



FUND FACT SHEET
as of 28 February 2019

Equity Markets

Index	Return
Sensex	35867.44 (-1.07%)
Nifty	10792.5 (-0.36%)
Nifty Midcap 100	16721 (-1.09%)

Performance

- The month was volatile with the VIX rising for the month to 18.2775 as compared to 17.1225 last month
- Foreign Institutional Investors (FIIs) stood as net buyers of 3210 crores in equities
- The best performing sectors were Media (13.44%) & Auto (1.66%)
- The worst performing sectors were PSU Bank (-8.76%) & Financial Services (-2.00%)
- Monthly Nifty Averages of P/E stood at 24.26, P/BV at 3.44 & Dividend Yield was 1.49%
- Nifty Small Cap Index fell by 3.24% for the month of February continuing its underperformance

Global

- Global markets had a good month with most major Indices being positive
- USA markets were positive in February with S&P 500 Index rising by 2.97% and Dow Jones index rising by 3.67% for the month.
- The MSCI Emerging Market Index was flattish for the month rising by 0.10% during the month
- The Dow Jones Industrial Average rose by 3.67% for the month and closed at 25916

Outlook

- Global markets are expected to remain buoyant due to positive developments in US and China trade talks
- The domestic markets might remain volatile due to the rising tensions between India and Pakistan.
- However we maintain a positive outlook considering the global sentiment and expectations of improved earnings for this quarter

Debt Markets

	Change
IGB 7.26 (ONTR Yield %)	7.41%
IGB 7.17 (OFTR Yield %)	7.59%
INR/USD (Rs)	Rs. 70.75 (-0.48%)

Performance

- The 10 year ONTR ended 13 bps up at 7.41% as compared to 7.28% in the previous month
- 5 Year On-shore OIS stood at 6.35% as compared to 6.59% in the previous month
- The rupee ended at 70.75 as compared to previous month's 71.09, down by 0.5%. It touched a high of 71.80 and a low of 70.71 during the month
- Foreign Institutional Investors (FIIs) stood as net sellers in debt, selling securities worth Rs. 7338 crores.
- The 10-year AAA-Gsec spread for the month of February remained more or less in the range of 140- 150 bps

Indian Economy

- India's headline CPI Inflation for the month of January was at 2.05% as compared to previous month's 2.19% mainly due to disinflation in food
- Nikkei Manufacturing PMI India was at 54.3 for February, as compared to previous month's 53.9
- The Brent prices have increased by 6.7% to \$66/bbl in February from \$61.9/bbl in January

Outlook

- We expect the inflation for the month of February to remain below 2.5% which increases the possibility of a rate cut in April leading to the yields cooling down.
- We expect the 10yr ONTR G-Sec to be in the 7.20%-7.50% range for the month of March

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

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%	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%	50%
Debt and Money market	40-80%	50%

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 Years	3 Years	4 Years	5 Years	Inception
Fund Return	-11.59%	-5.10%	6.52%	12.13%	4.38%	12.24%	12.81%
Benchmark	-7.60%	2.86%	10.25%	15.60%	4.93%	11.45%	9.31%

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	-9.76%	-4.59%	6.94%	12.79%	6.10%	14.53%	12.56%
Benchmark	-9.58%	-1.00%	8.50%	15.52%	5.32%	12.60%	9.55%

Benchmark: Nifty 200

CAGR: Returns < 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	-5.38%	-0.42%	6.09%	10.08%	5.69%	10.65%	10.88%
Benchmark	-2.34%	5.13%	8.75%	12.11%	6.41%	10.26%	8.97%

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

CAGR: Returns < 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	-1.02%	3.12%	6.10%	8.89%	6.68%	10.91%	10.40%
Benchmark	0.93%	6.01%	7.17%	10.13%	6.91%	9.96%	8.91%

Benchmark: 30% NSE Nifty 50 + 70% CRISIL Composite Bond Fund Index

CAGR: Returns < 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	3.56%	7.40%	6.47%	7.57%	7.60%	8.65%	8.78%
Benchmark	4.20%	7.51%	6.58%	7.57%	7.71%	8.30%	8.40%

Benchmark: CRISIL Short Term Bond Fund Index

CAGR: Returns < 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	3.67%	8.27%	7.35%	7.61%	7.79%	8.11%	8.47%
Benchmark	3.75%	7.68%	7.18%	7.25%	7.45%	7.79%	8.10%

Benchmark: CRISIL Liquid Fund Index

CAGR: Returns < 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	-3.91%	0.67%	6.11%	10.02%	6.19%	10.79%	10.93%
Benchmark	-0.30%	5.60%	7.65%	10.95%	7.45%	10.23%	9.02%

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

CAGR: Returns < 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	0.25%	3.46%	5.75%	8.98%	6.81%	10.08%	9.92%
Benchmark	2.17%	6.40%	6.69%	9.31%	7.45%	9.68%	8.56%

Benchmark: 20% NSE Nifty 50 + 80% CRISIL Composite Bond Fund Index

CAGR: Returns < 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	5.45%	7.84%	5.98%	8.45%	7.86%	9.52%	9.03%
Benchmark	4.67%	7.13%	5.68%	7.64%	7.45%	9.05%	8.02%

Benchmark: CRISIL Composite Bond Fund Index

CAGR: Returns < 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%	97%
Debt and Money market	0-20%	3%

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	3.00%	6.01%	5.80%	NA	NA	NA	5.05%
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	3.32%	6.37%	6.02%	6.33%	6.53%	6.85%	7.14%
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	-12.26%	-5.70%	6.16%	NA	NA	NA	8.85%
Benchmark	-7.60%	2.86%	10.25%	NA	NA	NA	13.07%

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	5.75%	8.41%	6.53%	NA	NA	NA	8.42%
Benchmark	4.67%	7.13%	5.68%	NA	NA	NA	7.59%

Benchmark: CRISIL Composite Bond Fund Index

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

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	-16.24%	-14.76%	NA	NA	NA	NA	4.28%
Benchmark	-16.06%	-14.97%	NA	NA	NA	NA	4.07%

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

February 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 28-02-19
Rs. 24.9707

