

August 2019



Monthly Newsletter

INVESTMENT TRACKER

The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policy holder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

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Anurag Jain

From the CIO's Desk

Market commentary – August 2019

August 2019 was a flat month for the equity markets even though it witnessed volatile sessions. Trade tensions between the US and China, US Fed commentary on future rate cut, a global risk-off in equities and hope of measures to revive the economy weighed on investor sentiment. However, RBI's dividend transfer of Rs 1.76 trillion, rollback of surcharge on Foreign Portfolio Investors and a slew of government measures to boost the economy later in the month brought some relief to the markets.

Foreign Portfolio Investors have sold equities worth Rs 15,600 crores (approx.) in August, domestic institutions however, continued to remain big buyers investing Rs 19,500 crores (approx.) worth of equities during the month. Foreign institutions have been net buyers to the tune of Rs 51,000 crores (approx.) in 2019 till date. In volatile times like these I would like to reaffirm that if the road gets too bumpy for comfort, then leaving the car and continuing the journey on foot is not a better option. Similarly discontinuing the equity investments because of the market volatility is not a wise thing to do. Investing in times like these leads to good return generation over medium to long term.

RBI announced its third monetary policy in August 2019, cut Interest rate by 35 basis points to 5.40% from 5.75% earlier and is clearly looking to support growth as inflation is well under control. RBI reduced GDP growth forecast marginally to 6.9% with risk of further slowdown in their growth expectations. RBI in their statement mentioned that 25 bps cut would have been less and 50 bps cut was unwarranted hence it decided to cut rate by 35 while keeping option for further rate cuts open. This was 4th consecutive interest rate cut by RBI and translates into total rate cut of 110 bps since February'19. Lower interest rates lead to capital gains in fixed income investments, support growth in the economy by reducing lending rates, boosting both investments and consumption and also drive equity markets. The conditions, in our view, are ripe to pursue growth boosting policies.

Macro-economic outlook is stable with inflation under control (consumer price inflation at 3.15% in July 2019), interest rates coming down and RBI easing liquidity. Growth however, is the single biggest challenge, softening due to slowdown in consumption driven by credit tightening by NBFCs. We believe that growth should gradually come back as the surplus liquidity and declining interest rates start trickling down into lower lending rates, Government spending comes

back and economic activity picks up in the second half of the year. The fiscal headroom available post RBI's dividend transfer of Rs 1.76 lakh crore to the government would enable faster spending on rural infrastructure and accelerate transfer of PM Kisan (minimum income support scheme for farmers of Rs 6,000 per year) providing money in the hands of people in rural India which will be a much needed booster to growth.

While, there are near term growth challenges and corporate profit growth is expected to recover slowly, we believe that long term growth drivers are in place. Broader markets also, have corrected quite substantially and valuations are now at 2012-13 levels, at significant discount to large cap indices and have fallen more than 25% from their peak. Usually broader markets tend to deliver very good returns when they have underperformed large cap indices in a year. We thus believe that it is a good time to gradually invest in high quality companies and build a portfolio which would deliver very good returns from medium to long term perspective.

Our investment philosophy is based on a disciplined and structured approach of doing research and investing. It includes undiluted focus on fundamental research to identify high-quality businesses, having strong corporate governance framework that will create sustainable value for their shareholders. We employ great rigor and effort in identifying good companies and businesses and holding onto those investments for long periods. The objective is to build a portfolio of companies that will grow and become big over time and in the process generate superior returns.

After seeing the market behavior in recent times, one may be tempted to cash out of the market-linked investments and wait for markets to stabilize. We would suggest that "time in the market is more important than timing the market" to generate good returns over a long-term period. Trying to time the market leads to negative surprises generally and investing on a regular basis is the best investment strategy. Regular investing in times like these leads to purchase of equities at attractive levels and generates superior returns over medium to long term.

Data Sources: The factual information mentioned above pertaining to market performance has been taken from National Stock Exchange (NSE) website, CRISIL Customized debt index, Reserve Bank of India (RBI) NDS-OM, and Bloomberg.

Equity Fund

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity, the Fund will invest in cash and money market instruments.

DATE OF INCEPTION: 16TH JUNE 2008

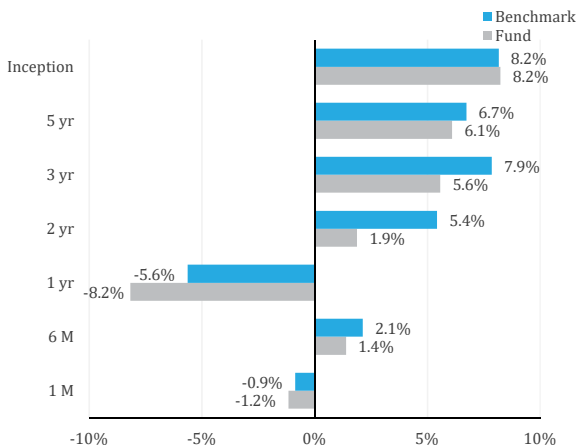
Risk Profile - High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	97.3%	590.9
Equity and Equity related instruments		
0%-40%	2.7%	16.3
Money Market instruments and Others		
Total	100.0%	607.2

[^]Assets Under Management

Benchmark: Nifty 50

FUND PERFORMANCE AS ON 30th August 2019



Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Manish Lodha	1	0	2

Nav as on 30th Aug 2019: 24.2985

Top 10 Holdings as on 30th August 2019

Equity	%
Equity	97.3
Infosys Ltd	7.0
Tata Consultancy Services Ltd	6.3
Reliance ETF Bank BeES	5.8
ICICI Bank Ltd	5.8
Larsen & Tourbo Ltd	5.4
Reliance Industries Ltd	5.0
ITC Ltd	4.6
HDFC Bank Ltd	4.2
Kotak Banking ETF	3.5
Kotak Mahindra Bank Ltd	3.4
Others	46.3
Money Market Instruments & Others	2.7
Total	100.0

Equity Fund benchmark is Nifty 50

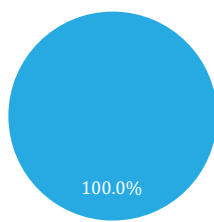
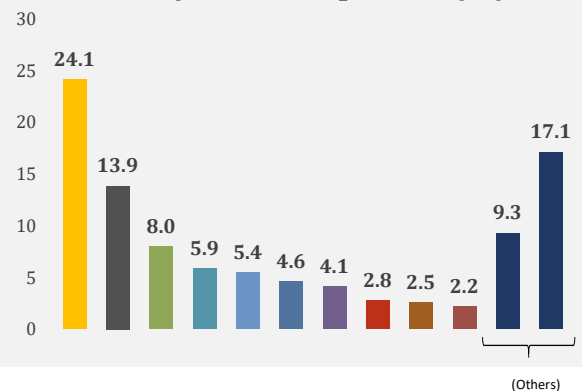
Modified Duration of Debt and Money Market: 0.01 years

Past performance is not indicative of future performance

The SFIN for Equity Fund is ULIF00116/06/08EQUITYFUND136

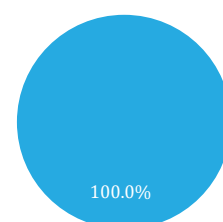
- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Manufacture of chemicals and chemical products
- Manufacture of Beverages
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

* Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Equity II Fund

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity, the Fund will invest in cash and money market instruments.

DATE OF INCEPTION: 07TH JANUARY 2010

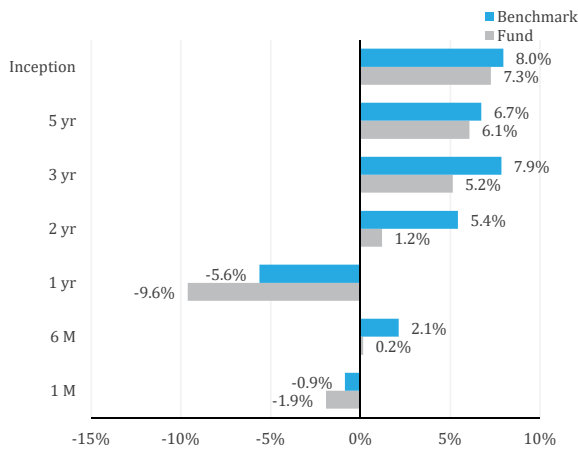
Risk Profile - High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	98.6%	2251.1
Equity and Equity related instruments		
0%-40%	1.4%	32.4
Money Market instruments and Others		
Total	100.0%	2283.5

[^]Assets Under Management

Benchmark: Nifty 50

FUND PERFORMANCE AS ON 30th August 2019



Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Anurag Jain	1	0	3

Nav as on 30th Aug 2019: 19.6968

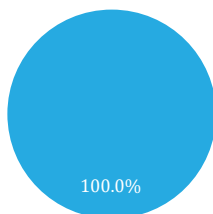
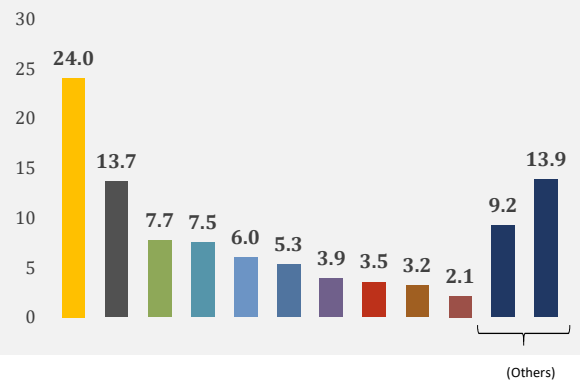
Top 10 Holdings as on 30th August 2019

