrastructure	1.50%
Manufacture Of Electrical Equipment	1.50%
Air Transport	1.34%
Warehousing And Support Activities For Transportation	1.28%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.28%
Others	14.30%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.2%	3.0%	12.7%	12.0%	9.0%	12.0%
Benchmark	1.2%	2.7%	10.4%	12.1%	8.1%	9.8%

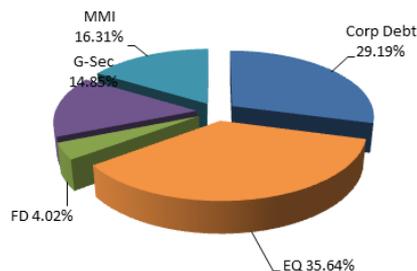
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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

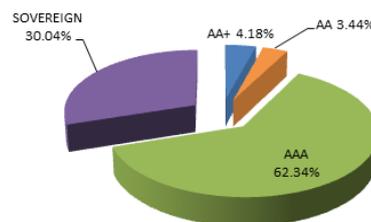
than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

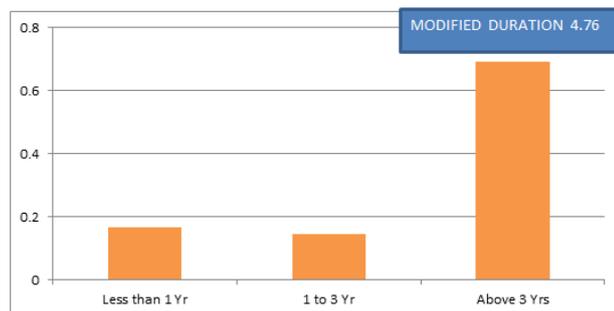
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



Bond Fund

Fund Objective

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

Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	Low to Medium	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Jan-18	17.6122	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
16.48	0.00	16.48
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM*
Government Security (G Sec)		16.26%
Government Of India	SOVEREIGN	16.26%
Corporate Debt (Corp Debt)		57.48%
Air India Limited	AAA	8.76%
Dewan Housing Finance Corporation Ltd	AAA	8.70%
Bajaj Finance Ltd	AAA	8.53%
Indian Railway Finance Corporation Ltd	AAA	6.15%
L&T Infrastructure Finance Company Limited	AA+	4.46%
Rural Electrification Corporation Ltd	AAA	4.33%
Edelweiss Asset Reconstruction Co. Ltd.	AA	3.66%
Power Finance Corporation Ltd	AAA	3.08%
Pnb Housing Finance Ltd	AAA	2.40%
Idfc Bank Limited	AAA	1.96%
Others		5.45%
Fixed Deposit (FD)		4.07%
Bank Of Baroda	AAA	2.18%
Union Bank Of India	AAA	0.97%
Oriental Bank Of Commerce	AAA	0.91%
Preference Shares (Pref)		4.45%
Vedanta Limited	(blank)	4.45%
Money Market and Others (MMI)		17.75%
Franklin Templeton Mutual Fund		8.06%
Current Asset		3.84%
Icici Prudential Mutual Fund		2.74%
Kotak Mutual Fund		2.03%
Clearing Corporation Of India Ltd.		1.08%
Total		100.00%

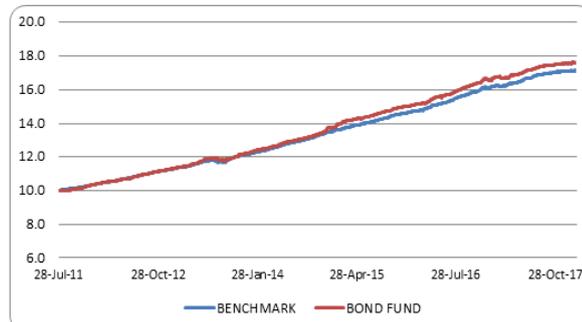
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	96.16%
Financial And Insurance Activities	19.78%
Infrastructure	19.41%
Government	17.34%
Mutual Fund	12.83%
Air Transport	8.76%
Dewan Housing Finance Corporation Ltd	8.70%
Mining Of Metal Ores	4.45%
Pnb Housing Finance Ltd	2.40%
Housing Development Finance Corporation Ltd	1.87%
Lic Housing Finance Ltd	0.62%
Others	3.84%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



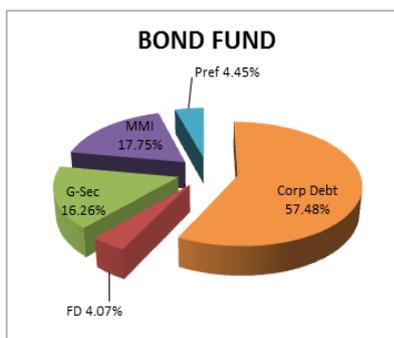
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.1%	1.6%	5.1%	7.8%	8.1%	9.1%
Benchmark	0.2%	1.8%	5.4%	7.8%	7.9%	8.6%

