



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

Equity Markets

| Index | Return |
|------------------|--------------------------|
| Sensex | 34442.05 (-4.93%) |
| Nifty | 10386.6 (-4.98%) |
| Nifty Midcap 100 | 17189.15 (0.2%) |

Performance

- VIX ended for the month at 19.8 as compared to 17 last month.
- Foreign Institutional Investors (FIIs) stood as net sellers of 27,622.96 crores in equities
The best performing sectors were PSU Banks (7.98%) & Media (1.71%)
- The worst performing sectors were Metal (-5.41%) & IT (-5.67%)
- Monthly Nifty Averages of P/E stood at 25, P/BV at 3.29 & Dividend Yield was 1.27%
- The Nifty Free Float Small Cap Index fell by -1.44% for the month of October.

Global

- The MSCI Emerging Market Index fell by -8.78% during the month of October.
- The Dow Jones Industrial Average fell by -5.07% for the month and closed at 25115.76
- The S&P 500 Index ended for the month at 2711.74 higher by -6.94%

Outlook

- Global markets are expected to remain volatile for the month of October due to US re-imposing sanctions on Iran and the US-China Trade talks.
- The domestic markets are likely to remain volatile on account of global macros.

Debt Markets

| | Change |
|-------------------------|---------------------------|
| IGB 7.17 (ONTR Yield %) | 7.85% (-17 bps) |
| IGB 6.79 (OFTR Yield %) | 7.89% (-21 bps) |
| INR/USD (Rs) | Rs. 73.95 (+2.02%) |

Performance:

- The yield for the 10YR On-The-Run Government Security decreased by 17 basis points, closing at 7.85% at the end of October
- 5 Year On-shore OIS stood at 7.46% for the month of October
- The rupee depreciated by almost 2% from Rs 72.5 in September to Rs 73.9 in October
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs.9300 crores.
- The AAA-Gsec spread for the month of October remained more or less in the range of 89-116 bps

Indian Economy

- India's headline CPI Inflation in September was at 3.77% as compared to previous month's 3.69%
- Nikkei Manufacturing PMI India was at 53.1 for October, as compared to previous month's 52.2
- The Brent prices have decreased by 8.76% to \$75.5/bbl in October from \$82.7/bbl in September

Outlook

- Increasing oil supply caused the fall in Brent prices pulling down the yields whilst the rising fiscal deficit and concerns over liquidity crunch in the NBFCs and housing finance sector can create an upward pressure on yields.
- We expect the 10yr ONTR G-Sec to be in the 7.65%-8.05% 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 | -10.38% | -6.36% | 5.24% | 5.59% | 6.76% | 12.37% | 13.05% |
| Benchmark | -3.28% | 0.50% | 9.66% | 8.79% | 5.70% | 10.52% | 9.18% |

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 | -10.46% | -7.36% | 5.22% | 6.38% | 8.36% | 14.75% | 12.60% |
| Benchmark | -6.21% | -2.50% | 8.71% | 9.10% | 6.74% | 12.06% | 9.62% |

Benchmark: Nifty 200

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

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | -5.74% | -2.28% | 5.08% | 5.85% | 7.14% | 10.41% | 10.95% |
| Benchmark | -0.43% | 2.55% | 8.18% | 8.24% | 6.82% | 9.68% | 8.85% |

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 | -2.06% | -0.71% | 5.17% | 6.65% | 8.09% | 10.88% | 10.36% |
| Benchmark | 0.78% | 1.53% | 6.14% | 7.57% | 7.38% | 9.37% | 8.77% |

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 | 2.62% | 5.01% | 5.90% | 7.17% | 8.26% | 8.64% | 8.75% |
| Benchmark | 2.93% | 4.69% | 6.01% | 7.11% | 7.67% | 8.14% | 8.30% |

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 | 3.31% | 7.46% | 7.15% | 7.56% | 7.80% | 8.27% | 8.47% |
| Benchmark | 3.78% | 7.32% | 7.04% | 7.22% | 7.51% | 7.87% | 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 | -4.87% | -2.47% | 4.93% | 6.31% | 7.62% | 10.86% | 10.96% |
| Benchmark | 0.22% | 1.43% | 6.68% | 7.79% | 7.51% | 9.59% | 8.84% |

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 | -1.41% | -0.54% | 4.88% | 6.62% | 7.98% | 9.99% | 9.87% |
| Benchmark | 1.34% | 1.61% | 5.59% | 7.32% | 7.51% | 9.13% | 8.37% |

Benchmark: 20% NSE Nifty50 + 80% CRISIL Composite Bond Fund Index

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

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 2.79% | 2.68% | 5.06% | 7.24% | 8.34% | 9.10% | 8.81% |
| Benchmark | 2.44% | 1.74% | 4.45% | 6.79% | 7.51% | 8.59% | 7.82% |

Benchmark: CRISIL Composite Bond Fund Index

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

Discontinued Policy Pension Fund

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

Discontinuance Fund

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

Pension Growth Fund

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

Pension Secure Fund

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

Equity Midcap Fund

| Instruments | Required | Actual |
|---------------------------|----------|--------|
| Equity and Equity related | 80-100% | 93% |
| Debt and Money market | 0-20% | 7% |

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 2.99% | 5.84% | 5.73% | NA | NA | NA | 4.92% |
| Benchmark | NA | NA | NA | NA | NA | NA | NA |

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

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 3.15% | 5.93% | 5.59% | 6.33% | 6.64% | 6.93% | 7.16% |
| Benchmark | NA | NA | NA | NA | NA | NA | NA |

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

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | -10.65% | -6.96% | 4.90% | NA | NA | NA | 9.07% |
| Benchmark | -3.28% | 0.50% | 9.66% | NA | NA | NA | 13.15% |

Benchmark: NSE Nifty50

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

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|--------|--------|--------|--------|--------|-----------|
| Fund Return | 2.72% | 3.04% | 4.95% | NA | NA | NA | 7.74% |
| Benchmark | 2.44% | 1.74% | 4.45% | NA | NA | NA | 7.11% |

Benchmark: CRISIL Composite Bond Fund Index

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

| Period | 6 Months | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | Inception |
|-------------|----------|---------|--------|--------|--------|--------|-----------|
| Fund Return | -17.69% | -14.73% | NA | NA | NA | NA | 5.34% |
| Benchmark | -15.28% | -12.20% | NA | NA | NA | NA | 6.48% |

Benchmark: Nifty Free Float Midcap 100 Index

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

Equity Large Cap Fund

Fund Objective

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

Fund Information

| | | |
|---------------------------|------------------------------|--------|
| SFIN No. | ULIF00118/08/11EQLARGECAP147 | |
| Launch Date | 28-Jul-11 | |
| Face Value | 10.0000 | |
| Risk Profile | High | |
| Fund Manager | Ritesh Taksali | |
| No. of Funds Managed | 7 | |
| NAV as on 31-Oct-18 | 24.3745 | |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 6.71 | 124.74 | 131.45 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | 60-100% | 95% |
| Debt and Money market | 0-40% | 5% |

Portfolio

Top 10 holdings as per Asset Category

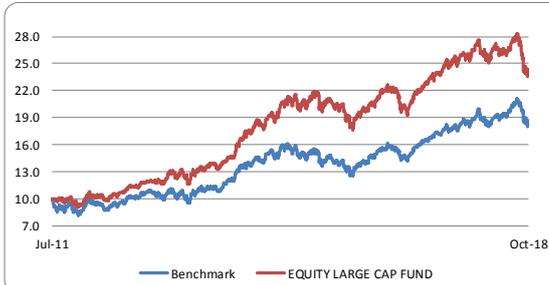
| Company/ Issuer | Rating | % to AUM* |
|---|--------|-------------|
| Corporate Debt (Corp Debt) | | |
| Dewan Housing Finance Corporation Ltd | AAA | 0.41% |
| Equity (EQ) | | |
| Reliance Industries Ltd | - | 7.24% |
| Reliance Mutual Fund | - | 5.55% |
| Housing Development Finance Corporation Ltd | - | 5.21% |
| Infosys Ltd | - | 5.08% |
| Kotak Mutual Fund | - | 4.81% |
| Hdfc Bank Ltd | - | 4.58% |
| Tata Consultancy Services Ltd | - | 3.97% |
| Itc Ltd | - | 3.54% |
| Larsen & Toubro Ltd | - | 3.24% |
| Kotak Mahindra Bank Ltd | - | 3.15% |
| Others | - | 48.52% |
| Money Market and Others (MMI) | | |
| Clearing Corporation Of India Ltd. | - | 4.31% |
| Current Asset | - | 0.39% |
| Total | | 100% |

Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | |
| Government | 5.10% |
| Housing | 4.31% |
| Current Asset | 0.41% |
| Equity | |
| Financial And Insurance Activities | 0.39% |
| Computer Programming, Consultancy And Related Activities | 94.90% |
| Mutual Fund | 23.63% |
| Manufacture Of Coke And Refined Petroleum Products | 13.47% |
| Manufacture Of Chemicals And Chemical Products | 10.36% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 8.29% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 5.36% |
| Manufacture Of Tobacco Products | 4.89% |
| Infrastructure | 4.59% |
| Civil Engineering | 3.54% |
| Others | 3.24% |
| Total | 14.28% |
| Total | 100.00% |

*Based on Asset Under Management

NAV (Net Asset Value)

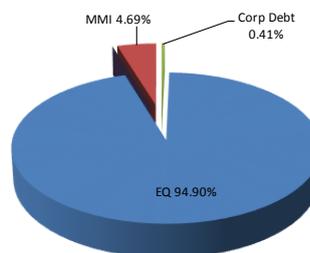


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -4.6% | -10.4% | -6.4% | 5.2% | 5.6% | 13.0% |
| Benchmark | -5.0% | -3.3% | 0.5% | 9.7% | 8.8% | 9.2% |

Benchmark: Nifty50

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

Asset Allocation*



EQUITY TOP 250

Fund Objective

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

Fund Information

| | | |
|---------------------------|----------------------------|---------|
| SFIN No. | ULIF0027/07/11EQTOP250147 | |
| Launch Date | 20-Jul-11 | |
| Face Value | 10.0000 | |
| Risk Profile | High | |
| Fund Manager | Ritesh Taksali | |
| No. of Funds Managed | 7 | |
| NAV as on | 31-Oct-18 | 23.6870 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 9.60 | 97.50 | 107.10 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | 60-100% | 91% |
| Debt and Money market | 0-40% | 9% |

Portfolio

Top 10 holdings as per Asset Category

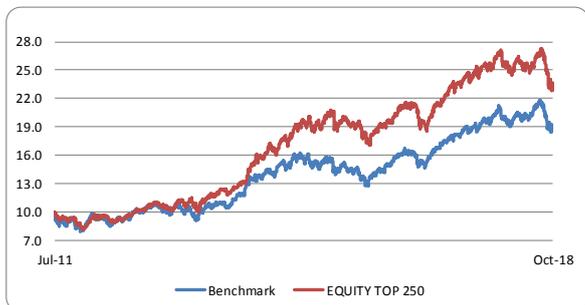
| Company/ Issuer | Rating | % to AUM* |
|---|--------|----------------|
| Equity (EQ) | | 91.03% |
| Reliance Mutual Fund | - | 8.81% |
| Reliance Industries Ltd | - | 5.38% |
| Kotak Mutual Fund | - | 5.25% |
| Housing Development Finance Corporation Ltd | - | 3.42% |
| Infosys Ltd | - | 3.27% |
| Itc Ltd | - | 2.55% |
| Tata Consultancy Services Ltd | - | 2.20% |
| Hdfc Bank Ltd | - | 2.03% |
| Bajaj Finance Ltd | - | 1.93% |
| Icici Bank Ltd | - | 1.88% |
| Others | | 54.30% |
| Money Market and Others (MMI) | | 8.97% |
| Clearing Corporation Of India Ltd. | | 8.45% |
| Current Asset | | 0.51% |
| Total | | 100.00% |

Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | 8.97% |
| Government | 8.45% |
| Current Asset | 0.51% |
| Equity | 76.11% |
| Financial And Insurance Activities | 19.84% |
| Mutual Fund | 14.07% |
| Computer Programming, Consultancy And Related Activities | 12.42% |
| Manufacture Of Food Products | 5.53% |
| Manufacture Of Coke And Refined Petroleum Products | 5.51% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 4.50% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 4.11% |
| Infrastructure | 3.84% |
| Manufacture Of Chemicals And Chemical Products | 3.75% |
| Manufacture Of Tobacco Products | 2.55% |
| Others | 14.92% |
| Total | 100.00% |

*Based on Asset Under Management

NAV (Net Asset Value)

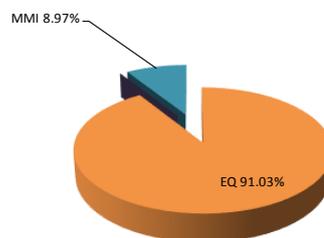


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -3.9% | -10.5% | -7.4% | 5.2% | 6.4% | 12.6% |
| Benchmark | -4.1% | -6.2% | -2.5% | 8.7% | 9.1% | 9.6% |

Benchmark: Nifty 200

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

Asset Allocation*



PE BASED FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|---------------------------|---------|
| SFIN No. | ULIF00526/08/11PEBASED147 | |
| Launch Date | 22-Jul-11 | |
| Face Value | 10.0000 | |
| Risk Profile | Medium to High | |
| Fund Manager | | |
| Equity | Ritesh Taksali | |
| No. of Funds Managed | 7 | |
| Debt | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on | 31-Oct-18 | 21.3183 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 10.49 | 11.71 | 22.19 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund | Actual |
| Equity and Equity related | 0-100% | 53% |
| Debt and Money market | 0-100% | 47% |

Portfolio

Top 10 holdings as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|---|--------|---------------|
| Corporate Debentures (Corp Debt) | | |
| Dewan Housing Finance Corporation Ltd | | 5.24% |
| Pnb Housing Finance Ltd | | 4.01% |
| Indian Railway Finance Corporation Ltd | AAA | 3.58% |
| L&T Infrastructure Finance Company Limited | AA+ | 3.27% |
| L&T Infra Debt Fund Limited | AAA | 2.68% |
| Rural Electrification Corporation Ltd | AAA | 2.24% |
| Power Grid Corporation Of India Ltd | AAA | 2.24% |
| Power Finance Corporation Ltd | AAA | 1.41% |
| Lic Housing Finance Ltd | AAA | 0.45% |
| Bajaj Finance Ltd | AAA | 0.45% |
| Others | | 0.48% |
| Equity (EQ) | | |
| Hdfc Bank Ltd | - | 4.72% |
| Reliance Industries Ltd | - | 3.99% |
| Icici Bank Ltd | - | 2.92% |
| Housing Development Finance Corporation Ltd | - | 2.87% |
| Infosys Ltd | - | 2.80% |
| Kotak Mahindra Bank Ltd | - | 2.54% |
| Tata Consultancy Services Ltd | - | 2.19% |
| Itc Ltd | - | 1.95% |
| Larsen & Toubro Ltd | - | 1.78% |
| Indusind Bank Ltd | - | 1.57% |
| Others | - | 25.42% |
| Fixed Deposit (FD) | | |
| Union Bank Of India | AAA | 0.02% |
| Money Market and Others (MMI) | | |
| Franklin Templeton Mutual Fund | | 19.45% |
| Clearing Corporation Of India Ltd. | | 7.99% |
| Kotak Mutual Fund | | 5.78% |
| Birla Sun Life Mutual Fund | | 1.82% |
| Icici Prudential Mutual Fund | | 1.62% |
| Icici Prudential Mutual Fund | | 1.39% |
| Current Asset | | 0.85% |
| Preference Shares (Pref) | | |
| Zee Entertainment Enterprises Ltd | | 1.73% |
| Total | | 100.0% |