AUM as on 28-02-19
Rs. 153.68 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%	-0.36%
6 Months	-11.59%	-7.60%
1 Year	-5.10%	2.86%
2 Year	6.52%	10.25%
3 Year	12.13%	15.60%
Inception	12.81%	9.31%

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)



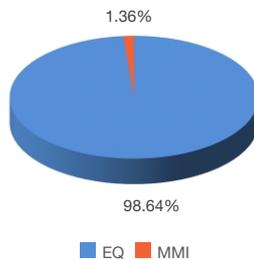
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	158.33
Debt and Money market	0%	40%	1%	2.18

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)		98.64%
Reliance Industries Ltd		9.27%
Kotak Mutual Fund		7.90%
HDFC Ltd		7.05%
Infosys Ltd		6.32%
ITC Ltd		5.50%
Reliance Mutual Fund		5.24%
Tata Consultancy Services Ltd		4.72%
HDFC Bank Ltd		3.99%
Larsen & Toubro Ltd		3.71%
Hindustan Unilever Ltd		2.88%
Others		43.45%
MMI		1.36%
Clearing Corporation Of India Ltd.	AAA	0.70%
Current Asset		0.66%
Grand Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	1.36%
CCIL	0.70%
Current Asset	0.66%
Equity	98.64%
Financial And Insurance Activities	23.57%
Computer Programming, Consultancy And Related Activities	14.49%
Mutual Fund	13.13%
Manufacture Of Coke And Refined Petroleum Products	10.93%
Manufacture Of Tobacco Products	5.50%
Infrastructure	5.12%
Manufacture Of Chemicals And Chemical Products	4.35%
Civil Engineering	3.71%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.50%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.54%
Others	11.82%
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

February 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 28-02-19
Rs. 24.5578

AUM as on 28-02-19
Rs. 134.26 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	0.32%	-0.42%
6 Months	-9.76%	-9.58%
1 Year	-4.59%	-1.00%
2 Year	6.94%	8.50%
3 Year	12.79%	15.52%
Inception	12.56%	9.55%

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)



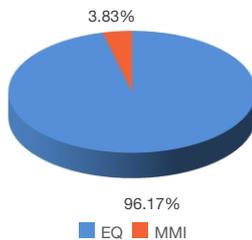
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	129.12
Debt and Money market	0%	40%	4%	5.14

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)		96.17%
Reliance Mutual Fund		7.35%
Kotak Mutual Fund		6.03%
Reliance Industries Ltd		5.47%
Glaxosmithkline Consumer Healthcare Ltd		4.94%
ICICI Lombard General Insurance Company Limited		3.07%
HDFC Ltd		2.94%
HDFC Bank Ltd		2.89%
Bharat Financial Inclusion Limited		2.67%
Infosys Ltd		2.43%
Mphasis Ltd		2.35%
Others		56.02%
MMI		3.83%
Clearing Corporation Of India Ltd.	AAA	2.83%
Current Asset		1.00%
Grand Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)^	% to AUM*
Debt	3.83%
CCIL	2.83%
Current Asset	1.00%
Equity	96.17%
Financial And Insurance Activities	21.72%
Mutual Fund	13.39%
Computer Programming, Consultancy And Related Activities	13.08%
Manufacture Of Food Products	8.84%
Manufacture Of Coke And Refined Petroleum Products	6.08%
Manufacture Of Chemicals And Chemical Products	5.06%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.45%
Manufacture Of Other Non-metallic Mineral Products	2.96%
Manufacture Of Rubber And Plastics Products	2.92%
Infrastructure	2.62%
Others	15.04%
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

February 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 28-02-19
Rs. 21.9446

AUM as on 28-02-19
Rs. 23.36 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	-0.09%	0.07%
6 Months	-5.38%	-2.34%
1 Year	-0.42%	5.13%
2 Year	6.09%	8.75%
3 Year	10.08%	12.11%
Inception	10.88%	8.97%

Benchmark: 55% Nifty 50 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.

Actual v/s Targeted Asset Allocation (%)

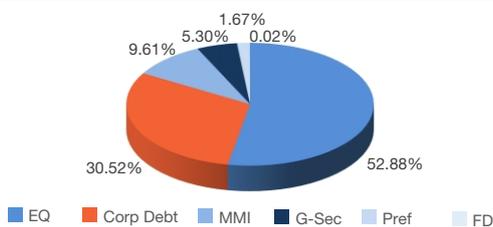
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	53%	12.35
Debt and Money market	0%	100%	47%	11.01

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

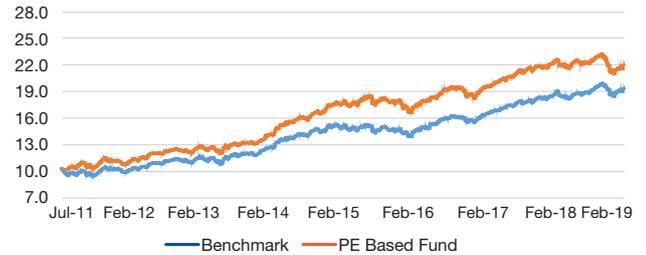
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity		
Reliance Industries Ltd		52.88%
HDFC Bank Ltd		5.17%
HDFC Ltd		4.33%
Infosys Ltd		3.77%
ITC Ltd		3.45%
Tata Consultancy Services Ltd		3.00%
ICICI Bank Ltd		2.58%
Larsen & Toubro Ltd		2.28%
Kotak Mahindra Bank Ltd		1.96%
Reliance Mutual Fund		1.95%
Others		1.83%
Corp Debt		
Indian Railway Finance Corporation Ltd	AAA	22.55%
Power Grid Corporation Of India Ltd	AAA	8.82%
Dewan Housing Finance Corporation Ltd	AA+	8.60%
HDFC Ltd	AAA	5.02%
Reliance Jio Infocomm Limited	AAA	4.86%
Power Finance Corporation Ltd	AAA	1.73%
LIC Housing Finance Ltd	AAA	0.61%
Shriram Transport Finance Company Ltd	AA+	0.43%
IDFC Bank Limited	AAA	0.43%
MMI		
Current Asset		0.03%
Clearing Corporation Of India Ltd.	AAA	9.61%
G-Sec		
Government Of India	SOVEREIGN	5.33%
PRED		
Zee Entertainment Enterprises Ltd		4.29%
FD		
Union Bank Of India	AAA	5.30%
Grand Total		100.00%

