



FUND FACT SHEET
as of 30 November 2018

Equity Markets

Index	Return
Sensex	36194.3 (+5.09%)
Nifty	10876.7 (+4.72%)
Nifty Midcap 100	17503.6 (+1.83%)

Performance

- VIX ended for the month at 19.16 as compared to 19.79 last month
- Foreign Institutional Investors (FIIs) stood as net buyers of 10563.51 crores in equities
The best performing sectors were Realty(7.96%) & Financial Services (7.51%)
- The worst performing sectors were Pharma (-4.94%) & Metal(-4.04%)
- Monthly Nifty Averages of P/E stood at 26.3, P/BV at 3.44 & Dividend Yield was 1.22%
- The Nifty Free Float Small Cap Index rose by 2.53% for the month of December

Global

- The MSCI Emerging Market Index rose by 4.06% during the month of December
- The Dow Jones Industrial Average rose by 1.68% for the month and closed at 25538.46
- The S&P 500 Index ended for the month at 2760.17 higher by 1.79%

Outlook

- Global Markets are expected to remain volatile on account of the OPEC meet and G-20 summit.
- Overall, the market's underlying bias remains positive. We feel Nifty will consolidate at current or higher levels.

Debt Markets

	Change
IGB 7.17 (ONTR Yield %)	7.61% (-24 bps)
IGB 6.79 (OFTR Yield %)	7.62% (-27 bps)
INR/USD (Rs)	Rs. 69.58 (-5.9%)

Performance:

- The yield for the 10YR On-The-Run Government Security decreased by 24 basis points, closing at 7.61% at the end of November
- 5 Year On-shore OIS stood at 7.11% for the month of November
- The rupee appreciated by almost 6% from Rs 73.9 in October to Rs 69.6 in November
- Foreign Institutional Investors (FIIs) stood as net buyers in debt, buying securities worth Rs.6500 crores.
- The AAA-Gsec spread for the month of November remained more or less in the range of 110- 140 bps

Indian Economy

- India's headline CPI Inflation in November was at 3.31% as compared to previous month's 3.7%
- Nikkei Manufacturing PMI India was at 54 for November, as compared to previous month's 53.1
- The Brent prices have decreased by 22% to \$58.7/bbl in November from \$75.47/bbl in October

Outlook

- We expect the MPC to stay on hold as oil prices have fallen significantly over the last couple of months and consumer inflation has undershot their forecasts consistently.
- We expect the 10yr ONTR G-Sec to be in the 7.40%-7.75% range for the month of September

Equity Large Cap Fund

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

Equity Top 250 Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	91%
Debt and Money market	0-40%	9%

PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	53%
Debt and Money market	0-100%	47%

Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	32%
Debt and Money market	60-100%	68%

Bond Fund

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

Money Market Fund

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

Group Growth Fund

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

Group Balancer Fund

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

Group Bond Fund

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-5.06%	-2.49%	10.98%	7.17%	6.74%	13.46%	13.40%
Benchmark	1.31%	6.36%	15.00%	11.08%	6.08%	11.98%	9.76%

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	-4.64%	-4.35%	11.18%	7.95%	8.23%	15.62%	12.94%
Benchmark	-0.69%	2.03%	14.02%	11.09%	6.91%	13.26%	10.13%

Benchmark: Nifty 200

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-2.18%	0.41%	8.12%	6.93%	7.21%	11.13%	11.20%
Benchmark	2.63%	6.24%	10.93%	9.61%	7.07%	10.54%	9.20%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	0.80%	2.03%	6.71%	7.73%	8.03%	11.46%	10.59%
Benchmark	3.48%	4.71%	7.19%	8.69%	7.54%	10.08%	9.07%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.30%	5.76%	5.62%	7.34%	8.19%	8.71%	8.79%
Benchmark	4.00%	5.64%	5.79%	7.37%	7.74%	8.28%	8.38%

Benchmark: CRISIL Short Term Bond Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	3.61%	7.88%	7.00%	7.59%	7.83%	8.24%	8.48%
Benchmark	3.84%	7.45%	7.04%	7.24%	7.50%	7.86%	8.11%

Benchmark: CRISIL Liquid Fund Index

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-1.19%	0.52%	7.42%	7.55%	7.67%	11.64%	11.31%
Benchmark	3.19%	4.99%	8.31%	9.08%	7.50%	10.41%	9.26%

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

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

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	1.31%	1.75%	5.82%	7.56%	8.02%	10.50%	10.14%
Benchmark	3.75%	4.41%	6.06%	8.28%	7.50%	9.74%	8.69%

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	4.47%	4.62%	3.99%	7.94%	8.41%	9.41%	9.03%
Benchmark	4.28%	3.77%	3.81%	7.42%	7.50%	8.99%	8.04%

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	3.01%	5.88%	5.74%	NA	NA	NA	4.96%
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	3.37%	6.20%	5.38%	6.38%	6.65%	6.94%	7.17%
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%	95%
Debt and Money market	0-40%	5%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-5.46%	-3.06%	10.45%	NA	NA	NA	10.10%
Benchmark	1.31%	6.36%	15.00%	NA	NA	NA	14.60%

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	4.59%	5.05%	4.50%	NA	NA	NA	8.26%
Benchmark	4.28%	3.77%	3.81%	NA	NA	NA	7.59%

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%	93%
Debt and Money market	0-20%	7%

Period	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year	Inception
Fund Return	-11.09%	-13.16%	NA	NA	NA	NA	6.41%
Benchmark	-7.40%	-12.02%	NA	NA	NA	NA	7.23%

Benchmark: Nifty Free Float Midcap 100 Index

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

Equity Large Cap Fund

Fund Objective

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

Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Ritesh Taksali	
No. of Funds Managed	7	
NAV as on 30-Nov-18	25.1991	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.22	132.02	141.24
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	93%
Debt and Money market	0-40%	7%

Portfolio

Top 10 holdings as per Asset Category

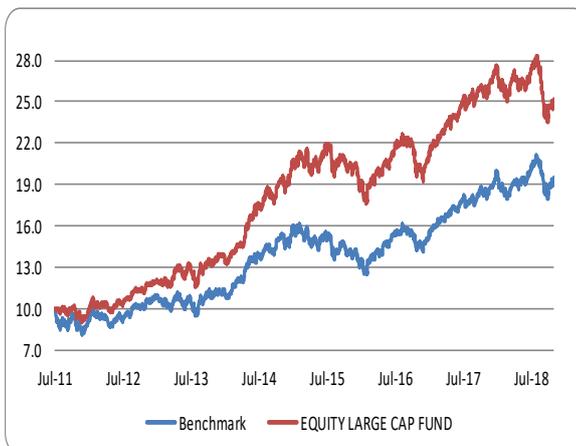
Company/ Issuer	Rating	% to AUM*
Equity (EQ) 93.48%		
Reliance Industries Ltd	(blank)	6.92%
Housing Development Finance Corporation Ltd		5.60%
Hdfc Bank Ltd	-	4.84%
Infosys Ltd	-	4.40%
Reliance Mutual Fund	-	4.29%
Itc Ltd	-	4.24%
Kotak Mutual Fund	-	3.74%
Tata Consultancy Services Ltd	-	3.66%
Larsen & Toubro Ltd	-	3.06%
Icici Bank Ltd	-	2.42%
Money Market and Others (MMI) 6.52%		
Reliance Mutual Fund	-	4.81%
Clearing Corporation Of India Ltd.		1.00%
Current Asset		0.72%
Total		100%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt 6.52%	
Mutual Fund	4.81%
CCIL	1.00%
Current Asset	0.72%
Equity 93.48%	
Financial And Insurance Activities	23.30%
Computer Programming, Consultancy And Related Activities	10.65%
Manufacture Of Coke And Refined Petroleum Products	8.16%
Mutual Fund	8.02%
Manufacture Of Chemicals And Chemical Products	5.92%
Infrastructure	4.52%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.36%
Manufacture Of Tobacco Products	4.24%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.05%
Civil Engineering	3.06%
Others	17.19%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

