



**FUND FACT SHEET**  
**as of 31th March 2018**

## Equity Markets

Index	Return
Sensex	<b>32,968.68 (-3.56%)</b>
Nifty	<b>10,113.70 (-3.61%)</b>
Nifty Midcap 100	<b>18,757.00 (-4.62%)</b>

## Debt Markets

	Change
IGB 7.17 (ONTR Yield %)	<b>7.40% (-34bps)</b>
IGB 6.79 (OFTR Yield %)	<b>7.55% (-35bps)</b>
INR/USD (Rs)	<b>Rs. 65.18 (0.0%)</b>

### Performance

- VIX ended for the month at 15.75 as compared to 13.80 last month
- Foreign Institutional Investors (FIIs) stood as net buyers of 13372.4 crore in equities
- The best performing sectors were FMCG (-1.46%) & Financial Services (-2.22%)
- The worst performing sectors were Metals (-12.06%) & Realty (-10.05%)
- Monthly Nifty Averages of P/E stood at 24.66, P/BV at 3.42 & Dividend Yield was 1.29%
- The Nifty Free Float Small Cap Index fell by 6.76% for the month of March

### Global

- The MSCI Emerging Market Index fell by 2.72% during the month of March
- The Dow Jones Industrial Average fell by 4.72% for the month and closed at 23858.42
- The S&P 500 Index ended for the month at 2605 lower by 4.01%
- The Brent prices have increased by 7.1% to \$69.3/bbl in March from \$64.7/bbl in February

### Outlook

- In the wake of newly imposed tariffs on Chinese imports by US and possibility of trade war, the global markets are expected to remain unstable.
- Domestic markets might correct for the coming month due to weak global cues and bearish market sentiment

### Performance:

- The yield for the 10YR On-The-Run Government Security decreased by almost 34 basis points, closing at 7.40% at the end of March
- 5 Year On-shore OIS stood at 6.76% for the month of March
- The rupee remained stable against the dollar, standing at Rs. 65.2 for the month of March after reaching a low of Rs.64.7
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs. 7,298crores
- The AAA-Gsec spread for the month of March remained more or less in the range of 30-55 bps

### Indian Economy

- India's headline CPI Inflation for the month of February was at 4.4%, slightly lower than expectations
- Nikkei Manufacturing PMI India was at 51 for March, indicating a positive outlook in spite of contracting significantly from previous month's 52.1
- RBI released the H1 borrowing calendar in which 48% of the 6.06trn is in the first half, much lower than the historical 60-62% of the total borrowing

### Outlook

- The RBI's MPC is expected to keep the key policy rates unchanged in its First Bi-Monthly Monetary Policy Meeting.
- We expect the 10yr ONTR G-Sec to be in the 7.33%-7.47% range for the month of April

## 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	2.1%	12.3%	14.1%	7.2%	15.2%	16.6%	15.0%
Benchmark	3.3%	10.2%	14.3%	6.0%	10.8%	12.2%	9.6%

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%	94%
Debt and Money market	0-40%	6%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.7%	12.1%	15.0%	8.8%	17.9%	19.1%	14.7%
Benchmark	3.5%	11.0%	16.5%	7.6%	13.2%	14.0%	10.5%

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	2.1%	9.4%	11.3%	7.5%	12.0%	12.7%	12.3%
Benchmark	2.9%	8.5%	11.4%	7.1%	10.0%	10.8%	9.2%

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

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

## Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	35%
Debt and Money market	60-100%	65%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.5%	7.5%	10.2%	7.9%	12.4%	12.5%	11.4%
Benchmark	1.5%	6.7%	10.1%	7.7%	10.2%	9.9%	9.3%

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

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

## 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	2.7%	6.3%	7.8%	8.0%	9.2%	9.1%	9.2%
Benchmark	2.3%	6.2%	7.6%	7.9%	8.5%	8.6%	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	4.2%	7.6%	7.8%	7.9%	8.3%	8.7%	8.6%
Benchmark	3.4%	6.8%	7.0%	7.3%	7.7%	8.1%	8.2%

Benchmark: CRISIL Liquid Fund Index

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

## Group Growth Fund

Instruments	Required	Actual
Equity and Equity related	20-60%	54%
Debt and Money market	40-80%	46%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.5%	8.8%	11.2%	8.2%	12.9%	13.4%	12.7%
Benchmark	1.8%	7.3%	10.7%	7.5%	7.7%	10.3%	9.5%

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

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

## Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	29%
Debt and Money market	70-100%	71%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.0%	6.8%	9.8%	8.2%	11.7%	11.6%	11.2%
Benchmark	1.2%	6.2%	9.4%	7.8%	7.7%	9.5%	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

## Group Bond Fund

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.1%	5.4%	8.6%	8.5%	10.2%	9.6%	9.5%
Benchmark	0.6%	5.1%	8.1%	8.1%	7.7%	8.6%	8.5%

Benchmark: CRISIL Composite Bond Fund Index

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

## Discontinued Policy Pension Fund

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	2.8%	NA	5.0%	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

## Discontinuance 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	2.7%	5.6%	6.3%	6.5%	6.9%	7.1%	7.2%
Benchmark	NA	NA	NA	NA	NA	NA	NA

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

## Pension Growth Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	94%
Debt and Money market	0-40%	6%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.8%	12.0%	13.5%	NA	NA	NA	14.5%
Benchmark	3.3%	10.2%	14.3%	NA	NA	NA	15.6%

Benchmark: NSE Nifty50

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

## Pension Secure Fund

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.6%	5.5%	8.3%	NA	NA	NA	8.5%
Benchmark	0.6%	5.1%	8.1%	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

## Equity Midcap Fund

Instruments	Required	Actual
Equity and Equity related	80-100%	97%
Debt and Money market	0-20%	3%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.7%	10.8%	NA	NA	NA	NA	22.7%
Benchmark	3.6%	9.1%	NA	NA	NA	NA	22.0%

Benchmark: Nifty Free Float Midcap 100 Index

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

## Equity Large Cap Fund

### Fund Objective

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

### Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Bismillah Chowdhary	
No. of Funds Managed	8	
NAV as on 31-Mar-18	25.4858	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.16	100.13	104.29
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

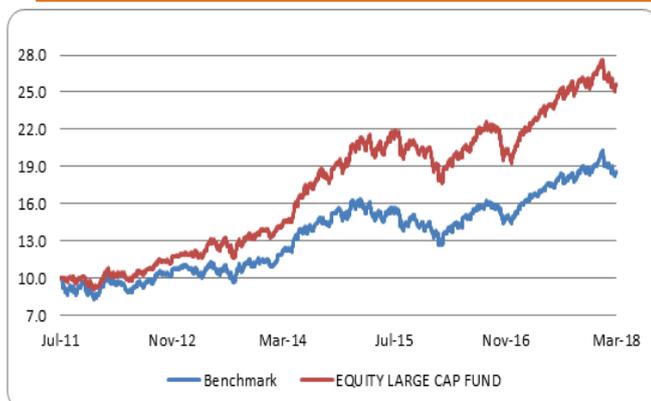
Company/ Issuer	Rating	% to AUM*
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	0.52%
<b>Equity (EQ)</b>		
Reliance Mutual Fund		8.69%
Housing Development Finance Corporation Ltd		5.35%
Reliance Industries Ltd		3.99%
Hdfc Bank Ltd		3.64%
Infosys Ltd		3.56%
Hcl Technologies Ltd		3.29%
Tech Mahindra Ltd		3.07%
Larsen & Toubro Ltd		2.89%
Hindustan Petroleum Corporation Ltd		2.80%
Itc Ltd		2.57%
Others		56.17%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	4.46%
Current Asset		-0.99%
<b>Total</b>		<b>100%</b>