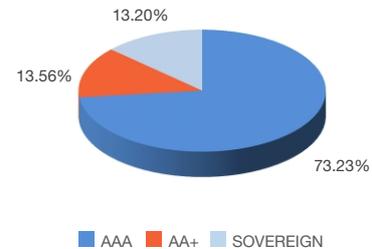
Asset Allocation*



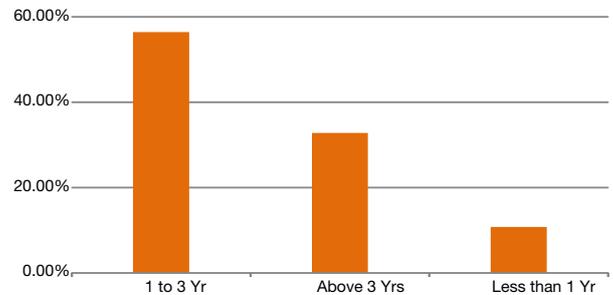
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 7.93%

Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)^	% to AUM*
Equity	
Financial And Insurance Activities	52.88%
Computer Programming, Consultancy And Related Activities	17.79%
Manufacture Of Coke And Refined Petroleum Products	7.87%
Manufacture Of Tobacco Products	6.03%
Infrastructure	3.00%
Manufacture Of Chemicals And Chemical Products	2.72%
Civil Engineering	1.96%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.86%
Mutual Fund	1.83%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.27%
Others	
Debt	
Infrastructure	47.12%
Housing Finance Companies	19.76%
Current Asset	10.31%
Government Securities	5.33%
CCIL	5.30%
Programming And Broadcasting Activities	4.29%
Financial And Insurance Activities	1.67%
Financial And Insurance Activities	0.48%
Grand Total	100.00%

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

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

Managed Fund

ULIF00618/08/11MANAGED147

February 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 28-02-19
Rs. 21.1701

AUM as on 28-02-19
Rs. 18.46 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	-0.32%	-0.08%
6 Months	-1.02%	0.93%
1 Year	3.12%	6.01%
2 Year	6.10%	7.17%
3 Year	8.89%	10.13%
Inception	10.40%	8.91%

Benchmark: 30% Nifty 50 +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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	34%	6.19
Debt and Money market	60%	100%	66%	12.27

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		33.54%
HDFC Bank Ltd		3.18%
Reliance Mutual Fund		3.07%
Reliance Industries Ltd		2.97%
HDFC Ltd		2.17%
Infosys Ltd		1.98%
ITC Ltd		1.73%
ICICI Bank Ltd		1.59%
Tata Consultancy Services Ltd		1.48%
Larsen & Toubro Ltd		1.13%
Kotak Mahindra Bank Ltd		1.12%
Others		13.12%
G-Sec		32.69%
Government Of India	SOVEREIGN	32.69%
Corp Debt		20.85%
Reliance Jio Infocomm Limited	AAA	7.14%
Dewan Housing Finance Corporation Ltd	AA+	4.55%
Shriram Transport Finance Company Ltd	AA+	2.70%
Housing Development Finance Corporation Ltd	AAA	2.19%
Tata Capital Financial Services Limited	AAA	1.60%
Power Finance Corporation Ltd	AAA	1.07%
Indian Railway Finance Corporation Ltd	AAA	0.55%
PnB Housing Finance Ltd	AA+	0.54%
ICICI Bank Ltd	AAA	0.51%
MMI		11.61%
Current Asset		8.76%
Clearing Corporation Of India Ltd.	AAA	2.00%
Reliance Mutual Fund		0.85%
FD		0.84%
Oriental Bank Of Commerce	AAA	0.81%
Union Bank Of India	AAA	0.03%
PREF		0.47%
Zee Entertainment Enterprises Ltd		0.47%
Grand Total		100.00%

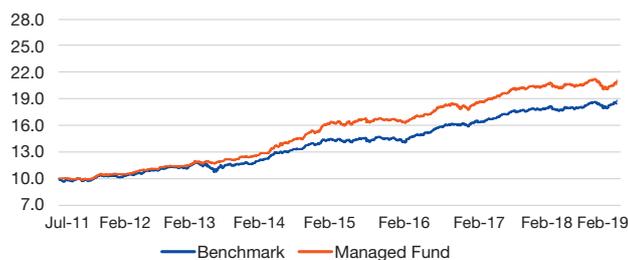
Asset Allocation*



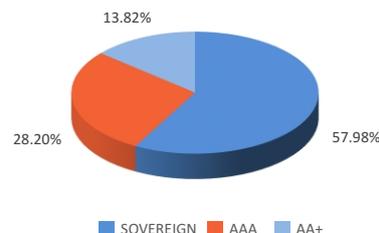
*Based on Asset Under Management

**Based on Total Debt Assets of Fund

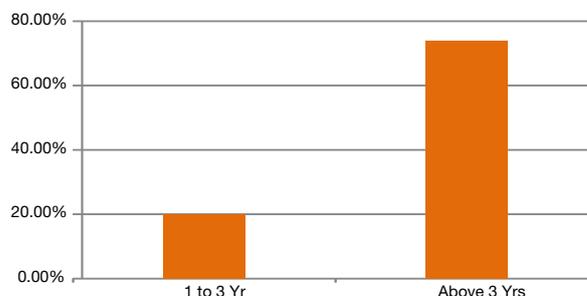
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield: 8.14%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	66.46%
Government Securities	32.69%
Infrastructure	8.77%
Current Asset	8.76%
Housing Finance Companies	6.74%
Financial And Insurance Activities	6.18%
CCIL	2.00%
Mutual Fund	0.85%
Programming And Broadcasting Activities	0.47%
Equity	33.54%
Financial And Insurance Activities	11.34%
Computer Programming, Consultancy And Related Activities	4.53%
Manufacture Of Coke And Refined Petroleum Products	3.48%
Mutual Fund	3.07%
Manufacture Of Tobacco Products	1.73%
Infrastructure	1.56%
Manufacture Of Chemicals And Chemical Products	1.30%
Civil Engineering	1.13%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.07%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.73%
Others	3.61%
Grand Total	100.00%

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

Bond Fund

ULIF00317/08/11BONDFUND147

February 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 28-02-19
Rs. 18.9489

AUM as on 28-02-19
Rs. 32.97 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	0.50%	0.58%
6 Months	3.56%	4.20%
1 Year	7.40%	7.51%
2 Year	6.47%	6.58%
3 Year	7.57%	7.57%
Inception	8.78%	8.40%

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.