Benchmark: CRISIL Short Term Bond Fund Index

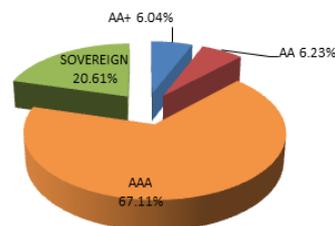
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

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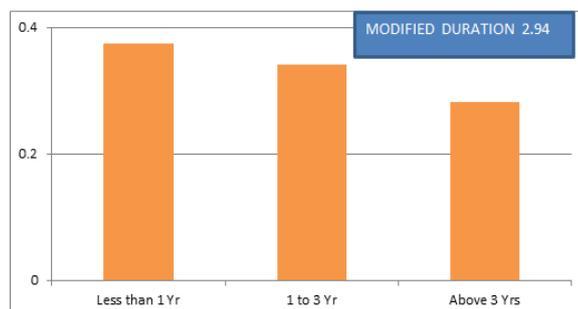
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



Fund Objective

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

Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147	
Launch Date	25-Aug-11	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Jan-18	16.9401	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.94	0.00	3.94
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec) 13.35%		
Government Of India	SOVEREIGN	13.35%
Corporate Debt (Corp Debt) 42.84%		
Rural Electrification Corporation Ltd	AAA	7.74%
Dewan Housing Finance Corporation Ltd	AAA	7.71%
Bajaj Finance Ltd	AAA	7.64%
Power Finance Corporation Ltd	AAA	5.14%
Idfc Bank Limited	AAA	5.07%
Edelweiss Asset Reconstruction Co. Ltd.	AA	3.82%
Power Grid Corporation Of India Ltd	AAA	3.17%
Indian Railway Finance Corporation Ltd	AAA	2.55%
Fixed Deposit (FD) 4.31%		
Bank Of Baroda	AAA	3.04%
Union Bank Of India	AAA	1.27%
Preference Shares (Pref) 10.85%		
Vedanta Limited		8.88%
Zee Entertainment Enterprises Ltd		1.98%
Money Market and Others (MMI) 28.64%		
Clearing Corporation Of India Ltd.		11.08%
Franklin Templeton Mutual Fund		7.68%
Kotak Mutual Fund		5.89%
Current Asset		4.00%
Total		100.00%

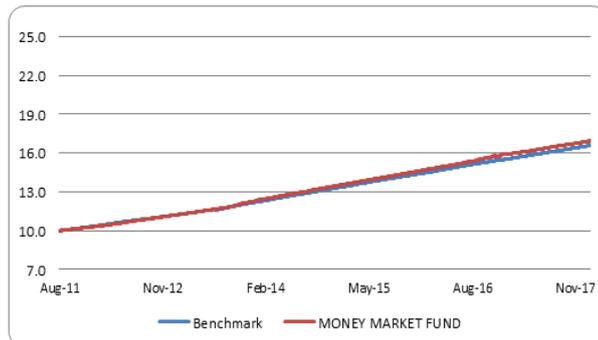
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt 96.00%	
Government	24.42%
Financial And Insurance Activities	20.85%
Infrastructure	18.59%
Mutual Fund	13.57%
Mining Of Metal Ores	8.88%
Dewan Housing Finance Corporation Ltd	7.71%
Programming And Broadcasting Activities	1.98%
Others 4.00%	
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

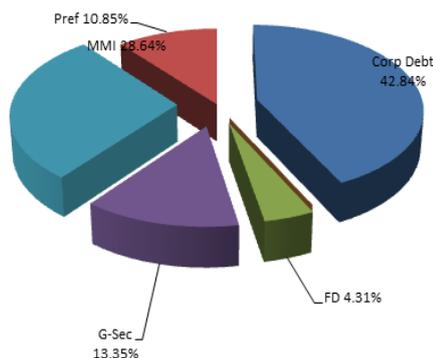


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.6%	3.1%	6.3%	7.3%	7.7%	8.5%
Benchmark	0.5%	3.2%	6.7%	7.1%	7.4%	8.2%

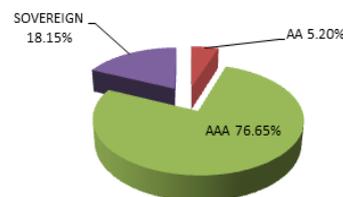
Benchmark: CRISIL Liquid Fund Index

- 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).
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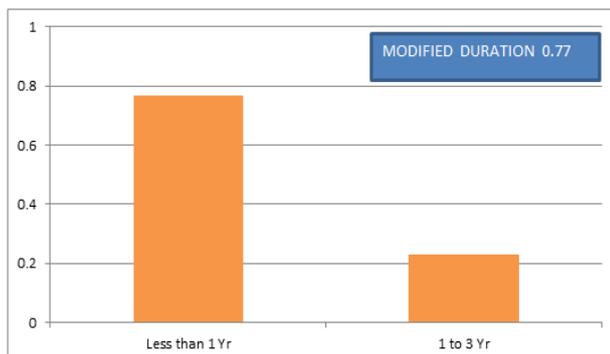
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP GROWTH FUND