#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	4.46%
Dewan Housing Finance Corporation Ltd	0.52%
Current Asset	-0.99%
<b>Equity</b>	
Financial And Insurance Activities	24.33%
Computer Programming, Consultancy And Related Activities	13.74%
Manufacture Of Coke And Refined Petroleum Products	9.40%
Mutual Fund	8.69%
Infrastructure	4.90%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.85%
Manufacture Of Basic Metals	3.91%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.54%
Manufacture Of Chemicals And Chemical Products	3.32%
Civil Engineering	2.98%
<b>Others</b>	<b>16.34%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

### NAV (Net Asset Value)

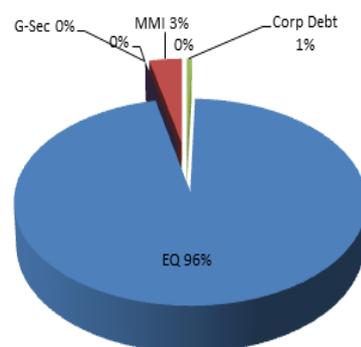


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.6%	2.1%	12.3%	14.1%	7.2%	15.0%
Benchmark	-3.3%	3.3%	10.2%	14.3%	6.0%	9.6%

Benchmark: Nifty50

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

### Asset Allocation\*



## EQUITY TOP 250

### Fund Objective

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

### Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147	
Launch Date	20-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Bismillah Chowdhary	
No. of Funds Managed	8	
NAV as on 31-Mar-18	24.8508	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.90	79.65	84.56
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	94%
Debt and Money market	0-40%	6%

### Portfolio

#### Top 10 holdings as per Asset Category

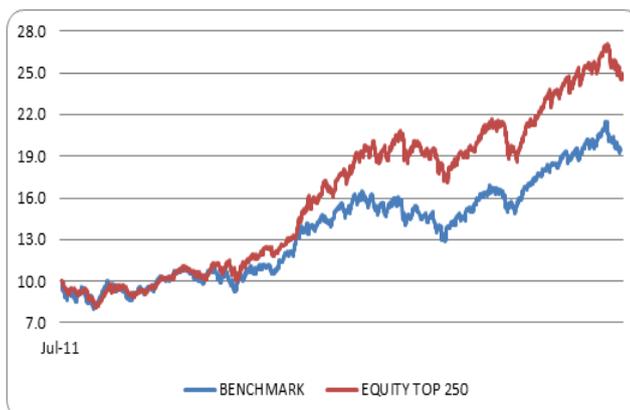
Company/ Issuer	Rating	% to AUM*
<b>Corporate Debt (Corp Debt)</b>		
Idfc Bank Limited	AAA	0.01%
<b>Equity (EQ)</b>		
Reliance Mutual Fund		6.83%
Housing Development Finance Corporation Ltd		4.76%
Reliance Industries Ltd		3.81%
Larsen & Toubro Ltd		2.85%
Hindustan Unilever Ltd		2.40%
Infosys Ltd		2.32%
Bajaj Finserv Ltd		2.24%
Hdfc Bank Ltd		2.14%
Lic Housing Finance Ltd		2.14%
Motherson Sumi Systems Ltd		2.02%
Others		62.71%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	6.41%
Current Asset		-0.62%
<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>5.80%</b>
Government	6.41%
Financial And Insurance Activities	0.01%
Current Asset	-0.62%
<b>Equity</b>	<b>74.43%</b>
Financial And Insurance Activities	23.65%
Computer Programming, Consultancy And Related Activities	10.52%
Manufacture Of Coke And Refined Petroleum Products	7.30%
Mutual Fund	6.83%
Infrastructure	5.86%
Manufacture Of Chemicals And Chemical Products	5.03%
Manufacture Of Other Non-Metallic Mineral Products	3.92%
Manufacture Of Basic Metals	3.88%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.88%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.57%
<b>Others</b>	<b>19.77%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

### NAV (Net Asset Value)

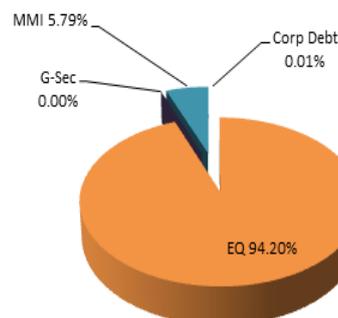


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.9%	1.7%	12.1%	15.0%	8.8%	14.7%
Benchmark	-3.1%	3.5%	11.0%	16.5%	7.6%	10.5%

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-Mar-18	21.7737
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.86	12.69	22.56
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>Corporate Debentures (Corp Debt)</b>		
<b>26.16%</b>		
Dewan Housing Finance Corporation Ltd	AAA	7.56%
Power Finance Corporation Ltd	AAA	5.01%
L&T Infrastructure Finance Company Limited	AA+	3.27%
Pnb Housing Finance Ltd	AAA	3.07%
Indian Railway Finance Corporation Ltd	AAA	2.72%
Rural Electrification Corporation Ltd	AAA	2.25%
Housing Development Finance Corporation Ltd	AAA	1.37%
Edelweiss Asset Reconstruction Co. Ltd.	AA	0.89%
Idfc Bank Limited	AAA	0.03%
<b>Equity (EQ)</b>		
<b>56.27%</b>		
Hdfc Bank Ltd		3.83%
Housing Development Finance Corporation Ltd		3.41%
Polaris Retail Infotech Ltd		2.96%
Indusind Bank Ltd		2.26%
Reliance Industries Ltd		2.05%
Kotak Mahindra Bank Ltd		1.99%
Yes Bank Ltd		1.90%
Infosys Ltd		1.76%
Hcl Technologies Ltd		1.70%
Tech Mahindra Ltd		1.58%
Others		32.81%
<b>Fixed Deposit (FD)</b>		
<b>2.68%</b>		
Bank Of Baroda	AAA	2.44%
Oriental Bank Of Commerce	AAA	0.22%
Union Bank Of India	AAA	0.02%
<b>Money Market and Others (MMI)</b>		
<b>14.21%</b>		
Clearing Corporation Of India Ltd.	AAA	8.04%
Franklin Templeton Mutual Fund		4.32%
Current Asset		1.84%
<b>Preference Shares (Pref)</b>		
<b>0.68%</b>		
Zee Entertainment Enterprises Ltd		0.68%
<b>Total</b>		<b>100.0%</b>

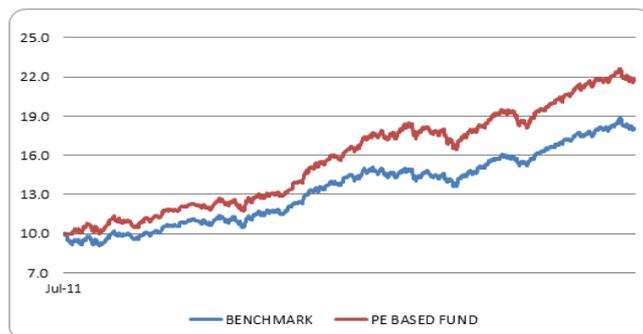
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
<b>43.73%</b>	
Infrastructure	13.25%
Government	8.04%
Dewan Housing Finance Corporation Ltd	7.56%
Mutual Fund	4.32%
Financial And Insurance Activities	3.60%
Pnb Housing Finance Ltd	3.07%
Current Asset	1.84%
Housing Development Finance Corporation Ltd	1.37%
Programming And Broadcasting Activities	0.68%
<b>Equity</b>	
<b>48.80%</b>	
Financial And Insurance Activities	20.33%
Computer Programming, Consultancy And Related Activities	9.97%
Manufacture Of Coke And Refined Petroleum Products	4.74%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.53%
Infrastructure	2.48%
Manufacture Of Basic Metals	2.03%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.88%
Manufacture Of Chemicals And Chemical Products	1.75%
Civil Engineering	1.57%
Manufacture Of Other Non-Metallic Mineral Products	1.54%
<b>Others</b>	
<b>7.46%</b>	
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

