



FUND FACT SHEET
as of 30 April 2019

Equity Markets

Index	Return
Sensex	39031.55 (+0.93%)
Nifty	11748.15 (1.07%)
Nifty Midcap 100	17566.4 (-3.79%)

Performance

- VIX ended for the month at 21.83 as compared to 17.19 last month
- Foreign Institutional Investors (FIIs) stood as net buyers of 12,750 crores in equities
- The best performing sectors were IT (6.89%) & Metal (1.48%)
- The worst performing sectors were Realty (-4.05%) & PSU Bank (-8.47%)
- Monthly Nifty Averages of P/E stood at 27.41, P/BV at 3.01 & Dividend Yield was 1.26%
- The Nifty Free Float Small Cap Index fell by 3.07% for the month of April

Global

- The MSCI Emerging Market Index rose by 2% during the month of April
- The Dow Jones Industrial Average rose by 2.56% for the month and closed at 26592.91
- The S&P 500 Index ended for the month at 2945.83 higher by 3.93%

Outlook

- Progress in the US-China trade war is likely to have a positive impact on global markets
- Markets may be volatile as Q4 results for companies continue to roll in, in the month of May
- The impending election results might also contribute as a source of volatility

Debt Markets

	Change
IGB 7.26 (ONTR Yield %)	7.41% (6 bps)
IGB 7.17 (OFTR Yield %)	7.53% (4 bps)
INR/USD (Rs)	Rs. 69.57 (-0.59%)

Performance

- The 10 year ONTR ended 6 bps higher at 7.41% as compared to 7.35% in the previous month.
- 5 Year On-shore OIS stood at 6.35% as compared to 5.94% in the previous.
- The rupee ended at 69.57 as compared to previous month's 69.16, down by 0.59%. It touched a low of 68.43 and a high of 70.26 during the month.
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs. 5099 crores in the month of April.
- The 10-year AAA-Gsec spread for the month of April remained in the range of 115-125 bps.

Indian Economy

- India's headline CPI Inflation for the month of March was at 2.86% as compared to previous month's 2.57%
- Nikkei Manufacturing PMI fell to an eight-month low at 51.8 for the month of April as compared to 52.6 for March.
- The Brent prices have increased by 6.45% to \$73/bbl in April from \$69/bbl in March.

Outlook

- We expect a higher degree of volatility in yields due to results of upcoming elections being announced later this month
- We also feel that the volatility in price of crude will have a major impact on yields as US Sanction on Iranian Oil is set to be imposed on May 2
- We expect the 10yr ONTR G-Sec to be in the 7.25%-7.60% range for the month of May

Equity Large Cap Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	99%
Debt and Money market	0-40%	1%

Equity Top 250 Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	97%
Debt and Money market	0-40%	3%

PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	57%
Debt and Money market	0-100%	43%

Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	34%
Debt and Money market	60-100%	66%

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%	51%
Debt and Money market	40-80%	49%

Group Balancer Fund

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

Group Bond Fund

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	11.15%	-0.39%	7.69%	10.82%	7.69%	13.21%	13.70%
Benchmark	13.11%	9.39%	12.37%	14.39%	9.47%	11.90%	10.30%

Benchmark: NSE Nifty 50

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	10.01%	-1.49%	6.14%	10.74%	8.45%	14.75%	13.13%
Benchmark	10.81%	3.93%	9.59%	13.87%	9.36%	12.63%	10.43%

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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	8.46%	2.23%	6.91%	8.99%	7.46%	10.70%	11.38%
Benchmark	9.45%	8.98%	9.99%	11.38%	8.91%	10.46%	8.31%

Benchmark: Composite

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	7.98%	5.75%	7.08%	8.83%	8.08%	11.37%	10.76%
Benchmark	7.79%	8.63%	7.92%	9.50%	8.42%	8.88%	8.34%

Benchmark: Composite

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	4.65%	7.39%	6.69%	7.31%	7.73%	8.57%	8.81%
Benchmark	4.95%	8.03%	6.78%	7.41%	7.73%	8.21%	8.42%

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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	4.06%	7.51%	7.53%	7.59%	7.76%	8.04%	8.46%
Benchmark	3.71%	7.63%	7.24%	7.18%	7.38%	7.69%	8.08%

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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	8.86%	3.56%	6.95%	9.11%	8.13%	11.45%	11.55%
Benchmark	8.55%	8.79%	8.59%	10.23%	7.38%	10.31%	9.54%

Benchmark: Composite

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	6.81%	5.30%	6.13%	8.14%	7.83%	10.33%	10.21%
Benchmark	7.02%	8.46%	7.25%	8.76%	7.38%	9.63%	8.86%

Benchmark: Composite

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	5.69%	8.64%	6.31%	7.79%	8.14%	9.42%	9.04%
Benchmark	5.49%	8.06%	5.87%	7.25%	7.38%	8.88%	8.10%

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%	96%
Debt and Money market	0-40%	4%

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%	94%
Debt and Money market	0-20%	6%

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	2.91%	5.99%	5.81%	NA	NA	NA	5.08%
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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	3.07%	6.32%	5.97%	6.21%	6.44%	6.76%	7.10%
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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	10.65%	-1.14%	7.13%	NA	NA	NA	11.05%
Benchmark	13.11%	9.39%	12.37%	NA	NA	NA	15.34%

Benchmark: NSE Nifty 50

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	6.00%	8.89%	6.63%	NA	NA	NA	8.45%
Benchmark	5.49%	8.06%	5.87%	NA	NA	NA	7.75%

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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	3.16%	-15.09%	NA	NA	NA	NA	5.58%
Benchmark	2.19%	-13.42%	NA	NA	NA	NA	6.04%

Benchmark: Nifty Midcap 100 Index

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

Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

April 2019



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-04-19
Rs. 27.0934

AUM as on 30-04-19
Rs. 197.64 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 8 | Debt - 0 | Balanced - 0

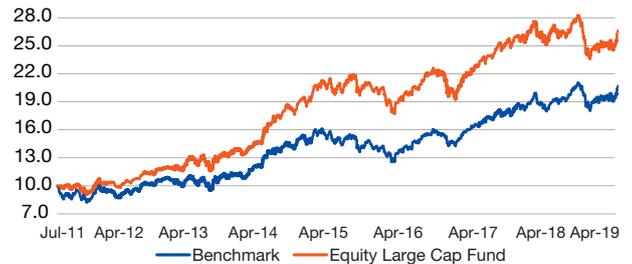
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.30%	1.07%
6 Months	11.15%	13.11%
1 Year	-0.39%	9.39%
2 Year	7.69%	12.37%
3 Year	10.82%	14.39%
Inception	13.70%	10.30%

Benchmark: Nifty 50

- 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.