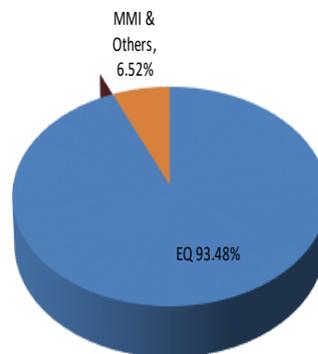


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.4%	-5.1%	-2.5%	11.0%	7.2%	13.4%
Benchmark	4.7%	1.3%	6.4%	15.0%	11.1%	9.8%

Benchmark: Nifty50

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

Asset Allocation*



EQUITY TOP 250

Fund Objective

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

Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147	
Launch Date	20-Jul-11	
Face Value	10.0000	
Risk Profile	High	
Fund Manager	Ritesh Taksali	
No. of Funds Managed	7	
NAV as on 30-Nov-18	24.4534	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
11.66	103.50	115.16
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	60-100%	90%
Debt and Money market	0-40%	10%

Portfolio

Top 10 holdings as per Asset Category

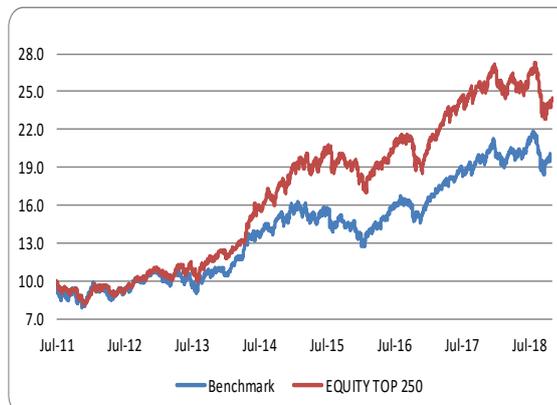
Company/ Issuer	Rating	% to AUM*
Equity (EQ)		
89.87%		
Kotak Mutual Fund	-	6.28%
Reliance Industries Ltd	-	4.57%
Hdfc Bank Ltd	-	4.07%
Bajaj Finance Ltd	-	2.69%
Tata Consultancy Services Ltd	-	2.57%
Bharat Financial Inclusion Limited	-	2.57%
Housing Development Finance Corporation Ltd	-	2.51%
Infosys Ltd	-	2.44%
Petronet Lng Ltd	-	2.24%
Hcl Technologies Ltd	-	2.13%
Others	-	57.82%
Money Market and Others (MMI)		
10.13%		
Reliance Mutual Fund	-	8.22%
Clearing Corporation Of India Ltd.	-	1.36%
Current Asset	-	0.54%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	10.13%
Mutual Fund	8.22%
CCIL	1.36%
Current Asset	0.54%
Equity	67.48%
Financial And Insurance Activities	23.15%
Computer Programming, Consultancy And Related Activities	10.94%
Manufacture Of Coke And Refined Petroleum Products	5.49%
Mutual Fund	6.28%
Manufacture Of Chemicals And Chemical Products	4.37%
Infrastructure	3.67%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.93%
Manufacture Of Tobacco Products	1.65%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.02%
Civil Engineering	1.97%
Others	22.39%
Total	100.00%

*Based on Asset Under Management

NAV (Net Asset Value)

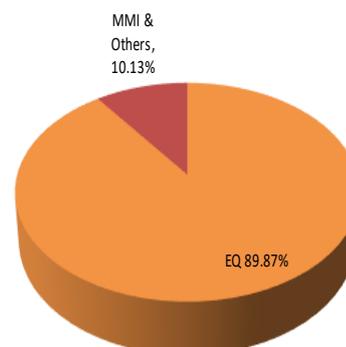


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.2%	-4.6%	-4.3%	11.2%	8.0%	12.9%
Benchmark	4.3%	-0.7%	2.0%	14.0%	11.1%	10.1%

Benchmark: Nifty 200

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

Asset Allocation*



PE BASED FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00526/08/11PEBASED147	
Launch Date	22-Jul-11	
Face Value	10.0000	
Risk Profile	Medium to High	
Fund Manager		
Equity	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on 30-Nov-18	21.8600	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
10.27	12.66	22.93
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*
Corporate Debentures (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	5.12%
Housing Development Finance Corporation Ltd	AAA	4.51%
Pnb Housing Finance Ltd	AAA	3.89%
Indian Railway Finance Corporation Ltd	AAA	3.48%
L&T Infrastructure Finance Company Limited	AA+	3.18%
L&T Infra Debt Fund Limited	AAA	2.61%
Reliance Jio Infocomm Limited	AAA	1.72%
Power Finance Corporation Ltd	AAA	1.38%
Lic Housing Finance Ltd	AAA	0.44%
Bajaj Finance Ltd	AAA	0.43%
Others		0.46%
Equity (EQ)		
Hdfc Bank Ltd	-	4.51%
Reliance Industries Ltd	-	3.98%
Housing Development Finance Corporation Ltd	-	3.20%
Infosys Ltd	-	2.93%
Itc Ltd	-	2.54%
Icici Bank Ltd	-	2.37%
Tata Consultancy Services Ltd	-	2.36%
Larsen & Toubro Ltd	-	1.71%
Kotak Mahindra Bank Ltd	-	1.63%
Hindustan Unilever Ltd	-	1.26%
Others	-	28.73%
Fixed Deposit (FD)		
Union Bank Of India		0.02%
Money Market and Others (MMI)		
Franklin Templeton Mutual Fund		7.83%
Reliance Mutual Fund		2.01%
Kotak Mutual Fund		1.78%
Birla Sun Life Mutual Fund		1.59%
Icici Prudential Mutual Fund		1.35%
Current Asset		0.88%
Clearing Corporation Of India Ltd.		0.42%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd		1.68%
Total		100.0%

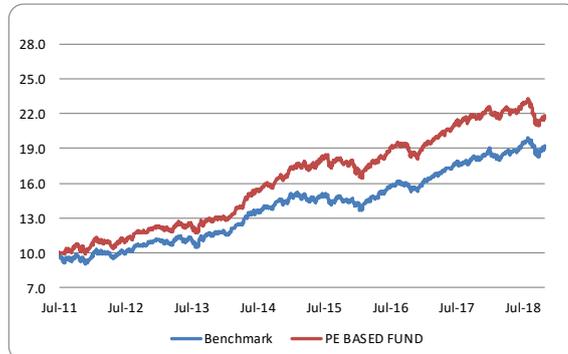
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Mutual Fund	44.78%
Housing Finance Companies	14.56%
Infrastructure	13.96%
Programming And Broadcasting Activities	12.36%
Financial And Insurance Activities	1.68%
Current Asset	0.92%
CCIL	0.88%
Equity (EQ)	
Financial And Insurance Activities	18.10%
Computer Programming, Consultancy And Related Activities	6.97%
Manufacture Of Coke And Refined Petroleum Products	4.66%
Manufacture Of Chemicals And Chemical Products	3.41%
Infrastructure	2.67%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.55%
Manufacture Of Tobacco Products	2.54%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.52%
Civil Engineering	1.71%
Manufacture Of Basic Metals	1.33%
Others	
	8.75%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