Equity	%
Equity	98.6
ICICI Bank Ltd	9.2
Infosys Ltd	7.0
Larsen & Tourbo Ltd	6.0
Kotak Banking ETF	4.7
Reliance Industries Ltd	4.7
Tata Consultancy Services Ltd	4.5
Reliance ETF Bank BeES	4.5
ITC Ltd	3.2
State Bank of India	2.9
Axis Bank	2.4
Others	49.5
Money Market Instruments & Others	1.4
Total	100.0

Equity II Fund benchmark is Nifty 50
 Modified Duration of Debt and Money Market: 0.01 years
 Past performance is not indicative of future performance
 The SFIN for Equity II Fund is ULIF00607/01/10EQUYIIFND136

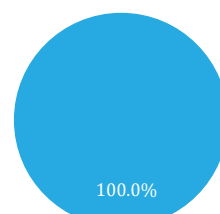
- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Manufacture Of Tobacco Products
- Manufacture of Beverages
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

* Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Growth Fund

The Fund invests in listed equities and high quality fixed income and money market instruments. The Fund intends to adopt relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

DATE OF INCEPTION: 16TH JUNE 2008

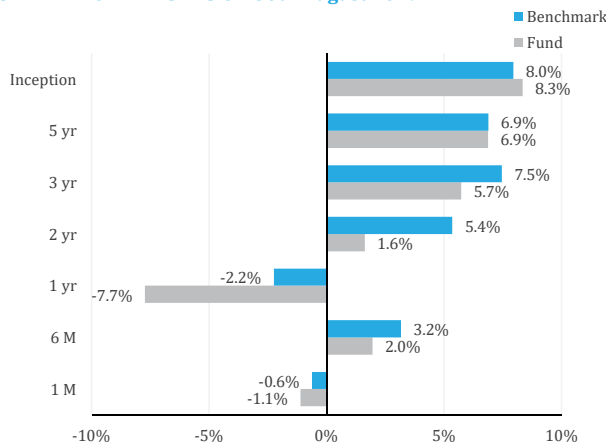
Risk Profile - Medium to High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
50% -90%	81.1%	107.5
Equity and Equity related instruments		
10% -50%	15.4%	20.5
Debt and debt related instruments		
0%-40%	3.5%	4.6
Money Market instruments and Others		
Total	100.0%	132.6

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Growth Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 3.91 years
 Past performance is not indicative of future performance
 The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Vikas Gupta	2	0	3
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 24.5688

Top 10 Holdings as on 30th August 2019

Equity	%
Equity	81.1
ICICI Bank Ltd	7.5
Infosys Ltd	5.3
Larsen & Tourbo Ltd	4.6
Kotak Banking ETF	4.4
Tata Consultancy Services Ltd	4.3
Reliance Industries Ltd	4.1
ITC Ltd	3.9
Reliance ETF Bank BeES	3.6
HDFC Bank Ltd	3.2
Bajaj Finance Ltd	2.3
Others	38.1

Government Securities

Government Securities	%
Government Securities	10.6
7.72% Govt. of India (MD 25/05/2025)	3.7
7.32% Govt. of India (MD 28/01/2024)	2.0
6.57% Govt. of India (MD 05/12/2033)	1.3
7.17% Govt. of India (MD 08/01/2028)	1.2
7.26% Govt. of India (MD 14/01/2029)	0.9
7.61% Govt. of India (MD 09/05/2030)	0.5
7.27% Govt. of India (MD 08/04/2026)	0.4
7.35% Govt. of India (MD 22/06/2024)	0.4
7.40% Govt of India (MD 09/09/2035)	0.2
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.1
Others	0.0

Corporate Debt

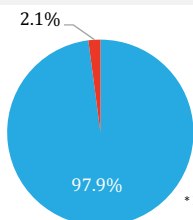
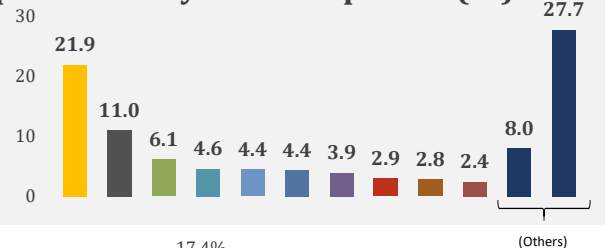
Corporate Debt	%
Corporate Debt	4.9
9.18% Power Fin Corp. Ltd. Ncd (Md 15/04/2021)	1.0
9.00% Power Fin Corp. Ltd. Ncd (Md 11/03/2028)	0.8
10.40% Sikka Ports & Terminals Ltd Ncd (Md 18/07/2021)	0.8
10.25% Sikka Ports & Terminals Ncd (Md 22/08/2021)	0.7
9.75% Rural Electrification Corp. Ltd. Ncd (Md 11/11/2021)	0.6
8.25% The Great Eastern Shipping Co. Ncd (Md 25/05/2027)	0.4
8.57% India Infradebt Ltd. Ncd (Md 23/06/2026)	0.3
8.70% Power Fin Corp. Ltd. Ncd (Md 14/05/2020)	0.2

Money Market Instruments & Others

Money Market Instruments & Others	%
Money Market Instruments & Others	3.5
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Mutual Fund (Including ETF)
- Others

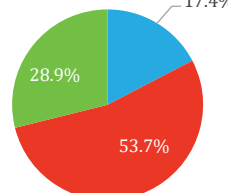
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

* Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

Growth II Fund

The Fund invests in listed equities and high quality fixed income and money market instruments. The Fund intends to adopt relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

DATE OF INCEPTION: 07TH JANUARY 2010

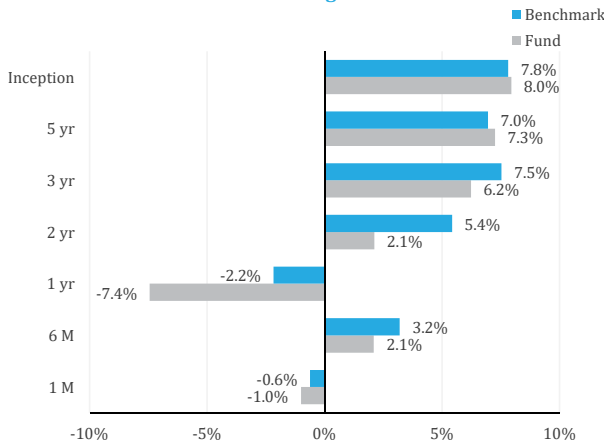
Risk Profile - Medium to High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
50% -90%	80.4%	103.5
Equity and Equity related instruments		
10% -50%	15.7%	20.2
Debt and debt related instruments		
0%-40%	4.0%	5.1
Money Market instruments and Others		
Total	100.0%	128.8

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Growth II Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.06 years
 Past performance is not indicative of future performance
 The SFIN for Growth II Fund is ULFI00707/01/10GROWTIIIFND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Vikas Gupta	2	0	3
Mr Abhishek Das	0	6	8

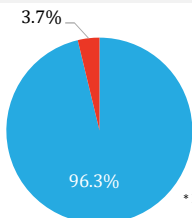
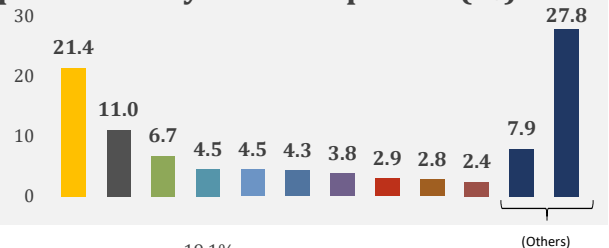
Nav as on 30th Aug 2019: 20.9291

Top 10 Holdings as on 30th August 2019

Equity	%
Equity	80.4
ICICI Bank Ltd	6.7
Infosys Ltd	5.3
Larsen & Tourbo Ltd	4.5
Tata Consultancy Services Ltd	4.2
Reliance Industries Ltd	4.2
Reliance ETF Bank BeES	3.9
Kotak Banking ETF	3.9
ITC Ltd	3.8
HDFC Bank Ltd	3.2
Bajaj Finance Ltd	2.3
Others	38.2
Government Securities	10.2
7.32% Govt. of India (MD 28/01/2024)	3.1
7.72% Govt. of India (MD 25/05/2025)	1.8
7.95% Govt. of India (MD 28/08/2032)	1.2
7.26% Govt. of India (MD 14/01/2029)	1.1
6.57% Govt. of India (MD 05/12/2033)	0.9
7.61% Govt. of India (MD 09/05/2030)	0.9
7.17% Govt. of India (MD 08/01/2028)	0.6
7.27% Govt. of India (MD 08/04/2026)	0.4
6.90% Govt. of India Oil Bond (MD 04/02/2026)	0.1
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.0
Others	0.0
Corporate Debt	5.5
9.00% Power Fin Corp. Ltd. NCD (MD 11/03/2028)	1.9
10.25% Sikka Ports & Terminals NCD (MD 22/08/2021)	1.7
9.61% Power Fin Corp. Ltd. NCD (MD 29/06/2021)	0.5
8.60% IDFC Infra Finance Ltd. NCD (MD 25/08/2021)	0.4
8.25% The Great Eastern Shipping Co. NCD (MD 25/05/2027)	0.4
8.70% Great Eastern Shipping Co Ltd. NCD (MD 06/05/2026)	0.3
8.57% India Infradebt Ltd. NCD (MD 23/06/2026)	0.2
8.70% Power Fin Corp. Ltd. NCD (MD 14/05/2020)	0.1
Money Market Instruments & Others	4.0
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Mutual Fund (Including ETF)
- Others