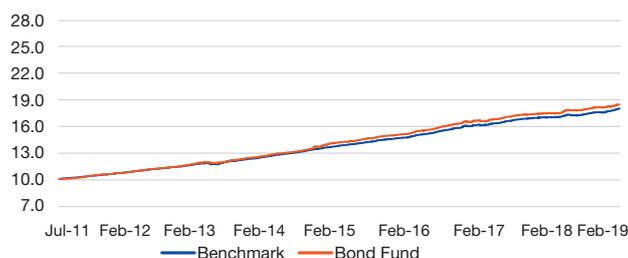
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	32.97

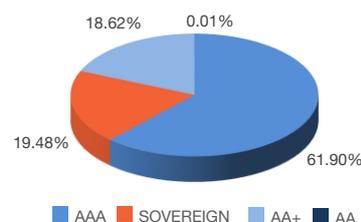
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

NAV (Net Asset Value)



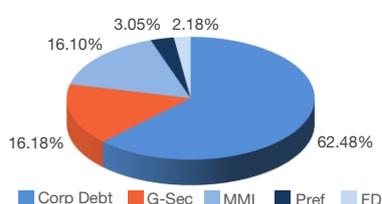
Debt Rating Profile**



Top 10 holdings as per Asset Category

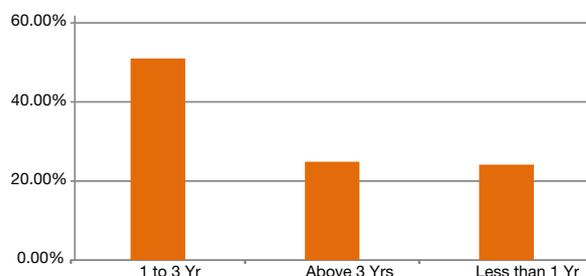
Security Name	Rating	Net Asset (%)
Corp Debt		62.48%
Indian Railway Finance Corporation Ltd	AAA	8.69%
Power Grid Corporation Of India Ltd	AAA	8.38%
Reliance Jio Infocomm Limited	AAA	7.06%
Shriram Transport Finance Company Ltd	AA+	6.81%
Housing Development Finance Corporation Ltd	AAA	6.74%
Dewan Housing Finance Corporation Ltd	AA+	5.03%
Air India Limited	AAA	4.92%
LIC Housing Finance Ltd	AAA	4.34%
Tata Capital Financial Services Limited	AAA	4.04%
Pnb Housing Finance Ltd	AA+	3.02%
Others		3.46%
G-Sec		16.18%
Government Of India	SOVEREIGN	16.18%
MMI		16.10%
Current Asset		12.05%
Clearing Corporation Of India Ltd.	AAA	2.22%
Reliance Mutual Fund		1.83%
PREF		3.05%
Zee Entertainment Enterprises Ltd		3.05%
FD		2.18%
Oriental Bank Of Commerce	AAA	1.36%
Union Bank Of India	AAA	0.49%
Bank Of Baroda	AAA	0.33%
Grand Total		100.00%

Asset Allocation*



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

Fixed Income Maturity Profile



Portfolio Yield : 8.16%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Infrastructure	26.23%
Financial And Insurance Activities	17.41%
Government Securities	16.18%
Housing Finance Companies	16.11%
Current Asset	12.05%
Air Transport	4.92%
Programming And Broadcasting Activities	3.05%
CCIL	2.22%
Mutual Fund	1.83%
Grand Total	100.00%

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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

February 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 28-02-19
Rs. 18.4296

AUM as on 28-02-19
Rs. 4.34 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	0.67%	0.53%
6 Months	3.67%	3.75%
1 Year	8.27%	7.68%
2 Year	7.35%	7.18%
3 Year	7.61%	7.25%
Inception	8.47%	8.10%

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%	4.34

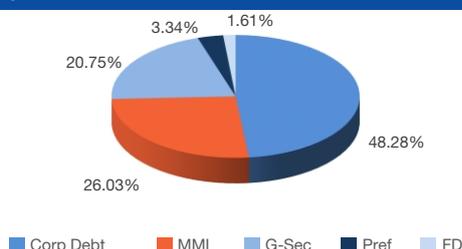
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

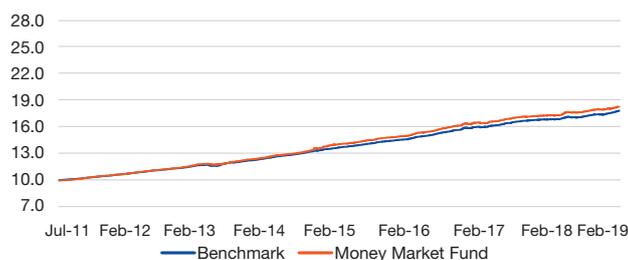
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Corp Debt 48.28%		
Shriram Transport Finance Company Ltd	AA+	7.06%
Rural Electrification Corporation Ltd	AAA	6.95%
Indian Railway Finance Corporation Ltd	AAA	6.77%
Power Grid Corporation Of India Ltd	AAA	5.77%
Dewan Housing Finance Corporation Ltd	AA+	5.56%
Reliance Jio Infocomm Limited	AAA	4.66%
HDFC Ltd	AAA	4.65%
Tata Capital Financial Services Limited	AAA	4.54%
LIC Housing Finance Ltd	AAA	2.33%
MMI 26.03%		
Current Asset		17.50%
Clearing Corporation Of India Ltd.	AAA	8.52%
G-Sec 20.75%		
Government Of India	SOVEREIGN	20.75%
PREF 3.34%		
Zee Entertainment Enterprises Ltd		3.34%
FD 1.61%		
Union Bank Of India	AAA	1.15%
Bank Of Baroda	AAA	0.46%
Grand Total		100.00%