NAV (Net Asset Value)



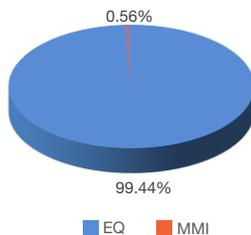
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	196.54
Debt and Money market	0%	40%	1%	1.10

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Asset Allocation*



Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
EQ Total		99.44%
Reliance Industries Ltd		9.69%
Kotak Mutual Fund		7.76%
Housing Development Finance Corporation Ltd		7.04%
Infosys Ltd		6.11%
Reliance Mutual Fund		5.56%
ITC Ltd		5.53%
Tata Consultancy Services Ltd		5.08%
HDFC Bank Ltd		4.04%
Larsen & Toubro Ltd		3.56%
ICICI Bank Ltd		2.92%
Others		42.14%
Mmi		0.56%
Clearing Corporation Of India Ltd.	AAA	0.60%
Current Asset		-0.05%
Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	0.56%
Government	0.60%
Current Asset	-0.05%
Equity	99.44%
Financial And Insurance Activities	23.92%
Computer Programming, Consultancy And Related Activities	14.66%
Mutual Fund	13.32%
Manufacture of Coke And Refined Petroleum Products	1.12%
Manufacture of Tobacco Products	5.53%
Infrastructure	5.18%
Manufacture of Motor Vehicles, Trailers And Semi-Trailers	4.62%
Manufacture of Chemicals And Chemical Products	4.10%
Civil Engineering	3.56%
Manufacture of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.46%
Others	10.98%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC
*Based on Asset Under Management

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

April 2019



Fund Details

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

Inception Date
20-Jul-2011

NAV as on 30-04-19
Rs. 26.0587

AUM as on 30-04-19
Rs. 161.78 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 8 | Debt - 0 | Balanced - 0

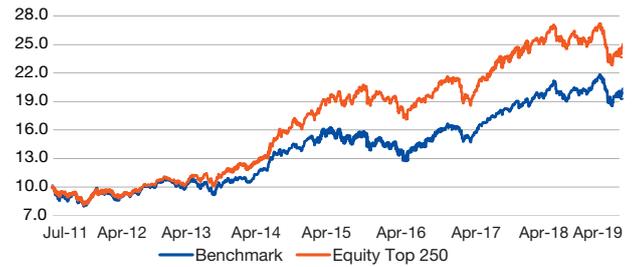
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.29%	0.21%
6 Months	10.01%	10.81%
1 Year	-1.49%	3.93%
2 Year	6.14%	9.59%
3 Year	10.74%	13.87%
Inception	13.13%	10.43%

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).

NAV (Net Asset Value)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	157.11
Debt and Money market	0%	40%	3%	4.67

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Asset Allocation*



Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity (EQ)		97.11%
Kotak Mutual Fund		6.80%
Glaxosmithkline Consumer Healthcare Ltd		5.09%
Reliance Mutual Fund		5.00%
Reliance Industries Ltd		4.84%
ICICI Lombard General Insurance Company Limited		4.33%
Bajaj Finance Ltd		3.12%
HDFC Bank Ltd		2.82%
Tata Consultancy Services Ltd		2.48%
HCL Technologies Ltd		2.24%
Mphasis Ltd		2.09%
Others		58.30%
MMI		2.89%
Clearing Corporation Of India Ltd.	AAA	1.92%
Current Asset		0.97%
Grand Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)^	% to AUM*
Debt	2.89%
Government	1.92%
Current Asset	0.97%
Equity	97.11%
Financial And Insurance Activities	22.81%
Computer Programming, Consultancy And Related Activities	13.64%
Mutual Fund	11.80%
Manufacture of Food Products	7.73%
Manufacture of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.84%
Manufacture of Chemicals And Chemical Products	5.58%
Manufacture of Coke And Refined Petroleum Products	4.84%
Manufacture of Other Non-Metallic Mineral Products	3.79%
Infrastructure	2.64%
Manufacture of Rubber And Plastics Products	2.61%
Others	14.83%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC
*Based on Asset Under Management

PE Based Fund

ULIF00526/08/11PEBASED147

April 2019

Fund Details

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

Inception Date
22-Jul-2011

NAV as on 30-04-19
Rs. 23.1211

AUM as on 30-04-19
Rs. 25.14 crore

Fund Manager(s)
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 8 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.25%	0.72%
6 Months	8.46%	9.45%
1 Year	2.23%	8.98%
2 Year	6.91%	9.99%
3 Year	8.99%	11.38%
Inception	11.38%	9.53%

Benchmark: Composite

- 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.

Actual v/s Targeted Asset Allocation (%)

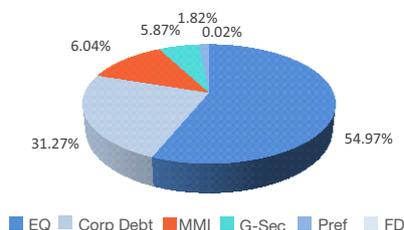
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	57%	14.21
Debt and Money market	0%	100%	43%	10.93

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity		54.97%
Reliance Industries Ltd		5.55%
HDFC Bank Ltd		4.49%
Housing Development Finance Corporation Ltd		3.62%
Infosys Ltd		3.33%
ITC Ltd		3.01%
ICICI Bank Ltd		2.84%
Tata Consultancy Services Ltd		2.77%
Kotak Mahindra Bank Ltd		1.94%
Larsen & Toubro Ltd		1.94%
Reliance Mutual Fund		1.54%
Others		23.96%
Corp Debt Total		31.27%
LIC Housing Finance Ltd	AAA	8.48%
Power Grid Corporation of India Ltd		6.01%
Housing Development Finance Corporation Ltd	AAA	5.71%
Reliance Jio Infocomm Limited	AAA	5.57%
Dewan Housing Finance Corporation Ltd	A	4.51%
Power Finance Corporation Ltd	AAA	0.57%
Shriram Transport Finance Company Ltd	AA+	0.40%
IDFC Bank Limited	AAA	0.03%
MMI		6.04%
Clearing Corporation of India Ltd.	AAA	4.58%
Current Asset		1.46%
G-Sec		7.69%
Food Corporation of India	AAA	3.72%
Government of India	SOV	2.15%
Zee Entertainment Enterprises Ltd		1.82%
FD		0.02%
Union Bank Of India	AAA	0.02%
Grand Total		100.00%