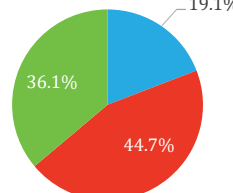
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

* Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

Growth Plus Fund

The Fund invests in listed equities and high quality fixed income and money market instruments. The Fund intends to adopt relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

DATE OF INCEPTION: 13TH SEPTEMBER 2010

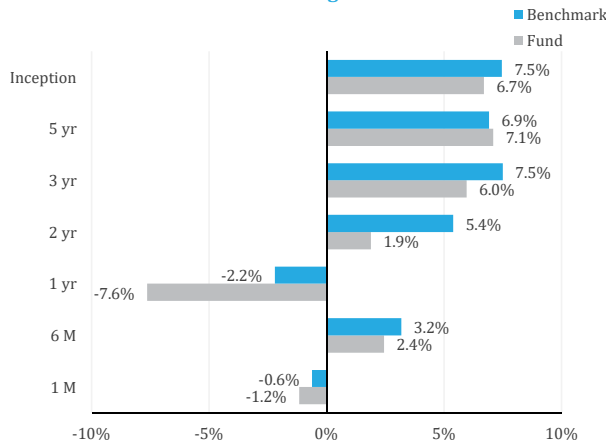
Risk Profile - Medium to High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
50% -90%	78.9%	357.7
Equity and Equity related instruments		
10% -50%	19.4%	88.1
Debt and debt related instruments		
0%-40%	1.6%	7.3
Money Market instruments and Others		
Total	100.0%	453.2

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Growth Plus Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.3 years
 Past performance is not indicative of future performance
 The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND13

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Vikas Gupta	2	0	3
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 17.8896

Top 10 Holdings as on 30th August 2019

Equity	%
Equity	78.9
ICICI Bank Ltd	7.7
Infosys Ltd	5.6
Reliance Industries Ltd	5.3
Larsen & Tourbo Ltd	5.2
Kotak Banking ETF	4.4
Tata Consultancy Services Ltd	4.4
ITC Ltd	4.0
Reliance ETF Bank BeES	3.2
HDFC Bank Ltd	3.2
Housing Development Finance Corporation Ltd	2.7
Others	33.3

Government Securities

Government Securities	%
Government Securities	15.3
7.72% Govt. of India (MD 25/05/2025)	7.4
7.32% Govt. of India (MD 28/01/2024)	3.4
7.26% Govt. of India (MD 14/01/2029)	1.6
7.61% Govt. of India (MD 09/05/2030)	1.0
7.35% Govt. of India (MD 22/06/2024)	1.0
8.17% Govt. of India (MD 01/12/2044)	0.4
7.27% Govt. of India (MD 08/04/2026)	0.1
7.95% Govt. of India (MD 28/08/2032)	0.1
7.17% Govt. of India (MD 08/01/2028)	0.1
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.0

Corporate Debt

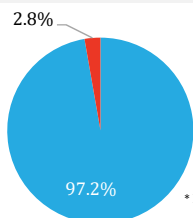
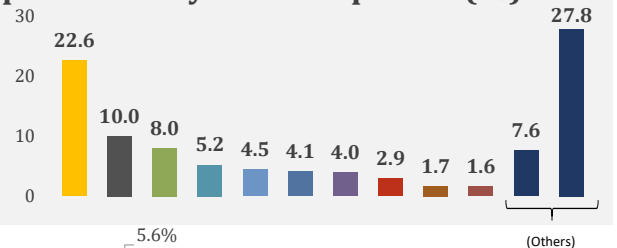
Corporate Debt	%
Corporate Debt	4.2
10.25% Sikka Ports & Terminals NCD (MD 22/08/2021)	0.6
8.60% IDFC Infra Finance Ltd. NCD (MD 25/08/2021)	0.6
7.47% Power Fin Corp. Ltd. NCD (MD 16/09/2021)	0.5
9.24% LIC Housing Fin. Ltd. NCD (MD 30/09/2024)	0.5
9.00% Power Fin Corp. Ltd. NCD (MD 11/03/2028)	0.5
8.25% The Great Eastern Shipping Co. NCD (MD 25/05/2027)	0.4
9.3% L&T Infra Debt Fund Ltd. NCD (MD 25/08/2023)	0.2
10.40% Sikka Ports & Terminals Ltd NCD (MD 18/07/2021)	0.2
8.01% L&T Infra Debt Fund Ltd. NCD (MD 08/06/2022)	0.2
8.70% Great Eastern Shipping Co Ltd. NCD (MD 06/05/2026)	0.2
Others	0.3

MONEY MARKET INSTRUMENTS & OTHERS

MONEY MARKET INSTRUMENTS & OTHERS	%
MONEY MARKET INSTRUMENTS & OTHERS	1.6
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Mutual Fund (Including ETF)
- Others

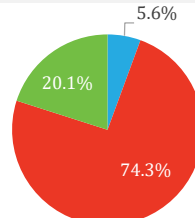
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

* Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

Balanced Fund

The Fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.

DATE OF INCEPTION: 16TH JUNE 2008

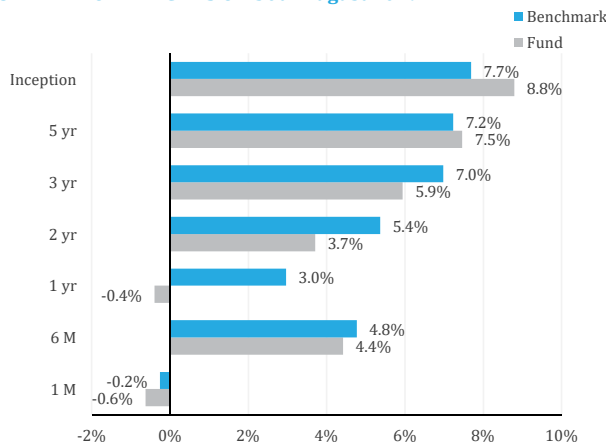
Risk Profile - Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
30% -70%	50.7%	136.2
Equity and Equity Related Instruments		
30% -70%	46.1%	123.9
Debt and Debt Related Instruments		
0%-40%	3.2%	8.6
Money Market Instruments and Others		
Total	100.0%	268.7

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Balanced Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.06 years
 Past performance is not indicative of future performance
 The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Anurag Jain	1	0	3
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 25.7284

Top 10 Holdings as on 30th August 2019

Equity	%
ICICI Bank Ltd	6.2
HDFC Bank Ltd	5.2
Infosys Ltd	3.3
Reliance Industries Ltd	2.8
Larsen & Tourbo Ltd	2.6
Tata Consultancy Services Ltd	2.5
ITC Ltd	2.3
Axis Bank	1.8
Bajaj Finance Ltd	1.6
Kotak Mahindra Bank Ltd	1.5
Others	20.8

Government Securities

7.32% Govt. of India (MD 28/01/2024)	10.8
7.72% Govt. of India (MD 25/05/2025)	3.9
7.35% Govt. of India (MD 22/06/2024)	3.0
8.83% Govt. of India (MD 12/12/2041)	1.8
7.27% Govt. of India (MD 08/04/2026)	1.6
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.5
7.26% Govt. of India (MD 14/01/2029)	0.4
8.39% Andhra Pradesh State Dev. Loan (MD 24/11/2020)	0.1
6.90% Govt. of India Oil Bond (MD 04/02/2026)	0.1
7.17% Govt. of India (MD 08/01/2028)	0.1
Others	0.1

Corporate Debt

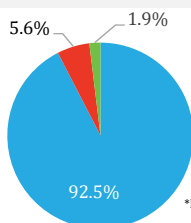
9.00% Power Fin Corp. Ltd. NCD (MD 11/03/2028)	7.3
9.75% Rural Electrification Corp. Ltd. NCD (MD 11/11/2021)	2.8
7.47% Power Fin Corp. Ltd. NCD (MD 16/09/2021)	2.1
10.40% Sikka Ports & Terminals Ltd NCD (MD 18/07/2021)	2.0
9.24% LIC Housing Fin. Ltd. NCD (MD 30/09/2024)	1.6
9% Shriram Transport Finance Co. Ltd. (MD 28/03/2028)	1.4
7.90% Sikka Ports & Terminals Ltd NCD (MD 18/11/2026)	1.3
8.70% Great Eastern Shipping Co Ltd. NCD (MD 06/05/2026)	1.3
9.25% Reliance Jio Infocomm Ltd. NCD (MD 16/06/2024)	1.0
8.9% Reliance Capital Ltd. NCD (MD 09/09/2021)	0.6
Others	2.5

Money Market Instruments & Others

Total	100.0
--------------	--------------

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of chemicals and chemical products
- Civil Engineering
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Water Transport
- Others

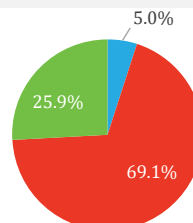
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent
- A & below A

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

Balanced II Fund

The Fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.

