

August 2018



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.

Content

Page 3

From the CIO's Desk

Page 4

Unit Linked Equity Fund

Page 5

Unit Linked Equity II Fund

Page 6

Unit Linked Growth Fund

Page 7

Unit Linked Growth II Fund

Page 8

Unit Linked Growth Plus Fund

Page 9

Unit Linked Balanced Fund

Page 10

Unit Linked Balanced II Fund

Page 11

Unit Linked Balanced Plus Fund

Page 12

Unit Linked Debt Fund

Page 13

Unit Linked Debt Plus Fund

Page 14

Unit Linked Liquid Fund

Page 15

Unit Linked NAV Guarantee Fund

Page 16

Unit Linked Pension Growth Fund

Page 17

Unit Linked India Multicap Fund

Page 18

UL Emerging Leaders Equity Fund

Page 19

Discontinued Policy Fund

Page 20

Pension Discontinued Policy Fund

Page 21

Policyholders Unclaimed Fund



Anurag Jain

From the CIO's Desk

Market commentary – August 2018

Indian equity markets made new highs in August 2018 with Nifty gaining 2.9% during the month. However, over the last few quarters equity market up move has been quite narrow, driven by few large cap, heavy weight stocks while the broader market has not done so well. The key positive economic trends during the month were improved global sentiments on the back of easing trade tensions between the US and China, high GDP growth rate of 8.2% in April-June 2018 quarter on a low base of last year. The key risks emanating are depreciating Rupee, rising crude prices and bond yields.

Flows from domestic investors continued to be steady, with domestic institutions net buying of Rs. 2,650 crores (approx.) of equities during August 2018. Foreign institutions also were net buyers, though marginally at Rs 120 crores (approx.). Leading growth indicators in the economy continue to get stronger, with strong auto sales, improving GST collection and rising credit growth etc. The monsoon progress and distribution also remains good. This is good for the Farm and the Rural sector, as this will be the third consecutive year of good rains.

India's GDP grew by 8.2% in 1QFY19 against 7.7% growth in 4QFY18 and 5.6% growth in the base quarter. Apart from a favorable base effect, a sharp jump in household consumption, which grew 8.6% in 1QFY19 against 6.7% growth in 4QFY18, contributed to the high GDP growth in 1QFY19. On the economic front, consumer price inflation for July 2018 came at 4.2% from 4.9% in June 2018 while Industrial Production for June 2018 was recovered sharply to 7% from 3.9% in May 2018.

The risk on the horizon seems to be emanating from higher crude prices, rupee depreciation and forthcoming state elections. Indian economy has good long-term growth drivers in place; these being a) recovery in domestic manufacturing and construction, b) strong 2018-19 outlook for rural consumption, c) expected bounce back in earnings growth, d) NPA recognition cycle nearly ending, and f) a pick-up in capacity utilisation, which should be a precursor to private capital expenditure revival.

In this backdrop, the indicative interest rates (10-year Government securities) moved up to 7.95% rising from 7.7% at the start of the month. The RBI in its latest policy meet raised interest rate at which it lends to the banks (repo rate) by 25 bps, while maintaining a 'neutral' stance and highlighting upside risks to inflation. We believe that interest rate going forward, should remain range-bound with upward bias. Our endeavor is to maximize returns in this environment by investing in high interest yielding securities.

In our view, Financial Year 2018-19 will be a tug-of-war between steadily accelerating growth and worsening macro stability as inflation, current account deficit, fiscal deficit and interest rates inch up with rising crude oil prices and fiscal consolidation taking a pause. We are witnessing GDP growth recovering and expected to accelerate further, driven by fiscal stimulus from the Government. In our view, however, volatility is likely to be the flavor of 2018-19, with five state elections to be held by January 2019, and the general elections due by May of next year. Also, the US Federal Reserve's policy moves would dictate flow of money in emerging market equities. We believe that this would be a good time to gradually invest and build a portfolio with a long-term horizon. Regular, systematic, and disciplined investments made during volatile times tend to earn higher returns in the longer term.

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 volatility in the markets 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 equities. To maintain liquidity, the Fund will invest in cash and money market instruments.

DATE OF INCEPTION: 16TH JUNE 2008

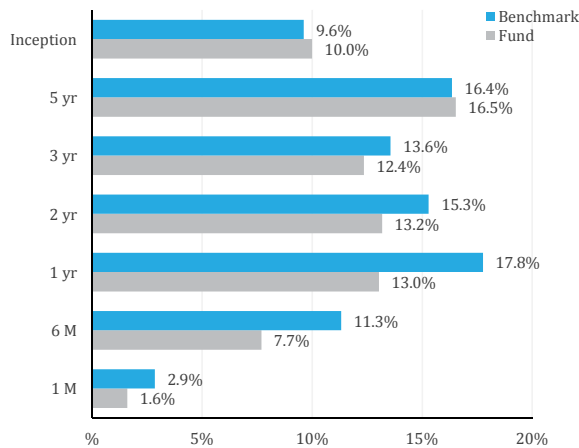
Risk Profile -High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	98.4%	758.9
Equity and Equity Related Instruments		
0%-40%	1.6%	12.6
Money Market Instruments and Others		
Total	100%	771.5

[^]Assets Under Management

Benchmark: Nifty 50

FUND PERFORMANCE AS ON 31st August 2018



Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Anurag Jain	2	0	3

NAV as on 31st August 2018: 26.4596

Top 10 Holding as on 31st August 2018

Equity	%
Equity	98.4
Tata Consultancy Services Ltd	7.1
Reliance ETF Bank BeES	6.3
HDFC Bank Ltd	6.2
Reliance Industries Ltd	6.2
Infosys Ltd	6.0
ICICI Bank Ltd	5.5
Maruti Suzuki India Ltd	3.8
Hindustan Unilever Ltd	3.5
Kotak Banking ETF	3.2
ITC Ltd	3.0
Others	47.5
Money Market Instruments & Others(%)	1.6
Total	100.0

Equity fund benchmark is Nifty 50

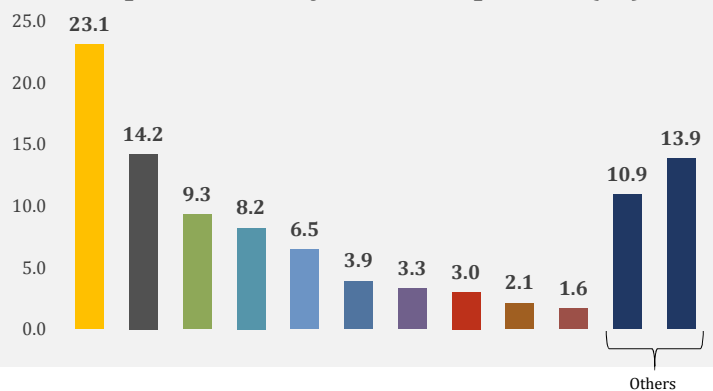
Modified Duration of Debt and Money Market: 0.00 years

Past performance is not indicative of future performance

The SPIN for Equity fund is ULIF00116/06/08EQUITYFUND136

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of chemicals and chemical products
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other non-metallic mineral products
- Manufacture of Basic Metals
- Manufacture Of Tobacco Products
- Manufacture Of Electrical Equipment
- Mining of Metal Ores
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



Equity II Fund

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

DATE OF INCEPTION: 07TH JANUARY 2010

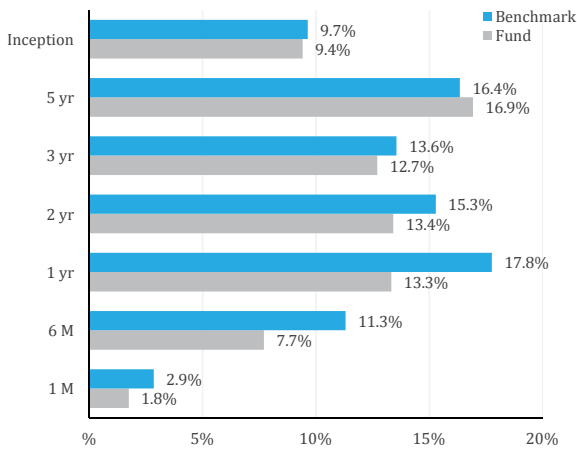
Risk Profile -High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	99.1%	2424.1
Equity and Equity Related Instruments		
0%-40%	0.9%	22.2
Money Market Instruments and Others		
Total	100%	2446.3