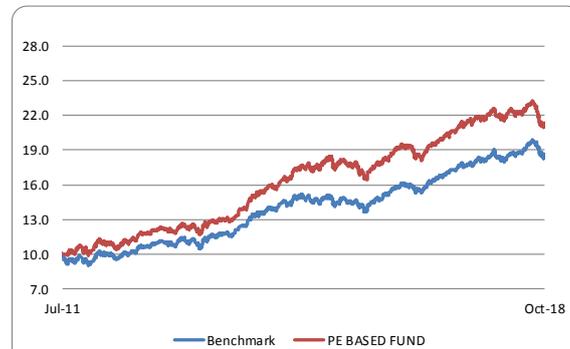
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | |
| Infrastructure | 47.26% |
| Mutual Fund | 15.42% |
| Housing | 12.82% |
| Government | 9.70% |
| Programming And Broadcasting Activities | 5.78% |
| Financial And Insurance Activities | 1.73% |
| Current Asset | 0.95% |
| Equity | |
| Financial And Insurance Activities | 0.85% |
| Computer Programming, Consultancy And Related Activities | 18.75% |
| Manufacture Of Coke And Refined Petroleum Products | 7.85% |
| Manufacture Of Chemicals And Chemical Products | 4.57% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 2.96% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 2.69% |
| Manufacture Of Tobacco Products | 2.53% |
| Infrastructure | 1.95% |
| Civil Engineering | 1.79% |
| Manufacture Of Food Products | 1.78% |
| Others | 1.38% |
| Total | 6.49% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

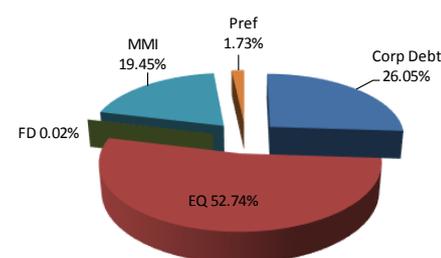


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -2.5% | -5.7% | -2.3% | 5.1% | 5.9% | 11.0% |
| Benchmark | -2.4% | -0.4% | 2.6% | 8.2% | 8.2% | 8.8% |

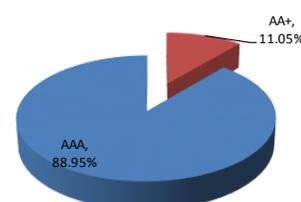
Benchmark: 55% Nifty50 to 45% CRISIL Short Term Bond fund Index

- 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.

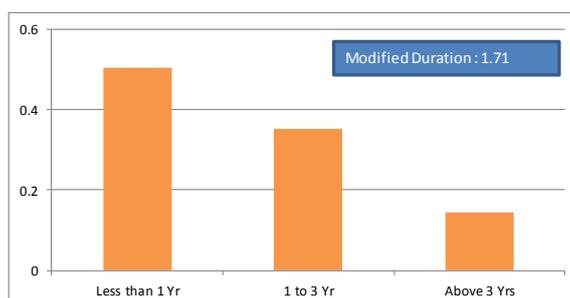
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



MANAGED FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|----------------------------|---------|
| SFIN No. | ULIF00618/08/11MANAGED147 | |
| Launch Date | 03-Aug-11 | |
| Face Value | 10.0000 | |
| Risk Profile | Medium | |
| Fund Manager | | |
| Equity | Ritesh Taksali | |
| No. of Funds Managed | 7 | |
| Debt | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on | 31-Oct-18 | 20.4363 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 10.05 | 4.71 | 14.76 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | 0-40% | 32% |
| Debt and Money market | 60-100% | 68% |

Portfolio

Top 10 holdings as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|--|-----------|----------------|
| Government Security (G Sec) 24.61% | | |
| Government Of India | SOVEREIGN | 24.61% |
| Corporate Debt (Corp Debt) 28.62% | | |
| Dewan Housing Finance Corporation Ltd | AAA | 8.39% |
| Power Grid Corporation Of India Ltd | AAA | 4.47% |
| L&T Infra Debt Fund Limited | AAA | 4.03% |
| Shriram Transport Finance Company Ltd | AA+ | 3.35% |
| Power Finance Corporation Ltd | AAA | 2.16% |
| Kudgi Transmission Limited | AAA | 1.98% |
| L&T Infrastructure Finance Company Limited | AA+ | 1.64% |
| Idfc Bank Limited | AA+ | 0.67% |
| Reliance Jio Infocomm Limited | AAA | 0.67% |
| Indian Railway Finance Corporation Ltd | AAA | 0.66% |
| Others | | 0.60% |
| Equity (EQ) 31.91% | | |
| Reliance Mutual Fund | - | 3.19% |
| Hdfc Bank Ltd | - | 2.91% |
| Kotak Mahindra Bank Ltd | - | 2.11% |
| Reliance Industries Ltd | - | 1.83% |
| Bharat Financial Inclusion Limited | - | 1.08% |
| Hcl Technologies Ltd | - | 1.04% |
| Infosys Ltd | - | 0.97% |
| Tata Consultancy Services Ltd | - | 0.96% |
| Bajaj Finance Ltd | - | 0.94% |
| Housing Development Finance Corporation Ltd | - | 0.87% |
| Others | - | 16.01% |
| Fixed Deposit (FD) 1.05% | | |
| Oriental Bank Of Commerce | - | 1.02% |
| Union Bank Of India | - | 0.03% |
| Money Market and Others (MMI) 11.98% | | |
| Franklin Templeton Mutual Fund | | 4.36% |
| Clearing Corporation Of India Ltd. | | 3.21% |
| Current Asset | | 1.99% |
| Birla Sun Life Mutual Fund | | 1.39% |
| Reliance Mutual Fund | | 1.03% |
| Preference Shares (Pref) 1.83% | | |
| Zee Entertainment Enterprises Ltd | | 1.83% |
| Total | | 100.00% |

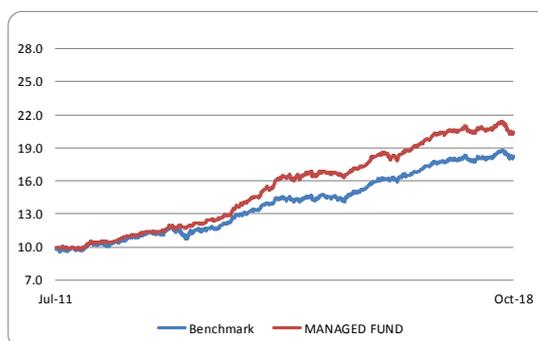
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt 68.09% | |
| Government | 27.82% |
| Infrastructure | 15.60% |
| Housing | 8.39% |
| Mutual Fund | 6.78% |
| Financial And Insurance Activities | 5.68% |
| Current Asset | 1.99% |
| Programming And Broadcasting Activities | 1.83% |
| Equity 31.91% | |
| Financial And Insurance Activities | 9.70% |
| Computer Programming, Consultancy And Related Activities | 5.06% |
| Mutual Fund | 3.19% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 2.03% |
| Manufacture Of Coke And Refined Petroleum Products | 1.83% |
| Manufacture Of Chemicals And Chemical Products | 1.71% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 1.55% |
| Manufacture Of Food Products | 1.36% |
| Infrastructure | 0.91% |
| Civil Engineering | 0.86% |
| Others 3.71% | |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



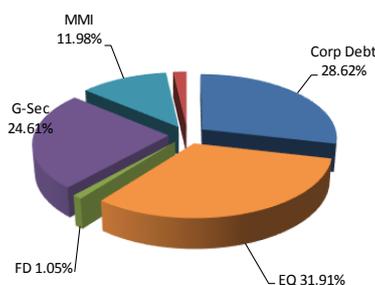
| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -0.8% | -2.1% | -0.7% | 5.2% | 6.6% | 10.4% |
| Benchmark | -0.6% | 0.8% | 1.5% | 6.1% | 7.6% | 8.8% |