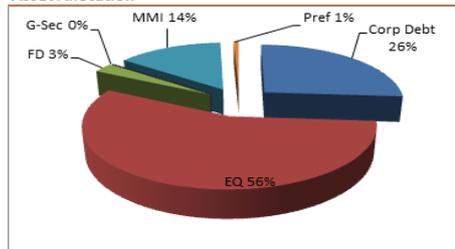
### NAV (Net Asset Value)



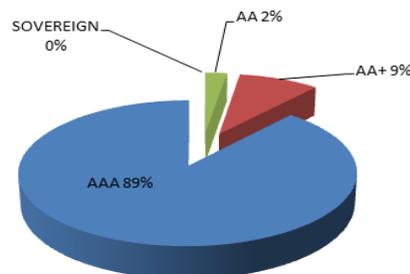
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.9%	2.1%	9.4%	11.3%	7.5%	12.3%
Benchmark	-1.3%	2.9%	8.5%	11.4%	7.1%	9.2%

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

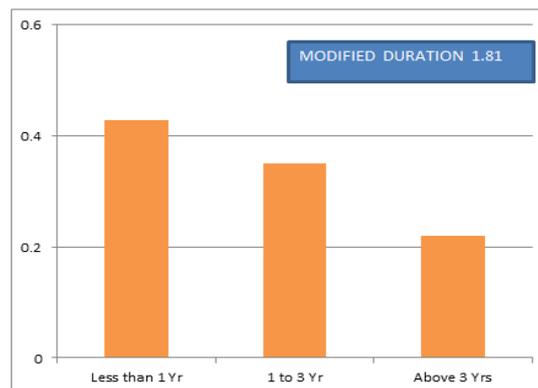
### Asset Allocation\*



### 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-Mar-18	20.5590
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.54	4.59	13.13
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-40%	35%
Debt and Money market	60-100%	65%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	15.01%
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	6.48%
Power Grid Corporation Of India Ltd	AAA	4.44%
Power Finance Corporation Ltd	AAA	2.53%
Indian Railway Finance Corporation Ltd	AAA	2.51%
<b>Equity (EQ)</b>		
Reliance Mutual Fund		6.25%
Polaris Retail Infotech Ltd		3.24%
Hdfc Bank Ltd		2.09%
Housing Development Finance Corporation Ltd		2.08%
Hcl Technologies Ltd		1.46%
Infosys Ltd		1.40%
Indusind Bank Ltd		1.12%
Lic Housing Finance Ltd		1.10%
Hindustan Unilever Ltd		1.06%
Kotak Mahindra Bank Ltd		1.00%
Others		14.16%
<b>Fixed Deposit (FD)</b>		
Bank Of Baroda	AAA	2.06%
Oriental Bank Of Commerce	AAA	1.52%
Union Bank Of India	AAA	0.04%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	10.73%
Franklin Templeton Mutual Fund		4.73%
Current Asset		3.19%
<b>Preference Shares (Pref)</b>		
Zee Entertainment Enterprises Ltd		1.45%
<b>Total</b>		<b>100.00%</b>

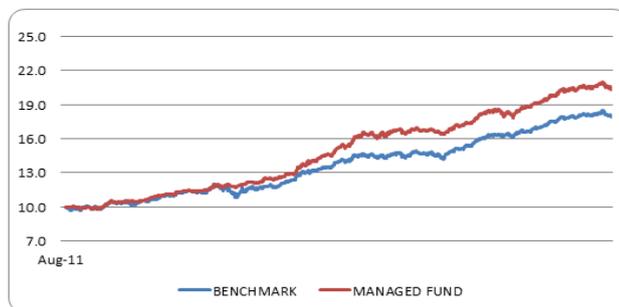
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	25.75%
Infrastructure	14.60%
Financial And Insurance Activities	6.59%
Dewan Housing Finance Corporation Ltd	6.48%
Mutual Fund	4.73%
Current Asset	3.19%
Pnb Housing Finance Ltd	2.26%
Programming And Broadcasting Activities	1.45%
<b>Equity</b>	
Financial And Insurance Activities	9.62%
Computer Programming, Consultancy And Related Activities	8.23%
Mutual Fund	6.25%
Manufacture Of Coke And Refined Petroleum Products	2.72%
Infrastructure	1.62%
Manufacture Of Chemicals And Chemical Products	1.10%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	0.98%
Manufacture Of Other Non-Metallic Mineral Products	0.96%
Manufacture Of Basic Metals	0.96%
Air Transport	0.67%
<b>Others</b>	<b>1.84%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

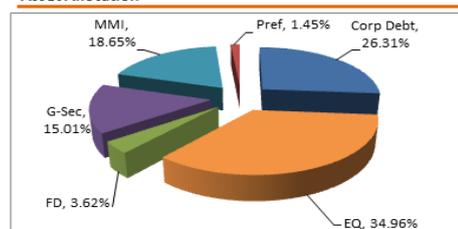


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.4%	1.5%	7.5%	10.2%	7.9%	11.4%
Benchmark	0.5%	1.5%	6.7%	10.1%	7.7%	9.3%

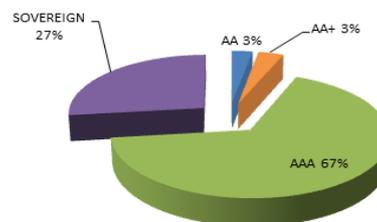
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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

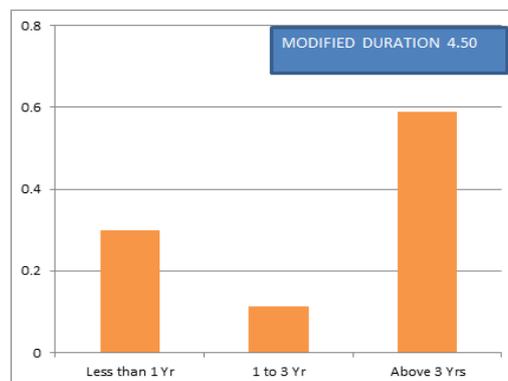
### Asset Allocation\*



### 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-Mar-18	17.9358
AUM (Rs. Cr)		
Fixed Income	Equity	Total
20.77	0.00	20.77
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

### Portfolio

#### Top 10 holdings as per Asset Category

Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	5.95%
<b>Corporate Debt (Corp Debt)</b>		
Bajaj Finance Ltd	AAA	8.72%
Air India Limited	AAA	6.95%
Dewan Housing Finance Corporation Ltd	AAA	6.90%
Indian Railway Finance Corporation Ltd	AAA	5.38%
Hero Fincorp Limited	AAA	4.79%
L&T Infrastructure Finance Company Limited	AA+	4.73%
Rural Electrification Corporation Ltd	AAA	3.42%
Edelweiss Asset Reconstruction Co. Ltd.	AA	2.90%
Power Finance Corporation Ltd	AAA	2.44%
Housing Development Finance Corporation Ltd	AAA	1.97%
Others		6.33%
<b>Fixed Deposit (FD)</b>		
Bank Of Baroda	AAA	1.73%
Union Bank Of India	AAA	0.77%
Oriental Bank Of Commerce	AAA	0.72%
<b>Preference Shares (Pref)</b>		
Zee Entertainment Enterprises Ltd		8.14%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	18.25%
Franklin Templeton Mutual Fund		6.50%
Icici Prudential Mutual Fund		2.21%
Kotak Mutual Fund		1.63%
Current Asset		-0.45%
<b>Total</b>		<b>100.00%</b>