DATE OF INCEPTION: 07TH JANUARY 2010

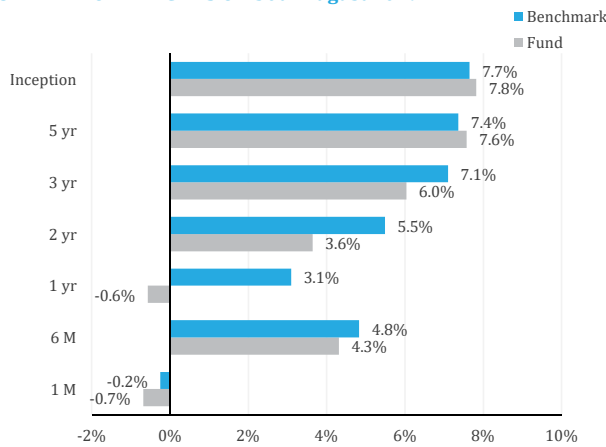
Risk Profile - Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
30% -70%	50.4%	166.4
Equity and Equity Related Instruments		
30% -70%	46.4%	152.9
Debt and Debt Related Instruments		
0%-40%	3.2%	10.6
Money Market Instruments and Others		
Total	100.0%	329.9

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Balanced II Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.04 years
 Past performance is not indicative of future performance
 The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Anurag Jain	1	0	3
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 20.6822

Top 10 Holdings as on 30th August 2019

Equity	%
ICICI Bank Ltd	6.4
HDFC Bank Ltd	5.4
Infosys Ltd	3.2
Reliance Industries Ltd	2.8
Larsen & Tourbo Ltd	2.6
Tata Consultancy Services Ltd	2.5
ITC Ltd	2.3
Axis Bank	1.8
Bajaj Finance Ltd	1.6
Kotak Mahindra Bank Ltd	1.5
Others	20.4

Government Securities

7.32% Govt. of India (MD 28/01/2024)	7.7
7.72% Govt. of India (MD 25/05/2025)	7.3
7.27% Govt. of India (MD 08/04/2026)	3.3
8.30% Govt. of India (MD 31/12/2042)	1.7
7.95% Govt. of India (MD 28/08/2032)	1.4
8.08% Govt. of India (MD 02/08/2022)	1.0
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.3
7.26% Govt. of India (MD 14/01/2029)	0.3
6.90% Govt. of India Oil Bond (MD 04/02/2026)	0.1
7.61% Govt. of India (MD 09/05/2030)	0.1
Others	0.2

Corporate Debt

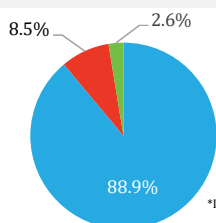
9.00% Power Fin Corp. Ltd. NCD (MD 11/03/2028)	3.9
8.70% Great Eastern Shipping Co Ltd. NCD (MD 06/05/2026)	2.3
9.24% LIC Housing Fin. Ltd. NCD (MD 30/09/2024)	1.6
10.40% Sikka Ports & Terminals Ltd NCD (MD 18/07/2021)	1.5
8.70% Power Fin Corp. Ltd. NCD (MD 14/05/2020)	1.4
7.47% Power Fin Corp. Ltd. NCD (MD 16/09/2021)	1.4
9.09% Indian Railways Fin. Corp. NCD (MD 31/03/2026)	1.3
8.48% U.P. POWER CORPORATION NCD (MD 15/03/2027)	1.2
10.25% Sikka Ports & Terminals NCD (MD 22/08/2021)	1.1
9.18% Power Fin Corp. Ltd. NCD (MD 15/04/2021)	0.9
Others	6.2

Money Market Instruments & Others

Total	100.0
--------------	--------------

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of chemicals and chemical products
- Civil Engineering
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Water Transport
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Others

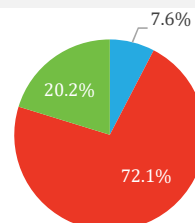
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent
- A & below A

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

Balanced Plus Fund

The Fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.

DATE OF INCEPTION: 13TH SEPTEMBER 2010

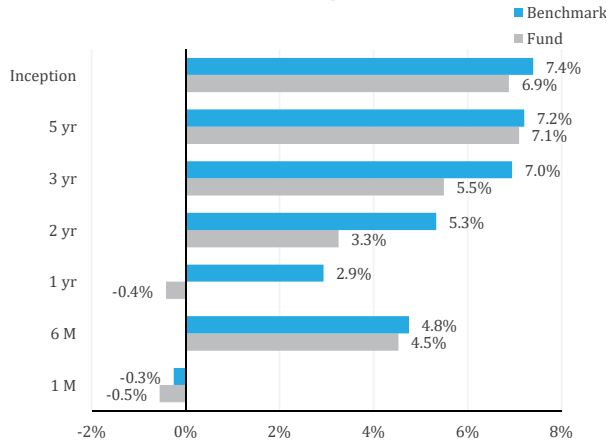
Risk Profile - Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
30% -70%	50.3%	1044.8
Equity and Equity Related Instruments		
30% -70%	45.8%	952.2
Debt and Debt Related Instruments		
0%-40%	3.9%	80.3
Money Market Instruments and Others		
Total	100.0%	2077.3

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Balanced Plus Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index
Modified Duration of Debt and Money Market: 4.11 years
Past performance is not indicative of future performance
The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Anurag Jain	1	0	3
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 18.1657

Top 10 Holdings as on 30th August 2019

Government Securities	%
Government Securities	50.3
ICICI Bank Ltd	6.1
HDFC Bank Ltd	5.3
Infosys Ltd	3.5
Reliance Industries Ltd	3.0
Larsen & Tourbo Ltd	2.6
Tata Consultancy Services Ltd	2.4
ITC Ltd	2.2
Axis Bank	1.7
Kotak Mahindra Bank Ltd	1.6
State Bank of India	1.2
Others	20.6

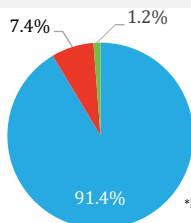
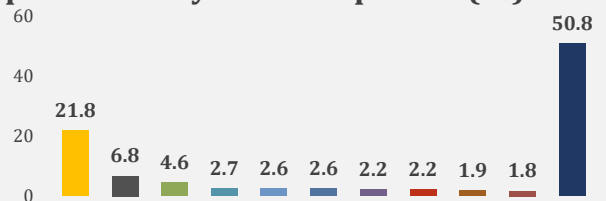
Government Securities	%
Government Securities	24.9
7.32% Govt. of India (MD 28/01/2024)	9.0
7.72% Govt. of India (MD 25/05/2025)	4.6
7.26% Govt. of India (MD 14/01/2029)	2.7
7.00% Govt. of India (MD 21/01/2021)	2.4
7.17% Govt. of India (MD 08/01/2028)	1.5
7.61% Govt. of India (MD 09/05/2030)	1.2
7.95% Govt. of India (MD 28/08/2032)	1.2
7.35% Govt. of India (MD 22/06/2024)	0.9
7.06% Govt. of India (MD 10/10/2046)	0.2
8.13% Govt. of India (MD 21/09/2022)	0.2
Others	0.9

Government Securities	%
Government Securities	20.9
9.25% Reliance Jio Infocomm Ltd. NCD (MD 16/06/2024)	2.6
8.70% Great Eastern Shipping Co Ltd. NCD (MD 06/05/2026)	1.9
10.40% Sikka Ports & Terminals Ltd NCD (MD 18/07/2021)	1.5
9.30% Fullerton India Credit Co NCD (MD 08/06/2028)	1.3
9.24% LIC Housing Fin. Ltd. NCD (MD 30/09/2024)	1.0
10.25% Sikka Ports & Terminals NCD (MD 22/08/2021)	1.0
9.00% Power Fin Corp. Ltd. NCD (MD 11/03/2028)	0.9
7.47% Power Fin Corp. Ltd. NCD (MD 16/09/2021)	0.9
9.09% Indian Railways Fin. Corp. NCD (MD 31/03/2026)	0.8
9% Shriram Transport Finance Co. Ltd. (MD 28/03/2028)	0.8
Others	8.2

Money Market Instruments & Others	%
Money Market Instruments & Others	3.9
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture Of Tobacco Products
- Manufacture of other non-metallic mineral products
- Water Transport
- Manufacture of motor vehicles, trailers and semi-trailers
- Others

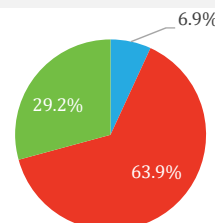
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent
- A & below A

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

Debt Fund

The Fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers, To maintain liquidity, the Funds invests in the money market instruments.