[^]Assets Under Management

Benchmark: Nifty 50

FUND PERFORMANCE AS ON 31st August 2018



Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Anurag Jain	2	0	3

NAV as on 31st August 2018: 21.7926

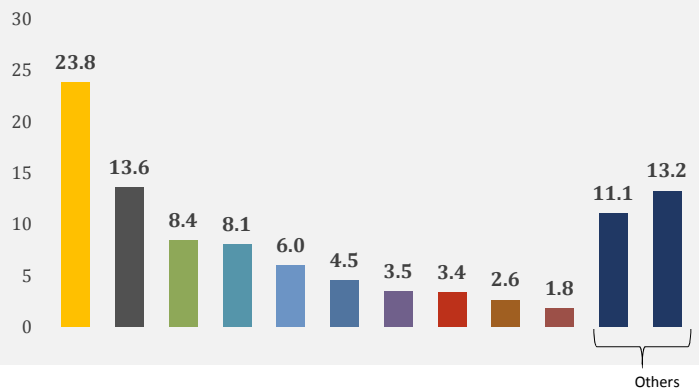
Top 10 Holding as on 31st August 2018

Equity	%
Equity	99.1
Tata Consultancy Services Ltd	6.5
Infosys Ltd	5.6
Reliance ETF Bank BeES	5.6
ICICI Bank Ltd	5.5
HDFC Bank Ltd	5.0
ITC Ltd	4.5
Maruti Suzuki India Ltd	4.3
Reliance Industries Ltd	4.0
Kotak Banking ETF	3.8
YES Bank Ltd	3.5
Others	50.8
Money Market Instruments & Others(%)	0.9
Total	100.0

Equity II Fund benchmark is Nifty 50
 Modified Duration of Debt and Money Market: 0.00 years
 Past performance is not indicative of future performance
 The SPIN for Equity II Fund is ULIF00607/01/10EQUITYIIFND136

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture of coke and refined petroleum products
- Manufacture Of Tobacco Products
- Manufacture Of Food Products
- Manufacture of other non-metallic mineral products
- Manufacture of Basic Metals
- Manufacture Of Electrical Equipment
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



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

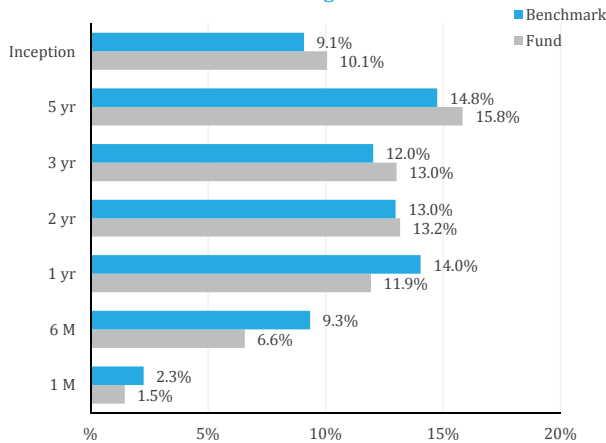
Risk Profile - Medium to High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
50% -90%	85.4%	139.9
Equity and Equity Related Instruments		
10% -50%	13.3%	21.7
Debt and Debt Related Instruments		
0%-40%	1.3%	2.1
Money Market Instruments and Others		
Total	100%	163.8

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



Growth Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index
Modified Duration of Debt and Money Market: 4.99 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

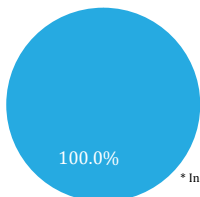
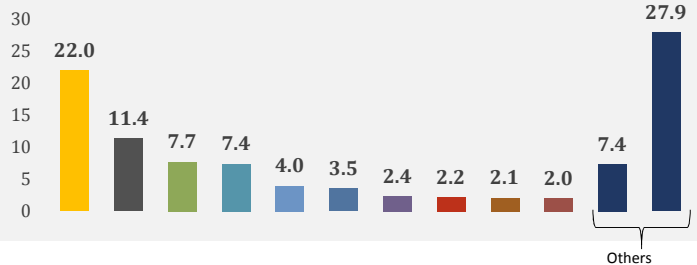
NAV as on 31st August 2018: 26.6246

Top 10 Holding as on 31st August 2018

Equity	%
Equity	85.4
Tata Consultancy Services Ltd	5.6
HDFC Bank Ltd	5.0
Infosys Ltd	4.5
YES Bank Ltd	4.2
Maruti Suzuki India Ltd	4.2
ITC Ltd	4.0
ICICI Bank Ltd	3.4
Reliance ETF Bank BeES	3.0
Kotak Banking ETF	2.9
Hindustan Unilever Ltd	2.8
Others	45.8
Government Securities	9.0
6.84% Govt. of India (MD 19/12/2022)	3.0
8.97% Govt. of India (MD 05/12/2030)	2.6
6.57% Govt. of India (MD 05/12/2033)	0.9
7.72% Govt. of India (MD 25/05/2025)	0.9
6.35% Govt. of India (MD 02/01/2020)	0.5
7.61% Govt. of India (MD 09/05/2030)	0.3
9.23% Govt. of India (MD 23/12/2043)	0.3
7.88% Govt. of India (MD 19/03/2030)	0.2
6.79% Govt. of India (MD 26/12/2029)	0.2
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.1
Others	0.1
Corporate Debt	4.2
9.75% Rural Electrification Corp. Ltd. (MD 11/11/2021)	0.9
9.18% Power Fin Corp. Ltd. (MD 15/04/2021)	0.8
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	0.6
9.00% Power Fin Corp. Ltd. (MD 11/03/2028)	0.6
10.25% East West Pipeline Limited (MD 22/08/2021)	0.6
8.25% The Great Eastern Shipping Co. Ltd (MD 25/05/2027)	0.3
8.57% India Infradebt Ltd. (MD 23/06/2026)	0.2
8.70% Power Fin Corp. Ltd. (MD 14/05/2020)	0.1
Money Market Instruments & Others(%)	1.3
Total	100.0

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

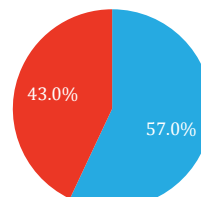
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*

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



Maturity Profile

- 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

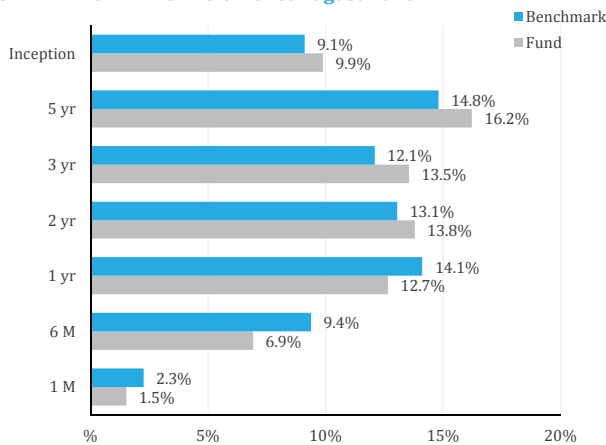
Risk Profile - Medium to High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
50% -90%	85.4%	125.2
Equity and Equity Related Instruments		
10% -50%	13.4%	19.6
Debt and Debt Related Instruments		
0%-40%	1.2%	1.8
Money Market Instruments and Others		
Total	100%	146.6