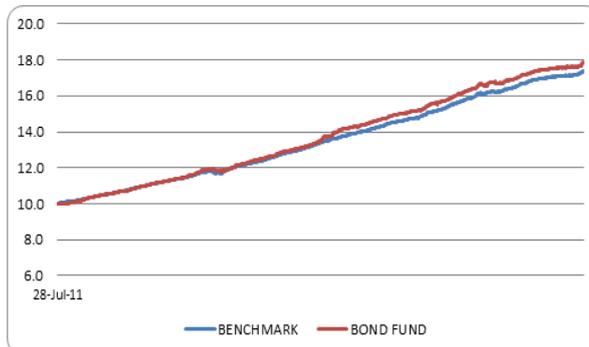
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>99.96%</b>
Government	24.20%
Financial And Insurance Activities	22.46%
Infrastructure	16.59%
Mutual Fund	10.35%
Programming And Broadcasting Activities	8.14%
Air Transport	6.95%
Dewan Housing Finance Corporation Ltd	6.90%
Housing Development Finance Corporation Ltd	1.97%
Pnb Housing Finance Ltd	1.90%
Lic Housing Finance Ltd	0.49%
<b>Others</b>	<b>0.04%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)



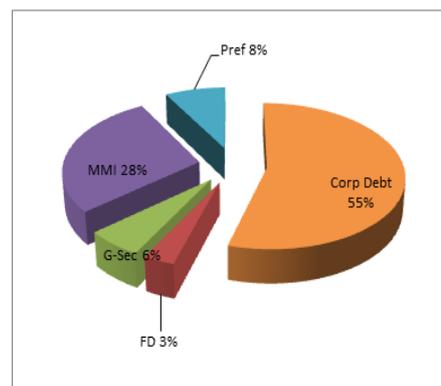
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.7%	2.7%	6.3%	7.8%	8.0%	9.2%
Benchmark	1.2%	2.3%	6.2%	7.6%	7.9%	8.6%

Benchmark: CRISIL Short Term Bond Fund Index

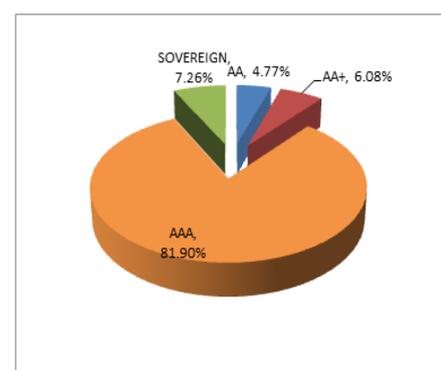
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

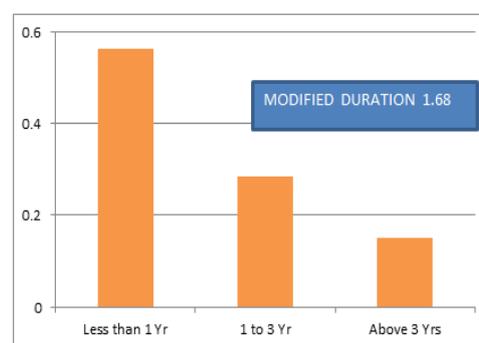
### Asset Allocation\*



### Debt Rating Profile\*\*



### Fixed Income Portfolio Maturity



## MONEY MARKET FUND

### Fund Objective

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

### Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147	
Launch Date	25-Aug-11	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Paras Gupta	
No. of Funds Managed	12	
NAV as on	31-Mar-18	17.2908
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.02	0.00	4.02
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	16.42%
<b>Corporate Debt (Corp Debt)</b>		
Hero Fincorp Limited	AAA	8.67%
Power Finance Corporation Ltd	AAA	7.68%
Rural Electrification Corporation Ltd	AAA	7.56%
Edelweiss Asset Reconstruction Co. Ltd.	AA	3.74%
Indian Railway Finance Corporation Ltd	AAA	2.49%
Dewan Housing Finance Corporation Ltd	AAA	2.28%
<b>Fixed Deposit (FD)</b>		
Bank Of Baroda	AAA	2.99%
Union Bank Of India	AAA	1.24%
<b>Preference Shares (Pref)</b>		
Zee Entertainment Enterprises Ltd		8.09%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	30.04%
Franklin Templeton Mutual Fund		7.66%
Kotak Mutual Fund		5.86%
Current Asset		-4.73%
<b>Total</b>		<b>100.00%</b>

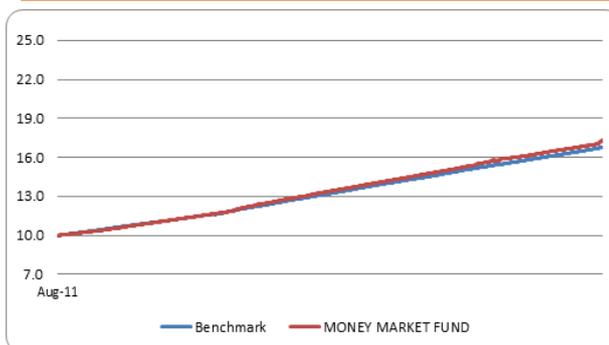
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Government	46.46%
Infrastructure	17.72%
Financial And Insurance Activities	16.65%
Mutual Fund	13.53%
Programming And Broadcasting Activities	8.09%
Dewan Housing Finance Corporation Ltd	2.28%
Current Asset	-4.73%
<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)

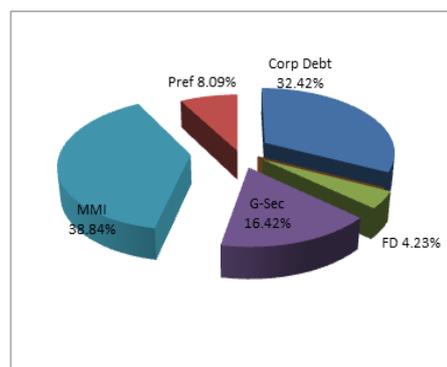


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.6%	4.2%	7.6%	7.8%	7.9%	8.6%
Benchmark	0.7%	3.4%	6.8%	7.0%	7.3%	8.2%

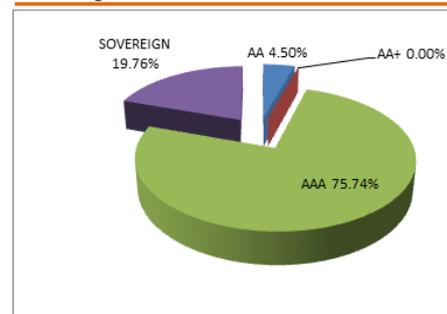
Benchmark: CRISIL Liquid Fund Index

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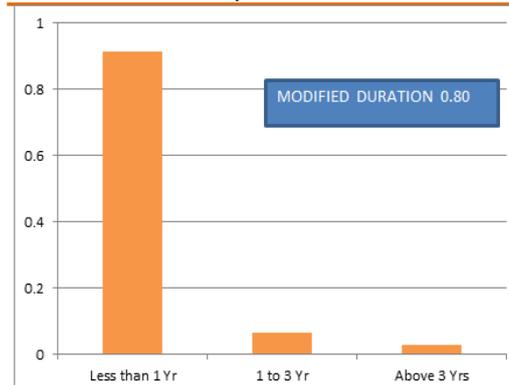
### Asset Allocation\*