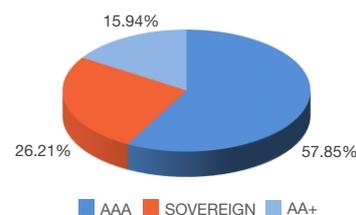
Asset Allocation*



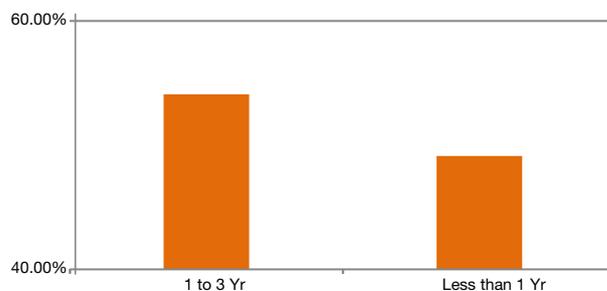
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 7.63%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Infrastructure	24.15%
Government Securities	20.75%
Current Asset	17.50%
Financial And Insurance Activities	13.21%
Housing Finance Companies	12.53%
CCIL	8.52%
Programming And Broadcasting Activities	3.34%
Grand Total	100.00%

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

Group Growth Fund

ULGF00105/09/11GFGROWTH147

February 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 28-02-19
Rs. 18.8176

AUM as on 28-02-19
Rs. 19.65 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	-0.42%	-0.12%
6 Months	-3.91%	-0.30%
1 Year	0.67%	5.60%
2 Year	6.11%	7.65%
3 Year	10.02%	10.95%
Inception	10.93%	9.02%

Benchmark: 40% Nifty 50 + 60% 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 (%)

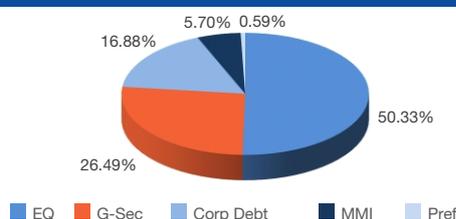
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	50%	9.89
Debt and Money market	40%	80%	50%	9.76

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		50.33%
HDFC Bank Ltd		4.98%
Reliance Industries Ltd		4.65%
HDFC Ltd		3.39%
Infosys Ltd		3.11%
ITC Ltd		2.70%
Reliance Mutual Fund		2.67%
ICICI Bank Ltd		2.49%
Tata Consultancy Services Ltd		2.32%
Larsen & Toubro Ltd		1.76%
Kotak Mahindra Bank Ltd		1.76%
Others		20.51%
G-Sec		26.49%
Government Of India	Sovereign	26.49%
Corp Debt		16.88%
Dewan Housing Finance Corporation Ltd	AA+	5.09%
Power Grid Corporation Of India Ltd	AAA	4.48%
Indian Railway Finance Corporation Ltd	AAA	3.59%
Power Finance Corporation Ltd	AAA	1.68%
HDFC Ltd	AAA	1.03%
Pnb Housing Finance Ltd	AA+	1.01%
MMI		5.70%
Current Asset		5.64%
Clearing Corporation Of India Ltd.	AAA	0.06%
PREF		0.59%
Zee Entertainment Enterprises Ltd		0.59%
Grand Total		100.00%

Asset Allocation*



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

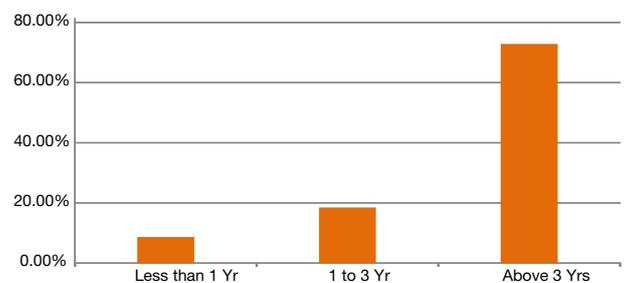
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 7.99%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	49.67%
Government Securities	26.49%
Infrastructure	9.75%
Housing Finance Companies	6.12%
Current Asset	5.64%
Financial And Insurance Activities	1.01%
Programming And Broadcasting Activities	0.59%
CCIL	0.06%
Equity	50.33%
Financial And Insurance Activities	17.73%
Computer Programming, Consultancy And Related Activities	7.08%
Manufacture Of Coke And Refined Petroleum Products	5.43%
Manufacture Of Tobacco Products	2.70%
Mutual Fund	2.67%
Infrastructure	2.45%
Manufacture Of Chemicals And Chemical Products	2.04%
Civil Engineering	1.76%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.67%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.15%
Others	5.64%
Total	100.00%

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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

February 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 28-02-19
Rs. 17.7962

AUM as on 28-02-19
Rs. 11.20 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%	-0.05%
6 Months	0.25%	2.17%
1 Year	3.46%	6.40%
2 Year	5.75%	6.69%
3 Year	8.98%	9.31%
Inception	9.92%	8.56%

Benchmark: 20% Nifty 50 + 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.

Actual v/s Targeted Asset Allocation (%)

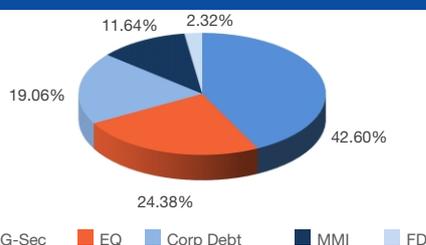
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	24%	2.73
Debt and Money market	70%	100%	76%	8.47