DATE OF INCEPTION: 09TH JULY 2008

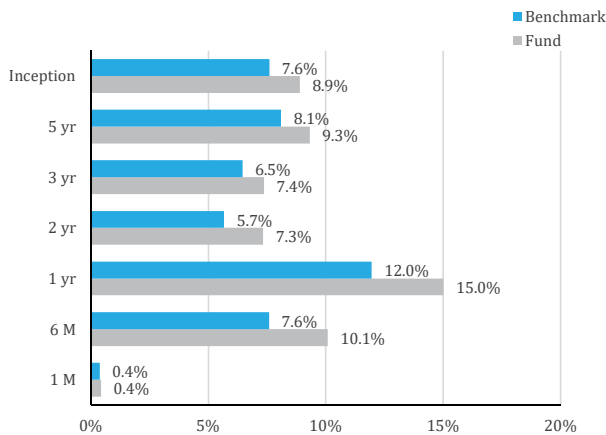
Risk Profile -Low to Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60%-100%	96.4%	232.2
Debt and Debt Related Instruments		
0%-40%	3.6%	8.7
Money Market Instruments and Others		
Total	100.0%	240.9

[^]Assets Under Management

Benchmark: CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Debt Fund benchmark is CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.95 years
 Past performance is not indicative of future performance
 The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

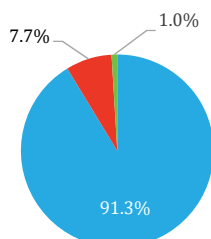
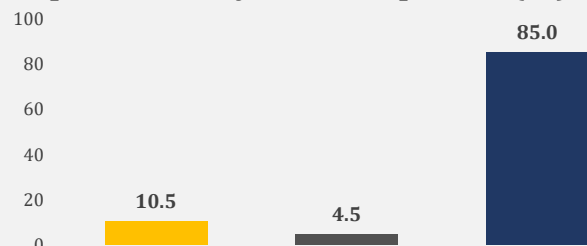
Nav as on 30th Aug 2019: 25.8740

Top 10 Holdings as on 30th August 2019

Government Securities	%
46.8	
7.26% Govt. of India (MD 14/01/2029)	13.5
7.72% Govt. of India (MD 25/05/2025)	13.2
7.32% Govt. of India (MD 28/01/2024)	12.1
6.97% Govt. of India (MD 06/09/2026)	2.1
6.79% Govt. of India (MD 15/05/2027)	2.1
7.35% Govt. of India (MD 22/06/2024)	1.3
8.25% Telangana State Dev. Loan (MD 30/01/2039)	1.2
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.8
8.08% Govt. of India (MD 02/08/2022)	0.7
Corporate Debt	49.5
8.80% Rural Electrification Corp. Ltd. Ncd (Md 22/01/2029)	4.5
8.55% Housing Dev. Fin. Corp. Ltd. Ncd (Md 27/03/2029)	4.3
8.48% U.P. Power Corporation Ncd (Md 15/03/2027)	4.3
8.37% Rural Electrification Corp. Ltd. Ncd (Md 07/12/2028)	3.1
8.385% Idfc Infra Finance Ltd. Ncd (Md12/10/2021)	2.6
9.05% Reliance Industries Ltd. Ncd (Md 17/10/2028)	2.3
8.65% Reliance Industries Ltd. Ncd (Md 11/12/2028)	2.2
8.45% Sundaram Finance Limited Ncd (Md 21/02/2028)	2.2
7.95% Sikka Ports & Terminals Ltd Ncd (Md 28/10/2026)	2.1
8.40% Idfc First Bank Ltd Ncd (Md 13/04/2022)	1.9
Others	20.0
Money Market Instruments & Others	3.6
Total	100.0

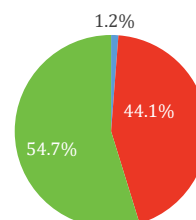
- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Others

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent
- A & below A



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Debt Plus Fund

The Fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers, To maintain liquidity, the Funds invests in the money market instruments.

DATE OF INCEPTION: 15TH SEPTEMBER 2010

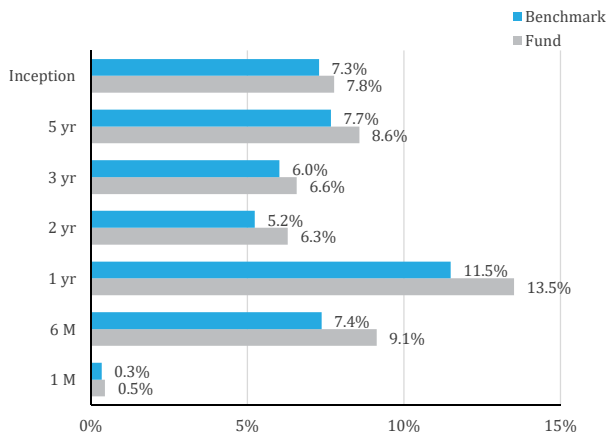
Risk Profile -Low to Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100% Debt and Debt Related Instruments	98.1%	520.8
0%-40% Money Market Instruments and Others	1.9%	10.2
Total	100.0%	531.0

[^]Assets Under Management

Benchmark: CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Debt Plus Fund benchmark is CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.77 years
 Past performance is not indicative of future performance
 The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

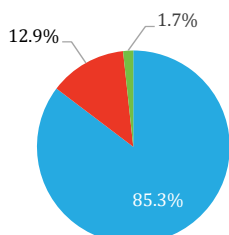
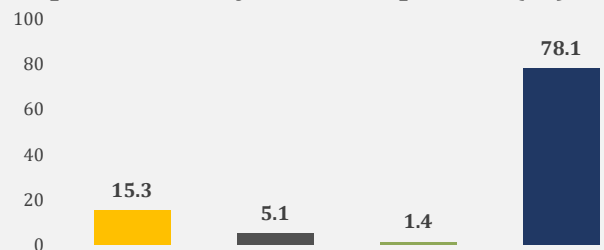
Nav as on 30th Aug 2019: 19.5527

Top 10 Holdings as on 30th August 2019

Government Securities	%
41.9	
7.72% Govt. of India (MD 25/05/2025)	16.2
7.26% Govt. of India (MD 14/01/2029)	9.3
7.32% Govt. of India (MD 28/01/2024)	7.2
7.35% Govt. of India (MD 22/06/2024)	3.2
8.12% Haryana State Dev. Loan (MD 27/03/2036)	1.6
8.25% Telangana State Dev. Loan (MD 30/01/2039)	1.1
6.97% Govt. of India (MD 06/09/2026)	1.0
6.79% Govt. of India (MD 15/05/2027)	0.9
7.27% Govt. of India (MD 08/04/2026)	0.7
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.6
Others	0.0
Corporate Debt	56.2
8.48% U.P. POWER CORPORATION NCD (MD 15/03/2027)	5.0
9.05% Reliance Industries Ltd. NCD (MD 17/10/2028)	4.1
8.15% Bajaj Finance Ltd. NCD (MD 22/06/2027)	2.8
9.25% Reliance Jio Infocomm Ltd. NCD (MD 16/06/2024)	2.8
8.37% Rural Electrification Corp. Ltd. NCD (MD 07/12/2028)	2.6
8.55% Housing Dev. Fin. Corp. Ltd. NCD (MD 27/03/2029)	2.4
9% Shriram Transport Finance Co. Ltd. (MD 28/03/2028)	2.3
8.80% Rural Electrification Corp. Ltd. NCD (MD 22/01/2029)	2.1
8.65% Power Fin Corp. Ltd. NCD (MD 28/12/2024)	2.0
9.1% Shriram Transport Finance Co. NCD (MD 12/07/2021)	1.9
Others	28.0
Money Market Instruments & Others(%)	1.9
Total	100.0

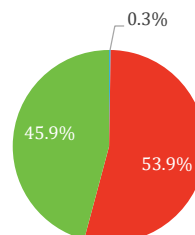
- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Water Transport
- Others

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent
- A & below A



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Liquid Fund

This Fund primarily invests in a portfolio constituted of money market and high quality debt securities.