### 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	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on 31-Mar-18	18.5701	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.99	9.41	17.40
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	54%
Debt and Money market	40-80%	46%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	13.87%
<b>Corporate Debt (Corp Debt)</b>		
Power Grid Corporation Of India Ltd	AAA	3.84%
Dewan Housing Finance Corporation Ltd	AAA	2.68%
Housing Development Finance Corporation Ltd	AAA	1.80%
L&T Infrastructure Finance Company Limited	AA+	1.41%
Lic Housing Finance Ltd	AAA	1.18%
Power Finance Corporation Ltd	AAA	1.06%
Idfc Bank Limited	AAA	0.59%
<b>Equity (EQ)</b>		
Hdfc Bank Ltd		3.94%
Housing Development Finance Corporation Ltd		3.34%
Polaris Retail Infotech Ltd		2.34%
Indusind Bank Ltd		2.26%
Reliance Industries Ltd		2.00%
Kotak Mahindra Bank Ltd		1.98%
Yes Bank Ltd		1.89%
Infosys Ltd		1.71%
Hcl Technologies Ltd		1.65%
Tech Mahindra Ltd		1.53%
Others		31.45%
<b>Fixed Deposit (FD)</b>		
Oriental Bank Of Commerce	AAA	1.15%
Bank Of Baroda		0.57%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	14.21%
Franklin Templeton Mutual Fund		7.26%
Current Asset		-5.47%
<b>Preference Shares (Pref)</b>		
Zee Entertainment Enterprises Ltd		1.75%
<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	28.08%
Mutual Fund	7.26%
Infrastructure	6.31%
Dewan Housing Finance Corporation Ltd	2.68%
Financial And Insurance Activities	2.31%
Housing Development Finance Corporation Ltd	1.80%
Programming And Broadcasting Activities	1.75%
Lic Housing Finance Ltd	1.18%
Current Asset	-5.47%
<b>Equity</b>	
Financial And Insurance Activities	20.03%
Computer Programming, Consultancy And Related Activities	9.68%
Manufacture Of Coke And Refined Petroleum Products	4.43%
Infrastructure	2.51%
Manufacture Of Basic Metals	1.97%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.96%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.82%
Manufacture Of Chemicals And Chemical Products	1.70%
Civil Engineering	1.53%
Manufacture Of Other Non-Metallic Mineral Products	1.50%
<b>Others</b>	<b>6.96%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

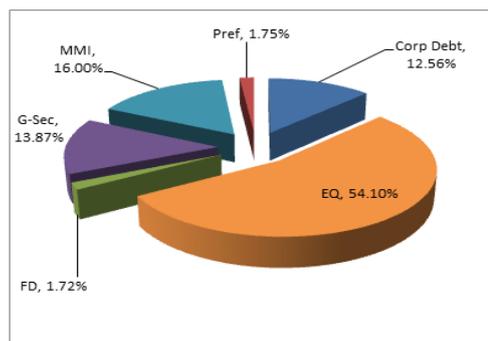


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-0.4%	1.5%	8.8%	11.2%	8.2%	12.7%
Benchmark	0.0%	1.8%	7.3%	10.7%	7.5%	9.5%

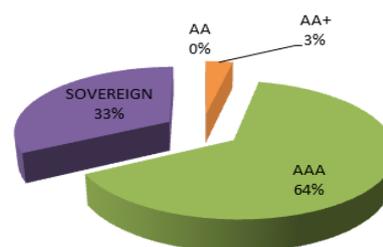
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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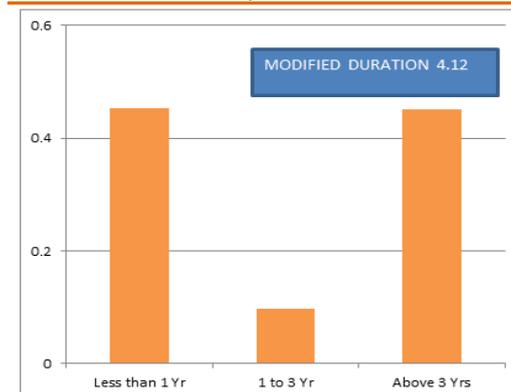
### Asset Allocation\*



### Debt Rating Profile\*\*



### Fixed Income Portfolio Maturity



## GROUP BALANCER FUND

### Fund Objective

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

### Fund Information

SFIN No.	ULGF00205/09/11GFBalancer147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	31-Mar-18	17.2986
AUM (Rs. Cr)		
Fixed Income	Equity	Total
7.42	3.00	10.42
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	29%
Debt and Money market	70-100%	71%

### Portfolio

#### Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Government Security (G Sec)</b>		
Government Of India	SOVEREIGN	20.50%
<b>Corporate Debt (Corp Debt)</b>		
Dewan Housing Finance Corporation Ltd	AAA	7.91%
L&T Infrastructure Finance Company Limited	AA+	7.08%
Power Grid Corporation Of India Ltd	AAA	4.58%
Bajaj Finance Ltd	AAA	2.90%
Indian Railway Finance Corporation Ltd	AAA	2.17%
Reliance Jio Infocomm Limited	AAA	1.01%
Lic Housing Finance Ltd	AAA	0.99%
<b>Equity (EQ)</b>		
Polaris Retail Infotech Ltd		2.33%
Hdfc Bank Ltd		2.00%
Housing Development Finance Corporation Ltd		1.67%
Indusind Bank Ltd		1.13%
Reliance Industries Ltd		1.00%
Kotak Mahindra Bank Ltd		0.99%
Yes Bank Ltd		0.94%
Infosys Ltd		0.87%
Hcl Technologies Ltd		0.83%
Tech Mahindra Ltd		0.76%
Others		16.30%
<b>Fixed Deposit (FD)</b>		
Union Bank Of India	AAA	2.40%
Bank Of Baroda	AAA	1.06%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	12.41%
Franklin Templeton Mutual Fund		6.38%
Current Asset		-0.39%
<b>Preference Shares (Pref)</b>		
Zee Entertainment Enterprises Ltd		2.19%
<b>Total</b>		<b>100.00%</b>

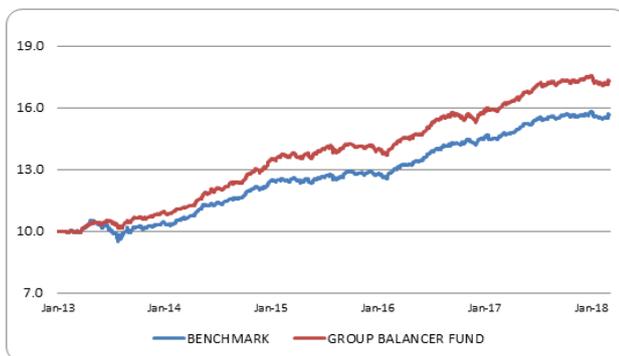
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
Government	32.91%
Infrastructure	14.85%
Dewan Housing Finance Corporation Ltd	7.91%
Mutual Fund	6.38%
Financial And Insurance Activities	6.35%
Programming And Broadcasting Activities	2.19%
Lic Housing Finance Ltd	0.99%
Current Asset	-0.39%
<b>Equity</b>	
Financial And Insurance Activities	10.27%
Computer Programming, Consultancy And Related Activities	6.00%
Manufacture Of Coke And Refined Petroleum Products	2.10%
Infrastructure	1.24%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.00%
Manufacture Of Basic Metals	0.99%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.94%
Manufacture Of Chemicals And Chemical Products	0.90%
Civil Engineering	0.79%
Manufacture Of Other Non-Metallic Mineral Products	0.75%
<b>Others</b>	<b>3.85%</b>
<b>Total</b>	<b>100%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)