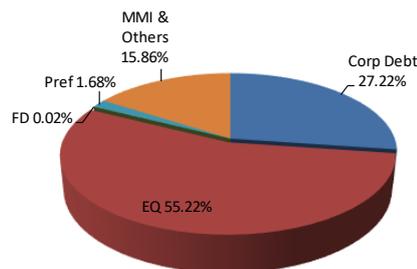


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.5%	-2.2%	0.4%	8.1%	6.9%	11.2%
Benchmark	3.1%	2.6%	6.2%	10.9%	9.6%	9.2%

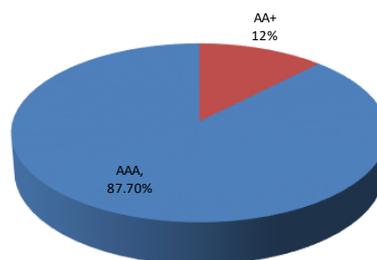
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

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- Past Performance is not indicative of future performance.

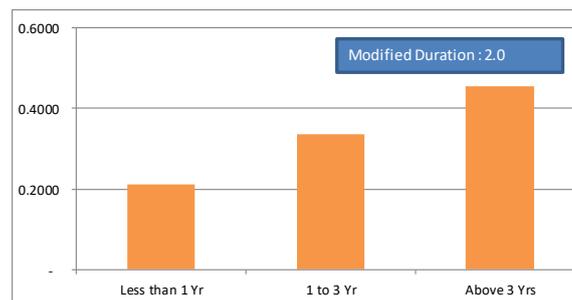
Asset Allocation*



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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on 30-Nov-18	20.9104	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.91	5.36	15.27
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*
Corporate Debt (Corp Debt)		
24.07%		
Government Of India	SOVEREIGN	24.07%
Corporate Debt (Corp Debt)		
26.10%		
Dewan Housing Finance Corporation Ltd	AAA	8.20%
L&T Infra Debt Fund Limited	AAA	3.91%
Power Grid Corporation Of India Ltd	AAA	3.53%
Shriram Transport Finance Company Ltd	AA+	3.25%
Power Finance Corporation Ltd	AAA	2.11%
Reliance Jio Infocomm Limited	AAA	1.94%
Kudgi Transmission Limited	AAA	1.93%
Indian Railway Finance Corporation Ltd	AAA	0.64%
Icici Bank Ltd	AAA	0.59%
Equity (EQ)		
35.11%		
Reliance Mutual Fund	-	3.52%
Hdfc Bank Ltd	-	2.51%
Reliance Industries Ltd	-	2.21%
Housing Development Finance Corporation Ltd	-	1.78%
Infosys Ltd	-	1.63%
Itc Ltd	-	1.41%
Icici Bank Ltd	-	1.32%
Tata Consultancy Services Ltd	-	1.31%
Larsen & Toubro Ltd	-	0.95%
Kotak Mahindra Bank Ltd	-	0.91%
Others	-	17.54%
Fixed Deposit (FD)		
1.02%		
Oriental Bank Of Commerce	-	0.98%
Union Bank Of India	-	0.03%
Icici Prudential Mutual Fund		
11.94%		
Franklin Templeton Mutual Fund	-	4.27%
Reliance Mutual Fund	-	3.43%
Current Asset	-	2.12%
Birla Sun Life Mutual Fund	-	1.36%
Clearing Corporation Of India Ltd.	-	0.76%
Preference Shares (Pref)		
1.77%		
Zee Entertainment Enterprises Ltd	-	1.77%
Total		100.00%

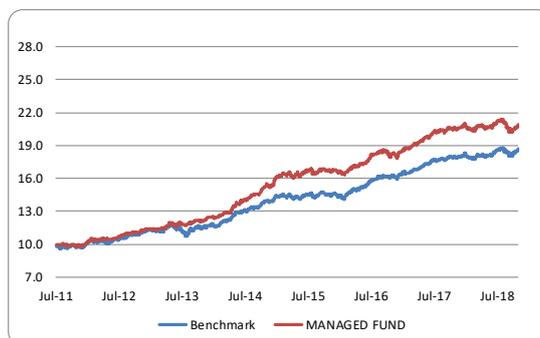
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
64.89%	
Government Securities	24.07%
Infrastructure	14.06%
Mutual Fund	9.05%
Housing Finance Companies	8.20%
Financial And Insurance Activities	4.86%
Current Asset	2.12%
Programming And Broadcasting Activities	1.77%
CCIL	0.76%
Equity (EQ)	
35.11%	
Financial And Insurance Activities	10.22%
Computer Programming, Consultancy And Related Activities	3.89%
Mutual Fund	3.52%
Manufacture Of Coke And Refined Petroleum Products	2.59%
Manufacture Of Chemicals And Chemical Products	2.03%
Infrastructure	1.53%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.52%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.48%
Manufacture Of Tobacco Products	1.41%
Civil Engineering	0.95%
Others	5.96%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

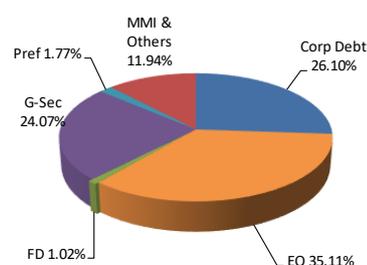


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.3%	0.8%	2.0%	6.7%	7.7%	10.6%
Benchmark	2.7%	3.5%	4.7%	7.2%	8.7%	9.1%

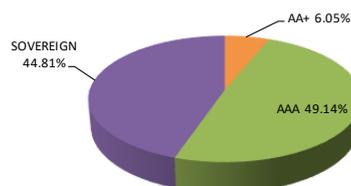
Benchmark: 30% Nifty50 +70% CRISIL Composite Bond Fund Index

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

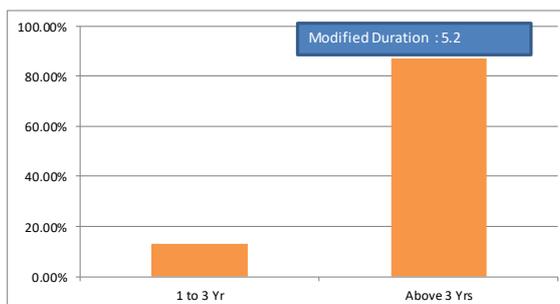
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