DATE OF INCEPTION: 14TH JULY 2008

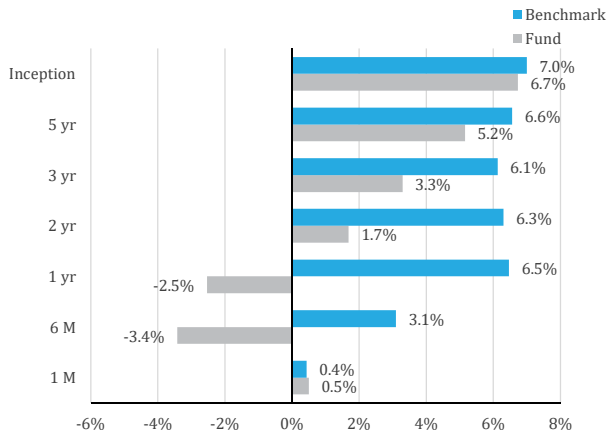
Risk Profile - Low

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
0% -60%	21.5%	51.2
Debt and Debt Related Instruments		
40%-100%	78.5%	187.2
Money Market Instruments and Others		
Total	100.0%	238.4

[^]Assets Under Management

Benchmark: CRISIL Liquid Fund Index

FUND PERFORMANCE AS ON 30th August 2019



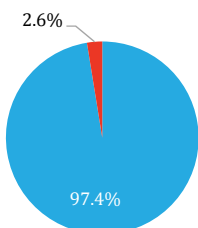
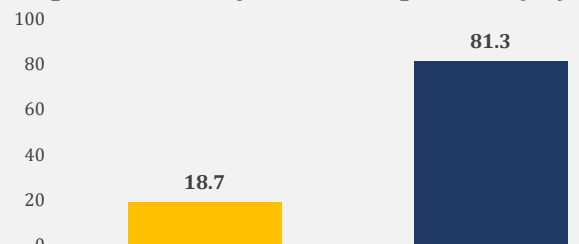
Liquid Fund benchmark is CRISIL Liquid Fund Index
 Modified Duration of Debt and Money Market: 0.48 years
 Past performance is not indicative of future performance
 The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 20.6535

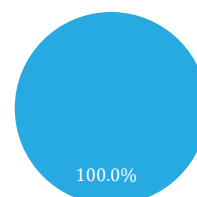
Top 10 Holdings as on 30th August 2019	%
Corporate Debt	21.5
7.70% LIC Housing Fin. Ltd. NCD (MD 22/05/2020)	6.3
9.30% Power Grid Corp. Ltd. NCD (MD04/09/2019)	4.2
8.35% IDFC FIRST BANK Ltd. NCD (MD 13/04/2020)	2.5
9.22% LIC Housing Fin. Ltd. NCD (MD 06/12/2019)	2.1
9.11% Housing Dev. Fin. Corp. Ltd. NCD (MD 13/12/2019)	2.1
7.62% Sundaram Finance Ltd. NCD (MD 16/12/2019)	2.1
7% Housing Dev. Fin. Corp. Ltd. NCD (MD 06/09/2019)	2.1
Money Market Instruments & Others(%)	78.5
Total	100.0

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent



Maturity Profile

- Up to 1 year

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

NAV Guarantee Fund

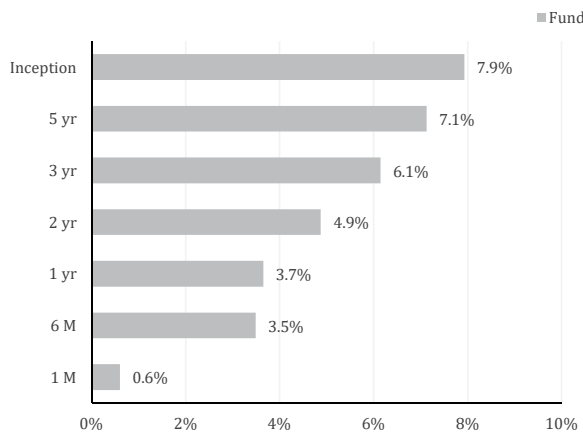
The Fund aims to generate long-term capital appreciation from active management of a portfolio of equity and fixed income securities. The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

DATE OF INCEPTION: 15TH APRIL 2011

Risk Profile - Medium		
Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
0% -100%	10.3%	16.5
Equity and Equity Related Instruments		
0% -100%	86.0%	137.9
Debt and Debt Related Instruments		
0% -100%	3.7%	5.9
Money Market Instruments and Others		
Total	100.0%	160.3

[^]Assets Under Management

FUND PERFORMANCE AS ON 30th August 2019



Modified Duration of Debt and Money Market: 1.44 years
 Past performance is not indicative of future performance
 The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Manish Lodha	1	0	2
Mr Abhishek Das	0	6	8

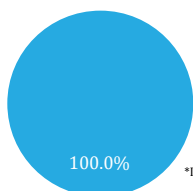
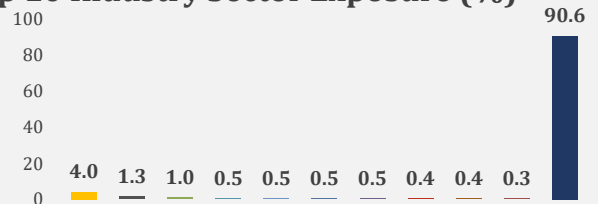
Nav as on 30th Aug 2019: 18.9617

Top 10 Holdings as on 30th August 2019

Equity	%
ICICI Bank Ltd	1.0
HDFC Bank Ltd	0.9
Reliance Industries Ltd	0.7
Bajaj Finance Ltd	0.7
Infosys Ltd	0.7
Tata Consultancy Services Ltd	0.6
Sun Pharmaceutical Industries Ltd	0.5
Ultratech Cement Ltd	0.5
Maruti Suzuki India Ltd	0.5
Kotak Mahindra Bank Ltd	0.5
Others	3.6
Government Securities	86.0
7.80% Govt. of India (MD 11/04/2021)	73.5
8.36% West Bengal State Dev. Loan (MD 08/04/2021)	9.6
8.51% Andhra Pradesh State Dev. Loan (MD 17/02/2021)	2.9
Corporate Debt	0.0
8.00% BRITANNIA IND NCD Against CA(MD-2808/2022)	0.0
Money Market Instruments & Others(%)	3.7
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Manufacture of other non-metallic mineral products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture Of Tobacco Products
- Manufacture Of Food Products
- Others

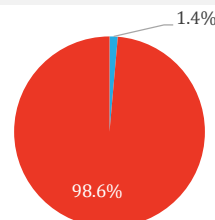
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

■ Up to 1 year

■ More than 1 year and upto 7 years

Pension Growth Fund

The Fund invests in listed equities and high quality fixed income and money market instruments. The Fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.

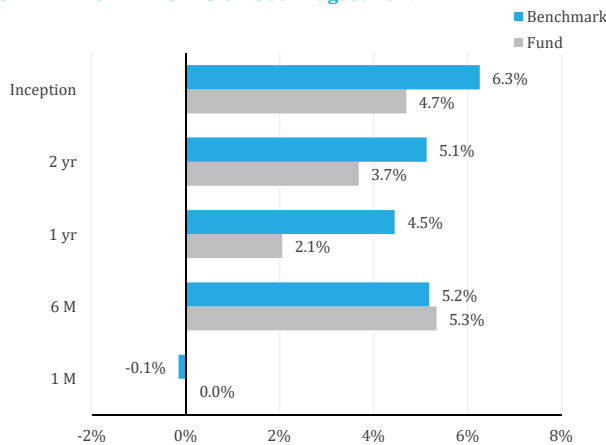
DATE OF INCEPTION: 08TH SEPTEMBER 2016

Risk Profile - Medium to High		
Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
10% -60%	36.0%	9.2
Equity and Equity Related Instruments		
20% -100%	57.0%	14.6
Debt and Debt Related Instruments		
0%-80%	7.0%	1.8
Money Market Instruments and Others		
Total	100.0%	25.6

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 30th August 2019



Pension Growth Fund benchmark is 40% Nifty 50 and 60% CRISIL Composite Bond Fund Index Modified Duration of Debt and Money Market: 4.33 years
Past performance is not indicative of future performance
The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8
Mr Manish Lodha	1	0	2

Nav as on 30th Aug 2019: 11.4641

Top 10 Holdings as on 30th August 2019

Equity	%
ICICI Bank Ltd	4.7
HDFC Bank Ltd	2.9
Infosys Ltd	2.4
Reliance Industries Ltd	2.0
Tata Consultancy Services Ltd	1.9
Larsen & Tourbo Ltd	1.7
ITC Ltd	1.7
Bajaj Finance Ltd	1.1
Maruti Suzuki India Ltd	1.0
Hindustan Unilever Ltd	0.9
Others	15.7

Government Securities

Government Securities	%
7.95% Govt. of India (MD 28/08/2032)	8.1
7.32% Govt. of India (MD 28/01/2024)	5.7
7.17% Govt. of India (MD 08/01/2028)	4.8
7.26% Govt. of India (MD 14/01/2029)	4.1
7.61% Govt. of India (MD 09/05/2030)	3.2
7.80% Govt. of India (MD 11/04/2021)	2.9
7.72% Govt. of India (MD 25/05/2025)	2.7
7.35% Govt. of India (MD 22/06/2024)	2.3
8.08% Govt. of India (MD 02/08/2022)	2.1
7.27% Govt. of India (MD 08/04/2026)	2.0
Others	6.3

Corporate Debt

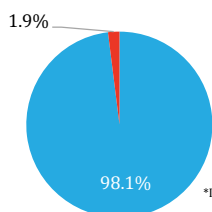
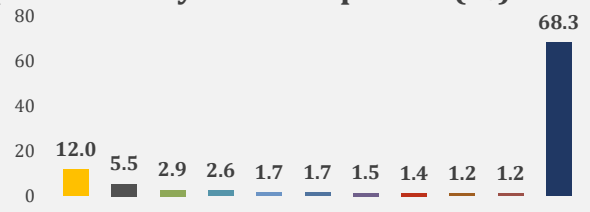
Corporate Debt	%
9.75% Rural Electrification Corp. Ltd. NCD (MD 11/11/2021)	3.7
10.25% Sikka Ports & Terminals NCD (MD 22/08/2021)	2.1
10.40% Sikka Ports & Terminals Ltd NCD (MD 18/07/2021)	2.1
9.18% Power Fin Corp. Ltd. NCD (MD 15/04/2021)	1.6
9.45% LIC Housing Fin. Ltd. NCD (MD 30/01/2022)	1.2
8.70% Great Eastern Shipping Co Ltd. NCD (MD 06/05/2026)	1.2
9.25% Reliance Jio Infocomm Ltd. NCD (MD 16/06/2024)	0.8
8.00% BRITANNIA IND NCD Against CA(MD-2808/2022)	0.1

Money Market Instruments & Others(%)

Total	100.0
--------------	--------------

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of chemicals and chemical products
- Civil Engineering
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Water Transport
- Manufacture of machinery and equipment n.e.c.
- Others

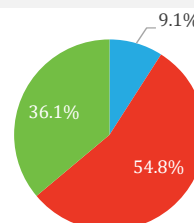
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo



Maturity Profile

- Up to 1 year
- More than 1 year and upto 7 years
- Above 7 years

India Multicap Fund

To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap Companies.