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

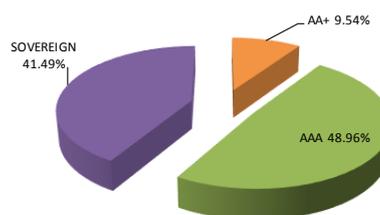
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

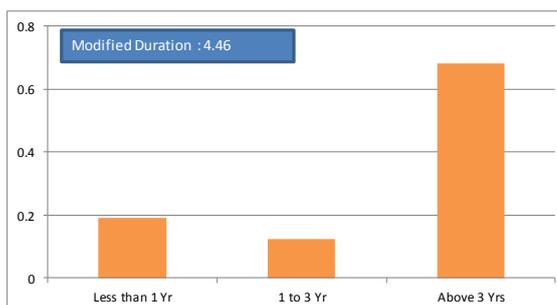
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



Bond Fund

Fund Objective

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

Fund Information

| | | |
|---------------------------|----------------------------|--------|
| SFIN No. | ULIF00317/08/11BONDFUND147 | |
| Launch Date | 28-Jul-11 | |
| Face Value | 10.0000 | |
| Risk Profile | Low to Medium | |
| Fund Manager | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on 31-Oct-18 | 18.3989 | |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 26.55 | 0.00 | 26.55 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | Nil | Nil |
| Debt and Money market | 100 | 100 |

Portfolio

Top 10 holdings as per Asset Category

| Issuer | Rating | % to AUM* |
|---|-----------|----------------|
| Government Security (G Sec) | | |
| Government Of India | SOVEREIGN | 4.25% |
| Corporate Debt (Corp Debt) | | |
| Shriram Transport Finance Company Ltd | AA+ | 8.40% |
| Bajaj Finance Ltd | AAA | 8.20% |
| Power Grid Corporation Of India Ltd | AAA | 7.96% |
| Dewan Housing Finance Corporation Ltd | AAA | 6.20% |
| Air India Limited | AAA | 6.02% |
| Power Finance Corporation Ltd | AAA | 5.64% |
| Pnb Housing Finance Ltd | AAA | 4.10% |
| L&T Infrastructure Finance Company Limited | AA+ | 3.64% |
| Housing Development Finance Corporation Ltd | AAA | 3.41% |
| Indian Railway Finance Corporation Ltd | AAA | 3.35% |
| Others | | 3.41% |
| Fixed Deposit (FD) | | |
| Oriental Bank Of Commerce | AAA | 1.70% |
| Union Bank Of India | AAA | 0.60% |
| Bank Of Baroda | AAA | 0.30% |
| Preference Shares (Pref) | | |
| Zee Entertainment Enterprises Ltd | | 9.31% |
| Money Market and Others (MMI) | | |
| Clearing Corporation Of India Ltd. | | 8.88% |
| Birla Sun Life Mutual Fund | | 3.99% |
| Current Asset | | 3.32% |
| Franklin Templeton Mutual Fund | | 3.31% |
| Reliance Mutual Fund | | 2.20% |
| Icici Prudential Mutual Fund | | 1.79% |
| Total | | 100.00% |

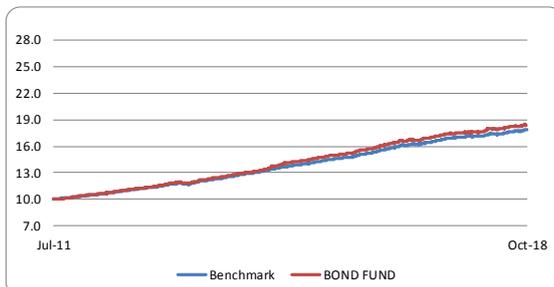
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | 100.00% |
| Infrastructure | 21.35% |
| Financial And Insurance Activities | 21.11% |
| Housing | 14.46% |
| Government | 13.13% |
| Mutual Fund | 11.29% |
| Programming And Broadcasting Activities | 9.31% |
| Air Transport | 6.02% |
| Current Asset | 3.32% |
| Others | 0.00% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)



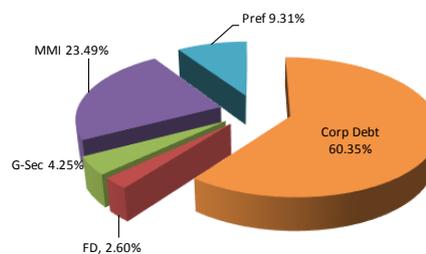
| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.6% | 2.6% | 5.0% | 5.9% | 7.2% | 8.8% |
| Benchmark | 0.8% | 2.9% | 4.7% | 6.0% | 7.1% | 8.3% |

Benchmark: CRISIL Short Term Bond Fund Index

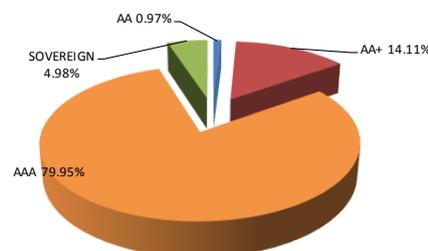
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

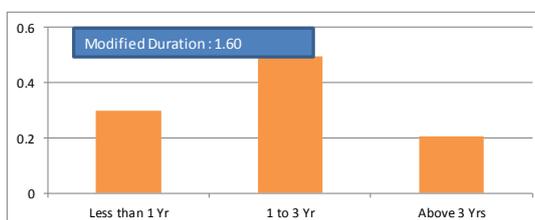
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



MONEY MARKET FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|-------------------------------|---------|
| SFIN No. | ULIF00425/08/11MONEYMARKET147 | |
| Launch Date | 25-Aug-11 | |
| Face Value | 10.0000 | |
| Risk Profile | Low | |
| Fund Manager | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on | 31-Oct-18 | 17.9350 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 3.90 | 0.00 | 3.90 |
| 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) | | 9.79% |
| Government Of India | SOVEREIGN | 9.79% |
| Corporate Debt (Corp Debt) | | 54.73% |
| Shriram Transport Finance Company Ltd | AA+ | 7.92% |
| Power Finance Corporation Ltd | AAA | 7.69% |
| Pnb Housing Finance Ltd | AAA | 7.68% |
| Rural Electrification Corporation Ltd | AAA | 7.61% |
| Power Grid Corporation Of India Ltd | AAA | 6.37% |
| L&T Infrastructure Finance Company Limited | AA+ | 6.19% |
| Dewan Housing Finance Corporation Ltd | AAA | 6.17% |
| Indian Railway Finance Corporation Ltd | AAA | 2.56% |
| Bajaj Finance Ltd | AAA | 2.53% |
| Fixed Deposit (FD) | | 1.79% |
| Union Bank Of India | AAA | 1.28% |
| Bank Of Baroda | AAA | 0.51% |
| Preference Shares (Pref) | | 8.87% |
| Zee Entertainment Enterprises Ltd | | 8.87% |
| Money Market and Others (MMI) | | 24.82% |
| Clearing Corporation Of India Ltd. | | 8.88% |
| Franklin Templeton Mutual Fund | | 6.89% |
| Kotak Mutual Fund | | 4.98% |
| Current Asset | | 3.02% |
| Birla Sun Life Mutual Fund | | 1.05% |
| Total | | 100.00% |

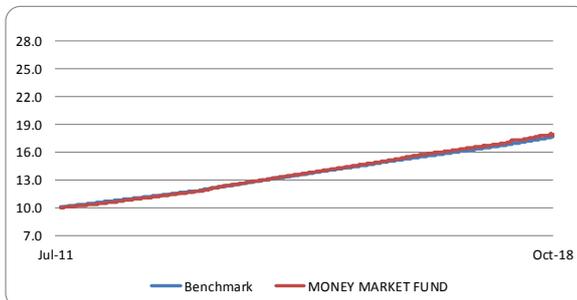
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|--|----------------|
| Debt | 100.00% |
| Infrastructure | 30.43% |
| Government | 18.67% |
| Housing | 13.85% |
| Mutual Fund | 12.92% |
| Financial And Insurance Activities | 12.24% |
| Programming And Broadcasting Activities | 8.87% |
| Current Asset | 3.02% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