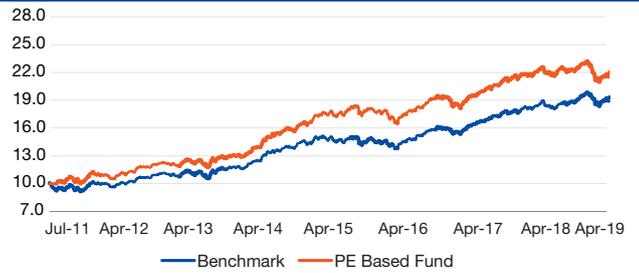
Asset Allocation*



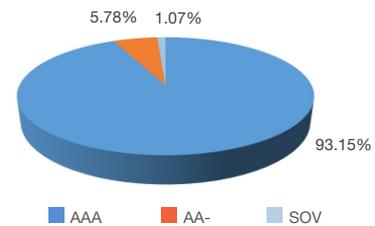
*Based on Asset Under Management

**Based on Total Debt Assets of Fund

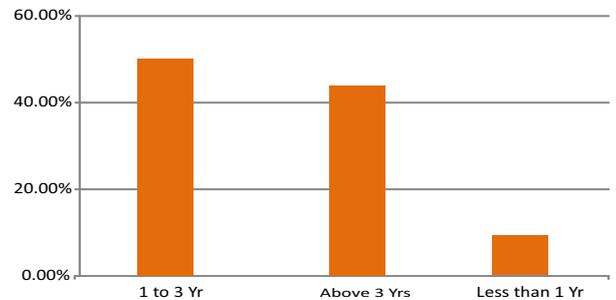
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.7%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Equity	56.51%
Financial And Insurance Activities	18.37%
Computer Programming, Consultancy And Related Activities	7.99%
Manufacture of Coke And Refined Petroleum Products	6.35%
Manufacture of Tobacco Products	3.01%
Infrastructure	2.82%
Mutual Fund	2.59%
Manufacture of Motor Vehicles, Trailers And Semi-Trailers	2.52%
Manufacture of Chemicals And Chemical Products	2.23%
Civil Engineering	1.94%
Programming And Broadcasting Activities	1.82%
Others	6.87%
Debt	43.49%
Housing Finance Companies	14.19%
Infrastructure	12.15%
Government	6.74%
Financial And Insurance Activities	4.96%
Wholesale Trade, Except of Motor Vehicles And Motorcycles	3.72%
Current Asset	1.46%
Programming And Broadcasting Activities	0.28%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Managed Fund

ULIF00618/08/11MANAGED147

April 2019

Fund Details

Investment 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.

Inception Date

03-Aug-2011

NAV as on 30-04-19

Rs. 22.0669

AUM as on 30-04-19

Rs. 21.47 crore

Fund Manager(s)

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 8 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.12%	0.34%
6 Months	7.98%	7.79%
1 Year	5.75%	8.63%
2 Year	7.08%	7.92%
3 Year	8.83%	9.50%
Inception	10.76%	9.24%

Benchmark: Composite

- 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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	34%	7.37
Debt and Money market	60%	100%	66%	14.10

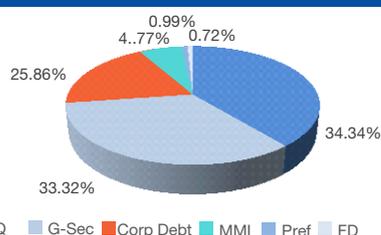
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

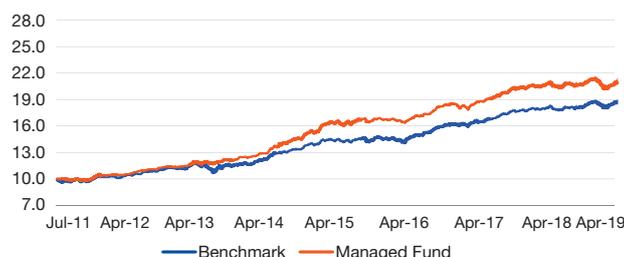
Security Name	Rating	Net Asset (%)
G-Sec		33.32%
Government Of India	SOVEREIGN	28.99%
Food Corporation Of India	AAA	4.33%
Equity		34.34%
Reliance Mutual Fund		5.17%
HDFC Bank Ltd		3.09%
Reliance Industries Ltd		2.96%
Housing Development Finance Corporation Ltd		2.04%
Infosys Ltd		1.77%
ICICI Bank Ltd		1.63%
ITC Ltd		1.60%
Tata Consultancy Services Ltd		1.47%
Kotak Mahindra Bank Ltd		1.15%
Larsen & Toubro Ltd		1.03%
Others		12.43%
Corp Debt		25.86%
Reliance Jio Infocomm Limited	AAA	8.94%
Dewan Housing Finance Corporation Ltd	A	3.75%
Housing Development Finance Corporation Ltd	AAA	2.86%
Reliance Industries Ltd	AAA	2.40%
Shriram Transport Finance Company Ltd	AA+	2.32%
LIC Housing Finance Ltd	AAA	1.89%
Tata Capital Financial Services Limited	AAA	1.39%
Power Finance Corporation Ltd	AAA	0.93%
Indian Railway Finance Corporation Ltd	AAA	0.47%
PNB Housing Finance Ltd	AA+(IND)	0.46%
ICICI Bank Ltd	AAA	0.44%
MMI		4.77%
Current Asset		3.45%
Reliance Mutual Fund		0.74%
Clearing Corporation Of India Ltd.	AAA	0.58%
Pref		0.99%
Zee Entertainment Enterprises Ltd		0.99%
Fd		0.72%
Oriental Bank Of Commerce	AAA	0.70%
Union Bank Of India	AAA	0.02%
Grand Total		100.00%

Asset Allocation*

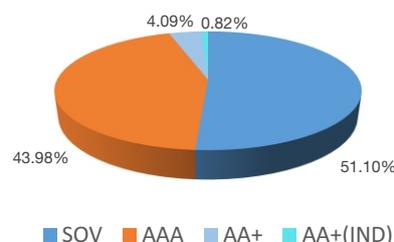


*Based on Asset Under Management
**Based on Total Debt Assets of Fund

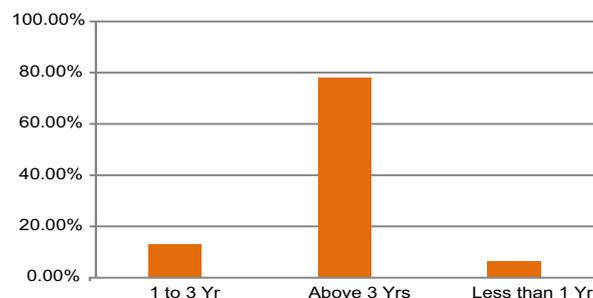
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield: 8.7%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	65.66%
Government	29.58%
Infrastructure	10.34%
Financial And Insurance Activities	9.08%
Housing Finance Companies	4.75%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.33%
Current Asset	3.45%
Manufacture Of Coke And Refined Petroleum Products	2.40%
Programming And Broadcasting Activities	0.99%
Mutual Fund	0.74%
Equity	34.34%
Financial And Insurance Activities	11.05%
Mutual Fund	5.17%
Computer Programming, Consultancy And Related Activities	4.26%
Manufacture Of Coke And Refined Petroleum Products	3.38%
Manufacture Of Tobacco Products	1.60%
Infrastructure	1.50%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1.34%
Manufacture Of Chemicals And Chemical Products	1.19%
Civil Engineering	1.03%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.71%
Others	3.10%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Bond Fund