DATE OF INCEPTION: 15TH NOVEMBER 2016

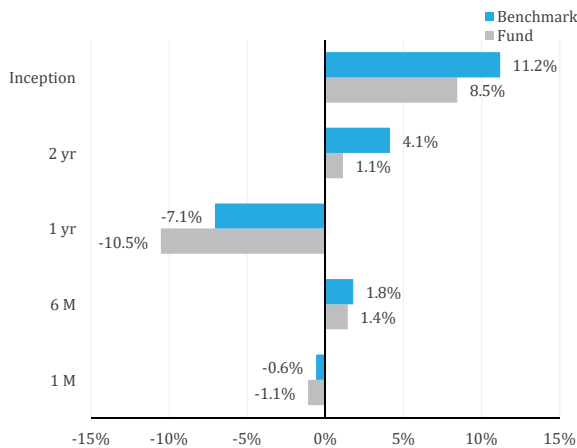
Risk Profile - High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	94.7%	859.6
Equity and Equity Related Instruments		
0%-40%	5.3%	48.3
Money Market Instruments and Others		
Total	100.0%	907.8

[^]Assets Under Management

Benchmark: Nifty 100

FUND PERFORMANCE AS ON 30th August 2019



Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Vikas Gupta	2	0	3

Nav as on 30th Aug 2019: 12.5411

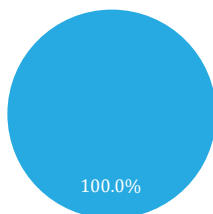
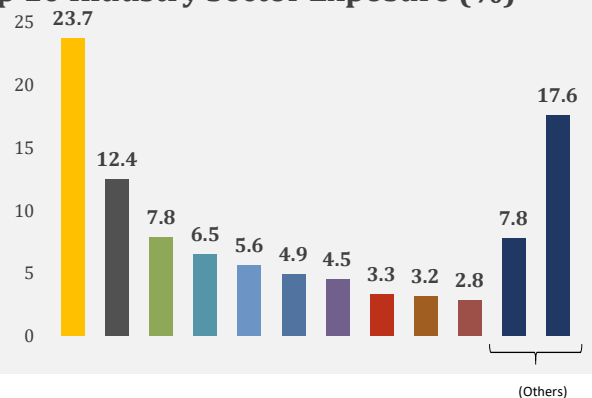
Top 10 Holdings as on 30th August 2019

Equity	%
ICICI Bank Ltd	8.8
Kotak Banking ETF	7.8
Infosys Ltd	6.1
Reliance Industries Ltd	5.0
Larsen & Tourbo Ltd	4.9
Tata Consultancy Services Ltd	4.7
ITC Ltd	4.5
HDFC Bank Ltd	3.6
Housing Development Finance Corporation Ltd	2.5
SRF Ltd	2.3
Others	44.4
Money Market Instruments & Others(%)	5.3
Total	100.0

India Multicap Fund benchmark is Nifty 100
 Modified Duration of Debt and Money Market: 0.01 years
 Past performance is not indicative of future performance
 The SFIN for India Multicap Fund is ULIF01816/08/16IMCAPEQFND136

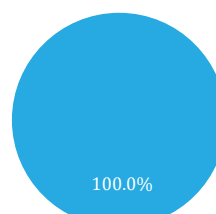
- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture Of Tobacco Products
- Manufacture of other non-metallic mineral products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of machinery and equipment n.e.c.
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

UL Emerging Leaders Equity Fund

The objective of this fund is to generate capital appreciation in the long term through investments predominantly in mid cap stocks

DATE OF INCEPTION: 26TH FEBRUARY 2018

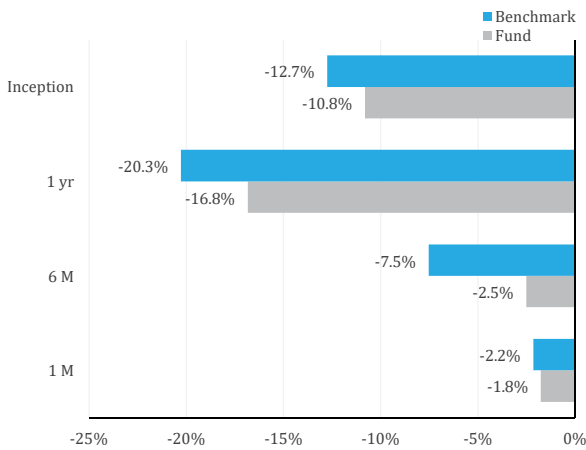
Risk Profile - High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	94.4%	52.2
Equity and Equity Related Instruments		
0%-40%	5.6%	3.1
Money Market Instruments and Others		
Total	100.0%	55.3

[^]Assets Under Management

Benchmark: Nifty Midcap 50

FUND PERFORMANCE AS ON 30th August 2019



Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Vikas Gupta	2	0	3

Nav as on 30th Aug 2019: 8.4174

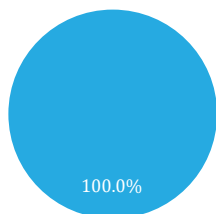
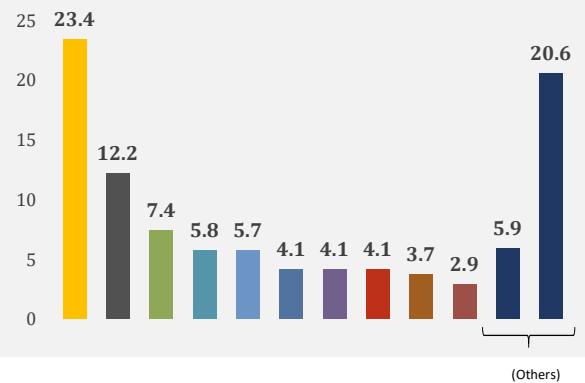
Top 10 Holdings as on 30th August 2019

Equity	%
Kotak Mahindra Mutual Fund Banking PSU ETF	5.9
Federal Bank Ltd	5.8
Apollo Hospitals Enterprise Ltd	3.9
The Ramco Cements Ltd	3.3
SRF Ltd	3.3
Bharat Electronics Ltd	3.1
Torrent Pharmaceuticals Ltd	3.1
Berger Paints India Ltd	2.8
ICICI Bank Ltd	2.8
Voltas Ltd	2.7
Others	57.5
Money Market Instruments & Others(%)	5.6
Total	100.0

UL Emerging Leaders Equity Fund benchmark is Nifty Midcap 50
 Modified Duration of Debt and Money Market: 0.01 years
 Past performance is not indicative of future performance
 The SFIN for UL Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136

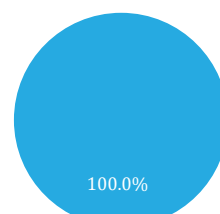
- Financial And Insurance Activities
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of rubber and plastics products
- Computer programming, consultancy and related activities
- Manufacture of computer, electronic and optical products
- Manufacture Of Food Products
- Manufacture of leather and related products
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Discontinued Policy Fund

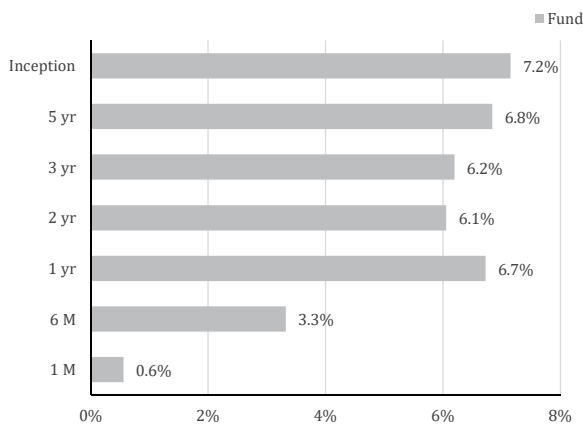
To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments.