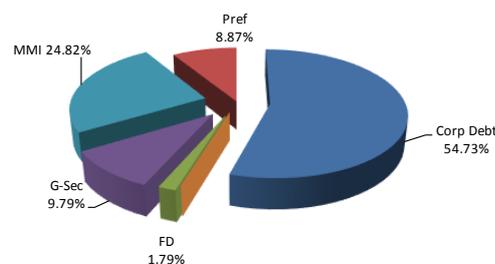


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.6% | 3.3% | 7.5% | 7.2% | 7.6% | 8.5% |
| Benchmark | 0.6% | 3.8% | 7.3% | 7.0% | 7.2% | 8.1% |

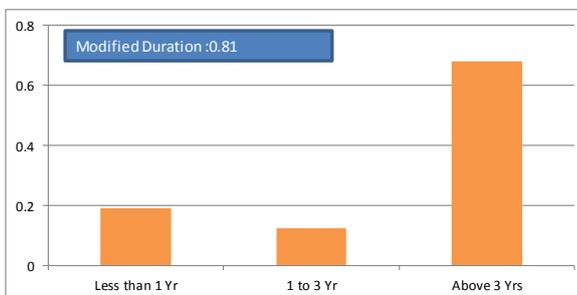
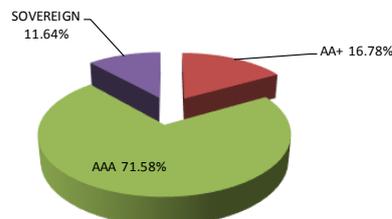
Benchmark: CRISIL Liquid Fund Index

- 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 | 31-Oct-18 | 18.2134 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 9.46 | 9.13 | 18.59 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | 20-60% | 49% |
| Debt and Money market | 40-80% | 51% |

Portfolio

Top 10 holdings as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|---|-----------|----------------|
| Government Security (G Sec) | | |
| Government Of India | SOVEREIGN | 27.24% |
| Corporate Debt (Corp Debt) | | |
| Power Grid Corporation Of India Ltd | AAA | 5.96% |
| Dewan Housing Finance Corporation Ltd | AAA | 2.46% |
| L&T Infra Debt Fund Limited | AAA | 2.13% |
| Power Finance Corporation Ltd | AAA | 0.93% |
| Lic Housing Finance Ltd | AAA | 0.54% |
| Idfc Bank Limited | AA+ | 0.53% |
| Equity (EQ) | | |
| Hdfc Bank Ltd | | 4.40% |
| Reliance Industries Ltd | | 3.71% |
| Icici Bank Ltd | | 2.72% |
| Housing Development Finance Corporation Ltd | | 2.67% |
| Infosys Ltd | | 2.60% |
| Kotak Mahindra Bank Ltd | | 2.36% |
| Tata Consultancy Services Ltd | | 2.04% |
| Itc Ltd | | 1.82% |
| Larsen & Toubro Ltd | | 1.66% |
| Indusind Bank Ltd | | 1.46% |
| Others | | 23.66% |
| Money Market and Others (MMI) | | |
| Franklin Templeton Mutual Fund | | 7.02% |
| Birla Sun Life Mutual Fund | | 2.49% |
| Current Asset | | 1.05% |
| Clearing Corporation Of India Ltd. | | 0.54% |
| Total | | 100.00% |

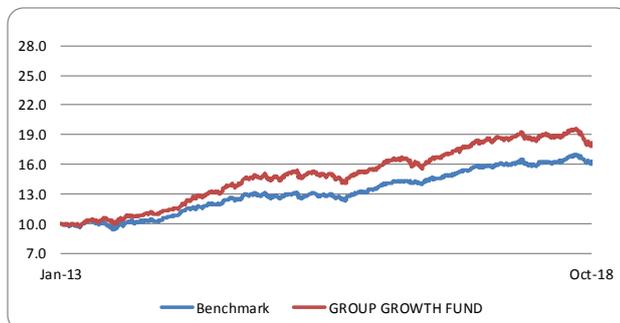
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | |
| Government | 27.79% |
| Mutual Fund | 9.51% |
| Infrastructure | 9.03% |
| Housing | 3.00% |
| Current Asset | 1.05% |
| Financial And Insurance Activities | 0.53% |
| Equity | |
| Financial And Insurance Activities | 17.46% |
| Computer Programming, Consultancy And Related Activities | 7.31% |
| Manufacture Of Coke And Refined Petroleum Products | 4.25% |
| Manufacture Of Chemicals And Chemical Products | 2.75% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 2.51% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 2.36% |
| Manufacture Of Tobacco Products | 1.82% |
| Infrastructure | 1.66% |
| Civil Engineering | 1.66% |
| Manufacture Of Food Products | 1.29% |
| Others | 6.04% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

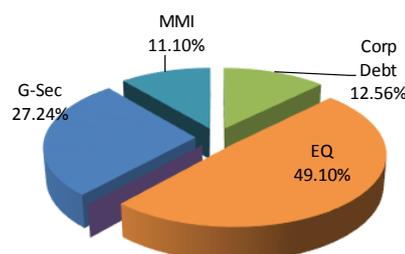


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -1.9% | -4.9% | -2.5% | 4.9% | 6.3% | 11.0% |
| Benchmark | -1.2% | 0.2% | 1.4% | 6.7% | 7.8% | 8.8% |

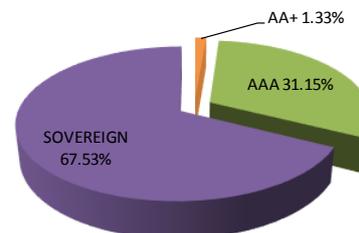
Benchmark: 40% Nifty50 + 60% Crisil Composite Bond Fund Index

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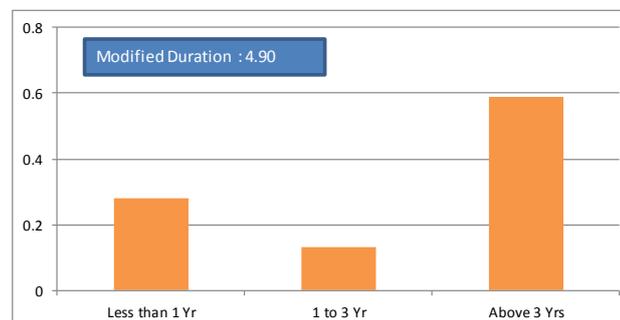
Asset Allocation*



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 | 31-Oct-18 | 17.2096 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 8.34 | 2.65 | 10.99 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | 0-30% | 24% |
| Debt and Money market | 70-100% | 76% |

Portfolio

Top 10 holding as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|---|-----------|----------------|
| Government Security (G Sec) | | |
| Government Of India | SOVEREIGN | 36.59% |
| Corporate Debt (Corp Debt) | | |
| Dewan Housing Finance Corporation Ltd | AAA | 7.33% |
| L&T Infrastructure Finance Company Limited | AA+ | 6.60% |
| Power Grid Corporation Of India Ltd | AAA | 3.97% |
| L&T Infra Debt Fund Limited | AAA | 2.71% |
| Pnb Housing Finance Ltd | AAA | 1.80% |
| Reliance Jio Infocomm Limited | AAA | 0.90% |
| Equity (EQ) | | |
| Hdfc Bank Ltd | | 2.16% |
| Reliance Industries Ltd | | 1.82% |
| Icici Bank Ltd | | 1.33% |
| Housing Development Finance Corporation Ltd | | 1.31% |
| Infosys Ltd | | 1.28% |
| Kotak Mahindra Bank Ltd | | 1.16% |
| Tata Consultancy Services Ltd | | 1.00% |
| Itc Ltd | | 0.89% |
| Larsen & Toubro Ltd | | 0.81% |
| Indusind Bank Ltd | | 0.72% |
| Others | | 11.61% |
| Fixed Deposit (FD) | | |
| Union Bank Of India | AAA | 2.28% |
| Bank Of Baroda | AAA | 0.09% |
| Money Market and Others (MMI) | | |
| Franklin Templeton Mutual Fund | | 6.24% |
| Current Asset | | 3.12% |
| Birla Sun Life Mutual Fund | | 2.15% |
| Reliance Mutual Fund | | 1.91% |
| Clearing Corporation Of India Ltd. | | 0.21% |
| Total | | 100.00% |