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



Growth II Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index Modified Duration of Debt and Money Market: 5.28 years
Past performance is not indicative of future performance
The SFIN for Growth II Fund is ULIF00707/01/10GROWTHIFND136

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

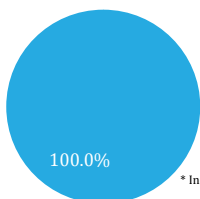
NAV as on 31st August 2018: 22.6111

Top 10 Holding as on 31st August 2018

Equity	%
Equity	85.4
Tata Consultancy Services Ltd	5.6
HDFC Bank Ltd	5.0
Infosys Ltd	4.6
Maruti Suzuki India Ltd	4.2
YES Bank Ltd	4.2
ITC Ltd	4.0
Reliance ETF Bank BeES	3.5
ICICI Bank Ltd	3.5
Hindustan Unilever Ltd	2.8
IndusInd Bank Ltd	2.8
Others	45.1
Government Securities	8.9
6.84% Govt. of India (MD 19/12/2022)	2.6
6.68% Govt. of India (MD 17/09/2031)	1.2
6.79% Govt. of India (MD 26/12/2029)	0.8
6.57% Govt. of India (MD 05/12/2033)	0.7
7.61% Govt. of India (MD 09/05/2030)	0.7
8.30% Govt. of India (MD 31/12/2042)	0.7
6.35% Govt. of India (MD 02/01/2020)	0.7
7.80% Govt. of India (MD 03/05/2020)	0.5
7.72% Govt. of India (MD 25/05/2025)	0.5
8.24% Govt. of India (MD 10/11/2033)	0.3
Others	0.2
Corporate Debt	4.5
9.00% Power Fin Corp. Ltd. (MD 11/03/2028)	1.5
10.25% East West Pipeline Limited (MD 22/08/2021)	1.5
8.60% IDFC Infra Finance Ltd. (MD 25/08/2021)	0.3
8.25% The Great Eastern Shipping Co. Ltd (MD 25/05/2027)	0.3
8.70% Great Eastern Shipping Co Ltd. (MD 06/05/2026).	0.3
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	0.2
8.57% India Infradebt Ltd. (MD 23/06/2026)	0.2
8.70% Power Fin Corp. Ltd. (MD 14/05/2020)	0.1
Money Market Instruments & Others(%)	1.2
Total	100.0

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

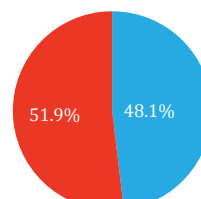
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*

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



Maturity Profile

■ 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

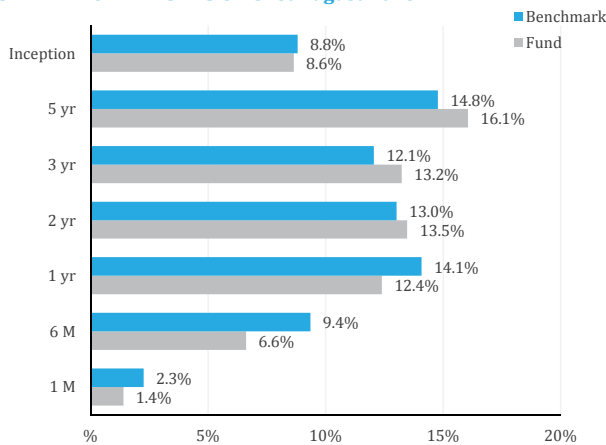
Risk Profile - Medium to High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
50% -90%	84.9%	407.0
Equity and Equity Related Instruments		
10% -50%	13.1%	63.0
Debt and Debt Related Instruments		
0%-40%	1.9%	9.3
Money Market Instruments and Others		
Total	100%	479.2

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



Growth Plus Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index

Modified Duration of Debt and Money Market: 5.13 years

Past performance is not indicative of future performance

The SPIN for Growth Plus Fund is ULIF00913/09/10GROWTFLFND136

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

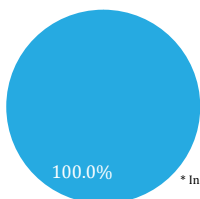
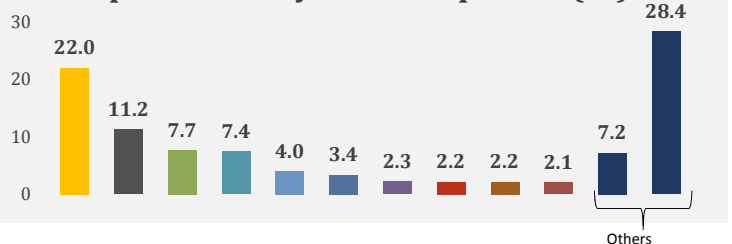
NAV as on 31st August 2018: 19.3668

Top 10 Holding as on 31st August 2018

Equity	%
Equity	84.9
Tata Consultancy Services Ltd	5.5
HDFC Bank Ltd	5.0
Infosys Ltd	4.5
Maruti Suzuki India Ltd	4.3
YES Bank Ltd	4.2
ITC Ltd	4.0
ICICI Bank Ltd	3.3
Reliance ETF Bank BeES	3.1
IndusInd Bank Ltd	2.9
Hindustan Unilever Ltd	2.8
Others	45.3
Government Securities	10.3
6.84% Govt. of India (MD 19/12/2022)	3.1
8.83% Govt. of India (MD 25/11/2023)	1.1
6.68% Govt. of India (MD 17/09/2031)	1.0
9.23% Govt. of India (MD 23/12/2043)	0.9
7.61% Govt. of India (MD 09/05/2030)	0.9
6.35% Govt. of India (MD 02/01/2020)	0.7
7.72% Govt. of India (MD 25/05/2025)	0.5
8.97% Govt. of India (MD 05/12/2030)	0.4
7.80% Govt. of India (MD 03/05/2020)	0.4
8.17% Govt. of India (MD 01/12/2044)	0.3
Others	1.1
Corporate Debt	2.8
10.25% East West Pipeline Limited (MD 22/08/2021)	0.5
8.60% IDFC Infra Finance Ltd. (MD 25/08/2021)	0.5
9.24% LIC Housing Fin. Ltd. (MD 30/09/2024)	0.4
9.00% Power Fin Corp. Ltd. (MD 11/03/2028)	0.4
8.25% The Great Eastern Shipping Co. Ltd (MD 25/05/2027)	0.4
8.01% L&T Infra Debt Fund Ltd. (MD 08/06/2022)	0.2
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	0.2
8.57% India Infradebt Ltd. (MD 23/06/2026)	0.1
9.75% Rural Electrification Corp. Ltd. (MD 11/11/2021)	0.1
9.61% Power Fin Corp. Ltd. (MD 29/06/2021)	0.0
Money Market Instruments & Others(%)	1.9
Total	100.0

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

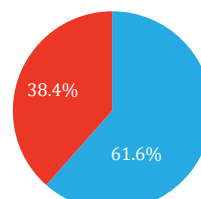
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*

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



Maturity Profile

■ 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.