Fund Objective

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

Fund Information

SFIN No.	ULGF00105/09/11GFGrowth147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	19.1271
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.10	8.39	16.48
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	51%
Debt and Money market	40-80%	49%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government of India	SOVEREIGN	14.78%
Corporate Debt (Corp Debt)		
Power Grid Corporation Of India Ltd	AAA	4.05%
Dewan Housing Finance Corporation Ltd	AAA	2.83%
Power Finance Corporation Ltd	AAA	2.44%
Housing Development Finance Corporation Ltd	AAA	1.90%
L&T Infrastructure Finance Company Limited	AA+	1.48%
Lic Housing Finance Ltd	AAA	1.25%
Idfc Bank Limited	AAA	0.62%
Equity (EQ)		
Hdfc Bank Ltd		3.80%
Housing Development Finance Corporation Ltd		3.66%
Yes Bank Ltd		2.21%
Kotak Mahindra Bank Ltd		2.13%
Indusind Bank Ltd		2.05%
Infosys Ltd		2.02%
Reliance Industries Ltd		1.64%
Motherson Sumi Systems Ltd		1.49%
Hcl Technologies Ltd		1.47%
Larsen & Toubro Ltd		1.45%
Others		28.95%
Fixed Deposit (FD)		
Oriental Bank Of Commerce		1.21%
Bank Of Baroda		0.61%
Money Market and Others (MMI)		
Current Asset		9.52%
Franklin Templeton Mutual Fund		7.54%
Clearing Corporation Of India Ltd.		0.90%
Total		100.00%

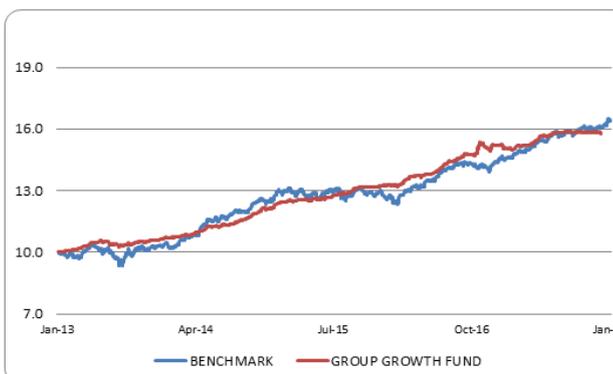
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government	15.69%
Infrastructure	7.97%
Mutual Fund	7.54%
Dewan Housing Finance Corporation Ltd	2.83%
Financial And Insurance Activities	2.44%
Housing Development Finance Corporation Ltd	1.90%
Lic Housing Finance Ltd	1.25%
Equity	
Financial And Insurance Activities	19.59%
Computer Programming, Consultancy And Related Activities	7.36%
Manufacture Of Coke And Refined Petroleum Products	4.51%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.36%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.17%
Manufacture Of Basic Metals	2.15%
Infrastructure	1.99%
Civil Engineering	1.50%
Manufacture Of Chemicals And Chemical Products	1.43%
Mining Of Coal And Lignite	1.23%
Others	
	16.13%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

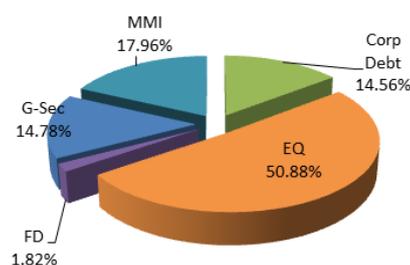


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.5%	4.0%	16.5%	13.9%	9.4%	13.8%
Benchmark	1.7%	3.6%	12.9%	13.3%	8.1%	10.4%

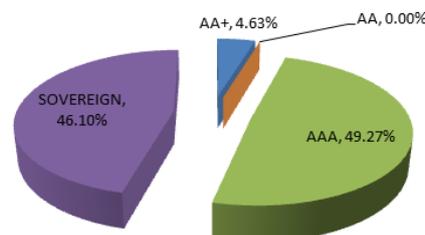
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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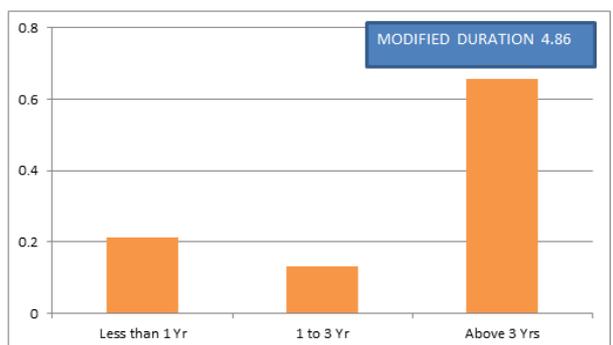
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP BALANCER FUND