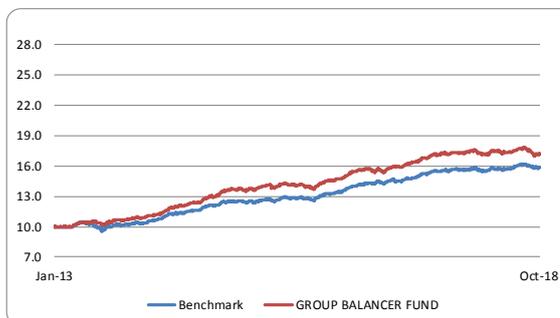
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | |
| Government | 36.80% |
| Infrastructure | 14.18% |
| Mutual Fund | 10.31% |
| Housing | 9.13% |
| Current Asset | 3.12% |
| Financial And Insurance Activities | 2.37% |
| Equity | |
| Financial And Insurance Activities | 8.57% |
| Computer Programming, Consultancy And Related Activities | 3.59% |
| Manufacture Of Coke And Refined Petroleum Products | 2.09% |
| Manufacture Of Chemicals And Chemical Products | 1.35% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 1.24% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 1.16% |
| Manufacture Of Tobacco Products | 0.89% |
| Infrastructure | 0.82% |
| Civil Engineering | 0.81% |
| Manufacture Of Food Products | 0.64% |
| Others | 3.59% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

NAV (Net Asset Value)

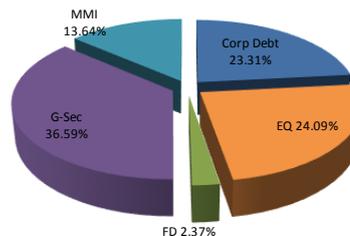


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -0.3% | -1.4% | -0.5% | 4.9% | 6.6% | 9.9% |
| Benchmark | 0.0% | 1.3% | 1.6% | 5.6% | 7.3% | 8.4% |

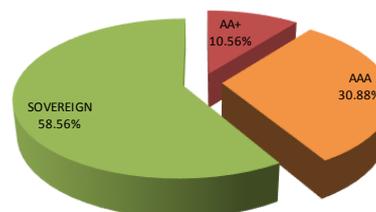
Benchmark: 20% Nifty50 + 80% Crisil Composite Bond Fund Index

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

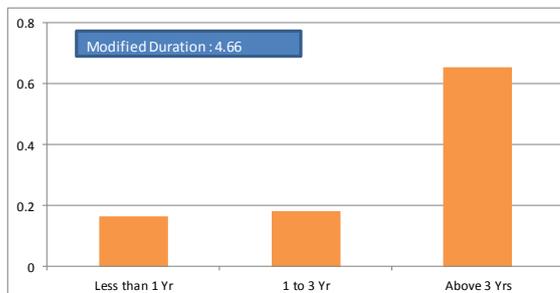
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



GROUP BOND FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|----------------------------|--------|
| SFIN No. | ULGF00305/09/11GFBond147 | |
| Launch Date | 25-Jan-13 | |
| Face Value | 10.0000 | |
| Risk Profile | Low to medium | |
| Fund Manager | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on 31-Oct-18 | 16.2732 | |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 8.86 | 0.00 | 8.86 |
| 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 | 52.91% |
| Corporate Debt (Corp Debt) | | |
| Dewan Housing Finance Corporation Ltd | AAA | 8.02% |
| Power Grid Corporation Of India Ltd | AAA | 6.18% |
| Shriram Transport Finance Company Ltd | AA+ | 5.58% |
| Power Finance Corporation Ltd | AAA | 2.25% |
| Bajaj Finance Ltd | AAA | 2.23% |
| L&T Finance Ltd | AAA | 1.16% |
| Lic Housing Finance Ltd | AAA | 1.12% |
| Ecl Finance Ltd | AA | 0.58% |
| Fixed Deposit (FD) | | |
| Union Bank Of India | AAA | 2.82% |
| Money Market and Others (MMI) | | |
| Franklin Templeton Mutual Fund | - | 5.76% |
| Current Asset | | 3.87% |
| Birla Sun Life Mutual Fund | | 3.48% |
| Reliance Mutual Fund | | 2.50% |
| Clearing Corporation Of India Ltd. | | 0.36% |
| Icici Prudential Mutual Fund | | 0.28% |
| Preference Shares (Pref) | | |
| Zee Entertainment Enterprises Ltd | | 0.87% |
| Total | | 100.0% |

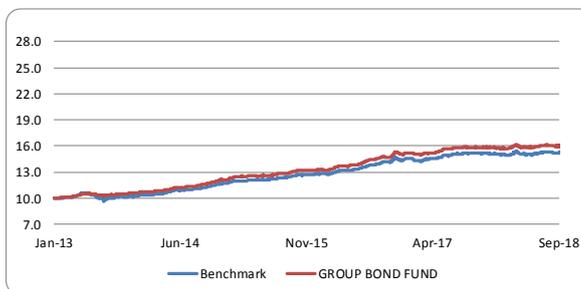
Top 10 sectors as per Asset Category

| Industrial Sector (as per NIC classification) | % to AUM* |
|--|----------------|
| Debt | |
| Government | 53.27% |
| Financial And Insurance Activities | 12.38% |
| Mutual Fund | 12.04% |
| Housing | 9.14% |
| Infrastructure | 8.44% |
| Current Asset | 3.87% |
| Programming And Broadcasting Activities | 0.87% |
| 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 | 1.3% | 2.8% | 2.7% | 5.1% | 7.2% | 8.8% |
| Benchmark | 1.2% | 2.4% | 1.7% | 4.4% | 6.8% | 7.8% |

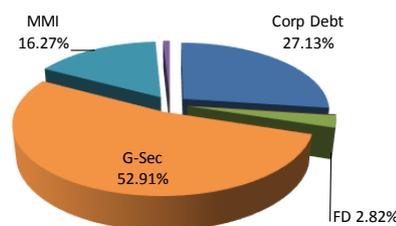
Benchmark: CRISIL Composite Bond Fund Index

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

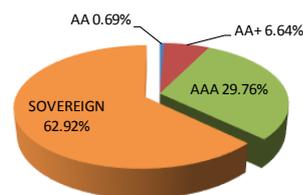
than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

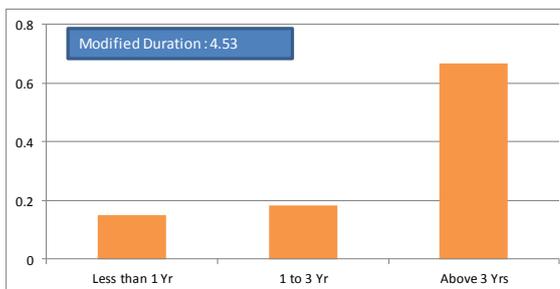
Asset Allocation*



Debt Rating Profile**



Fixed Income Portfolio Maturity



DISCONTINUED POLICY PENSION FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|------------------------------|---------|
| SFIN No. | ULIF01031/03/15ETLIPNSDSC147 | |
| Launch Date | 04-Feb-16 | |
| Face Value | 10.0000 | |
| Risk Profile | Low | |
| Fund Manager | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on | 31-Oct-18 | 11.4067 |
| 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) | | 92.68% |
| Government Of India | SOVEREIGN | 92.68% |
| Money Market and Others (MMI) | | 7.32% |
| Clearing Corporation Of India Ltd. | | 7.25% |
| Current Asset | | 0.07% |
| Total | | 100.00% |