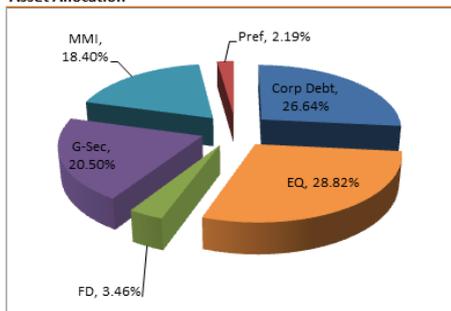
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.8%	1.0%	6.8%	9.8%	8.2%	11.2%
Benchmark	1.1%	1.2%	6.2%	9.4%	7.8%	9.0%

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

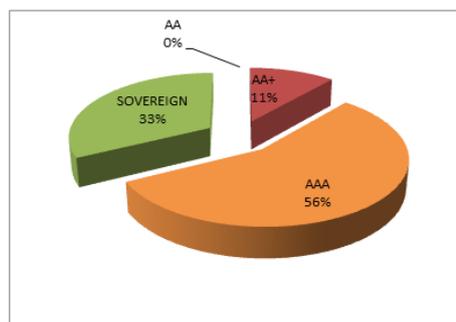
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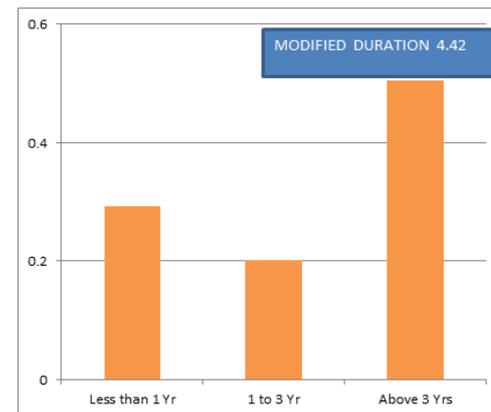
### Asset Allocation\*



### 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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	31-Mar-18	16.0225
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.33	0.00	8.33
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>33.46%</b>
Government Of India	SOVEREIGN	33.46%
<b>Corporate Debt (Corp Debt)</b>		<b>25.35%</b>
Dewan Housing Finance Corporation Ltd	AAA	7.47%
Pnb Housing Finance Ltd	AAA	4.75%
Power Grid Corporation Of India Ltd	AAA	3.83%
Power Finance Corporation Ltd	AAA	2.54%
Air India Limited	AAA	2.48%
Bajaj Finance Ltd	AAA	2.42%
<b>Preference Shares (Pref)</b>		<b>4.15%</b>
Zee Entertainment Enterprises Ltd		4.15%
<b>Fixed Deposit (FD)</b>		<b>3.00%</b>
Union Bank Of India		3.00%
<b>Money Market and Others (MMI)</b>		<b>34.03%</b>
Clearing Corporation Of India Ltd.	AAA	19.30%
Franklin Templeton Mutual Fund		8.34%
Current Asset		3.71%
Icici Prudential Mutual Fund		2.68%
<b>Total</b>		<b>100.0%</b>

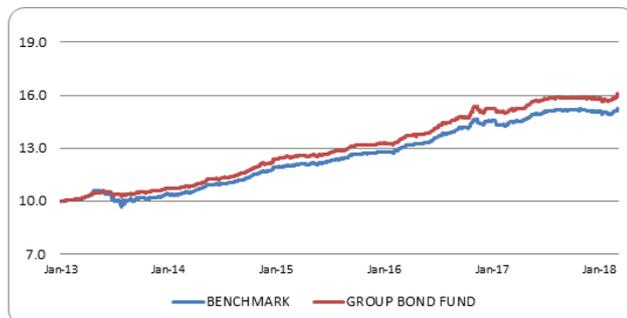
#### Top 10 sectors as per Asset Category

Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>93.81%</b>
Government	52.76%
Mutual Fund	11.03%
Dewan Housing Finance Corporation Ltd	7.47%
Financial And Insurance Activities	7.28%
Infrastructure	6.37%
Pnb Housing Finance Ltd	4.75%
Programming And Broadcasting Activities	4.15%
<b>Others</b>	<b>6.19%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

### NAV (Net Asset Value)

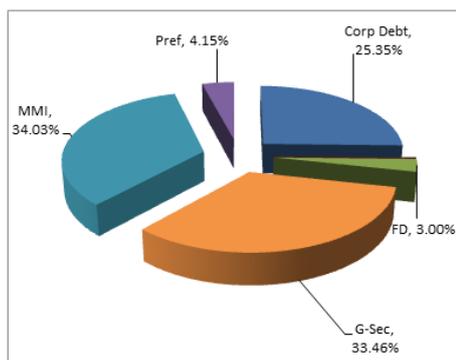


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.0%	1.1%	5.4%	8.6%	8.5%	9.5%
Benchmark	2.2%	0.6%	5.1%	8.1%	8.1%	8.5%

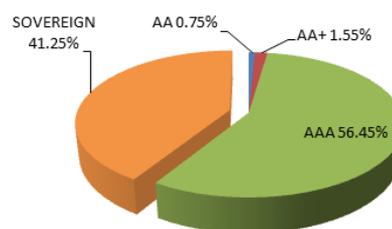
Benchmark: CRISIL Composite Bond Fund Index

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

### Asset Allocation\*



### Debt Rating Profile\*\*



### Fixed Income Portfolio Maturity



# Discontinued Policy Pension Fund

## DISCONTINUED POLICY PENSION FUND

### Fund Objective

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

### Fund Information

SFIN No.	ULIF01031/03/15ETLIPNSDSC147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Paras Gupta	
No. of Funds Managed	12	
NAV as on	31-Mar-18	11.0253
AUM (Rs. Cr)		
Fixed Income	Equity	Total
2.25	0.00	2.25
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>93.12%</b>
Government Of India	SOVEREIGN	93.12%
<b>Money Market and Others (MMI)</b>		<b>6.88%</b>
Clearing Corporation Of India Ltd.	AAA	6.70%
Current Asset		0.18%
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

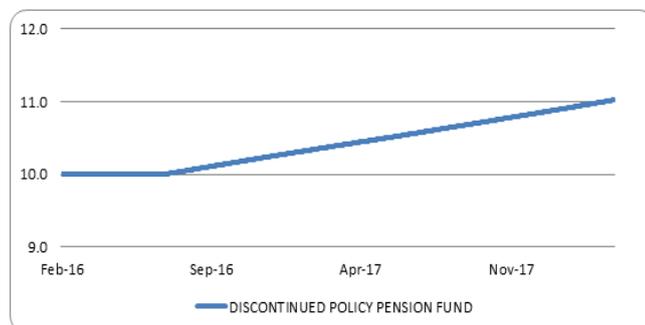
Industrial Sector ( as per NIC classification)	% to AUM*
Debt	100.00%
Current Asset	0.18%
Government	99.82%
Others	0.00%
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

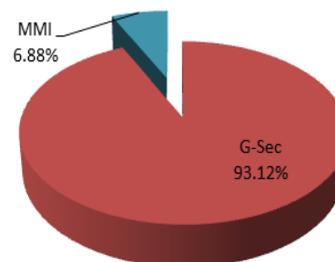


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.8%	5.6%	5.0%	NA	4.6%
Benchmark	NA	NA	NA	NA	NA	NA