Fund Objective

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

Fund Information

SFIN No.	ULGF00205/09/11GFBalancer147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Jan-18	17.4733	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.14	2.58	9.72
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	27%
Debt and Money market	70-100%	73%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	21.27%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	9.54%
L&T Infrastructure Finance Company Limited	AA+	7.56%
Power Grid Corporation Of India Ltd	AAA	4.91%
Indian Railway Finance Corporation Ltd	AAA	2.33%
Power Finance Corporation Ltd	AAA	2.27%
Reliance Jio Infocomm Limited	AAA	1.09%
Lic Housing Finance Ltd	AAA	1.06%
Equity (EQ)		
Hdfc Bank Ltd		1.96%
Housing Development Finance Corporation Ltd		1.82%
Yes Bank Ltd		1.13%
Kotak Mahindra Bank Ltd		1.08%
Indusind Bank Ltd		1.05%
Infosys Ltd		1.02%
Reliance Industries Ltd		0.84%
Motherson Sumi Systems Ltd		0.76%
Hcl Technologies Ltd		0.75%
Tech Mahindra Ltd		0.73%
Others		15.37%
Fixed Deposit (FD)		
Union Bank Of India	AAA	2.57%
Bank Of Baroda	AAA	1.13%
Money Market and Others (MMI)		
Current Asset		11.57%
Franklin Templeton Mutual Fund		6.72%
Clearing Corporation Of India Ltd.		1.47%
Total		100.00%

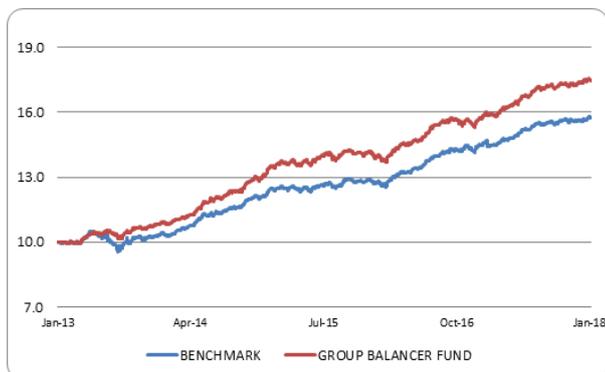
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	61.91%
Government	22.74%
Infrastructure	18.15%
Dewan Housing Finance Corporation Ltd	9.54%
Mutual Fund	6.72%
Financial And Insurance Activities	3.70%
Lic Housing Finance Ltd	1.06%
Equity	22.94%
Financial And Insurance Activities	10.01%
Computer Programming, Consultancy And Related Activities	3.73%
Manufacture Of Coke And Refined Petroleum Products	2.33%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.37%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.11%
Manufacture Of Basic Metals	1.09%
Infrastructure	1.08%
Manufacture Of Chemicals And Chemical Products	0.86%
Civil Engineering	0.75%
Mining Of Coal And Lignite	0.62%
Others	15.15%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

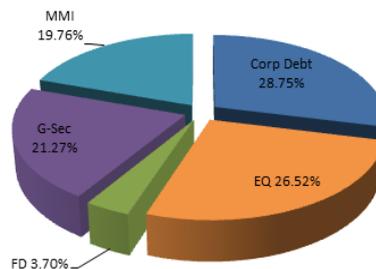


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	1.9%	10.3%	11.6%	9.0%	11.8%
Benchmark	0.7%	1.7%	7.9%	10.8%	8.1%	9.5%

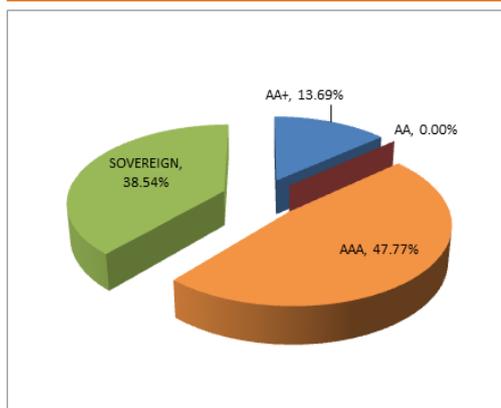
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

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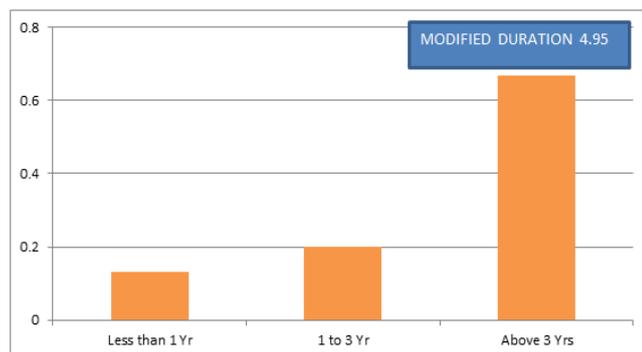
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP BOND FUND