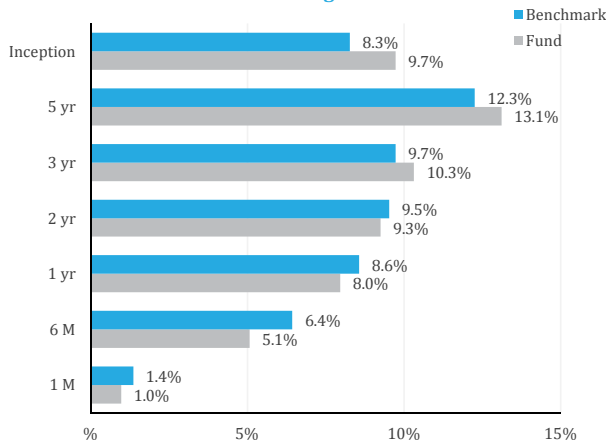
DATE OF INCEPTION: 16TH JUNE 2008

Risk Profile - Medium		
Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
30% -70%	56.8%	180.1
Equity and Equity Related Instruments		
30% -70%	41.0%	130.2
Debt and Debt Related Instruments		
0%-40%	2.2%	6.9
Money Market Instruments and Others		
Total	100%	317.2

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



Balanced Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index Modified Duration of Debt and Money Market: 4.91 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	2	0	3
Mr Abhishek Das	0	6	8

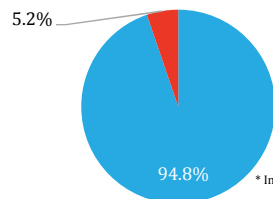
NAV as on 31st August 2018: 25.8287

Top 10 Holding as on 31st August 2018

Equity	%
Equity	56.8
HDFC Bank Ltd	5.0
Tata Consultancy Services Ltd	3.9
ICICI Bank Ltd	3.2
Infosys Ltd	3.0
ITC Ltd	3.0
Maruti Suzuki India Ltd	2.7
YES Bank Ltd	2.7
IndusInd Bank Ltd	2.1
Hindustan Unilever Ltd	1.8
Team Lease Services Ltd	1.5
Others	27.8
Government Securities	17.7
6.84% Govt. of India (MD 19/12/2022)	6.5
9.23% Govt. of India (MD 23/12/2043)	2.7
8.83% Govt. of India (MD 25/11/2023)	2.0
8.83% Govt. of India (MD 12/12/2041)	1.3
8.30% Govt. of India (MD 31/12/2042)	1.2
6.62% Govt. of India (MD 28/11/2051)	0.8
8.27% Govt. of India (MD 09/06/2020)	0.6
7.72% Govt. of India (MD 25/05/2025)	0.6
7.80% Govt. of India (MD 03/05/2020)	0.5
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.4
Others	1.0
Corporate Debt	23.4
9.00% Power Fin Corp. Ltd. (MD 11/03/2028)	6.4
9.75% Rural Electrification Corp. Ltd. (MD 11/11/2021)	2.3
9.18% Tata Sons Ltd. (MD 23/11/2020)	2.1
7.47% Power Fin Corp. Ltd. (MD 16/09/2021)	1.7
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	1.6
9.24% LIC Housing Fin. Ltd. (MD 30/09/2024)	1.3
9% Shriram Transport Finance Co. Ltd. (MD 28/03/2028)	1.1
8.70% Great Eastern Shipping Co Ltd. (MD 06/05/2026)	1.1
7.90% Sikka Ports & Terminals Limited (MD 18/11/2026)	1.1
10.25% East West Pipeline Limited (MD 22/08/2021)	1.0
Others	3.7
Money Market Instruments & Others(%)	2.2
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Manufacture Of Electrical Equipment
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Employment activities
- Manufacture Of Food Products
- Mutual Fund (Including ETF)
- Others

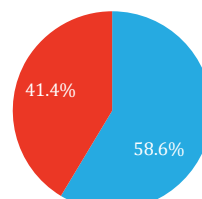
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

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



Maturity Profile

- 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.

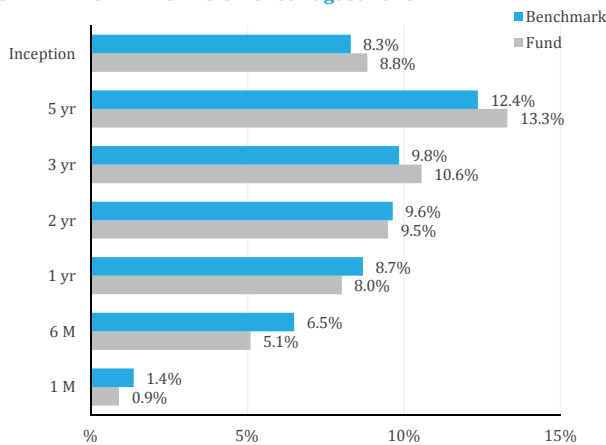
DATE OF INCEPTION: 07TH JANUARY 2010

Risk Profile - Medium		
Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
30% -70%	56.1%	199.2
Equity and Equity Related Instruments		
30% -70%	41.0%	145.8
Debt and Debt Related Instruments		
0%-40%	2.9%	10.2
Money Market Instruments and Others		
Total	100%	355.2

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



Balanced II Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index

Modified Duration of Debt and Money Market: 5.15 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	2	0	3
Mr Abhishek Das	0	6	8

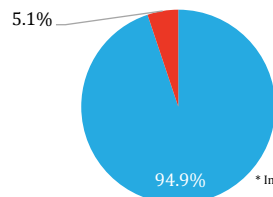
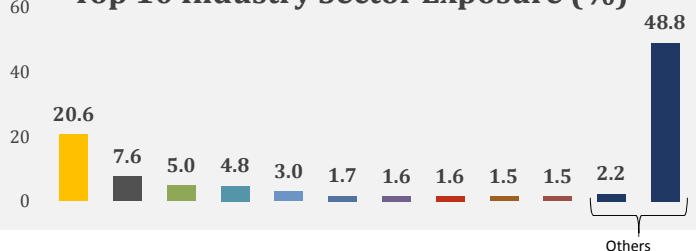
NAV as on 31st August 2018: 20.7985

Top 10 Holding as on 31st August 2018

Equity	%
Equity	56.1
HDFC Bank Ltd	5.2
Tata Consultancy Services Ltd	3.9
Infosys Ltd	3.0
ITC Ltd	3.0
Maruti Suzuki India Ltd	2.8
ICICI Bank Ltd	2.7
YES Bank Ltd	2.7
IndusInd Bank Ltd	2.2
Hindustan Unilever Ltd	1.8
Team Lease Services Ltd	1.4
Others	27.3
Government Securities	19.3
8.30% Govt. of India (MD 31/12/2042)	6.3
6.84% Govt. of India (MD 19/12/2022)	5.1
8.97% Govt. of India (MD 05/12/2030)	2.2
6.57% Govt. of India (MD 05/12/2033)	1.2
7.80% Govt. of India (MD 11/04/2021)	1.0
8.08% Govt. of India (MD 02/08/2022)	0.8
6.62% Govt. of India (MD 28/11/2051)	0.7
8.27% Govt. of India (MD 09/06/2020)	0.6
7.80% Govt. of India (MD 03/05/2020)	0.3
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.3
Others	0.8
Corporate Debt	21.8
9.00% Power Fin Corp. Ltd. (MD 11/03/2028)	3.4
8.70% Great Eastern Shipping Co Ltd. (MD 06/05/2026)	1.7
9.24% LIC Housing Fin. Ltd. (MD 30/09/2024)	1.4
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	1.4
8.70% Power Fin Corp. Ltd. (MD 14/05/2020)	1.3
7.47% Power Fin Corp. Ltd. (MD 16/09/2021)	1.2
9.09% Indian Railways Fin. Corp. (MD 31/03/2026)	1.2
8.9% Reliance Capital Ltd. (MD 09/09/2021)	1.1
10.25% East West Pipeline Limited (MD 22/08/2021)	1.0
9.18% Power Fin Corp. Ltd. (MD 15/04/2021)	0.9
Others	7.1
Money Market Instruments & Others(%)	2.9
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Water Transport
- Manufacture of other non-metallic mineral products
- Manufacture Of Electrical Equipment
- Manufacture Of Food Products
- Manufacture of machinery and equipment n.e.c.
- Mutual Fund (Including ETF)
- Others

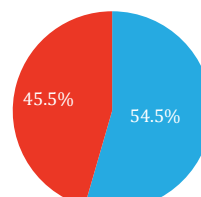
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

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



Maturity Profile

- 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.