ULIF00317/08/11BONDFUND147

April 2019



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-04-19
Rs. 19.2551

AUM as on 30-04-19
Rs. 36.60 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.25%	0.27%
6 Months	4.65%	4.95%
1 Year	7.39%	8.03%
2 Year	6.69%	6.78%
3 Year	7.31%	7.41%
Inception	8.81%	8.42%

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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	36.60

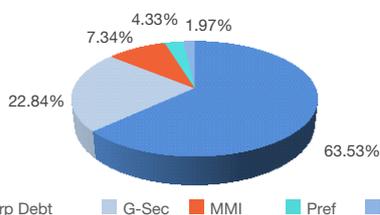
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

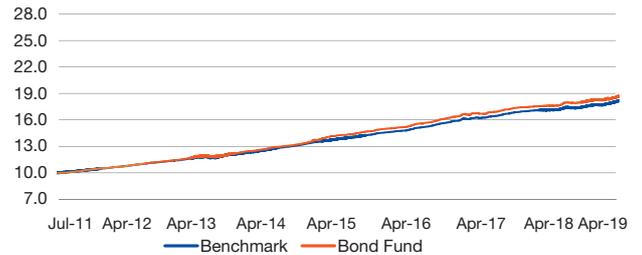
Security Name	Rating	Net Asset (%)
Corp Debt		63.53%
Air India Limited	AAA	8.85%
Housing Development Finance Corporation Ltd	AAA	8.84%
Reliance Jio Infocomm Limited	AAA	8.55%
Power Grid Corporation Of India Ltd	AAA	6.19%
Shriram Transport Finance Company Ltd	AA+	6.14%
Lic Housing Finance Ltd	AAA	5.35%
Dewan Housing Finance Corporation Ltd	A	4.36%
Tata Capital Financial Services Limited	AAA	3.67%
Sundaram Finance Ltd	AAA	3.52%
PNB Housing Finance Ltd	AA+(IND)	2.72%
Others		5.34%
G-sec		22.84%
Government Of India	SOVEREIGN	14.00%
Food Corporation Of India	AAA	8.83%
MMI		7.34%
Current Asset		4.53%
Reliance Mutual Fund		1.67%
Clearing Corporation Of India Ltd.	AAA	1.14%
PREF		4.33%
Zee Entertainment Enterprises Ltd		4.33%
FD		1.97%
Oriental Bank Of Commerce	AAA	1.23%
Union Bank Of India	AAA	0.44%
Bank of Baroda	AAA	0.30%
Grand Total		100.00%

Asset Allocation*

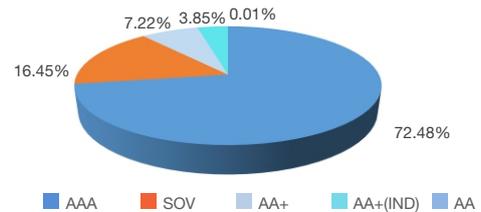


*Based on Asset Under Management
**Based on Total Debt Assets of Fund

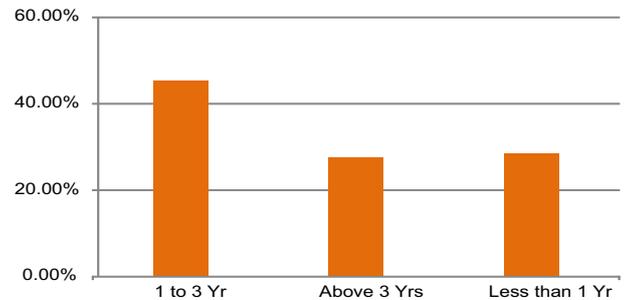
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.6%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Financial And Insurance Activities	23.61%
Infrastructure	18.84%
Government	15.14%
Housing Finance Companies	14.19%
Air Transport	8.85%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	8.83%
Current Asset	4.53%
Programming And Broadcasting Activities	4.33%
Mutual Fund	1.67%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Money Market Fund

ULIF00425/08/11MONEYMARKET147

April 2019



Fund Details

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

Inception Date
25-Aug-2011

NAV as on 30-04-19
Rs. 18.6640

AUM as on 30-04-19
Rs. 4.64 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.04%	0.56%
6 Months	4.06%	3.71%
1 Year	7.51%	7.63%
2 Year	7.53%	7.24%
3 Year	7.59%	7.18%
Inception	8.46%	8.08%

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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	4.64

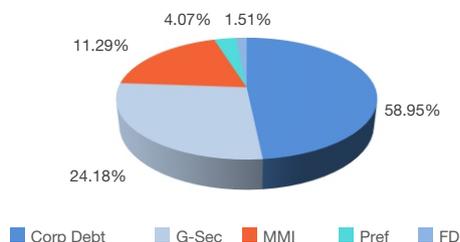
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

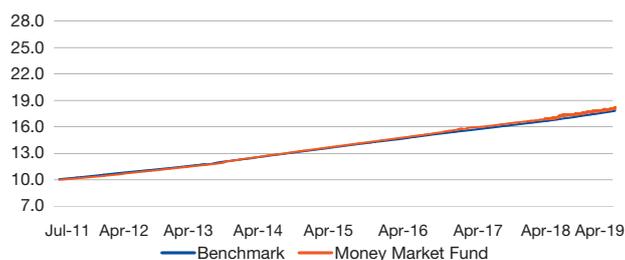
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Corp Debt 58.95%		
Housing Development Finance Corporation Ltd	AAA	8.71%
Reliance Jio Infocomm Limited	AAA	8.66%
Power Grid Corporation of India Ltd	AAA	8.14%
Shriram Transport Finance Company Ltd	AA+	6.64%
Rural Electrification Corporation Ltd	AAA	6.50%
Dewan Housing Finance Corporation Ltd	A	5.19%
LIC Housing Finance Ltd	AAA	4.36%
Tata Capital Financial Services Limited	AAA	4.28%
Sundaram Finance Ltd	AAA	4.27%
Indian Railway Finance Corporation Ltd	AAA	2.20%
MMI 11.29%		
Current Asset		9.93%
Clearing Corporation of India Ltd.	AAA	1.36%
G-sec 24.18%		
Government of India	SOV	24.18%
PREF 4.07%		
Zee Entertainment Enterprises Ltd		4.07%
FD 1.51%		
Union Bank Of India	AAA	1.08%
Bank of Baroda	AAA	0.43%
Grand Total		100.00%

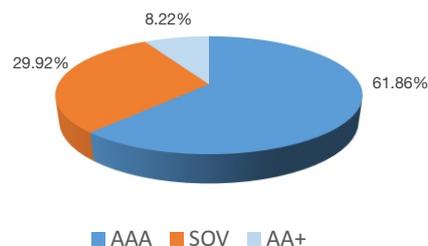
Asset Allocation*



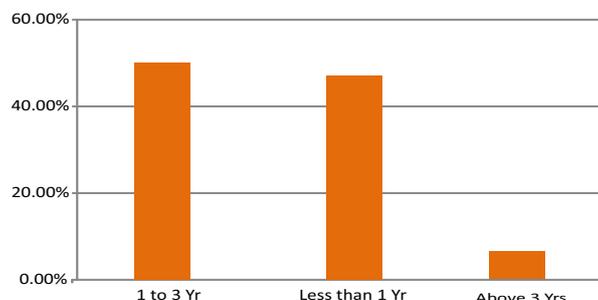
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 7.7%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government	25.54%
Infrastructure	25.50%
Financial And Insurance Activities	21.89%
Housing Finance Companies	13.07%
Current Asset	9.93%
Programming And Broadcasting Activities	4.07%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

*Based on Asset Under Management
**Based on Total Debt Assets of Fund

Group Growth Fund

ULGF00105/09/11GFGROWTH147

April 2019



Fund Details

Investment 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.