Fund Objective

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

Fund Information

SFIN No.	ULGF00305/09/11GFBond147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Low to medium	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	15.7685
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.41	0.00	7.41
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		37.54%
Government Of India	SOVEREIGN	37.54%
Corporate Debt (Corp Debt)		40.10%
Dewan Housing Finance Corporation Ltd	AAA	8.40%
Bajaj Finance Ltd	AAA	8.14%
Power Finance Corporation Ltd	AAA	5.71%
Pnb Housing Finance Ltd	AAA	5.34%
Power Grid Corporation Of India Ltd	AAA	4.30%
L&T Infrastructure Finance Company Limited	AA+	3.30%
Air India Limited	AAA	2.79%
L&T Finance Ltd	AA+	1.42%
Ecl Finance Ltd	AA	0.70%
India Infoline Finance Limited	AA	0.01%
Fixed Deposit (FD)		3.38%
Union Bank Of India		3.38%
Money Market and Others (MMI)		18.98%
Franklin Templeton Mutual Fund		9.22%
Current Asset		4.41%
Icici Prudential Mutual Fund		2.97%
Clearing Corporation Of India Ltd.		2.38%
Total		100.0%

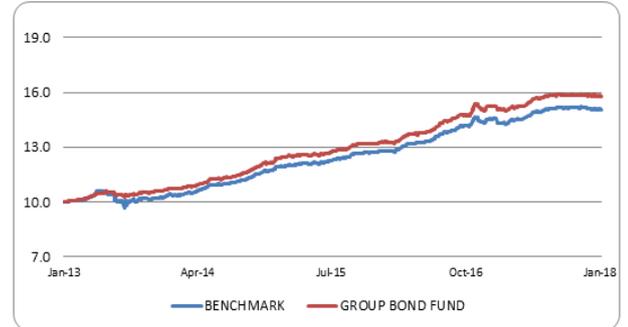
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	95.59%
Government	39.92%
Financial And Insurance Activities	13.64%
Infrastructure	13.32%
Mutual Fund	12.19%
Dewan Housing Finance Corporation Ltd	8.40%
Pnb Housing Finance Ltd	5.34%
Air Transport	2.79%
Others	4.41%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



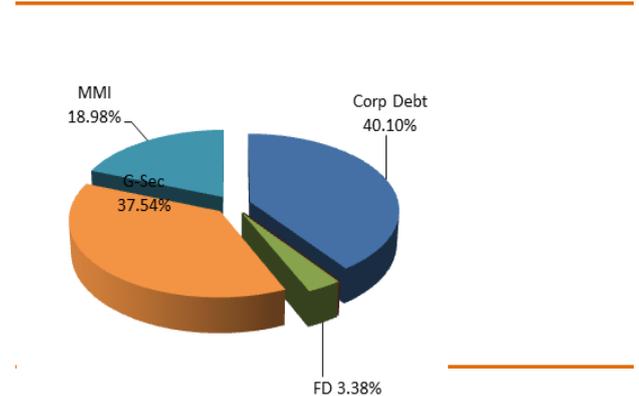
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.3%	-0.2%	3.6%	9.0%	8.4%	9.5%
Benchmark	-0.3%	-0.2%	3.2%	8.3%	8.0%	8.5%

Benchmark: CRISIL Composite Bond Fund Index

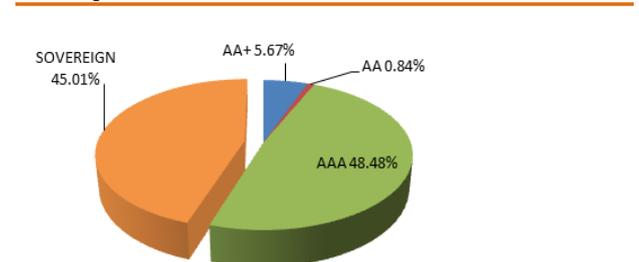
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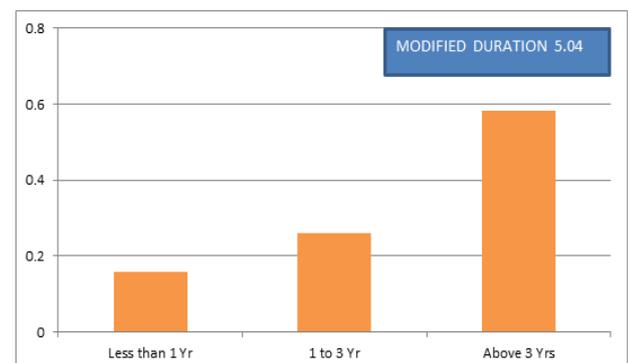
Asset Allocation*



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	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	10.9268
AUM (Rs. Cr)		
Fixed Income	Equity	Total
1.90	0.00	1.90
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		94.64%
Government Of India	SOVEREIGN	94.64%
Money Market and Others (MMI)		5.36%
Clearing Corporation Of India Ltd.		5.31%
Current Asset		0.05%
Total		100.0%