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

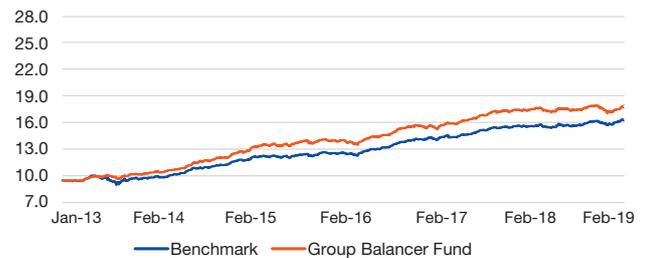
Security Name	Rating	Net Asset (%)
G-Sec		42.60%
Government Of India	Sovereign	42.60%
Equity (EQ)		24.38%
HDFC Bank Ltd		2.56%
Reliance Industries Ltd		2.39%
HDFC Ltd		1.74%
Infosys Ltd		1.59%
ITC Ltd		1.39%
ICICI Bank Ltd		1.28%
Tata Consultancy Services Ltd		1.19%
Larsen & Toubro Ltd		0.90%
Kotak Mahindra Bank Ltd		0.90%
Axis Bank Ltd		0.70%
Others		9.73%
Corp Debt		19.06%
Dewan Housing Finance Corporation Ltd	AA+	7.26%
PNB Housing Finance Ltd	AA+	5.35%
Indian Railway Finance Corporation Ltd	AAA	2.82%
HDFC Ltd	AAA	2.70%
Reliance Jio Infocomm Limited		0.93%
MMI		11.64%
Current Asset		9.10%
Reliance Mutual Fund	AAA	1.93%
Clearing Corporation Of India Ltd.	AAA	0.61%
FD		2.32%
Union Bank Of India	AAA	2.23%
Bank Of Baroda	AAA	0.09%
Grand Total		100.00%

Asset Allocation*

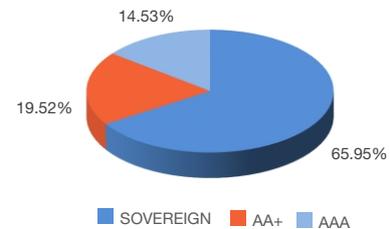


*Based on Asset Under Management
**Based on Total Debt Assets of Fund

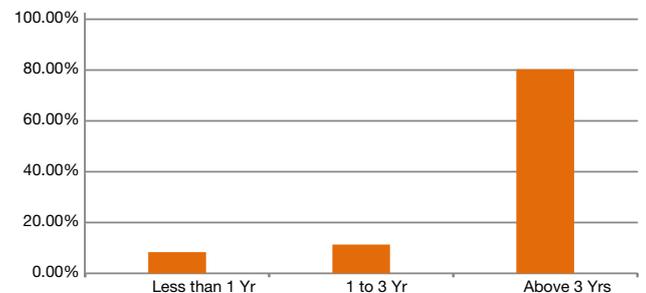
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.13%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	75.62%
Government Securities	42.60%
Housing Finance Companies	9.96%
Current Asset	9.10%
Financial And Insurance Activities	7.67%
Infrastructure	3.75%
Mutual Fund	1.93%
CCIL	0.61%
Equity	24.38%
Financial And Insurance Activities	9.11%
Computer Programming, Consultancy And Related Activities	3.64%
Manufacture Of Coke And Refined Petroleum Products	2.68%
Manufacture Of Tobacco Products	1.39%
Infrastructure	1.26%
Manufacture Of Chemicals And Chemical Products	1.05%
Civil Engineering	0.90%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	0.87%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.59%
Manufacture Of Basic Metals	0.54%
Others	2.36%
Total	100.00%

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

Group Bond Fund

ULGF00305/09/11GFBOND147

February 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 28-02-19
Rs. 16.9379

AUM as on 28-02-19
Rs. 9.06 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	-0.31%	0.02%
6 Months	5.45%	4.67%
1 Year	7.84%	7.13%
2 Year	5.98%	5.68%
3 Year	8.45%	7.64%
Inception	9.03%	8.02%

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%	9.06

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

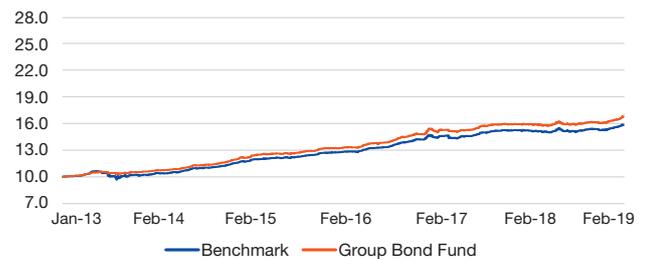
Security Name	Rating	Net Asset (%)
G-Sec 55.42%		
Government Of India	Sovereign	55.42%
Corp Debt 27.18%		
Dewan Housing Finance Corporation Ltd	AA+	7.91%
Pnb Housing Finance Ltd	AA+	6.58%
Shriram Transport Finance Company Ltd	AA+	5.50%
Power Finance Corporation Ltd	AAA	2.29%
Power Grid Corporation Of India Ltd	AAA	1.38%
L&T Finance Ltd	AAA	1.12%
Reliance Jio Infocomm Limited	AAA	1.12%
LIC Housing Finance Ltd	AAA	1.10%
ECL Finance Ltd	AA	0.17%
MMI 13.89%		
Current Asset		9.60%
Reliance Mutual Fund		2.52%
Clearing Corporation Of India Ltd.	AAA	1.76%
FD 2.76%		
Union Bank Of India	AAA	2.76%
PREF 0.76%		
Zee Entertainment Enterprises Ltd		0.76%
Grand Total		100.00%

Asset Allocation*

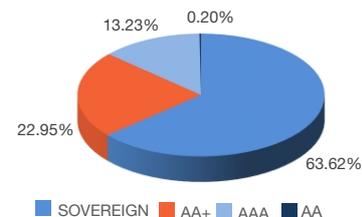


*Based on Asset Under Management
**Based on Total Debt Assets of Fund

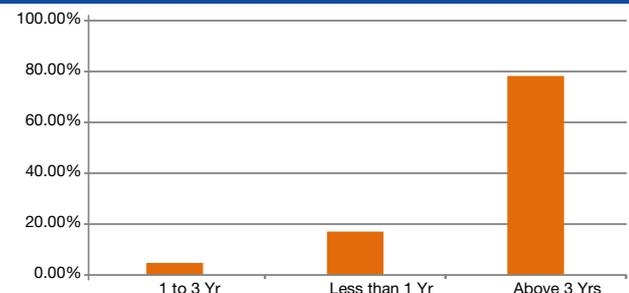
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 8.20%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government Securities	55.42%
Financial And Insurance Activities	16.13%
Current Asset	9.60%
Housing Finance Companies	9.01%
Infrastructure	4.79%
Mutual Fund	2.52%
CCIL	1.76%
Programming And Broadcasting Activities	0.76%
Total	100.00%