Inception Date
25-Jan-2013

NAV as on 30-04-19
Rs. 19.8265

AUM as on 30-04-19
Rs. 28.95 crore

Fund Manager(s)
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 8 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.44%	0.45%
6 Months	8.86%	8.55%
1 Year	3.56%	8.79%
2 Year	6.95%	8.59%
3 Year	9.11%	10.23%
Inception	11.55%	9.54%

Benchmark: Composite

- 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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	51%	14.82
Debt and Money market	40%	80%	49%	14.13

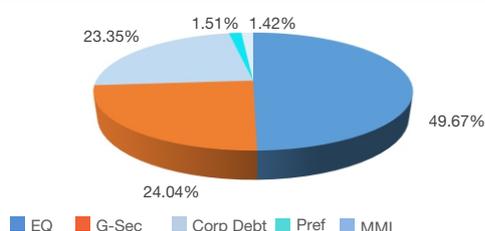
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

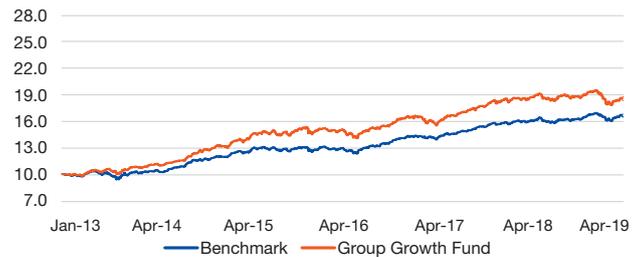
Security Name	Rating	Net Asset (%)
Equity		49.67%
Reliance Mutual Fund		9.19%
Kotak Mutual Fund		5.65%
HDFC Bank Ltd		3.69%
Reliance Industries Ltd		3.53%
Housing Development Finance Corporation Ltd		2.43%
Infosys Ltd		2.11%
ICICI Bank Ltd		1.94%
ITC Ltd		1.91%
Tata Consultancy Services Ltd		1.76%
Kotak Mahindra Bank Ltd		1.37%
Others		16.07%
G-Sec		25.55%
Government of India	SOV	20.83%
Food Corporation of India	AAA	3.21%
Zee Entertainment Enterprises Ltd		1.51%
MMI		1.42%
Clearing Corporation of India Ltd.	AAA	0.43%
Current Asset		1.00%
Corp Debt		12.65%
Reliance Jio Infocomm Limited	AAA	5.50%
LIC Housing Finance Ltd	AAA	3.86%
Dewan Housing Finance Corporation Ltd	A	3.38%
Power Grid Corporation of India Ltd		3.05%
Reliance Industries Ltd	AAA	2.85%
Housing Development Finance Corporation Ltd	AAA	2.10%
Power Finance Corporation Ltd	AAA	1.17%
Indian Railway Finance Corporation Ltd	AAA	0.75%
PNB Housing Finance Ltd	AA+(IND)	0.69%
Grand Total		100.00%

Asset Allocation*

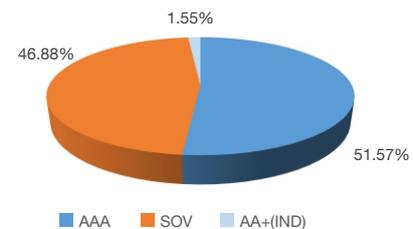


*Based on Asset Under Management
**Based on Total Debt Assets of Fund

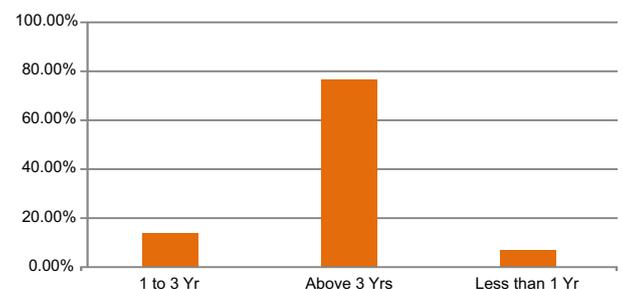
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.4%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	48.82%
Government	21.26%
Infrastructure	10.47%
Housing Finance Companies	5.96%
Financial And Insurance Activities	4.07%
Wholesale Trade, Except of Motor Vehicles And Motorcycles	3.21%
Manufacture of Coke And Refined Petroleum Products	2.85%
Current Asset	1.00%
Equity	51.18%
Mutual Fund	14.84%
Financial And Insurance Activities	13.20%
Computer Programming, Consultancy And Related Activities	5.08%
Manufacture of Coke And Refined Petroleum Products	4.04%
Manufacture of Tobacco Products	1.91%
Infrastructure	1.79%
Programming And Broadcasting Activities	1.68%
Manufacture of Motor Vehicles, Trailers And Semi-Trailers	1.60%
Manufacture of Chemicals And Chemical Products	1.42%
Civil Engineering	1.23%
Others	4.37%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

April 2019



Fund Details

Investment 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.

Inception Date
25-Jan-2013

NAV as on 30-04-19
Rs. 18.3814

AUM as on 30-04-19
Rs. 15.36 crore

Fund Manager(s)
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 8 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.08%	0.23%
6 Months	6.81%	7.02%
1 Year	5.30%	8.46%
2 Year	6.13%	7.25%
3 Year	8.14%	8.76%
Inception	10.21%	8.86%

Benchmark: Composite

- 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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	29%	4.48
Debt and Money market	70%	100%	71%	10.89

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

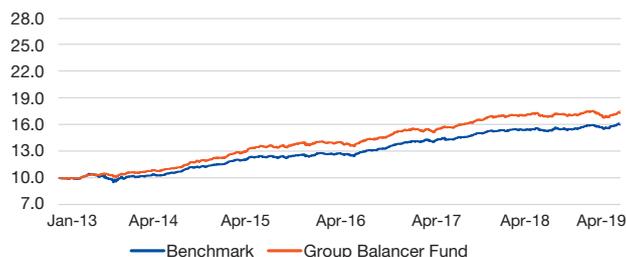
**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