Bond Fund

Fund Objective

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

Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147	
Launch Date	28-Jul-11	
Face Value	10.0000	
Risk Profile	Low to Medium	
Fund Manager	Paras Gupta	
No. of Funds Managed	11	
NAV as on 30-Nov-18	18.5692	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
26.94	0.00	26.94
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)		
Government Of India	SOVEREIGN	6.42%
Corporate Debt (Corp Debt)		
Reliance Jio Infocomm Limited	AAA	8.42%
Shriram Transport Finance Company Ltd	AA+	8.31%
Bajaj Finance Ltd	AAA	8.12%
L&T Infrastructure Finance Company Limited	AA+	6.31%
Dewan Housing Finance Corporation Ltd	AAA	6.17%
Air India Limited	AAA	5.95%
Power Finance Corporation Ltd	AAA	5.57%
Pnb Housing Finance Ltd	AAA	4.06%
Indian Railway Finance Corporation Ltd	AAA	3.31%
Housing Development Finance Corporation Ltd	AAA	3.00%
Indian Railway Finance Corporation Ltd	AAA	3.31%
Housing Development Finance Corporation Ltd	AAA	3.00%
Fixed Deposit (FD)		
Oriental Bank Of Commerce		1.67%
Union Bank Of India		0.59%
Bank Of Baroda		0.30%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd		8.01%
Money Market and Others (MMI)		
Current Asset		5.15%
Birla Sun Life Mutual Fund		3.98%
Franklin Templeton Mutual Fund		3.30%
Reliance Mutual Fund		2.19%
Icici Prudential Mutual Fund		1.78%
Clearing Corporation Of India Ltd.		0.97%
Total		100.00%

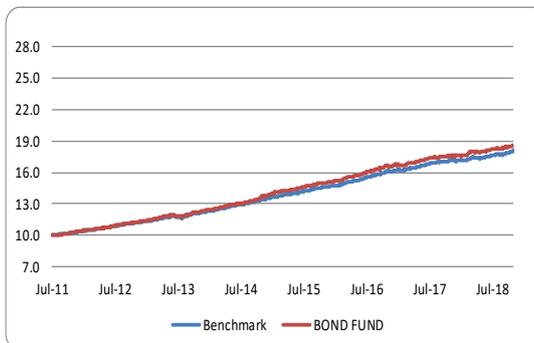
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	100.00%
Infrastructure	26.66%
Financial And Insurance Activities	21.63%
Housing Finance Companies	13.97%
Mutual Fund	11.25%
Programming And Broadcasting Activities	8.01%
Government Securities	6.42%
Air Transport	5.95%
Current Asset	5.15%
CCIL	0.97%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



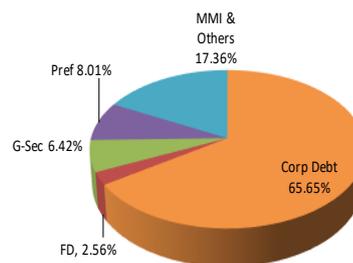
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.9%	3.3%	5.8%	5.6%	7.3%	8.8%
Benchmark	1.2%	4.0%	5.6%	5.8%	7.4%	8.4%

Benchmark: CRISIL Short Term Bond Fund Index

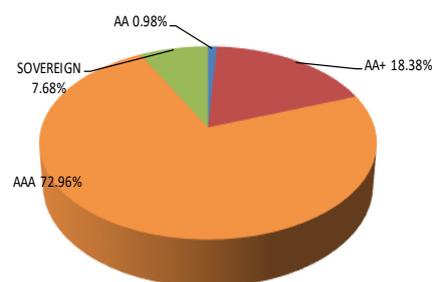
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

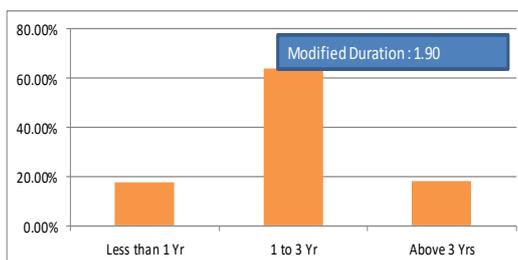
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



MONEY MARKET FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147	
Launch Date	25-Aug-11	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Paras Gupta	
No. of Funds Managed	11	
NAV as on 30-Nov-18	18.0681	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.75	0.00	3.75
Asset Allocation Pattern		
Instruments	As per Fund	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government of India	SOVEREIGN	10.24%
Corporate Debt (Corp Debt)		
Shriram Transport Finance Company Ltd	AA+	8.28%
Pnb Housing Finance Ltd	AAA	8.00%
Power Finance Corporation Ltd	AAA	8.00%
Rural Electrification Corporation Ltd	AAA	7.95%
L&T Infrastructure Finance Company Limited	AA+	6.47%
Dewan Housing Finance Corporation Ltd	AAA	6.44%
Reliance Jio Infocomm Limited	AAA	5.25%
Indian Railway Finance Corporation Ltd	AAA	2.66%
Bajaj Finance Ltd	AAA	2.65%
Fixed Deposit (FD)		
Union Bank Of India	AAA	1.33%
Bank Of Baroda	AAA	0.53%
Preference Shares (Pref)		
Zee Entertainment Enterprises Ltd		9.23%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.		12.74%
Franklin Templeton Mutual Fund		7.25%
Kotak Mutual Fund		5.22%
Birla Sun Life Mutual Fund		1.11%
Current Asset		-3.37%
Total		100.00%

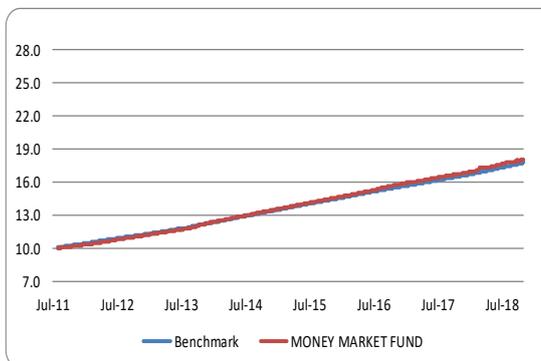
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	100.00%
Infrastructure	30.34%
Housing Finance Companies	14.44%
Mutual Fund	13.57%
Financial And Insurance Activities	12.80%
CCIL	12.74%
Government Securities	10.24%
Programming And Broadcasting Activities	9.23%
Current Asset	-3.37%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

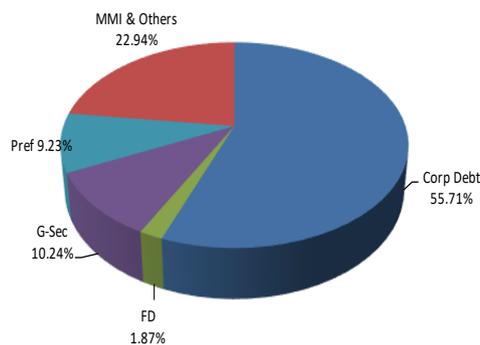


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.7%	3.6%	7.9%	7.0%	7.6%	8.5%
Benchmark	0.6%	3.8%	7.5%	7.0%	7.2%	8.1%

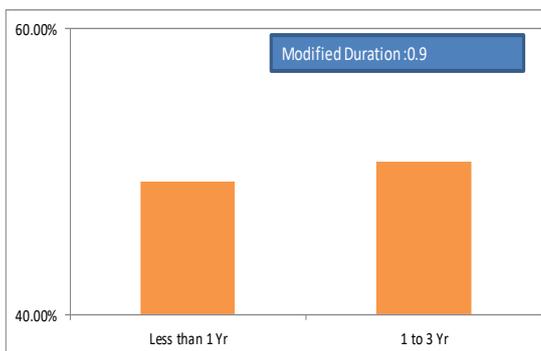
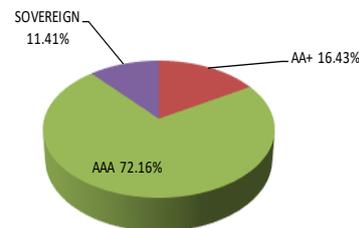
Benchmark: CRISIL Liquid Fund Index