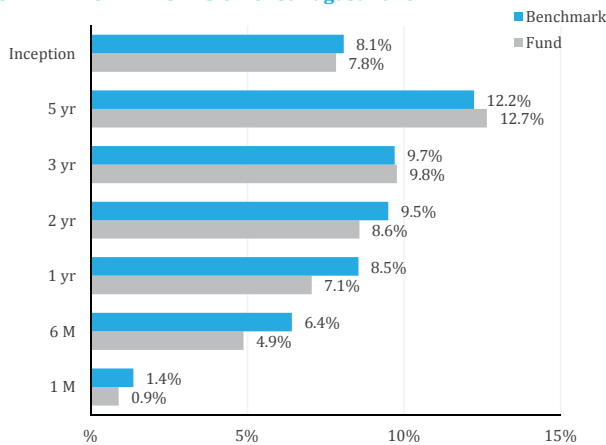
DATE OF INCEPTION: 13TH SEPTEMBER 2010

Risk Profile - Medium		
Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
30% -70%	57.8%	1176.7
Equity and Equity Related Instruments		
30% -70%	40.6%	826.1
Debt and Debt Related Instruments		
0%-40%	1.6%	32.5
Money Market Instruments and Others		
Total	100%	2035.4

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



Balanced Plus Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index

Modified Duration of Debt and Money Market: 5.17 years

Past performance is not indicative of future performance

The SPIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136

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

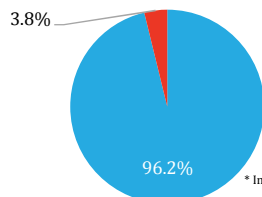
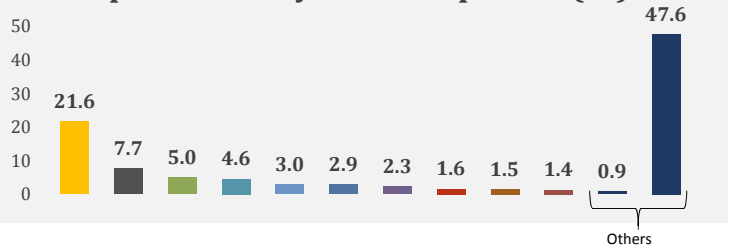
NAV as on 31st August 2018: 18.2414

Top 10 Holding as on 31st August 2018

Equity	%
Equity	57.8
HDFC Bank Ltd	5.1
Tata Consultancy Services Ltd	3.9
ICICI Bank Ltd	3.4
Infosys Ltd	3.1
ITC Ltd	3.0
Maruti Suzuki India Ltd	2.9
YES Bank Ltd	2.6
IndusInd Bank Ltd	2.3
Reliance Industries Ltd	1.9
Hindustan Unilever Ltd	1.8
Others	27.8
Government Securities	24.1
6.84% Govt. of India (MD 19/12/2022)	4.7
7.61% Govt. of India (MD 09/05/2030)	3.4
6.62% Govt. of India (MD 28/11/2051)	2.0
8.83% Govt. of India (MD 25/11/2023)	1.8
7.72% Govt. of India (MD 25/05/2025)	1.6
7.80% Govt. of India (MD 11/04/2021)	1.5
7.16% Govt. of India (MD 20/05/2023)	1.4
6.57% Govt. of India (MD 05/12/2033)	1.3
8.27% Govt. of India (MD 09/06/2020)	1.1
7.06% Govt. of India (MD 10/10/2046)	0.8
Others	4.5
Corporate Debt	16.5
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	1.6
8.70% Great Eastern Shipping Co Ltd. (MD 06/05/2026)	1.3
9.25% Reliance Jio Infocomm Ltd. (MD 16/06/2024)	1.2
7.95% LIC Housing Fin. Ltd. (MD 24/03/2022)	1.0
9.24% LIC Housing Fin. Ltd. (MD 30/09/2024)	1.0
8.83% Indian Railways Fin. Corp. (MD 25/03/2023)	0.9
9.09% Indian Railways Fin. Corp. (MD 31/03/2026)	0.8
9% Shriram Transport Finance Co. Ltd. (MD 28/03/2028)	0.7
9.00% Power Fin Corp. Ltd. (MD 11/03/2028)	0.7
8.08% Tata Sons Ltd. (MD 05/08/2026)	0.6
Others	6.7
Money Market Instruments & Others(%)	1.6
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Manufacture of coke and refined petroleum products
- Manufacture Of Food Products
- Manufacture of other non-metallic mineral products
- Manufacture of Basic Metals
- Employment activities
- Mutual Fund (Including ETF)
- Others

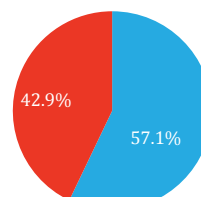
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

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



Maturity Profile

- 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

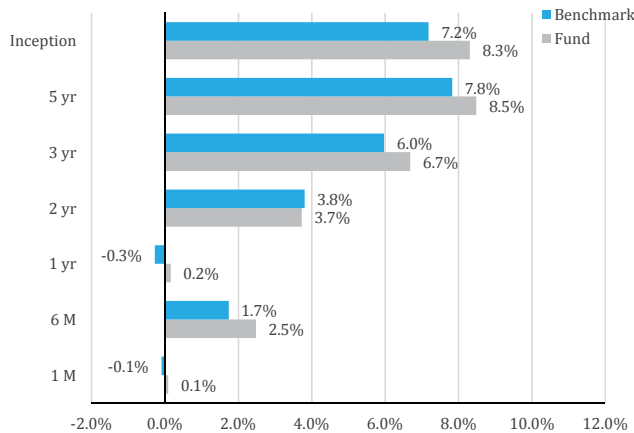
Risk Profile - Low to Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	93.8%	211.1
Debt and Debt Related Instruments		
0%-40%	6.2%	13.9
Money Market Instruments and Others		
Total	100%	225.0

[^]Assets Under Management

Benchmark: CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



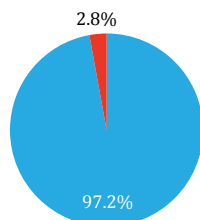
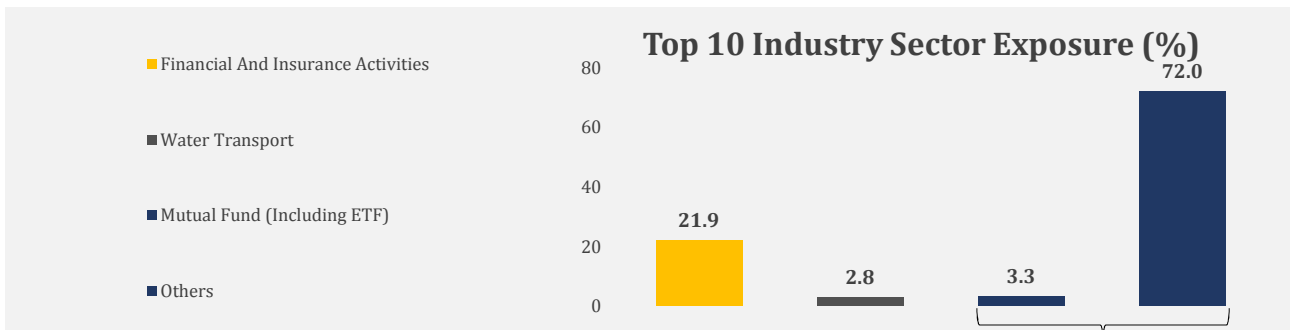
Debt Fund benchmark is CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.58 years
 Past performance is not indicative of future performance
 The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