Top 10 sectors as per Asset Category

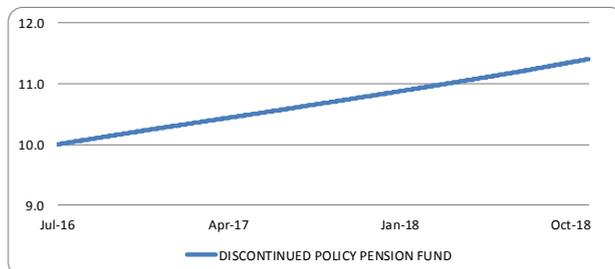
| Industrial Sector (as per NIC classification) | % to AUM* |
|--|----------------|
| Debt | 99.93% |
| Government | 99.93% |
| Current Asset | 0.07% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

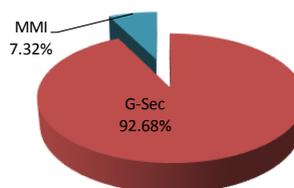


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.5% | 3.0% | 5.8% | 5.7% | NA | 4.8% |
| Benchmark | NA | NA | NA | NA | NA | NA |

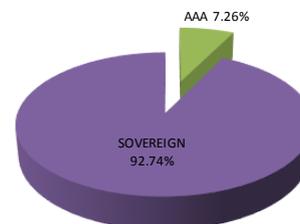
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Asset Allocation*



Debt Rating Profile**



DISCONTINUANCE FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|----------------------------|---------|
| SFIN No. | ULIF00701/01/12DISCONT147 | |
| Launch Date | 01-Feb-12 | |
| Face Value | 10.0000 | |
| Risk Profile | Low | |
| Fund Manager | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on | 31-Oct-18 | 15.9474 |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| | 46.47 | 0.00 |
| 46.47 | | |
| 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 | 93.35% |
| Money Market and Others (MMI) | | |
| Clearing Corporation Of India Ltd. | | 6.47% |
| Current Asset | | 0.18% |
| Total | | 100.0% |

Top 10 sectors as per Asset Category

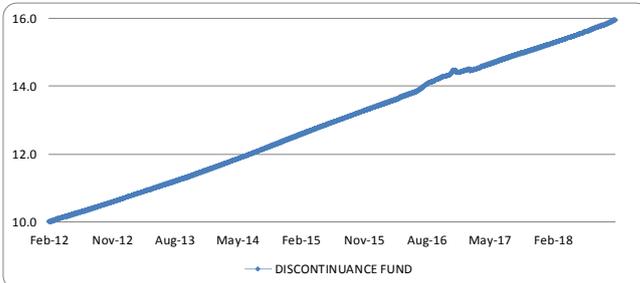
| Industrial Sector (as per NIC classification) | % to AUM* |
|--|----------------|
| Debt | |
| Government | 99.82% |
| Current Asset | 0.18% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

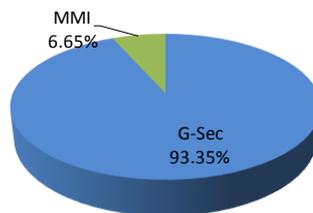
NAV (Net Asset Value)



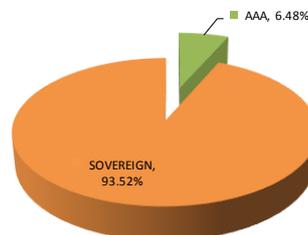
| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 0.6% | 3.1% | 5.9% | 5.6% | 6.3% | 7.2% |
| Benchmark | NA | NA | NA | NA | NA | NA |

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

Asset Allocation*



Debt Rating Profile**



PENSION GROWTH FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|------------------------------|--------|
| SFIN No. | ULIF00831/03/15ETLIPNSGRT147 | |
| Launch Date | 04-Feb-16 | |
| Face Value | 10.0000 | |
| Risk Profile | Medium to High | |
| Fund Manager | | |
| Equity | Ritesh Taksali | |
| No. of Funds Managed | 7 | |
| Debt | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on 31-Oct-18 | 12.6851 | |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 0.46 | 9.79 | 10.25 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity related | 60-100% | 95% |
| Debt Instruments | 0-40% | 0% |
| Money Market Instruments | 0-40% | 5% |

Portfolio

Top 10 holding as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|---|--------|----------------|
| Equity (EQ) | | 95.47% |
| Reliance Industries Ltd | | 7.20% |
| Reliance Mutual Fund | | 6.05% |
| Housing Development Finance Corporation Ltd | | 5.18% |
| Kotak Mutual Fund | | 5.15% |
| Infosys Ltd | | 5.05% |
| Hdfc Bank Ltd | | 4.56% |
| Tata Consultancy Services Ltd | | 3.95% |
| Itc Ltd | | 3.52% |
| Larsen & Toubro Ltd | | 3.22% |
| Kotak Mahindra Bank Ltd | | 3.14% |
| Others | | 48.44% |
| Money Market and Others (MMI) | | 4.53% |
| Clearing Corporation Of India Ltd. | | 4.14% |
| Current Asset | | 0.39% |
| Total | | 100.00% |

Top 10 sectors as per Asset Category

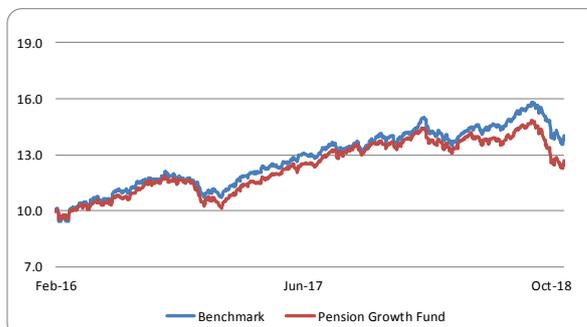
| Industrial Sector (as per NIC classification) | % to AUM* |
|---|---------------|
| Debt | 4.53% |
| Government | 4.14% |
| Current Asset | 0.39% |
| Equity | 95.47% |
| Financial And Insurance Activities | 23.51% |
| Computer Programming, Consultancy And Related Activities | 13.56% |
| Mutual Fund | 11.19% |
| Manufacture Of Coke And Refined Petroleum Products | 8.25% |
| Manufacture Of Chemicals And Chemical Products | 5.34% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 4.86% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 4.57% |
| Manufacture Of Tobacco Products | 3.52% |
| Infrastructure | 3.23% |
| Civil Engineering | 3.22% |
| Others | 14.21% |
| Total | 100% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

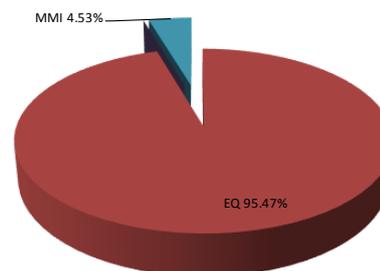


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -4.7% | -10.7% | -7.0% | 4.9% | NA | 9.1% |
| Benchmark | -5.0% | -3.3% | 0.5% | 9.7% | NA | 13.2% |

Benchmark: Nifty50

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

Asset Allocation*



PENSION SECURE FUND

Fund Objective

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

Fund Information

| | | |
|--------------------------|------------------------------|--------|
| SFIN No. | ULIF00931/03/15ETLIPNSSCR147 | |
| Launch Date | 04-Feb-16 | |
| Face Value | 10.0000 | |
| Risk Profile | Low | |
| Fund Manager | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on | 31-Oct-18 | |
| NAV as on | 12.2654 | |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 4.95 | 0.00 | 4.95 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Fixed Income | 100% | 100% |
| Equity | NIL | NIL |