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

Asset Allocation*



Debt Rating Profile**



GROUP GROWTH FUND

Fund Objective

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

Fund Information

SFIN No.	ULGF00105/09/11GFGrowth147	
Launch Date	25-Jan-13	
Face Value	10.0000	
Risk Profile	High	
Fund Manager		
Equity	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	30-Nov-18	18.7148
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.47	9.57	19.04
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	20-60%	50%
Debt and Money market	40-80%	50%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		23.90%
Government Of India		23.90%
Corporate Debt (Corp Debt)		12.04%
Dewan Housing Finance Corporation Ltd	AAA	5.26%
Power Grid Corporation Of India Ltd	AAA	3.23%
L&T Infra Debt Fund Limited	AAA	2.09%
Power Finance Corporation Ltd	AAA	0.92%
Lic Housing Finance Ltd	AAA	0.53%
Equity (EQ)		50.27%
Hdfc Bank Ltd		4.10%
Reliance Industries Ltd		3.62%
Housing Development Finance Corporation Ltd		2.91%
Infosys Ltd		2.67%
Itc Ltd		2.31%
Icici Bank Ltd		2.16%
Tata Consultancy Services Ltd		2.14%
Larsen & Toubro Ltd		1.55%
Kotak Mahindra Bank Ltd		1.49%
Hindustan Unilever Ltd		1.14%
Others		26.16%
Money Market and Others (MMI)		13.79%
Franklin Templeton Mutual Fund		6.94%
Reliance Mutual Fund		3.05%
Birla Sun Life Mutual Fund		2.46%
Current Asset		0.83%
Clearing Corporation Of India Ltd.		0.52%
Total		100.00%

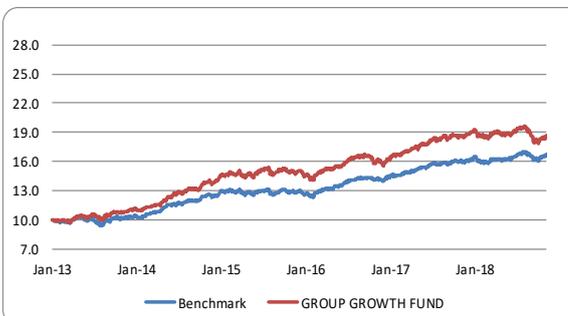
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	49.73%
Government Securities	23.90%
Mutual Fund	12.44%
Infrastructure	6.25%
Housing Finance Companies	5.79%
Current Asset	0.83%
CCIL	0.52%
Equity (EQ)	50.27%
Financial And Insurance Activities	16.48%
Computer Programming, Consultancy And Related Activities	6.34%
Manufacture Of Coke And Refined Petroleum Products	4.24%
Manufacture Of Chemicals And Chemical Products	3.11%
Infrastructure	2.43%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.32%
Manufacture Of Tobacco Products	2.31%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	2.30%
Civil Engineering	1.55%
Manufacture Of Basic Metals	1.21%
Others	7.96%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

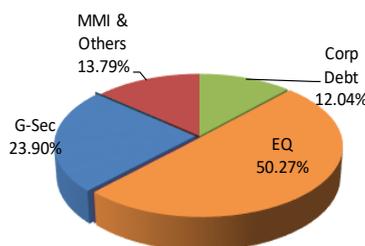


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.8%	-1.2%	0.5%	7.4%	7.5%	11.3%
Benchmark	3.0%	3.2%	5.0%	8.3%	9.1%	9.3%

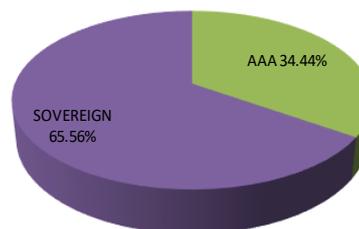
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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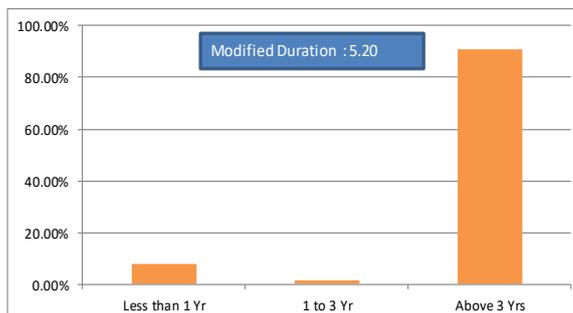
Asset Allocation*



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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	30-Nov-18	17.5933
AUM (Rs. Cr)		
Fixed Income	Equity	Total
8.39	2.83	11.21
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	0-30%	25%
Debt and Money market	70-100%	75%

Portfolio

Top 10 holding as per Asset Category

Company/ Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India		36.37%
Corporate Debt (Corp Debt)		
Dewan Housing Finance Corporation Ltd	AAA	7.27%
Power Grid Corporation Of India Ltd	AAA	3.13%
L&T Infra Debt Fund Limited	AAA	2.66%
L&T Infrastructure Finance Company Limited	AA+	2.17%
Pnb Housing Finance Ltd	AAA	1.77%
Reliance Jio Infocomm Limited	AAA	0.88%
Equity (EQ)		
Hdfc Bank Ltd		2.06%
Reliance Industries Ltd		1.82%
Housing Development Finance Corporation Ltd		1.46%
Infosys Ltd		1.34%
Itc Ltd		1.16%
Icici Bank Ltd		1.08%
Tata Consultancy Services Ltd		1.08%
Larsen & Toubro Ltd		0.78%
Kotak Mahindra Bank Ltd		0.75%
Hindustan Unilever Ltd		0.57%
Others		13.13%
Fixed Deposit (FD)		
Union Bank Of India		2.23%
Bank Of Baroda		0.08%
Money Market and Others (MMI)		
Reliance Mutual Fund		6.26%
Franklin Templeton Mutual Fund		6.19%
Current Asset		3.00%
Birla Sun Life Mutual Fund		2.13%
Clearing Corporation Of India Ltd.		0.62%
Total		100%

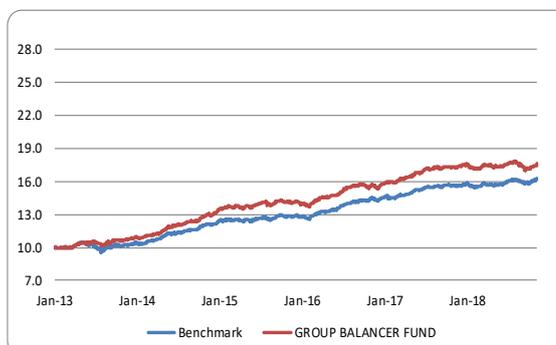
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	
Government Securities	36.37%
Mutual Fund	14.58%
Housing Finance Companies	9.03%
Infrastructure	8.85%
Current Asset	3.00%
Financial And Insurance Activities	2.32%
CCIL	0.62%
Equity (EQ)	
Financial And Insurance Activities	8.26%
Computer Programming, Consultancy And Related Activities	3.18%
Manufacture Of Coke And Refined Petroleum Products	2.13%
Manufacture Of Chemicals And Chemical Products	1.55%
Infrastructure	1.22%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.17%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.17%
Manufacture Of Tobacco Products	1.16%
Civil Engineering	0.78%
Manufacture Of Basic Metals	0.61%
Others	4.00%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