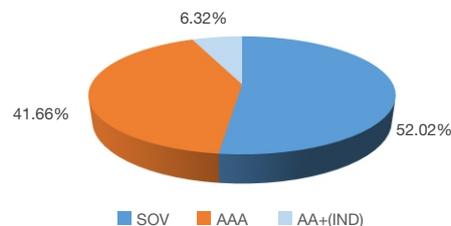
Security Name	Rating	Net Asset (%)
G-Sec		39.58%
Government of India	Sovereign	32.11%
Food Corporation of India	AAA	4.71%
Zee Entertainment Enterprises Ltd		3.04%
Equity (EQ)		26.10%
Reliance Mutual Fund		6.29%
HDFC Bank Ltd		2.10%
Reliance Industries Ltd		2.01%
Housing Development Finance Corporation Ltd		1.39%
Infosys Ltd		1.20%
ICICI Bank Ltd		1.11%
ITC Ltd		1.09%
Tata Consultancy Services Ltd		1.00%
Kotak Mahindra Bank Ltd		0.78%
Larsen & Toubro Ltd		0.70%
Others		8.44%
MMI		4.11%
Current Asset		2.65%
Reliance Mutual Fund		1.43%
Clearing Corporation Of India Ltd.	AAA	0.03%
Corp Debt		28.25%
Reliance Industries Ltd	AAA	6.04%
Dewan Housing Finance Corporation Ltd	A	5.07%
Reliance Jio Infocomm Limited	AAA	4.57%
PNB Housing Finance Ltd	AA+(IND)	3.90%
LIC Housing Finance Ltd	AAA	3.30%
Housing Development Finance Corporation Ltd	AAA	3.29%
Indian Railway Finance Corporation Ltd	AAA	2.08%
FD		1.69%
Union Bank of India	AAA	1.63%
Bank of Baroda	AAA	0.07%
Grand Total		100.00%



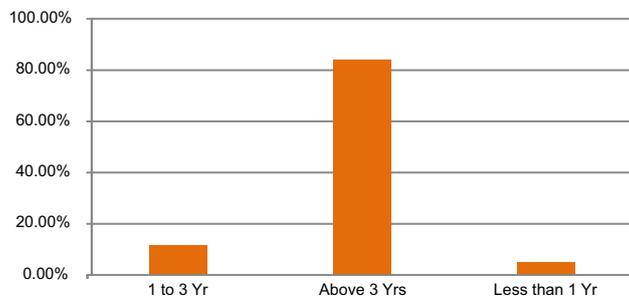
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.7%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	70.86%
Government	32.13%
Financial And Insurance Activities	10.66%
Infrastructure	6.65%
Housing Finance Companies	6.59%
Manufacture Of Coke And Refined Petroleum Products	6.04%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.71%
Current Asset	2.65%
Mutual Fund	1.43%
Equity	29.14%
Financial And Insurance Activities	7.50%
Mutual Fund	6.29%
Programming And Broadcasting Activities	3.14%
Computer Programming, Consultancy And Related Activities	2.89%
Manufacture of Coke And Refined Petroleum Products	2.30%
Manufacture of Tobacco Products	1.09%
Infrastructure	1.02%
Manufacture of Motor Vehicles, Trailers And Semi-Trailers	0.91%
Manufacture of Chemicals And Chemical Products	0.81%
Civil Engineering	0.70%
Others	2.49%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Bond Fund

ULGF00305/09/11GFBOND147

April 2019



Fund Details

Investment 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.

Inception Date
25-Jan-2013

NAV as on 30-04-19
Rs. 17.1992

AUM as on 30-04-19
Rs. 13.00 crore

Fund Manager(s)
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.15%	0.02%
6 Months	5.69%	5.49%
1 Year	8.64%	8.06%
2 Year	6.31%	5.87%
3 Year	7.79%	7.25%
Inception	9.04%	8.10%

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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	13.00

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.
**Rs.in Crore; AUM-Asset Under Management

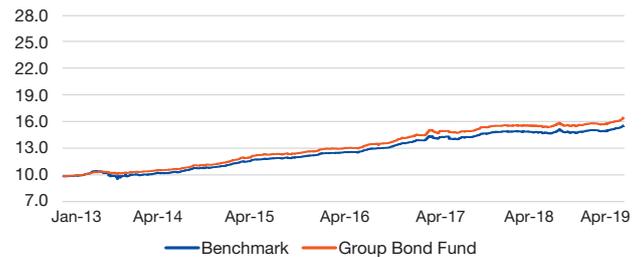
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec 52.81%		
Government Of India	SOV	48.83%
Food Corporation Of India	AAA	3.97%
Corp Debt 36.56%		
Reliance Industries Ltd	AAA	9.53%
Dewan Housing Finance Corporation Ltd	A	5.28%
PNB Housing Finance Ltd	AA+(IND)	4.60%
Shriram Transport Finance Company Ltd	AA+	3.84%
Housing Development Finance Corporation Ltd	AAA	3.11%
Sundaram Finance Ltd	AAA	3.05%
LIC Housing Finance Ltd	AAA	2.33%
Reliance Jio Infocomm Limited	AAA	2.31%
Power Finance Corporation Ltd	AAA	1.60%
L&T Finance Ltd	AAA	0.80%
Others 0.12%		
MMI 5.47%		
Current Asset	(blank)	3.61%
Reliance Mutual Fund	NONE	1.79%
Clearing Corporation Of India Ltd.	AAA	0.08%
Pref 3.24%		
Zee Entertainment Enterprises Ltd	(blank)	3.24%
FD 1.92%		
Union Bank Of India	AAA	1.92%
Grand Total		100.00%

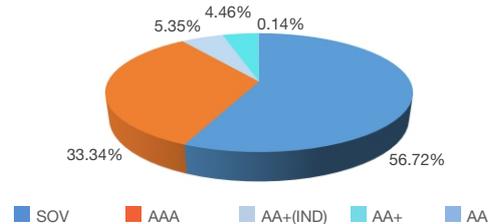
Asset Allocation*



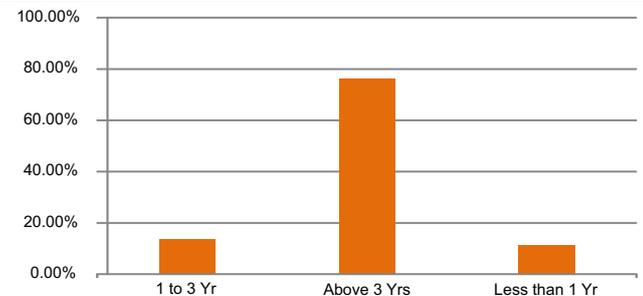
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.6%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government	48.91%
Financial And Insurance Activities	19.61%
Manufacture of Coke And Refined Petroleum Products	9.53%
Housing Finance Companies	5.44%
Wholesale Trade, Except of Motor Vehicles And Motorcycles	3.97%
Infrastructure	3.91%
Current Asset	3.61%
Programming And Broadcasting Activities	3.24%
Mutual Fund	1.79%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

*Based on Asset Under Management
**Based on Total Debt Assets of Fund

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

April 2019



Fund Details

Investment 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.