Portfolio

Top 10 holding as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|--|-----------|----------------|
| Government Security (G Sec) | | |
| Government Of India | SOVEREIGN | 49.95% |
| Corporate Debt (Corp Debt) | | |
| Shriram Transport Finance Company Ltd | AA+ | 7.99% |
| Power Grid Corporation Of India Ltd | AAA | 7.54% |
| Indian Railway Finance Corporation Ltd | AAA | 6.05% |
| L&T Infrastructure Finance Company Limited | AA+ | 4.88% |
| Exim Bank | AAA | 2.05% |
| Reliance Jio Infocomm Limited | AAA | 2.00% |
| Dewan Housing Finance Corporation Ltd | AAA | 0.95% |
| Fixed Deposit (FD) | | |
| Bank Of Baroda | AAA | 0.61% |
| Money Market and Others (MMI) | | |
| Franklin Templeton Mutual Fund | | 6.19% |
| Birla Sun Life Mutual Fund | | 2.70% |
| Current Asset | | 2.20% |
| Clearing Corporation Of India Ltd. | | 1.86% |
| Preference Shares (Pref) | | |
| Zee Entertainment Enterprises Ltd | | 5.04% |
| Total | | 100.00% |

Top 10 sectors as per Asset Category

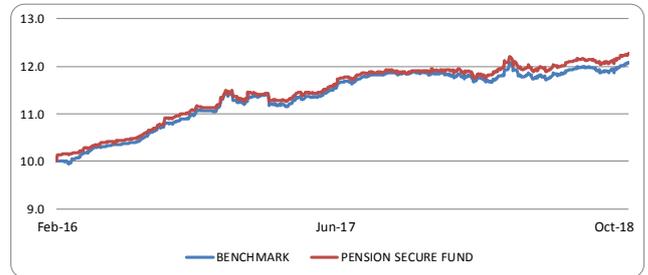
| Industrial Sector (as per NIC classification) | % to AUM* |
|--|-------------|
| Debt | |
| Government | 51.81% |
| Infrastructure | 20.47% |
| Financial And Insurance Activities | 10.65% |
| Mutual Fund | 8.89% |
| Programming And Broadcasting Activities | 5.04% |
| Current Asset | 2.20% |
| Housing | 0.95% |
| Total | 100% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)



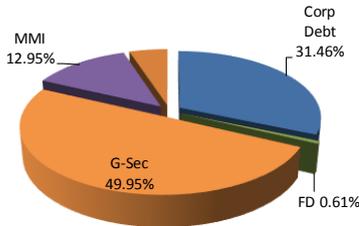
| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | 1.3% | 2.7% | 3.0% | 5.0% | NA | 7.7% |
| Benchmark | 1.2% | 2.4% | 1.7% | 4.4% | NA | 7.1% |

Benchmark: CRISIL Composite Bond Fund Index

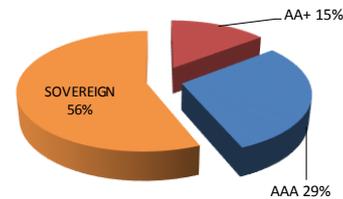
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

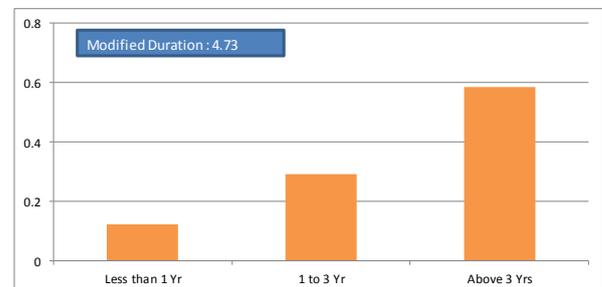
Asset Allocation*



Debt Rating Profile*



Fixed Income Portfolio Maturity



EQUITY MIDCAP FUND

Fund Objective

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

Fund Information

| | | |
|---------------------------|-------------------------------|--------|
| SFIN No. | ULIF001107/10/16ETLIMIDCAP147 | |
| Launch Date | 17-Jan-17 | |
| Face Value | 10.0000 | |
| Risk Profile | High | |
| Fund Manager | | |
| Equity | Ritesh Taksali | |
| No. of Funds Managed | 7 | |
| Debt | Paras Gupta | |
| No. of Funds Managed | 11 | |
| NAV as on 31-Oct-18 | 10.9698 | |
| AUM (Rs. Cr) | | |
| Fixed Income | Equity | Total |
| 3.30 | 42.86 | 46.16 |
| Asset Allocation Pattern | | |
| Instruments | As per Fund Specifications | Actual |
| Equity and Equity Related | 80-100% | 93% |
| Debt & Money Market | 0-20% | 7% |

Portfolio

Top 10 holdings as per Asset Category

| Company/ Issuer | Rating | % to AUM* |
|--|--------|----------------|
| Equity (EQ) | | 92.85% |
| Reliance Mutual Fund | | 6.68% |
| Motilal Oswal Securities Ltd | | 3.78% |
| Natco Pharma Ltd | | 3.24% |
| Cadila Healthcare Ltd | | 2.95% |
| Cholamandalam Investment & Finance Company Ltd | | 2.61% |
| Havells India Ltd | | 2.49% |
| Britannia Industries Ltd | | 2.47% |
| Avenue Supermarts Ltd | | 2.28% |
| Crompton Greaves Consumer Electricals Limited | | 1.77% |
| Jubilant Foodworks Ltd | | 1.76% |
| Others | | 62.81% |
| Money Market and Others (MMI) | | 7.15% |
| Clearing Corporation Of India Ltd. | | 7.22% |
| Current Asset | | -0.07% |
| Total | | 100.00% |

Top 10 sectors as per Asset Category

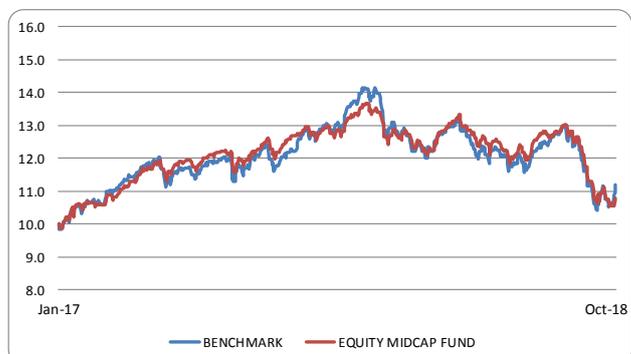
| Industrial Sector (as per NIC classification) | % to AUM* |
|---|----------------|
| Debt | 7.15% |
| Government | 7.22% |
| Current Asset | -0.07% |
| Equity | 92.85% |
| Financial And Insurance Activities | 13.88% |
| Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products | 11.14% |
| Mutual Fund | 10.46% |
| Manufacture Of Electrical Equipment | 10.13% |
| Manufacture Of Chemicals And Chemical Products | 7.14% |
| Manufacture Of Food Products | 5.56% |
| Infrastructure | 4.40% |
| Manufacture Of Motor Vehicles, Trailers And Semi-Trailers | 4.05% |
| Manufacture Of Basic Metals | 3.30% |
| Retail Trade, Except Of Motor Vehicles And Motorcycles | 3.07% |
| Others | 22.79% |
| Total | 100.00% |

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Others Represent Net Current Asset.

NAV (Net Asset Value)

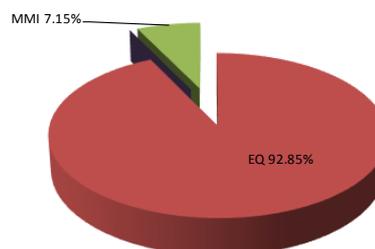


| Period | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|----------|--------|--------|--------|-----------|
| Fund Return | -2.9% | -17.7% | -14.7% | NA | NA | 5.3% |
| Benchmark | 0.2% | -15.3% | -12.2% | NA | NA | 6.5% |

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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1. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
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7. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

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CIN: U66010MH2009PLC197336 | IRDAI Regn. No.: 147

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Email : care@edelweisstokio.in | Website: <http://www.edelweisstokio.in>

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