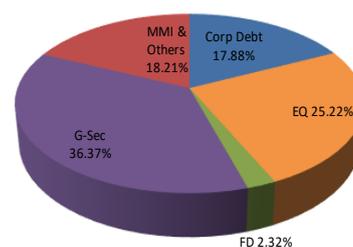


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.2%	1.3%	1.8%	5.8%	7.6%	10.1%
Benchmark	2.4%	3.8%	4.4%	6.1%	8.3%	8.7%

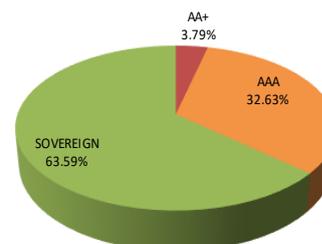
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

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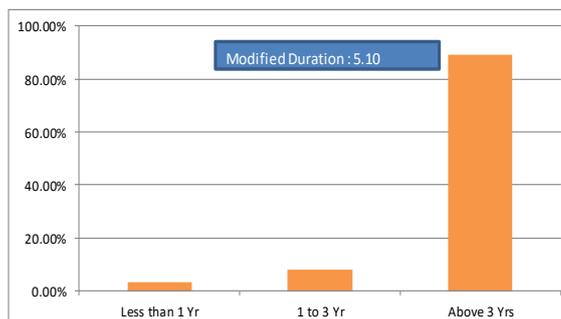
Asset Allocation*



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	11	
NAV as on	30-Nov-18	16.5773
AUM (Rs. Cr)		
Fixed Income	Equity	Total
9.00	0.00	9.00
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)		45.19%
Government Of India		45.19%
Corporate Debt (Corp Debt)		33.83%
Reliance Jio Infocomm Limited	AAA	8.76%
Dewan Housing Finance Corporation Ltd	AAA	7.98%
Shriram Transport Finance Company Ltd	AA+	5.51%
Power Grid Corporation Of India Ltd	AAA	4.31%
Power Finance Corporation Ltd	AAA	2.23%
Bajaj Finance Ltd	AAA	2.21%
L&T Finance Ltd	AAA	1.16%
Lic Housing Finance Ltd	AAA	1.11%
Ecl Finance Ltd	AA	0.57%
Fixed Deposit (FD)		2.78%
Union Bank Of India	AAA	2.78%
Preference Shares (Pref)		0.86%
Zee Entertainment Enterprises Ltd	AAA	0.86%
Money Market and Others (MMI)		17.34%
Franklin Templeton Mutual Fund		5.74%
Current Asset		4.17%
Birla Sun Life Mutual Fund		3.46%
Reliance Mutual Fund		2.49%
Clearing Corporation Of India Ltd.		1.19%
Icici Prudential Mutual Fund		0.28%
Total		100.0%

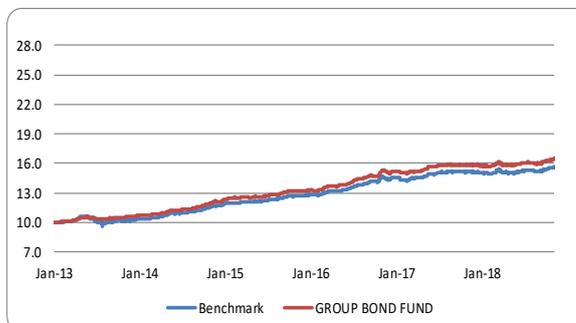
Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)	% to AUM*
Debt	100.00%
Government Securities	45.19%
Infrastructure	15.30%
Financial And Insurance Activities	12.23%
Mutual Fund	11.98%
Housing Finance Companies	9.08%
Current Asset	4.17%
CCIL	1.19%
Programming And Broadcasting Activities	0.86%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



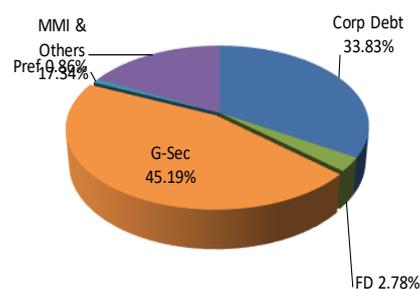
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	1.9%	4.5%	4.6%	4.0%	7.9%	9.0%
Benchmark	1.9%	4.3%	3.8%	3.8%	7.4%	8.0%

Benchmark: CRISIL Composite Bond Fund Index

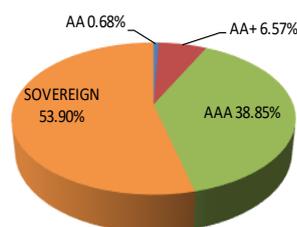
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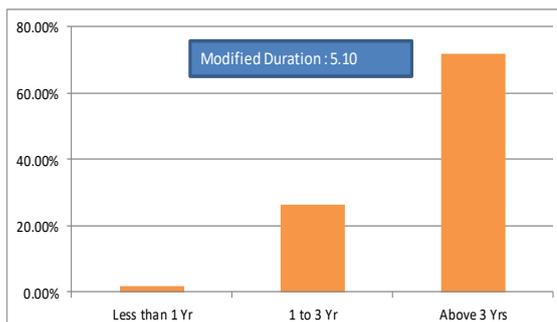
Asset Allocation*



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	Paras Gupta	
No. of Funds Managed	11	
NAV as on	30-Nov-18	11.4625
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.42	0.00	4.42
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity related	Nil	Nil
Debt and Money market	100	100

Portfolio

Top 10 holdings as per Asset Category

Company/Issuer	Rating	% to AUM*
Government Security (G Sec)		
Government Of India	SOVEREIGN	93.22%
Money Market and Others (MMI)		
Clearing Corporation Of India Ltd.	AAA	6.72%
Current Asset		0.07%
Total		100.0%

Top 10 sectors as per Asset Category

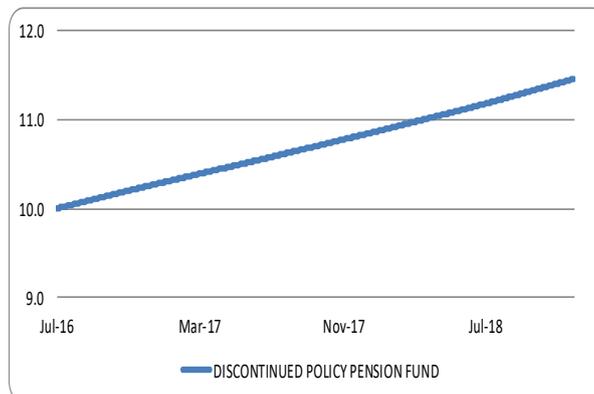
Industrial Sector (as per NIC classification)	% to AUM*
Current Asset	0.07%
Government Securities	93.22%
CCIL	6.72%
Total	6.78%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

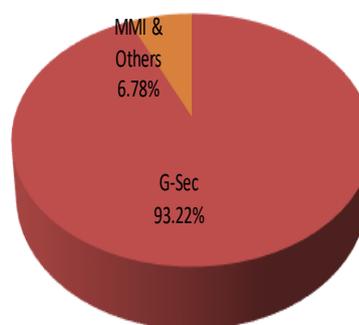


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.5%	3.0%	5.9%	5.7%	NA	4.8%
Benchmark	NA	NA	NA	NA	NA	NA

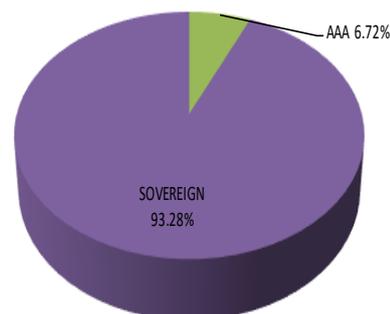
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