Top 10 sectors as per Asset Category

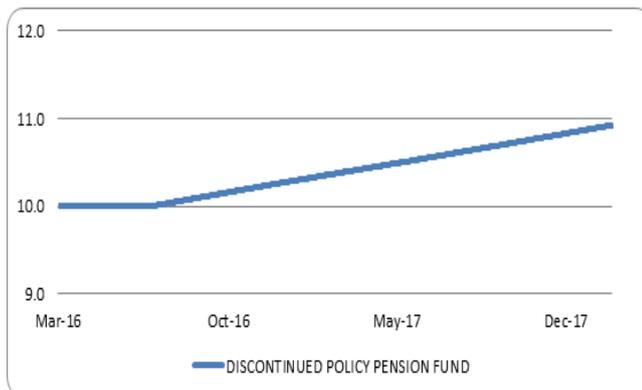
Industrial Sector (as per NIC classification)	% to AUM*
Debt	99.95%
Government	99.95%
Others	0.05%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

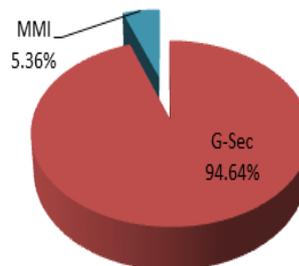


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.8%	5.6%	NA	NA	4.6%
Benchmark	NA	NA	NA	NA	NA	NA

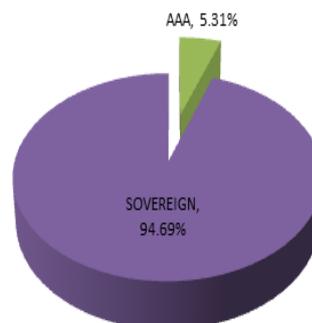
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



DISCONTINUANCE FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00701/01/12DISCONT147	
Launch Date	01-Feb-12	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	15.2535
AUM (Rs. Cr)		
Fixed Income	Equity	Total
26.85	0.00	26.85
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		83.86%
Government Of India	SOVEREIGN	83.86%
Money Market and Others (MMI)		16.14%
Total		100.0%

Top 10 sectors as per Asset Category

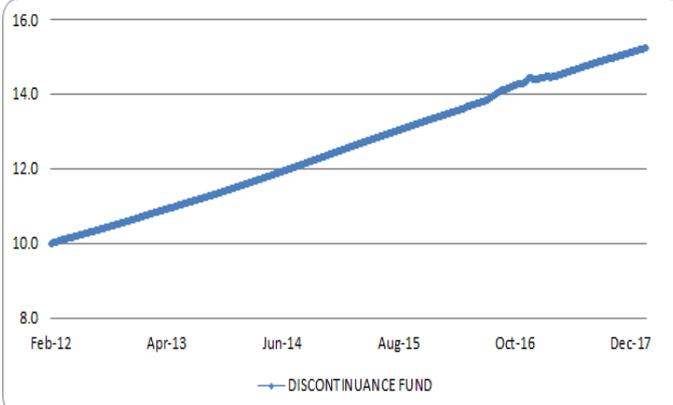
Industrial Sector (as per NIC classification)	% to AUM*
Debt	99.95%
Government	99.95%
Others	0.05%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

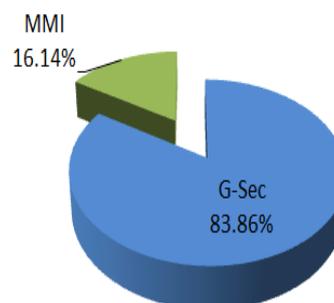


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	2.7%	5.3%	6.4%	6.6%	7.3%
Benchmark	NA	NA	NA	NA	NA	NA

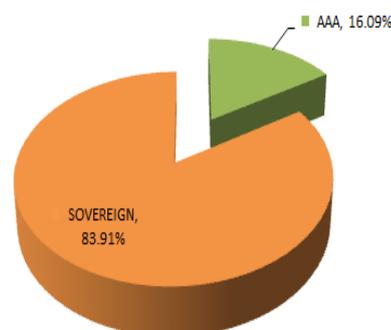
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



PENSION GROWTH FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00831/03/15ETLIPNSGRT147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on	31-Jan-18	14.3222
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.00	8.90	8.90
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	100%
Debt Instruments	0-40%	0%
Money Market Instruments	0-40%	0%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Equity (EQ)		99.96%
Reliance Mutual Fund		8.76%
Housing Development Finance Corporation Ltd		5.77%
Infosys Ltd		3.65%
Hdfc Bank Ltd		3.60%
Reliance Industries Ltd		3.32%
Itc Ltd		3.23%
Motherson Sumi Systems Ltd		3.01%
Hcl Technologies Ltd		2.96%
Tech Mahindra Ltd		2.92%
Hindustan Petroleum Corporation Ltd		2.89%
Others		59.85%
Money Market and Others (MMI)		0.04%
Clearing Corporation Of India Ltd.		1.06%
Current Asset		-1.02%
Total		100.00%