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

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

February 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 28-02-19
Rs. 11.6324

AUM as on 28-02-19
Rs. 4.57 crore

Fund Manager
Paras Gupta

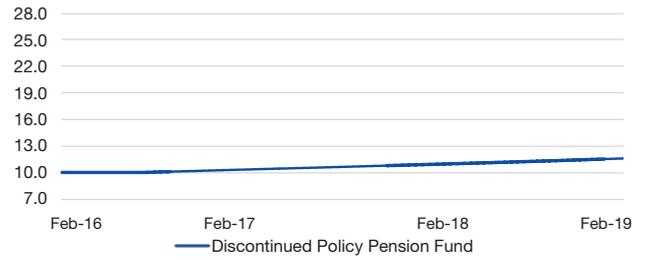
Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.47%	NA
6 Months	3.00%	NA
1 Year	6.01%	NA
2 Year	5.80%	NA
3 Year	NA	NA
Inception	5.05%	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)



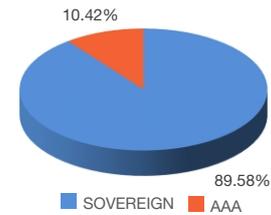
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	4.57

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

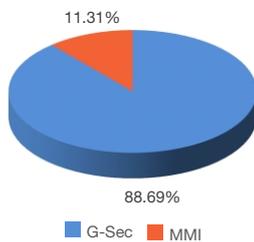
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec		88.69%
Government Of India	Sovereign	88.69%
MMI		11.31%
Clearing Corporation Of India Ltd.	AAA	10.32%
Current Asset		0.99%
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 Securities	88.69%
CCIL	10.32%
Current Asset	0.99%
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

February 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 28-02-19
Rs. 16.2921

AUM as on 28-02-19
Rs. 53.07 crore

Fund Manager
Paras Gupta

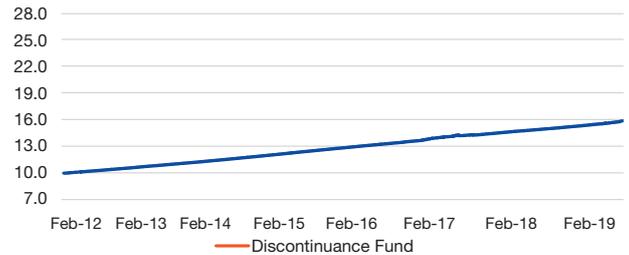
Funds Managed by the Fund Managers
Equity - 0 | Debt - 12 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.45%	NA
6 Months	3.32%	NA
1 Year	6.37%	NA
2 Year	6.02%	NA
3 Year	6.33%	NA
Inception	7.14%	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)



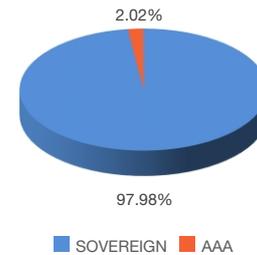
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	Nil	Nil	Nil	Nil
Debt and Money market	100%	100%	100%	53.07

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

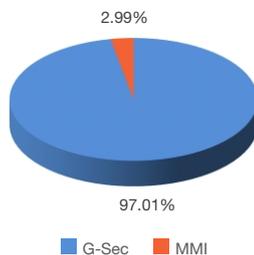
Security Name	Rating	Net Asset (%)
G-Sec		97.01%
Government Of India	Sovereign	97.01%
MMI		2.99%
Clearing Corporation Of India Ltd.	AAA	2.00%
Current Asset		0.99%
Grand Total		100.00%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government Securities	97.01%
CCIL	2.00%
Current Asset	0.99%
Total	100.00%

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

Asset Allocation*



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

February 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 28-02-19
Rs. 12.9713

AUM as on 28-02-19
Rs. 11.86 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	-0.30%	-0.36%
6 Months	-12.26%	-7.60%
1 Year	-5.70%	2.86%
2 Year	6.16%	10.25%
3 Year	NA	NA
Inception	8.85%	13.07%

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%	95%	11.25
Debt Instruments	0%	40%	5%	0.61
Money Market Instruments	0%	40%	0%	-

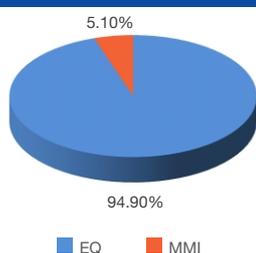
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity (EQ)		94.90%
Reliance Industries Ltd		9.33%
HDFC Ltd		6.81%
Kotak Mutual Fund		6.47%
Infosys Ltd		6.23%
Reliance Mutual Fund		6.17%
ITC Ltd		5.43%
Tata Consultancy Services Ltd		4.65%
HDFC Bank Ltd		3.65%
Larsen & Toubro Ltd		3.54%
Hindustan Unilever Ltd		2.68%
Others		39.93%
MMI		5.10%
Clearing Corporation Of India Ltd.	AAA	4.55%
Current Asset		0.56%
Grand Total		100.00%

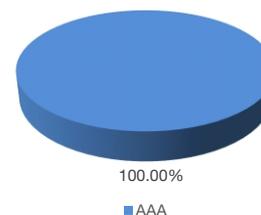
Asset Allocation*



NAV (Net Asset Value)



Debt Rating Profile**



Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	5.10%
CCIL	4.55%
Current Asset	0.56%
Equity	94.90%
Financial And Insurance Activities	22.17%
Computer Programming, Consultancy And Related Activities	14.22%
Mutual Fund	12.64%
Manufacture Of Coke And Refined Petroleum Products	10.90%
Manufacture Of Tobacco Products	5.43%
Infrastructure	4.91%
Manufacture Of Chemicals And Chemical Products	4.10%
Civil Engineering	3.54%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.35%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.30%
Others	11.33%
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