DISCONTINUANCE FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00701/01/12DISCONT147	
Launch Date	01-Feb-12	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Paras Gupta	
No. of Funds Managed	11	
NAV as on	30-Nov-18	16.0566
AUM (Rs. Cr)		
Fixed Income	Equity	Total
48.32	0.00	48.32
Asset Allocation Pattern		
Instruments	As per Fund Specification	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*
Corporate Debt (Corp Debt)		92.33%
Government Of India	SOVEREIGN	92.33%
Money Market and Others (MMI)		7.67%
Clearing Corporation Of India Ltd.	AAA	7.28%
Current Asset		0.39%
Total		100.0%

Top 10 sectors as per Asset Category

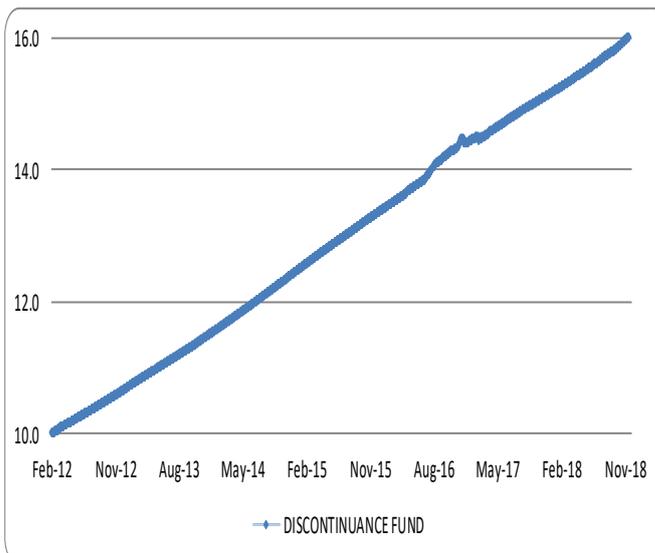
Industrial Sector (as per NIC classification)	% to AUM*
Debt	100.00%
Government Securities	92.33%
CCIL	7.28%
Current Asset	0.39%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

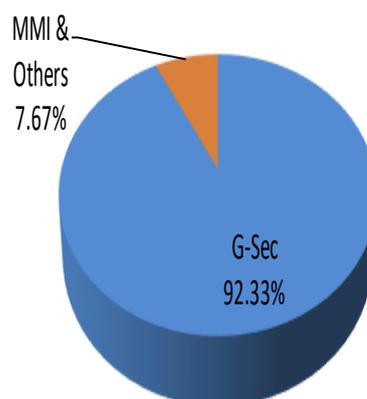


Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	0.7%	3.4%	6.2%	5.4%	6.4%	7.2%
Benchmark	NA	NA	NA	NA	NA	NA

- 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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	30-Nov-18	13.1203
AUM (Rs. Cr)		
Fixed Income	Equity	Total
0.62	10.18	10.80
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*
Equity (EQ)		
94.27%		
Reliance Industries Ltd		6.99%
Housing Development Finance Corporation Ltd		5.65%
Reliance Mutual Fund		5.36%
Hdfc Bank Ltd		4.88%
Infosys Ltd		4.43%
Itc Ltd		4.28%
Tata Consultancy Services Ltd		3.69%
Larsen & Toubro Ltd		3.09%
Kotak Mutual Fund		2.74%
Icici Bank Ltd		2.44%
Others		50.72%
Money Market and Others (MMI)		
5.73%		
Reliance Mutual Fund		3.70%
Clearing Corporation Of India Ltd.		2.02%
Current Asset		0.00%
Total		100.00%

Top 10 sectors as per Asset Category

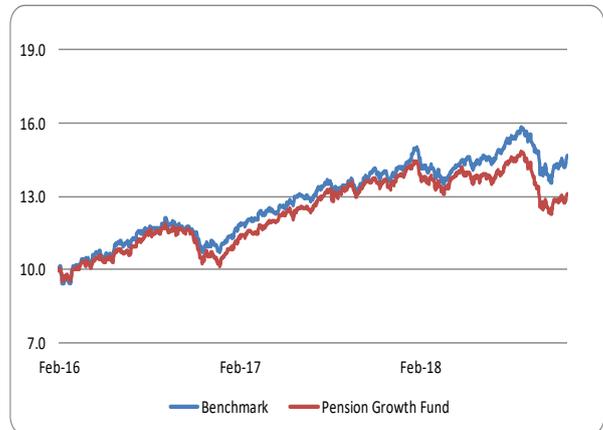
Industrial Sector (as per NIC classification)	% to AUM*
Debt	
5.73%	
Mutual Fund	3.70%
CCIL	2.02%
Equity	
94.27%	
Financial And Insurance Activities	23.50%
Computer Programming, Consultancy And Related Activities	10.75%
Manufacture Of Coke And Refined Petroleum Products	8.24%
Mutual Fund	3.70%
Manufacture Of Chemicals And Chemical Products	5.97%
Infrastructure	4.56%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4.39%
Manufacture Of Tobacco Products	4.28%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.09%
Civil Engineering	3.09%
Others	21.70%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



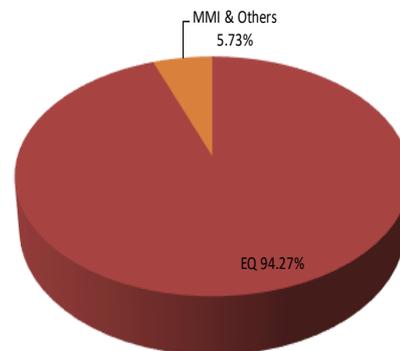
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	3.4%	-5.5%	-3.1%	10.4%	NA	10.1%
Benchmark	4.7%	1.3%	6.4%	15.0%	NA	14.6%

Benchmark: Nifty50

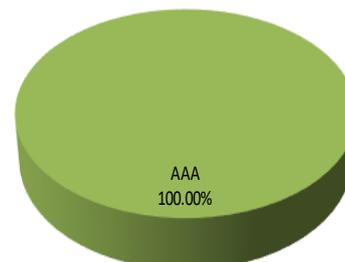
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Asset Allocation*



Debt Rating Profile**



PENSION SECURE FUND

Fund Objective

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

Fund Information

SFIN No.	ULIF00931/03/15ETLIPNSSCR147	
Launch Date	04-Feb-16	
Face Value	10.0000	
Risk Profile	Low	
Fund Manager	Paras Gupta	
No. of Funds Managed	11	
NAV as on 30-Nov-18	12.5102	
AUM (Rs. Cr)		
Fixed Income	Equity	Total
4.97	0.00	4.97
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) 44.77%		
Government Of India	SOVEREIGN	44.77%
Corporate Debt (Corp Debt) 35.85%		
Shriram Transport Finance Company Ltd	AA+	7.98%
Reliance Jio Infocomm Limited	AAA	7.94%
Indian Railway Finance Corporation Ltd	AAA	6.06%
Pnb Housing Finance Ltd	AAA	5.97%
L&T Infrastructure Finance Company Limited	AA+	4.89%
Exim Bank	AAA	2.06%
Dewan Housing Finance Corporation Ltd	AAA	0.95%
Fixed Deposit (FD) 0.60%		
Bank Of Baroda	AAA	0.60%
Preference Shares (Pref) 5.01%		
Zee Entertainment Enterprises Ltd		5.01%
Money Market and Others (MMI) 13.76%		
Franklin Templeton Mutual Fund		6.23%
Birla Sun Life Mutual Fund		2.72%
Current Asset		2.49%
Clearing Corporation Of India Ltd.		2.32%
Total		100.00%