DATE OF INCEPTION: 19TH SEPTEMBER 2011

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	95.0%	619.7
Government Securities		
0%-40%	5.0%	32.3
Money Market Instruments and Others		
Total	100.0%	652.1

[^]Assets Under Management

FUND PERFORMANCE AS ON 30th August 2019



Modified Duration of Debt and Money Market: 0.88 years
 Past performance is not indicative of future performance
 The SFIN for Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136

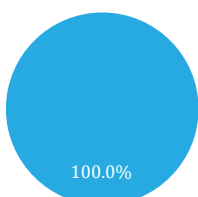
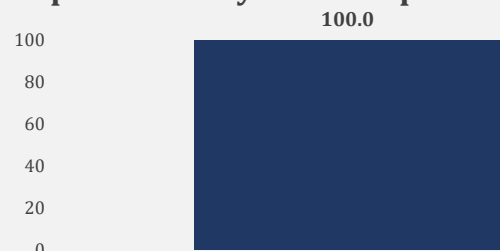
Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 17.3165

Top 10 Holdings as on 30th August 2019

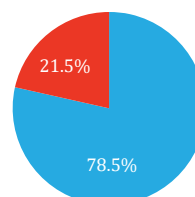
	%
Government Securities	95.0
364 Days Treasury Bill (MD 09/07/2020)	13.1
364 Days Treasury Bill (MD 04/06/2020)	7.3
364 Days Treasury Bill (MD 18/06/2020)	7.3
364 Days Treasury Bill (MD 16/04/2020)	7.3
6.35% Govt. of India (MD 02/01/2020)	6.1
8.90% Andhra Pradesh State Dev. Loan (MD 04/07/2022)	5.7
364 Days Treasury Bill (MD 23-01-2020)	4.5
364 Days Treasury Bill (MD 30/04/2020)	4.4
364 Days Treasury Bill (MD 27/08/2020)	4.2
8.21% State Government of Rajasthan Uday (MD 31/03/22)	4.0
Others	31.1
Money Market Instruments & Others(%)	5.0
Total	100.0

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

■ More than 1 year and upto 7 years

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Pension Discontinued Policy Fund

To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments.

DATE OF INCEPTION: 08TH DECEMBER 2017

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	64.0%	1.9
Government Securities		
0%-40%	36.0%	1.1
Money Market Instruments and Others		
Total	100.0%	2.9

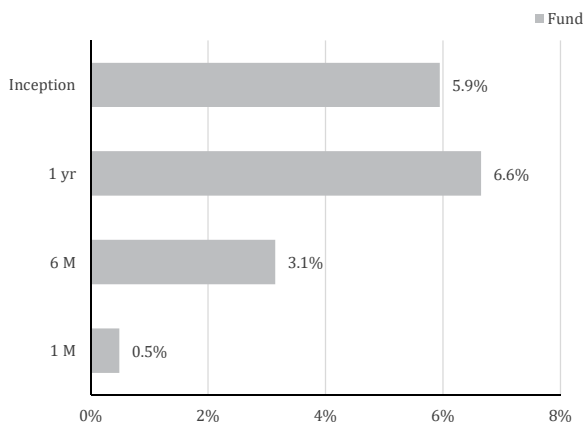
[^]Assets Under Management

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 11.0482

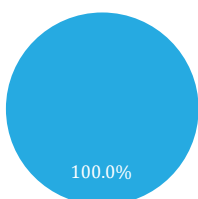
Top 10 Holdings as on 30th August 2019	%
Government Securities	64.0
364 Days Treasury Bill (MD 16/04/2020)	16.4
364 Days Treasury Bill (MD 20/02/2020)	13.3
8.4% Gujarat State Dev. Loan (MD 24/11/2020)	10.5
364 Days Treasury Bill (MD 03/10/2019)	10.2
7.80% Govt. of India (MD 03/05/2020)	6.9
364 DAY TREASURY BILL MAT. 19 DEC 2019	6.7
Money Market Instruments & Others(%)	36.0
Total	100.0

FUND PERFORMANCE AS ON 30th August 2019



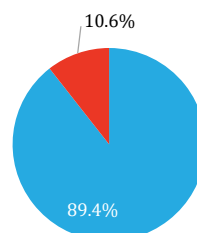
Modified Duration of Debt and Money Market: 0.35 years
 Past performance is not indicative of future performance
 The SFIN for Pension Discontinued Policy Fund is ULIF01705/11/15PENSDISFND136

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

■ More than 1 year and upto 7 years

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

Policyholders Unclaimed Fund

To generate reasonable returns on unclaimed amounts of policyholders in accordance with the Regulations. This fund will primarily invest in portfolio constituted of money market instruments.

DATE OF INCEPTION: 01ST APRIL 2016

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
0% -100%	100.0%	10.7
Money Market Instruments		
Total	100.0%	10.7

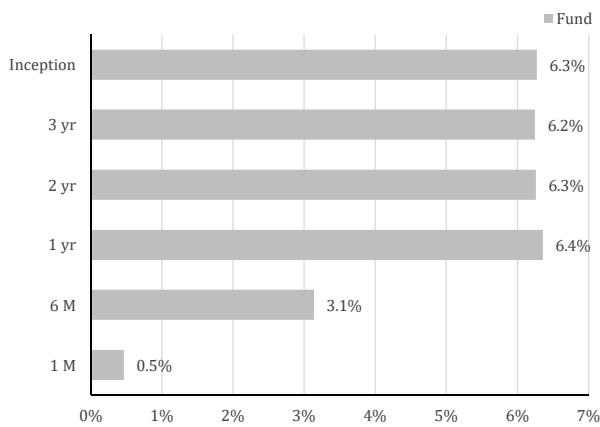
[^]Assets Under Management

Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

Nav as on 30th Aug 2019: 12.3083

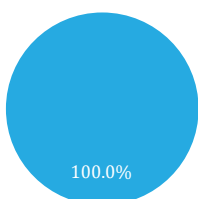
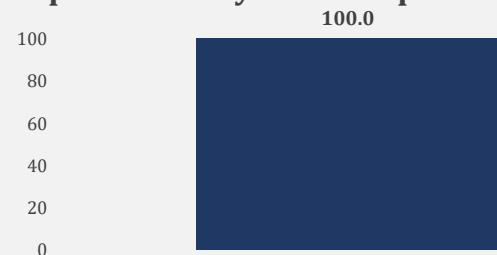
Top 10 Holdings as on 30th August 2019	%
Money Market Instruments & Others(%)	100.0
Total	100.0

FUND PERFORMANCE AS ON 30th August 2019



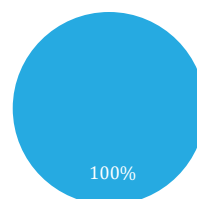
Modified Duration of Debt and Money Market: 0.36 years
 Past performance is not indicative of future performance
 The SFIN for Policyholders Unclaimed Fund is ULIF01901/04/16UNCLAIMFND136

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Up to 1 year

*Includes Gsec, SDL, Tbill, Triparty Repo and Reverse Repo

- In linked insurance products, the investment risk in Investment portfolio is borne by the policyholder.
- The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.
- Canara HSBC OBC Life Insurance Company Ltd. is only the name of the Insurance Company and the specified Unit Linked funds do not in any way indicate the quality of the contract, its future prospects or returns.
- Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured returns.
- The premium paid in the Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- The premium shall be adjusted on the due date even if it has been received in advance.
- The premiums and funds are subject to certain charges related to the fund or to the premium paid.
- Please know that the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document issued by the insurance company.
- For more details on the risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.
- The SFIN (Segregated Fund Index Number) for: Equity Fund is ULIF00116/06/08EQUITYFUND136, Equity II fund is ULIF00607/01/10EQUITYIIFND 136, Growth Fund is ULIF00216/06/08GROWTHFUND136, Growth II Fund is ULIF00707/01/10GROWTHIIFND136, Growth Plus Fund is ULIF00913/09/10GROWTHPLFND136, Balanced Fund is ULIF00316/06/08BLNCEDFUND136, Balanced II Fund is ULIF00807/01/10BLNCDIIFND136, Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136, Debt Fund is ULIF00409/07/08INDEBTFFUND 136, Debt Plus Fund is ULIF01115/09/10DEBTPLFUND 136, Liquid Fund is ULIF00514/07/08LIQUIDFUND 136, NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136, Pension Growth Fund is ULIF01405/11/15PENSGROFND 136, Unit Linked India Multicap Fund is ULIF01816/08/16IMCAPEQFND136, UL Emerging Leaders Equity Fund ULIF02020/12/17EMLEDEQFND136, Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136, Pension Discontinued policy fund is ULIF01705/11/15PENSDISFND136, Policyholders Unclaimed Fund is ULIF01901/04/16UNCLAIMFND136.

Purchase of any Insurance products by a bank's customer is purely voluntary and is not linked to avaiement of any other facility from the bank.

BEWARE OF SPURIOUS /FRAUD CALLS

•IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Trade Logo of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (Insurer) is used under license with Canara Bank, HSBC Group Management Services Limited and Oriental Bank of Commerce. The Insurance products are offered and underwritten by Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited.

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (IRDAI Regn. No. 136)

Registered Office:

Unit No. 208, 2 nd Floor, Kanchenjunga
Building, 18 Barakhamba Road, New
Delhi-110001, India

Corporate Office:

2nd Floor, Orchid Business Park, Sector-
48,
Sohna Road, Gurugram-122018,
Haryana, India

Corporate Identity No.:

U66010DL2007PLC248825

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