Inception Date
04-Feb-2016

NAV as on 30-04-19
Rs. 11.7391

AUM as on 30-04-19
Rs. 4.85 crore

Fund Manager
Paras Gupta

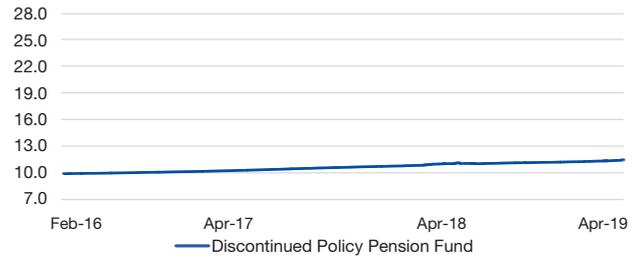
Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.41%	NA
6 Months	2.91%	NA
1 Year	5.99%	NA
2 Year	5.81%	NA
3 Year	NA	NA
Inception	5.08%	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.

NAV (Net Asset Value)



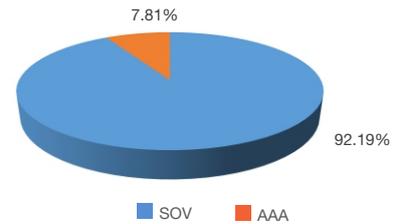
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	4.85

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

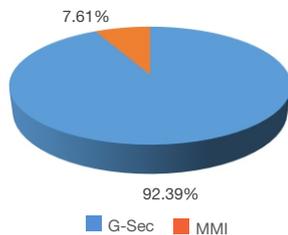
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec		89.11%
G-Sec Total		92.39%
Government Of India	SOV	92.39%
MMI Total		7.61%
Clearing Corporation Of India Ltd.	AAA	7.83%
Current Asset		-0.22%
Grand Total		100.00%

Asset Allocation*



Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government	100.22%
Current Asset	-0.22%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Discontinuance Fund

ULIF00701/01/12DISCONT147

April 2019



Fund Details

Investment 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.

Inception Date
01-Feb-2012

NAV as on 30-04-19
Rs. 16.4372

AUM as on 30-04-19
Rs. 57.66 crore

Fund Manager
Paras Gupta

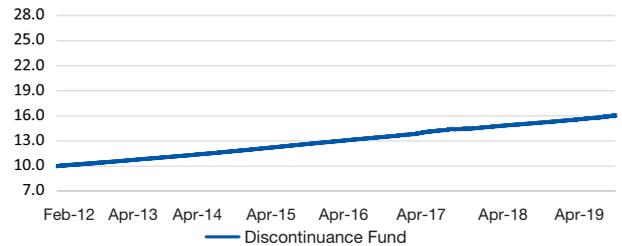
Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.32%	NA
6 Months	3.07%	NA
1 Year	6.32%	NA
2 Year	5.97%	NA
3 Year	6.21%	NA
Inception	7.10%	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.

NAV (Net Asset Value)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	57.66

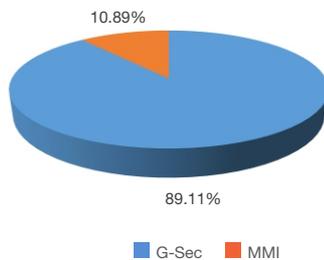
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

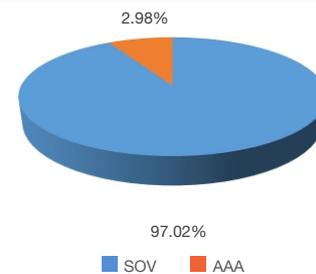
Security Name	Rating	Net Asset (%)
G-Sec		89.11%
Government Of India	SOV	80.32%
Maharashtra State Government	SOV	3.22%
Gujarat State Government	SOV	2.37%
Uttar Pradesh State Government	SOV	1.77%
Tamil Nadu State Government	SOV	1.00%
Karnataka State Government	SOV	0.44%
MMI		10.89%
Clearing Corporation Of India Ltd.	AAA	7.91%
Current Asset		2.98%
Grand Total		100.00%

Asset Allocation*



*Based on Asset Under Management
**Based on Total Debt Assets of Fund

Debt Rating Profile**



Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government	97.02%
Current Asset	2.98%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

April 2019



Fund Details

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

Inception Date
04-Feb-2016

NAV as on 30-04-19
Rs. 14.0360

AUM as on 30-04-19
Rs. 14.44 crore

Fund Manager(s)
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 8 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.63%	1.07%
6 Months	10.65%	13.11%
1 Year	-1.14%	9.39%
2 Year	7.13%	12.37%
3 Year	NA	NA
Inception	11.05%	15.34%

Benchmark: Nifty 50

- 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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	13.90
Debt Instruments	0%	40%	4%	0.54
Money Market Instruments	0%	40%	NIL	NIL

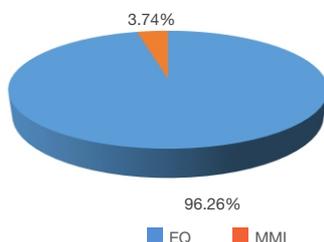
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

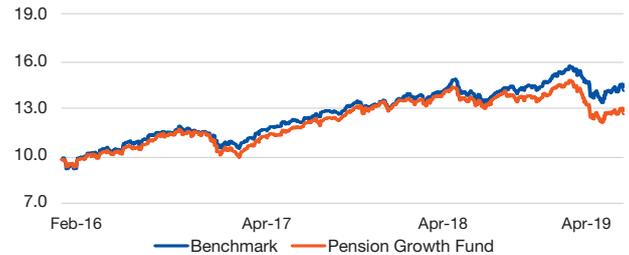
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity (EQ)		96.26%
Reliance Industries Ltd		9.51%
Housing Development Finance Corporation Ltd		6.82%
Reliance Mutual Fund		6.46%
Kotak Mutual Fund		6.30%
Infosys Ltd		5.91%
ITC Ltd		5.35%
Tata Consultancy Services Ltd		4.92%
HDFC Bank Ltd		3.91%
Larsen & Toubro Ltd		3.45%
ICICI Bank Ltd		2.83%
Others		40.80%
MMI		3.74%
Clearing Corporation of India Ltd.	AAA	3.13%
Current Asset		0.61%
Grand Total		100.00%

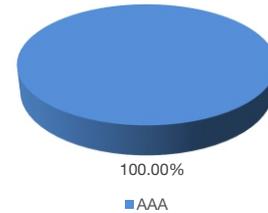
Asset Allocation*



NAV (Net Asset Value)



Debt Rating Profile**



Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	3.74%
Government	3.13%
Current Asset	0.61%
Equity	96.26%
Financial And Insurance Activities	23.15%
Computer Programming, Consultancy and Related Activities	14.18%
Mutual Fund	12.76%
Manufacture of Coke and Refined Petroleum Products	10.90%
Manufacture of Tobacco Products	5.35%
Infrastructure	5.01%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.48%
Manufacture of Chemicals And Chemical Products	3.97%
Civil Engineering	3.45%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.38%
Others	10.62%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC
*Based on Asset Under Management
**Based on Total Debt Assets of Fund

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

April 2019



Fund Details

Investment 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.