Top 10 sectors as per Asset Category

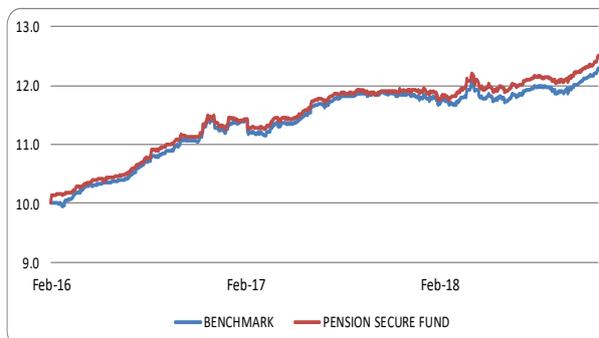
Industrial Sector (as per NIC classification)	% to AUM*
Debt 100.00%	
Government Securities	44.77%
Infrastructure	18.89%
Financial And Insurance Activities	10.64%
Mutual Fund	8.95%
Housing Finance Companies	6.92%
Programming And Broadcasting Activities	5.01%
Current Asset	2.49%
CCIL	2.32%
Total	100%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



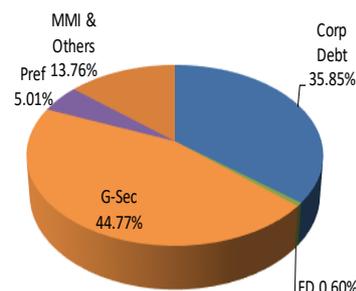
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.0%	4.6%	5.1%	4.5%	NA	8.3%
Benchmark	1.9%	4.3%	3.8%	3.8%	NA	7.6%

Benchmark: CRISIL Composite Bond Fund Index

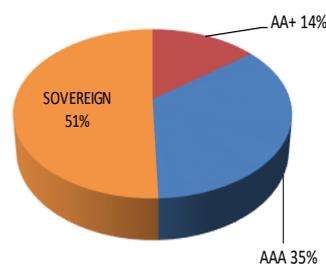
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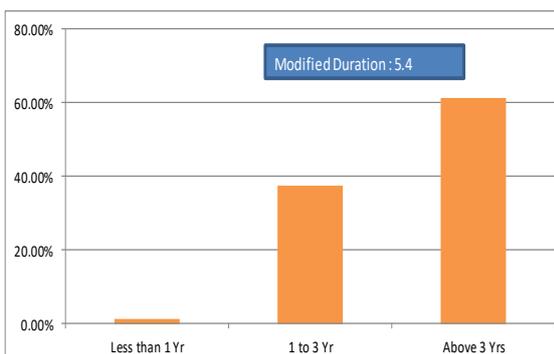
Asset Allocation*



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	Ritesh Taksali	
No. of Funds Managed	7	
Debt	Paras Gupta	
No. of Funds Managed	11	
NAV as on	30-Nov-18	11.2279
AUM (Rs. Cr)		
Fixed Income	Equity	Total
3.83	45.91	49.74
Asset Allocation Pattern		
Instruments	As per Fund Specifications	Actual
Equity and Equity Related	80-100%	92%
Debt & Money Market	0-20%	8%

Portfolio

Top 10 holdings as per Asset Category

Company/ Issuer	Rating	% to AUM*
Equity (EQ)		92.30%
Motilal Oswal Securities Ltd		3.47%
Reliance Mutual Fund		3.06%
Cholamandalam Investment & Finance Company Ltd		2.86%
Natco Pharma Ltd		2.85%
Cadila Healthcare Ltd		2.78%
Britannia Industries Ltd		2.58%
Havells India Ltd		2.45%
Avenue Supermarts Ltd		2.36%
Crompton Greaves Consumer Electricals Limited		2.04%
Rbl Bank		1.93%
Others		65.92%
Money Market and Others (MMI)		7.70%
Reliance Mutual Fund		5.59%
Clearing Corporation Of India Ltd.	AAA	1.25%
Current Asset		0.87%
Total		100.00%

Top 10 sectors as per Asset Category

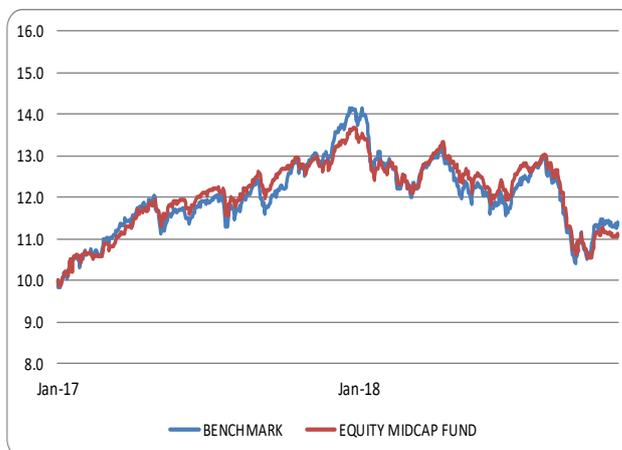
Industrial Sector (as per NIC classification)	% to AUM*
Debt	7.70%
Mutual Fund	5.59%
CCIL	1.25%
Current Asset	0.87%
Equity	92.30%
Financial And Insurance Activities	15.82%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	11.31%
Manufacture Of Electrical Equipment	10.28%
Manufacture Of Chemicals And Chemical Products	7.42%
Mutual Fund	6.53%
Manufacture Of Food Products	5.64%
Infrastructure	5.04%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3.62%
Computer Programming, Consultancy And Related Activities	3.40%
Retail Trade, Except Of Motor Vehicles And Motorcycles	3.10%
Others	23.23%
Total	100.00%

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



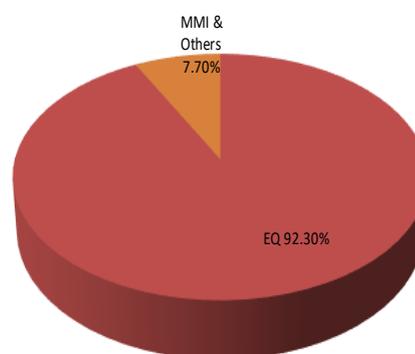
Period	1 Month	6 Months	1 Year	2 Year	3 Year	Inception
Fund Return	2.4%	-11.1%	-13.2%	NA	NA	6.4%
Benchmark	1.8%	-7.4%	-12.0%	NA	NA	7.2%

Benchmark: Nifty Free Float Midcap 100 Index

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

- Past Performance is not indicative of future performance.

Asset Allocation*



NAV:

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

AUM:

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

Holdings:

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

Benchmark:

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

Sector allocation:

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

Asset allocation:

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

Fund Manager:

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

Risk profile:

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

Modified Duration:

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

Index Price to Earnings (P/E):

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

Index Price to book ratio (P/BV):

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

Index Dividend yield:

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

VIX:

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

PMI:

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

Consumer Price Index (CPI):

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

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

G-Sec:

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

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

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

Overnight Index Swap (OIS):

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

Duration:

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

Compound annual growth rate (CAGR)

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

Monetary Policy Committee (MPC):

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

Repo rate:

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

Yield spread (AAA-Gsec Spread):

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

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

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