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

NAV as on 31st August 2018: 22.4964

Top 10 Holding as on 31st August 2018

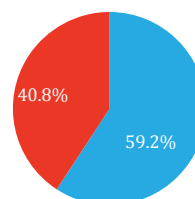
Government Securities	%
23.8	
7.72% Govt. of India (MD 25/05/2025)	6.1
6.68% Govt. of India (MD 17/09/2031)	4.1
8.24% Tamilnadu State Dev. Loan (MD 10/06/2025)	3.5
6.57% Govt. of India (MD 05/12/2033)	1.7
7.06% Govt. of India (MD 10/10/2046)	1.5
6.79% Govt. of India (MD 26/12/2029)	1.4
8.51% Andhra Pradesh State Dev. Loan (MD 17/02/2021)	1.3
7.73% Tamilnadu State Dev. Loan Special (MD 22/02/2024)	0.9
7.71% Tamilnadu State Dev. Loan Special (MD 22/02/2024)	0.9
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	0.8
Others	1.7
Corporate Debt	70.0
10.25% East West Pipeline Limited (MD 22/08/2021)	4.4
7.09% Rural Electrification Corporation Ltd (MD 17/10/2022)	4.2
9.25% Reliance Jio Infocomm Ltd. (MD 16/06/2024)	4.1
8.97% Tata Sons Ltd. (MD 15/07/2020)	3.4
7.47% Power Fin Corp. Ltd. (MD 16/09/2021)	3.0
8.04% Tata Sons Ltd. (MD 02/09/2026)	3.0
7.90% Housing Dev. Fin. Corp. Ltd. (MD 24/08/2026)	3.0
9.30% Fullerton India Credit Company (MD 08/06/2028)	2.8
8.70% Great Eastern Shipping Co Ltd. (MD 06/05/2026)	2.8
8.385% IDFC Infra Finance Ltd. (MD12/10/2021)	2.7
Others	36.7
Money Market Instruments & Others(%)	6.2
Total	100.0



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

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



Maturity Profile

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

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

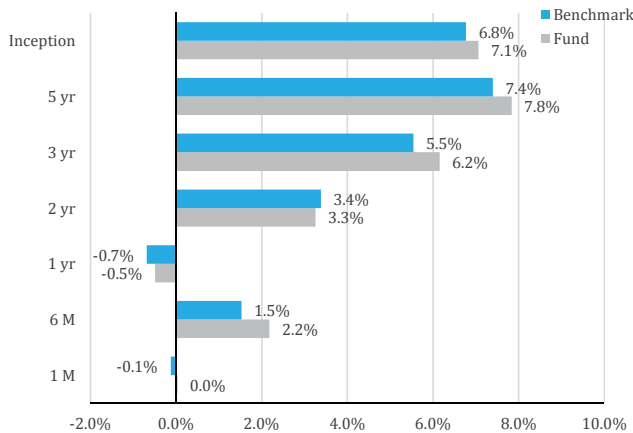
Risk Profile - Low to Medium

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	94.7%	469.7
Debt and Debt Related Instruments		
0%-40%	5.3%	26.3
Money Market Instruments and Others		
Total	100%	496.0

[^]Assets Under Management

Benchmark: CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



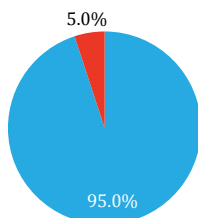
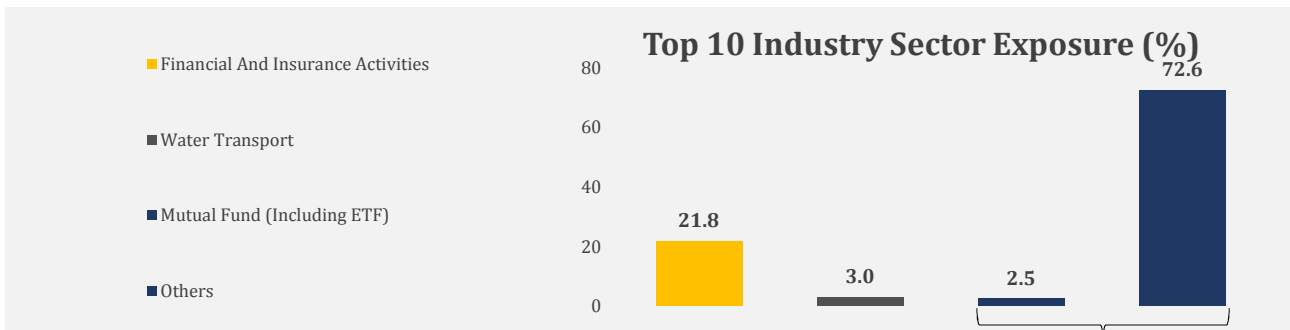
Debt Plus Fund benchmark is CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.69 years
 Past performance is not indicative of future performance
 The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136

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

NAV as on 31st August 2018: 17.2237

Top 10 Holding as on 31st August 2018

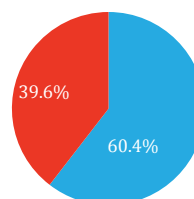
Government Securities	%
22.2	
7.72% Govt. of India (MD 25/05/2025)	4.1
6.68% Govt. of India (MD 17/09/2031)	3.2
6.57% Govt. of India (MD 05/12/2033)	2.5
6.79% Govt. of India (MD 26/12/2029)	2.5
8.83% Govt. of India (MD 25/11/2023)	1.6
7.06% Govt. of India (MD 10/10/2046)	1.4
7.59% Govt. of India (MD 11/01/2026)	1.0
7.73% Govt. of India (MD 19/12/2034)	0.9
7.72% Govt. of India (MD 26/10/2055)	0.8
8.24% Govt. of India (MD 10/11/2033)	0.7
Others	3.6
Corporate Debt	72.5
9.25% Reliance Jio Infocomm Ltd. (MD 16/06/2024)	7.0
7.2% Housing Dev. Fin.Corp. Ltd. (MD 01/09/2020)	3.9
7.09% Rural Electrification Corporation Ltd (MD 17/10/2022)	3.8
8.15% Bajaj Finance Ltd. (MD 22/06/2027)	2.8
9.30% Fullerton India Credit Company (MD 08/06/2028)	2.7
8.55% Rural Electrification Corporation (MD 09/08/2028)	2.6
9% Shriram Transport Finance Co. Ltd. (MD 28/03/2028)	2.3
8.65% Power Fin Corp. Ltd. (MD 28/12/2024)	2.0
8.20% Power Grid Corp. Ltd. (MD 23/01/2020)	2.0
8.01% L&T Infra Debt Fund Ltd. (MD 08/06/2022)	2.0
Others	41.3
Money Market Instruments & Others(%)	5.3
Total	100.0



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent

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



Maturity Profile

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

Liquid Fund

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

DATE OF INCEPTION: 14TH JULY 2008

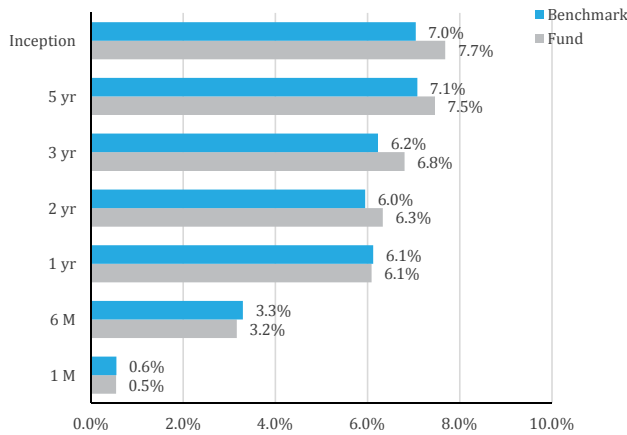
Risk Profile - Low

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
0% -60%	29.8%	59.9
Debt and Debt Related Instruments		
40%-100%	70.2%	141.3
Money Market Instruments and Others		
Total	100%	201.2