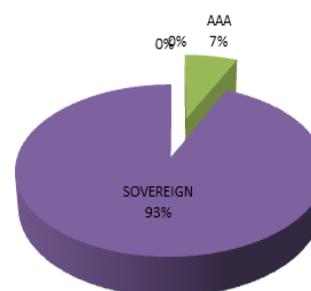
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- 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	Paras Gupta	
No. of Funds Managed	12	
NAV as on	31-Mar-18	15.3917
<b>AUM (Rs. Cr)</b>		
Fixed Income	Equity	Total
27.53	0.00	27.53
<b>Asset Allocation Pattern</b>		
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>88.64%</b>
Government Of India	SOVEREIGN	88.64%
<b>Money Market and Others (MMI)</b>		<b>9.01%</b>
Clearing Corporation Of India Ltd.	AAA	11.37%
Current Asset		-2.37%
<b>Corporate Debt (Corp Debt)</b>		<b>2.35%</b>
Hero Fincorp Limited	AAA	2.35%
<b>Total</b>		<b>100.0%</b>

#### Top 10 sectors as per Asset Category

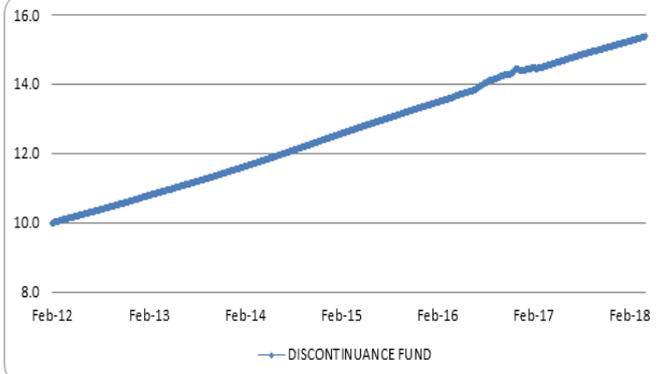
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Government	100.02%
Financial And Insurance Activities	2.35%
Current Asset	-2.37%
<b>Others</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

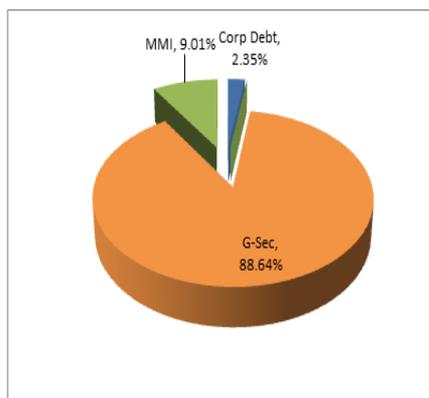


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	2.7%	5.6%	6.3%	6.5%	7.2%
Benchmark	NA	NA	NA	NA	NA	NA

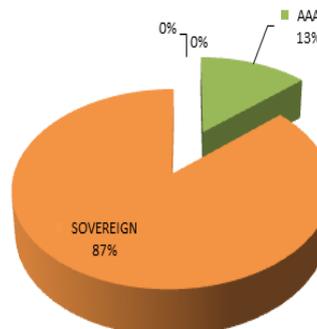
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

### Asset Allocation\*



### Debt Rating Profile\*\*



## PENSION GROWTH FUND

### Fund Objective

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

### Fund Information

SFIN No.	ULIF00831/03/15ETLIPNSGRT147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Bismillah Chowdhary	
No. of Funds Managed	8	
Debt	Paras Gupta	
No. of Funds Managed	12	
NAV as on	31-Mar-18	13.3152
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.56	8.84	9.39
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	94%
Debt Instruments	0-40%	0%
Money Market Instruments	0-40%	6%

### Portfolio

#### Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Equity (EQ)</b>		
<b>94.06%</b>		
Reliance Mutual Fund		8.42%
Housing Development Finance Corporation Ltd		5.24%
Reliance Industries Ltd		3.85%
Hdfc Bank Ltd		3.54%
Infosys Ltd		3.30%
Hcl Technologies Ltd		3.18%
Tech Mahindra Ltd		2.98%
Larsen & Toubro Ltd		2.79%
Hindustan Petroleum Corporation Ltd		2.63%
Motherson Sumi Systems Ltd		2.49%
Others		55.66%
<b>Money Market and Others (MMI)</b>		
<b>5.94%</b>		
Clearing Corporation Of India Ltd.		5.82%
Current Asset		0.12%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

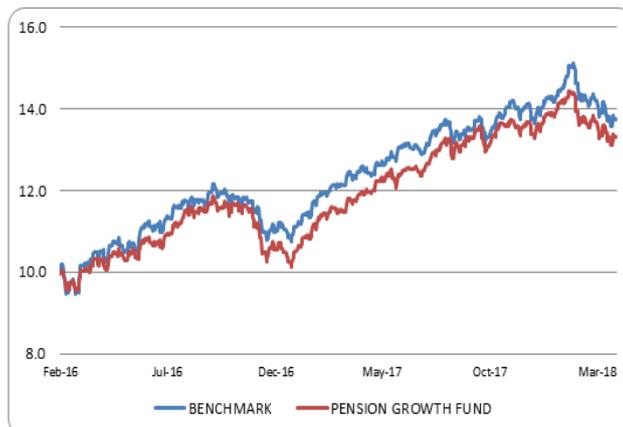
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	
<b>5.94%</b>	
Government	5.82%
Current Asset	0.12%
<b>Equity</b>	
<b>77.39%</b>	
Financial And Insurance Activities	23.57%
Computer Programming, Consultancy And Related Activities	13.23%
Manufacture Of Coke And Refined Petroleum Products	8.92%
Mutual Fund	8.42%
Infrastructure	5.22%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.70%
Manufacture Of Basic Metals	3.81%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.42%
Manufacture Of Chemicals And Chemical Products	3.21%
Manufacture Of Other Non-Metallic Mineral Products	2.90%
<b>Others</b>	<b>16.67%</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)



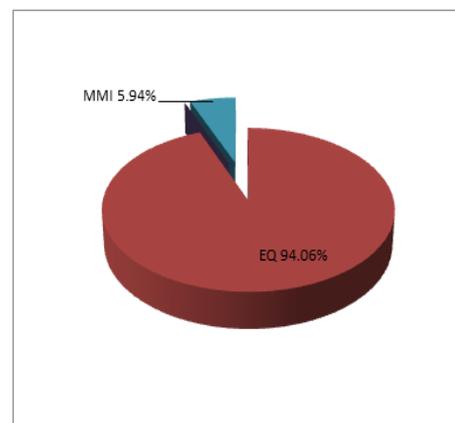
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-2.6%	1.8%	12.0%	13.5%	NA	14.5%
Benchmark	-3.3%	3.3%	10.2%	14.3%	NA	15.6%

Benchmark: Nifty50

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

- Past Performance is not indicative of future performance.