Top 10 sectors as per Asset Category

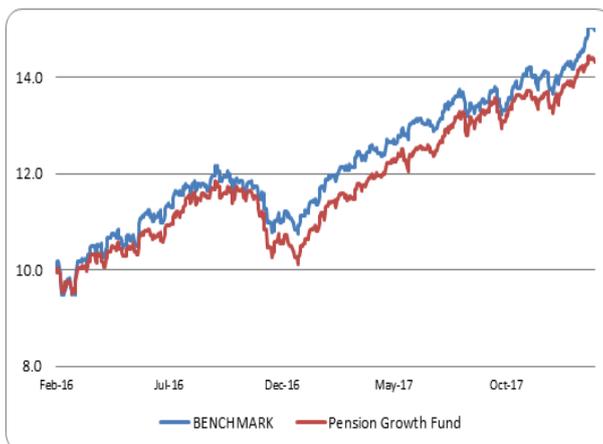
Industrial Sector (as per NIC classification)	% to AUM*
Debt	1.06%
Government	1.06%
Equity	81.58%
Financial And Insurance Activities	23.79%
Computer Programming, Consultancy And Related Activities	13.77%
Manufacture Of Coke And Refined Petroleum Products	9.09%
Mutual Fund	8.76%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5.85%
Infrastructure	5.10%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.69%
Manufacture Of Basic Metals	4.32%
Manufacture Of Tobacco Products	3.23%
Civil Engineering	2.96%
Others	17.36%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

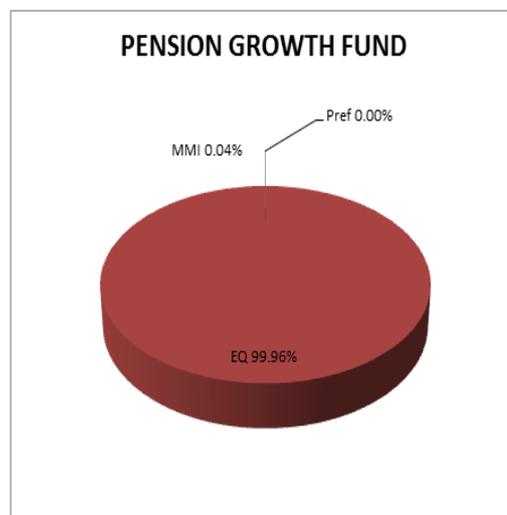


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.0%	8.3%	29.6%	NA	NA	20.1%
Benchmark	4.7%	9.4%	28.8%	NA	NA	22.1%

Benchmark: Nifty50

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- Past Performance is not indicative of future performance.

Asset Allocation*



PENSION SECURE FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00931/03/15ETLIPNSSCR147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Jan-18	11.8472	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.81	0.00	3.81
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Fixed Income	100%	100%
Equity	NIL	NIL

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	43.26%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	8.16%
Bajaj Finance Ltd	AAA	7.91%
L&T Infrastructure Finance Company Limited	AA+	6.42%
Pnb Housing Finance Ltd	AAA	5.19%
Reliance Jio Infocomm Limited	AAA	2.79%
Power Finance Corporation Ltd	AAA	2.78%
Exim Bank	AAA	2.72%
Indian Railway Finance Corporation Ltd	AAA	2.71%
Fixed Deposit (FD)		
Bank Of Baroda	AAA	3.41%
Money Market and Others (MMI)		
Franklin Templeton Mutual Fund		7.66%
Icici Prudential Mutual Fund		2.52%
Current Asset		3.67%
Clearing Corporation Of India Ltd.		0.78%
Total		100.00%

Top 10 sectors as per Asset Category

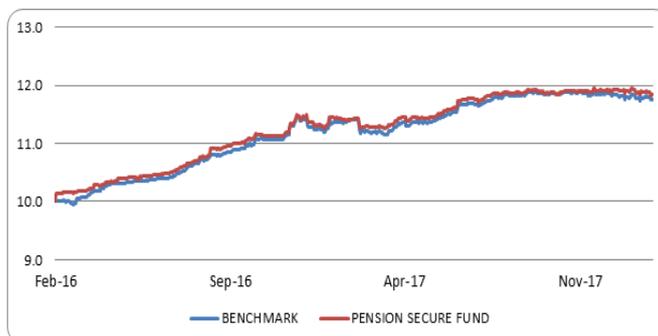
Industrial Sector (as per NIC classification)	% to AUM*
Debt	96.33%
Government	44.05%
Infrastructure	14.70%
Financial And Insurance Activities	14.04%
Mutual Fund	10.19%
Dewan Housing Finance Corporation Ltd	8.16%
Pnb Housing Finance Ltd	5.19%
Others	3.67%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