[^]Assets Under Management

Benchmark: CRISIL Liquid Fund Index

FUND PERFORMANCE AS ON 31st August 2018

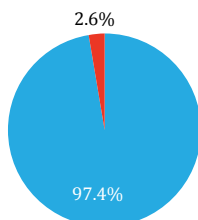
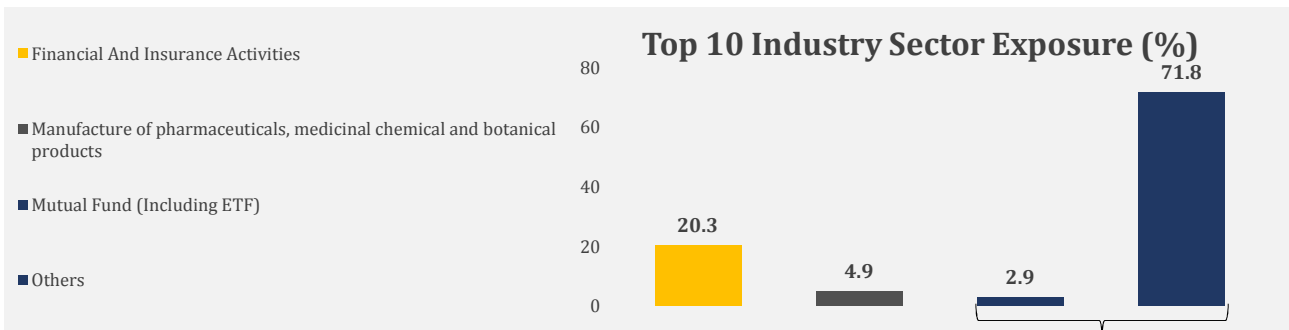


Liquid Fund benchmark is CRISIL Liquid Fund Index
 Modified Duration of Debt and Money Market: 0.50 years
 Past performance is not indicative of future performance
 The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

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

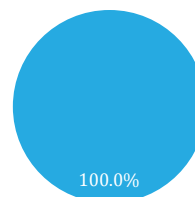
NAV as on 31st August 2018: 21.1908

Top 10 Holding as on 31st August 2018	%
Corporate Debt	29.8
8.10% Reliance Jio Infocomm Limited (MD 29/04/2019)	5.0
7.80% Power Fin Corp. Ltd. (MD 07/06/2019)	4.9
8.72% Housing Dev. Fin.Corp. Ltd. (MD 15/04/2019)	2.5
9.55% LIC Housing Fin. Ltd. (MD 25/10/2018)	2.5
9.38% Rural Electrification Corp. Ltd. (MD 06/11/2018)	2.5
8.25% Housing Dev. Fin. Corp. Ltd. (MD 23/10/2018)	2.5
7.85% Shriram Transport Finance Co. Ltd. (MD 12/12/2018)	2.5
7.85% Power Finance Corporation (MD 15-04-2019)	2.5
7.8125% LIC Housing Fin. Ltd. (MD 15/05/2019)	2.5
7.79% LIC Housing Fin. Ltd. (MD 10/05/2019)	2.5
Money Market Instruments & Others(%)	70.2
Total	100.0



Credit Rating Profile

- AAA & equivalent*
- AA & equivalent



Maturity Profile

- Upto 1 year

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

NAV Guarantee Fund

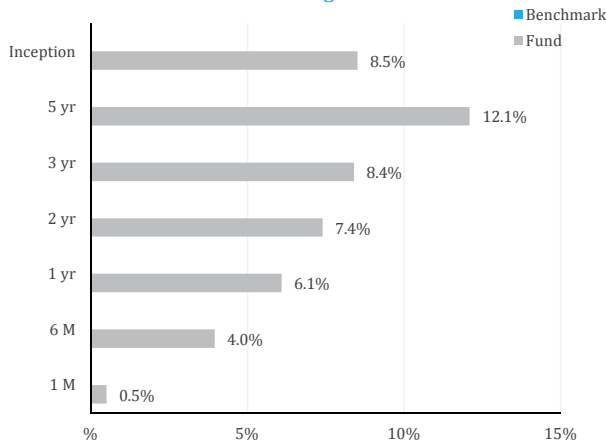
The Fund aims to generate long-term capital appreciation from active management of a portfolio of equity and fixed income securities. The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is 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%	30.2%	53.5
Equity and Equity Related Instruments		
0% -100%	67.1%	119.0
Debt and Debt Related Instruments		
0% -100%	2.7%	4.8
Money Market Instruments and Others		
Total	100%	177.3

[^]Assets Under Management

FUND PERFORMANCE AS ON 31st August 2018



Modified Duration of Debt and Money Market: 2.26 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	0	0	2
Mr Abhishek Das	0	6	8

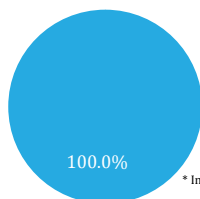
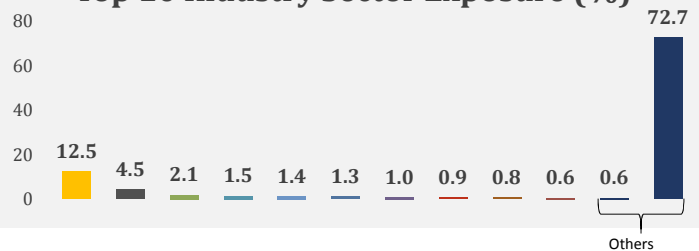
NAV as on 31st August 2018: 18.2927

Top 10 Holding as on 31st August 2018

Equity	%
Equity	30.2
HDFC Bank Ltd	3.5
Infosys Ltd	2.3
Tata Consultancy Services Ltd	2.2
YES Bank Ltd	2.0
IndusInd Bank Ltd	2.0
Kotak Mahindra Bank Ltd	2.0
Reliance Industries Ltd	1.9
Maruti Suzuki India Ltd	1.5
Bajaj Finance Ltd	1.2
ICICI Bank Ltd	1.1
Others	10.6
Government Securities	67.1
7.80% Govt. of India (MD 11/04/2021)	67.1
Money Market Instruments & Others(%)	2.7
Total	100.0

- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture Of Food Products
- Scientific research and development
- Manufacture Of Tobacco Products
- Manufacture of Basic Metals
- Mining of Metal Ores
- Mutual Fund (Including ETF)
- Others

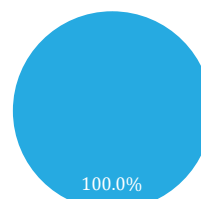
Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*

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



Maturity Profile

■ 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.

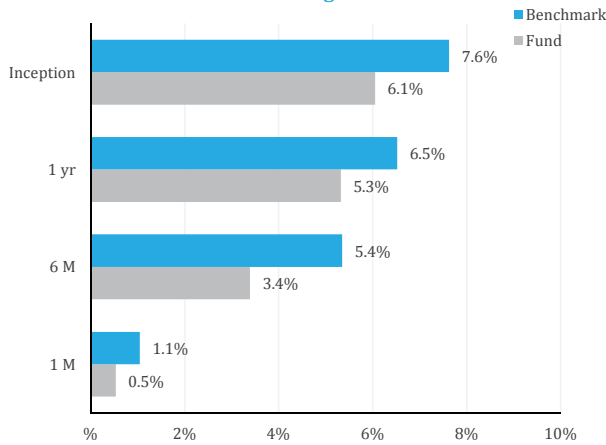
DATE OF INCEPTION: 08TH SEPTEMBER 2016

Risk Profile - Medium to High		
Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
10% -60%	46.0%	5.7
Equity and Equity Related Instruments		
20% -100%	52.7%	6.5
Debt and Debt Related Instruments		
0%-80%	1.4%	0.2
Money Market Instruments and Others		
Total	100%	12.3