### Asset Allocation\*



## 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-Mar-18	12.0783	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.42	0.00	4.42
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	39.85%
<b>Corporate Debt (Corp Debt)</b>		
Bajaj Finance Ltd	AAA	6.83%
L&T Infrastructure Finance Company Limited	AA+	5.56%
Pnb Housing Finance Ltd	AAA	4.48%
Reliance Jio Infocomm Limited	AAA	2.39%
Exim Bank	AAA	2.35%
Dewan Housing Finance Corporation Ltd	AAA	1.08%
<b>Fixed Deposit (FD)</b>		
Bank Of Baroda	AAA	2.94%
<b>Money Market and Others (MMI)</b>		
Clearing Corporation Of India Ltd.	AAA	15.14%
Franklin Templeton Mutual Fund		6.72%
Current Asset		2.73%
Icici Prudential Mutual Fund		2.21%
<b>Preference Shares (Pref)</b>		
Zee Entertainment Enterprises Ltd		7.74%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

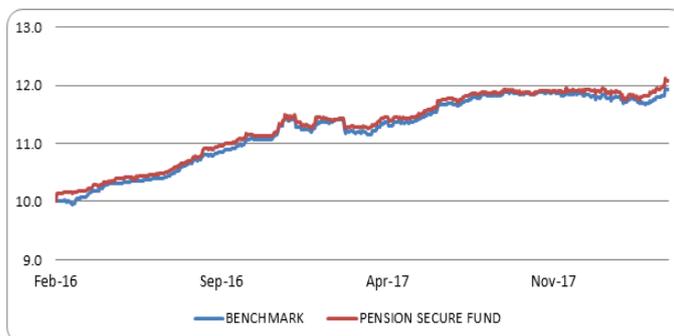
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>96.20%</b>
Government	54.99%
Financial And Insurance Activities	12.12%
Mutual Fund	8.93%
Infrastructure	7.95%
Programming And Broadcasting Activities	7.74%
Pnb Housing Finance Ltd	4.48%
<b>Others</b>	<b>3.80%</b>
<b>Total</b>	<b>100%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)



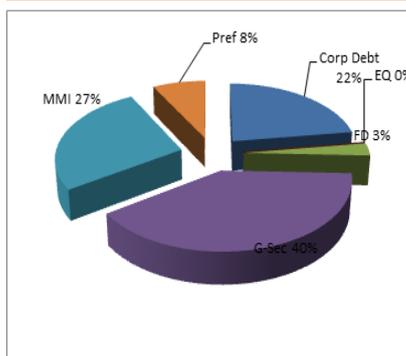
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.1%	1.6%	5.5%	8.3%	NA	8.5%
Benchmark	2.2%	0.6%	5.1%	8.1%	NA	8.5%

Benchmark: CRISIL Composite Bond Fund Index

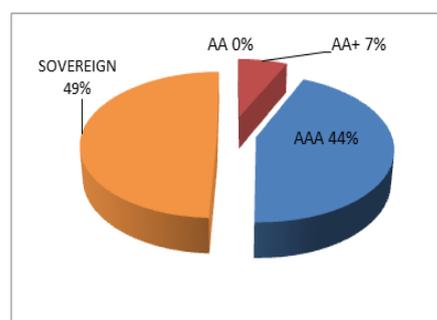
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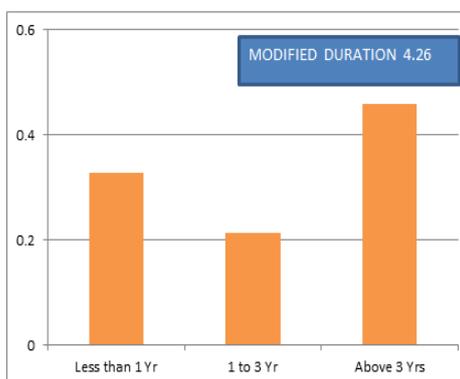
### Asset Allocation\*



### Debt Rating Profile\*



### Fixed Income Portfolio Maturity



## EQUITY MIDCAP FUND

### Fund Objective

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

### Fund Information

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-Mar-18	12.2477	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.79	29.96	30.75
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	97%
Debt & Money Market	0-20%	3%

### Portfolio

#### Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
<b>Equity (EQ)</b>		<b>97.43%</b>
Reliance Mutual Fund		3.45%
Hindustan Zinc Ltd		2.86%
Dewan Housing Finance Corporation Ltd		2.53%
Tata Elxsi Ltd		2.32%
Lic Housing Finance Ltd		2.26%
Bajaj Finserv Ltd		2.20%
Page Industries Ltd		2.15%
Interglobe Aviation Limited		2.13%
Indraprastha Gas Ltd		2.13%
Motherson Sumi Systems Ltd		2.10%
Others		73.29%
<b>Money Market and Others (MMI)</b>		<b>2.57%</b>
Clearing Corporation Of India Ltd.		7.49%
Current Asset		-4.92%
<b>Total</b>		<b>100.00%</b>

#### Top 10 sectors as per Asset Category

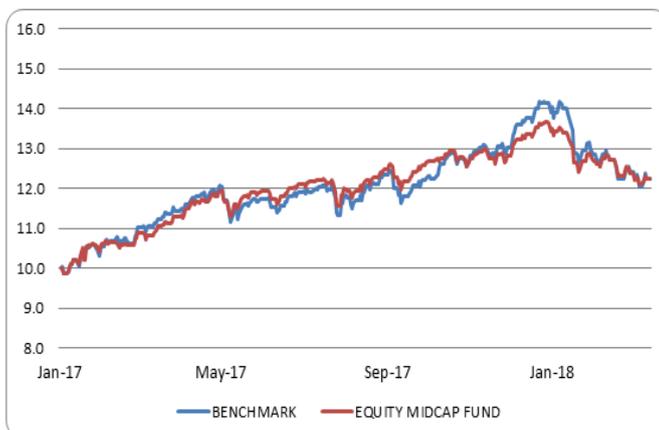
Industrial Sector ( as per NIC classification)	% to AUM*
<b>Debt</b>	<b>2.57%</b>
Government	7.49%
Current Asset	-4.92%
<b>Equity</b>	<b>73.67%</b>
Financial And Insurance Activities	18.66%
Infrastructure	8.59%
Manufacture Of Chemicals And Chemical Products	8.55%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.92%
Computer Programming, Consultancy And Related Activities	7.61%
Manufacture Of Electrical Equipment	5.36%
Mutual Fund	5.10%
Manufacture Of Basic Metals	4.94%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.56%
Manufacture Of Wearing Apparel	2.37%
<b>Others</b>	<b>23.75%</b>
<b>Total</b>	<b>100.00%</b>

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

### NAV (Net Asset Value)

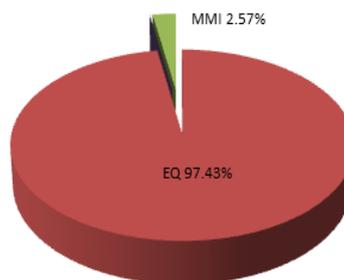


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	-3.7%	0.7%	10.8%	NA	NA	22.7%
Benchmark	-3.9%	3.6%	9.1%	NA	NA	22.0%

Benchmark: Nifty Free Float Midcap 100 Index

- Past Performance is not indicative of future performance.

### Asset Allocation\*



**NAV:**

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

**AUM:**

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

**Holdings:**

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

**Benchmark:**

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

**Sector allocation:**

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

**Asset allocation:**

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

**Fund Manager:**

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

**Risk profile:**

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

**Modified Duration:**

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

**Index Price to Earnings (P/E):**

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

**Index Price to book ratio (P/BV):**

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

**Index Dividend yield:**

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

**VIX:**

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

**PMI:**

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

**Consumer Price Index (CPI):**

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

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

**G-Sec:**

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

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

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

**Overnight Index Swap (OIS):**

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

**Duration:**

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

**Compound annual growth rate (CAGR)**

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

**Monetary Policy Committee (MPC):**

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

**Repo rate:**

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

**Yield spread (AAA-Gsec Spread):**

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

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

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CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

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