Inception Date
04-Feb-2016

NAV as on 30-04-19
Rs. 13.0016

AUM as on 30-04-19
Rs. 6.23 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.46%	0.02%
6 Months	6.00%	5.49%
1 Year	8.89%	8.06%
2 Year	6.63%	5.87%
3 Year	NA	NA
Inception	8.45%	7.75%

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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity	NIL	NIL	NIL	NIL
Fixed Income	100%	100%	100%	6.23

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

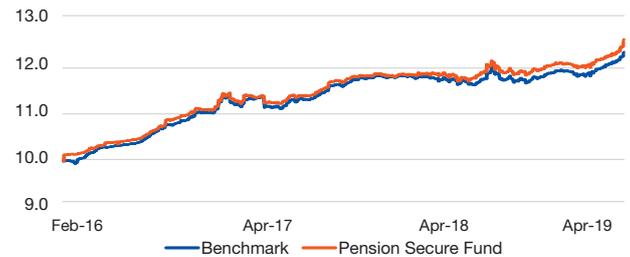
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec 48.28%		
Government of India	SOV	43.31%
Food Corporation of India	AAA	4.98%
Corp Debt 42.63%		
Reliance Jio Infocomm Limited	AAA	8.07%
Dewan Housing Finance Corporation Ltd	A	7.05%
Shriram Transport Finance Company Ltd	AA+	6.41%
Reliance Industries Ltd	AAA	4.97%
PNB Housing Finance Ltd	AA+(IND)	4.80%
LIC Housing Finance Ltd	AAA	3.26%
Sundaram Finance Ltd	AAA	3.18%
Exim Bank	AAA	1.65%
Housing Development Finance Corporation Ltd	AAA	1.62%
Rural Electrification Corporation Ltd	AAA	1.61%
MMI 5.00%		
Current Asset		3.01%
Clearing Corporation Of India Ltd.	AAA	2.00%
PREF 4.08%		
Zee Entertainment Enterprises Ltd		4.08%
Grand Total		100.00%

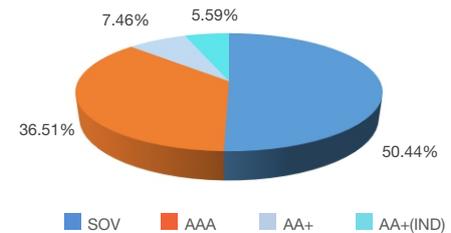
Asset Allocation*



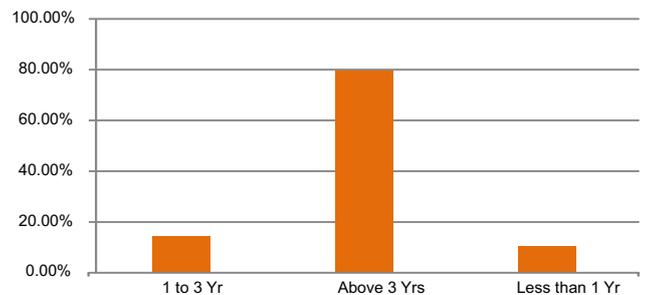
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.8%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government	45.30%
Financial And Insurance Activities	23.09%
Infrastructure	9.68%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.98%
Manufacture Of Coke And Refined Petroleum Products	4.97%
Housing Finance Companies	4.88%
Programming And Broadcasting Activities	4.08%
Current Asset	3.01%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

April 2019

Fund Details

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

Inception Date
17-Jan-2017

NAV as on 30-04-19
Rs. 11.3167

AUM as on 30-04-19
Rs. 75.28 crore

Fund Manager(s)
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 8 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-2.43%	-3.79%
6 Months	3.16%	2.19%
1 Year	-15.09%	-13.42%
2 Year	NA	NA
3 Year	NA	NA
Inception	5.58%	6.04%

Benchmark: Nifty 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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	94%	70.77
Debt and Money market	0%	20%	6%	4.51

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

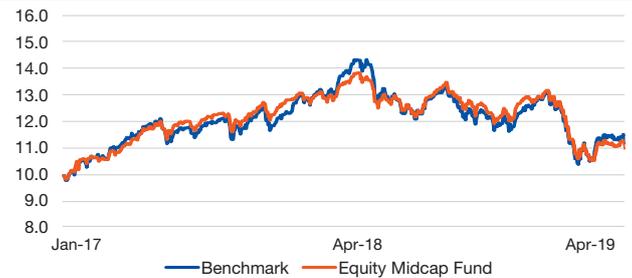
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity (EQ)		94.01%
Mindtree Ltd		3.03%
City Union Bank Ltd		2.93%
Exide Industries Ltd		2.66%
Aarti Industries Ltd.		2.62%
Federal Bank Ltd		2.58%
Larsen & Toubro Infotech Limited		2.58%
RBL Bank		2.48%
Aditya Birla Fashion & Retail Ltd		2.44%
United Breweries Ltd		2.33%
Mphasis Ltd		2.29%
Others		68.06%
MMI		5.99%
Clearing Corporation Of India Ltd.	AAA	3.88%
Current Asset		2.11%
Grand Total		100.00%

Asset Allocation*



NAV (Net Asset Value)



Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	5.99%
Government	3.88%
Current Asset	2.11%
Equity	94.01%
Financial And Insurance Activities	20.94%
Manufacture Of Chemicals And Chemical Products	11.69%
Computer Programming, Consultancy And Related Activities	7.90%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.30%
Manufacture Of Electrical Equipment	6.67%
Infrastructure	5.47%
Retail Trade, Except Of Motor Vehicles And Motorcycles	3.88%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.50%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	2.54%
Manufacture Of Machinery And Equipment N.E.C.	2.45%
Others	21.68%
Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

*Based on Asset Under Management

**Based on Total Debt Assets of Fund

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.

Portfolio Duration:

Portfolio 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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Registered Office:
Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Corporate Office:
3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroi Road, Kurla (W), Mumbai - 400070
Toll Free no. 1800 212 1212 Fax Number: +91 022 7100 4133
Email : care@edelweisstokio.in | Website: <http://www.edelweisstokio.in>

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Corporate Office:

4th floor, Tower 3 , Wing B , Kohinoor city , Kiroi Road , Kurla (W), Mumbai 400070

Toll Free no. 1800 212 1212 Fax Number: +91 022 7100 4133

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