February 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 28-02-19
Rs. 12.8151

AUM as on 28-02-19
Rs. 5.34 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	-0.03%	0.02%
6 Months	5.75%	4.67%
1 Year	8.41%	7.13%
2 Year	6.53%	5.68%
3 Year	NA	NA
Inception	8.42%	7.59%

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%	5.34

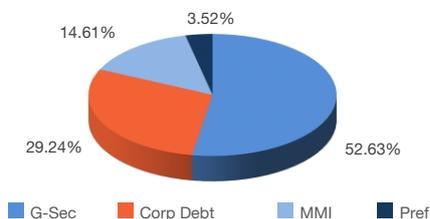
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

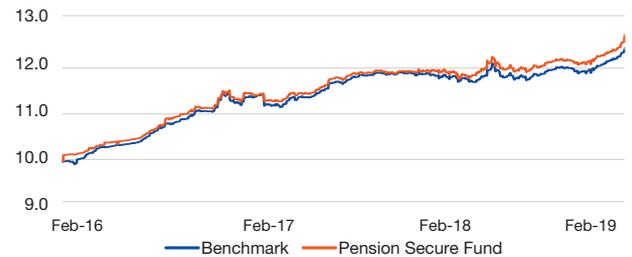
Security Name	Rating	Net Asset (%)
G-Sec 52.63%		
Government Of India	Sovereign	52.63%
Corp Debt 29.24%		
Dewan Housing Finance Corporation Ltd	AA+	8.56%
Shriram Transport Finance Company Ltd	AA+	7.46%
Pnb Housing Finance Ltd	AA+	5.58%
Reliance Jio Infocomm Limited	AAA	1.95%
Exim Bank	AAA	1.93%
HDFC Ltd	AAA	1.89%
Rural Electrification Corporation Ltd	AAA	1.88%
MMI 14.61%		
Current Asset		9.62%
Clearing Corporation Of India Ltd.	AAA	4.99%
PREF 3.52%		
Zee Entertainment Enterprises Ltd		3.52%
Grand Total 100.00%		

Asset Allocation*

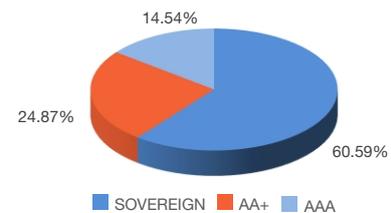


*Based on Asset Under Management
**Based on Total Debt Assets of Fund

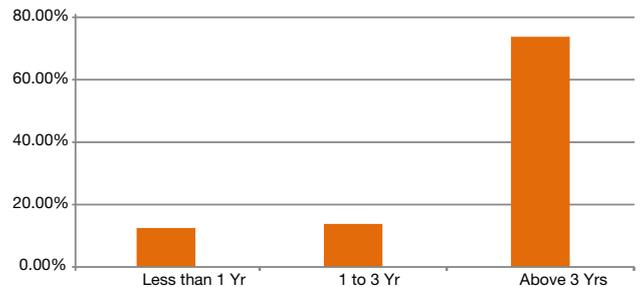
NAV (Net Asset Value)



Debt Rating Profile**



Fixed Income Maturity Profile



Portfolio Yield : 7.98%

Top 10 sectors as per Asset Category

Industrial Sector(as per NIC classification)^	% to AUM*
Debt	100.00%
Government Securities	52.63%
Financial And Insurance Activities	14.97%
Housing Finance Companies	10.45%
Current Asset	9.62%
CCIL	4.99%
Infrastructure	3.83%
Programming And Broadcasting Activities	3.52%
Total	100.00%

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

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

February 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 28-02-19
Rs. 10.9236

AUM as on 28-02-19
Rs. 58.96 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	0.88%	-1.09%
6 Months	-16.24%	-16.06%
1 Year	-14.76%	-14.97%
2 Year	NA	NA
3 Year	NA	NA
Inception	4.28%	4.07%

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%	88%	51.89
Debt and Money market	0%	20%	12%	7.06

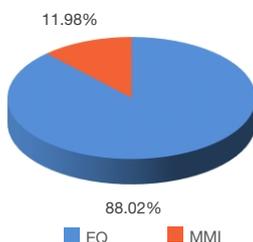
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

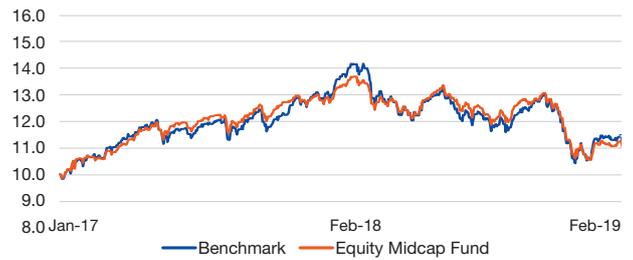
Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
Equity (EQ) 88.02%		
DIVIS LABORATORIES LTD		3.34%
MPHASIS LTD		2.75%
MINDTREE LTD		2.74%
AARTI INDUSTRIES LTD.		2.71%
RBL BANK		2.55%
ADITYA BIRLA FASHION & RETAIL LTD		2.53%
LARSEN & TOUBRO INFOTECH LIMITED		2.39%
JUBILANT LIFE SCIENCES LTD		2.39%
FEDERAL BANK LTD		2.12%
WABCO INDIA LTD		1.92%
Others		62.60%
MMI 11.98%		
CLEARING CORPORATION OF INDIA LTD.	AAA	9.72%
Current Asset		2.26%
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	11.98%
CCIL	9.72%
Current Asset	2.26%
Equity	88.02%
Financial And Insurance Activities	13.81%
Manufacture Of Chemicals And Chemical Products	11.56%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	10.97%
Computer Programming, Consultancy And Related Activities	7.88%
Manufacture Of Electrical Equipment	5.55%
Manufacture Of Food Products	4.71%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.27%
Manufacture Of Machinery And Equipment N.E.C.	4.00%
Manufacture Of Other Non-metallic Mineral Products	3.70%
Retail Trade, Except Of Motor Vehicles And Motorcycles	2.53%
Others	19.04%
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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