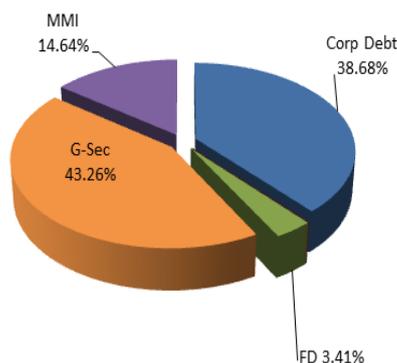
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.5%	0.0%	3.8%	NA	NA	8.1%
Benchmark	-0.3%	-0.2%	3.2%	NA	NA	8.5%

Benchmark: CRISIL Composite Bond Fund Index

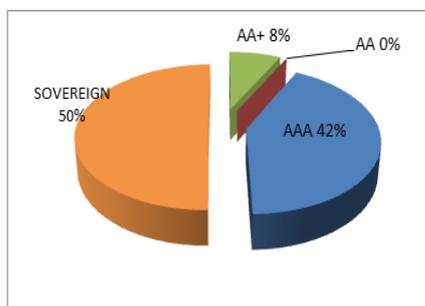
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- Past Performance is not indicative of future performance.

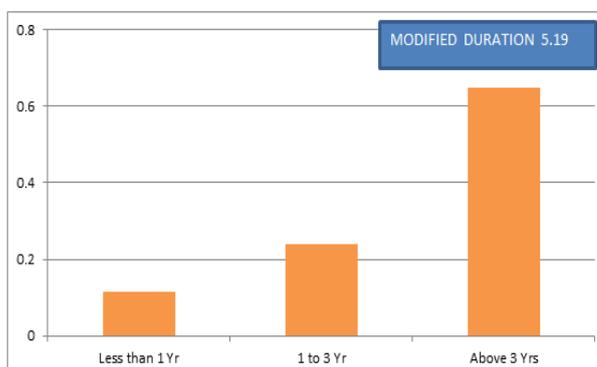
Asset Allocation*



Debt Rating Profile*



Fixed Income Portfolio Maturity



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	7	
Debt	Manish Thakur	
No. of Funds Managed	11	
NAV as on 31-Jan-18	13.1068	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.14	23.03	23.17
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	99%
Debt & Money Market	0-20%	1%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Equity (EQ)		99.39%
Reliance Mutual Fund		3.72%
Hindustan Zinc Ltd		3.10%
Tata Elxsi Ltd		2.51%
Motherson Sumi Systems Ltd		2.46%
Interglobe Aviation Limited		2.43%
Dewan Housing Finance Corporation Ltd		2.42%
Bajaj Finserv Ltd		2.41%
Indraprastha Gas Ltd		2.33%
Lic Housing Finance Ltd		2.20%
Piramal Enterprises Ltd		2.19%
Others		73.62%
Money Market and Others (MMI)		0.61%
Clearing Corporation Of India Ltd.		5.45%
Current Asset		-4.85%
Total		100.00%

Top 10 sectors as per Asset Category

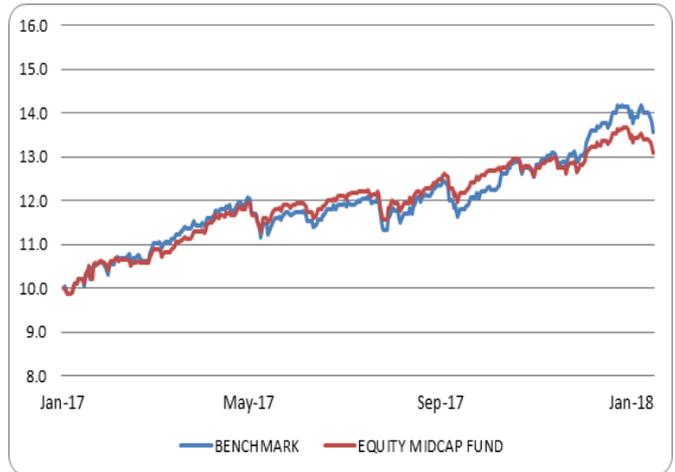
Industrial Sector (as per NIC classification)	% to AUM*
Debt	5.45%
Government	5.45%
Equity	73.92%
Financial And Insurance Activities	17.73%
Computer Programming, Consultancy And Related Activities	9.63%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	8.79%
Manufacture Of Chemicals And Chemical Products	8.20%
Infrastructure	7.66%
Manufacture Of Electrical Equipment	5.95%
Manufacture Of Basic Metals	4.86%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.54%
Manufacture Of Computer, Electronic And Optical Products	2.83%
Mutual Fund	3.72%
Others	20.63%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

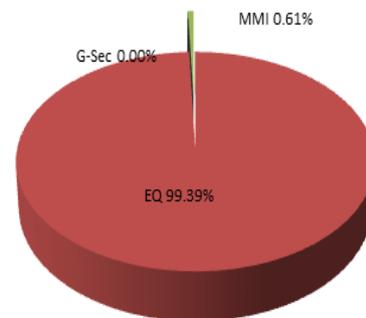


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-1.9%	7.2%	29.4%	NA	NA	31.3%
Benchmark	-1.6%	12.3%	34.8%	NA	NA	35.2%

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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