[^]Assets Under Management

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

FUND PERFORMANCE AS ON 31st August 2018



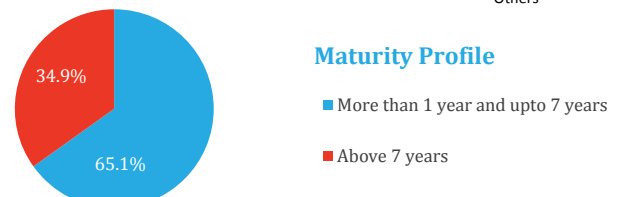
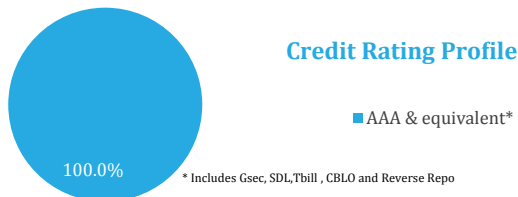
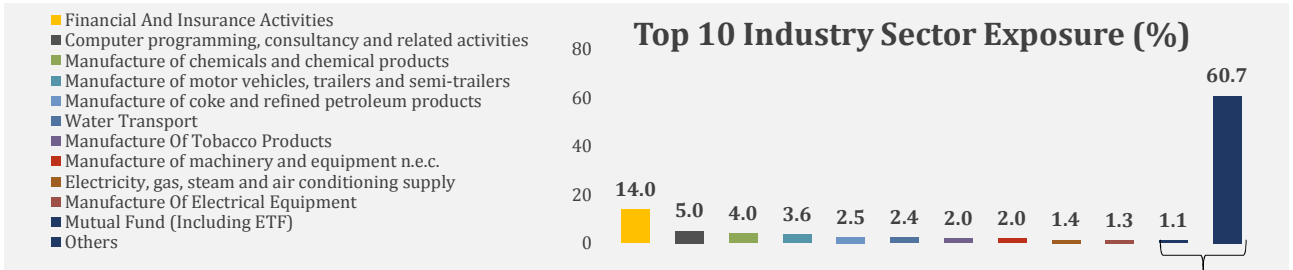
Pension Growth Fund benchmark is 40% Nifty 50 and 60% CRISIL Composite Bond Fund Index
 Modified Duration of Debt and Money Market: 4.87 years
 Past performance is not indicative of future performance
 The SPIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136

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

NAV as on 31st August 2018: 11.2330

Top 10 Holding as on 31st August 2018

Equity	%
Equity	46.0
HDFC Bank Ltd	3.0
YES Bank Ltd	2.4
Tata Consultancy Services Ltd	2.4
Maruti Suzuki India Ltd	2.1
ITC Ltd	2.0
Reliance Industries Ltd	1.9
IndusInd Bank Ltd	1.8
ICICI Bank Ltd	1.8
Infosys Ltd	1.6
Godrej Consumer Products Ltd	1.5
Others	25.4
Government Securities	34.3
7.61% Govt. of India (MD 09/05/2030)	6.1
6.84% Govt. of India (MD 19/12/2022)	5.8
8.27% Govt. of India (MD 09/06/2020)	5.2
9.23% Govt. of India (MD 23/12/2043)	5.0
8.35% Uttar Pradesh State Dev. Loan Sp (MD 02/06/2024)	2.4
7.80% Govt. of India (MD 11/04/2021)	1.8
8.51% Andhra Pradesh State Dev. Loan (MD 17/02/2021)	1.6
8.30% Govt. of India (MD 31/12/2042)	1.6
6.62% Govt. of India (MD 28/11/2051)	1.1
8.30% Govt. of India (MD 02/07/2040)	0.8
Others	2.9
Corporate Debt	18.3
10.40% Sikka Ports & Terminals Limited (MD 18/07/2021)	4.2
10.25% East West Pipeline Limited (MD 22/08/2021)	4.2
9.02% Rural Electrification Corp. Ltd. (MD 19/11/2022)	3.3
8.70% Great Eastern Shipping Co Ltd. (MD 06/05/2026)	2.4
9.25% Reliance Jio Infocomm Ltd. (MD 16/06/2024)	1.7
8.83% Indian Railways Fin. Corp. (MD 25/03/2023)	1.6
8.5% Export Import Bank of India Ltd. (MD 08-07-2023)	0.8
Money Market Instruments & Others(%)	1.4
Total	100.0



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

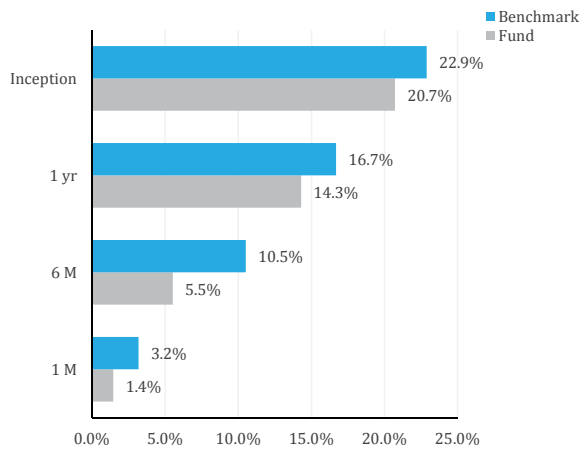
Risk Profile -High

Asset Allocation Pattern	Actual Allocation	AUM [^] in Rs. Crore
60% -100%	99.3%	497.0
Equity and Equity Related Instruments		
0%-40%	0.7%	3.5
Money Market Instruments and Others		
Total	100%	500.5

[^]Assets Under Management

Benchmark: Nifty 100

FUND PERFORMANCE AS ON 31st August 2018



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

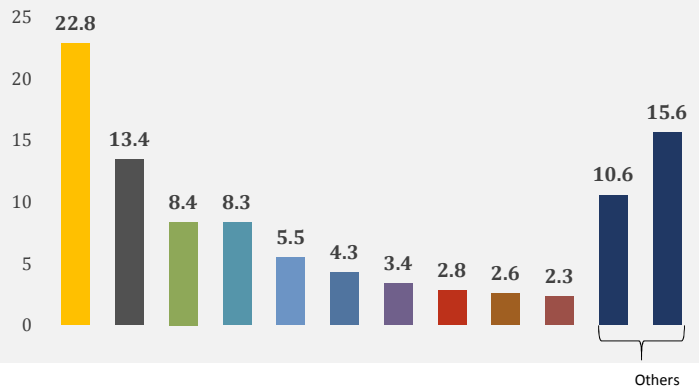
NAV as on 31st August 2018: 14.0159

Top 10 Holding as on 31st August 2018	%
Equity	99.3
Kotak Banking ETF	8.8
Tata Consultancy Services Ltd	6.2
ITC Ltd	5.5
Infosys Ltd	5.5
HDFC Bank Ltd	5.0
Maruti Suzuki India Ltd	4.6
ICICI Bank Ltd	4.2
YES Bank Ltd	4.0
Hindustan Unilever Ltd	3.3
IndusInd Bank Ltd	2.8
Others	49.4
Money Market Instruments & Others(%)	0.7
Total	100.0

India Multicap Fund benchmark is Nifty 100
 Modified Duration of Debt and Money Market: 0.00 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 motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of other non-metallic mineral products
- Manufacture of rubber and plastics products
- Manufacture Of Food Products
- Manufacture of Basic Metals
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



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

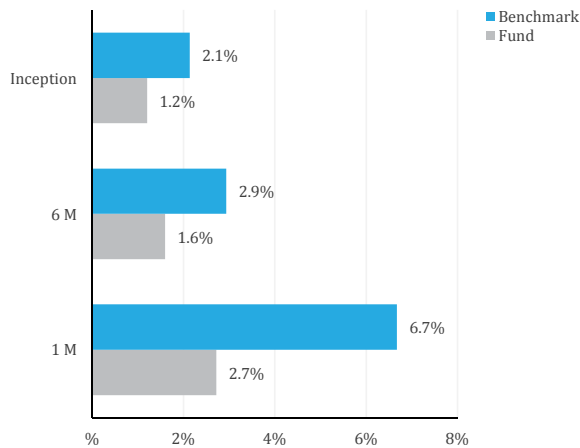
DATE OF INCEPTION: 26TH FEBRUARY 2018

Risk Profile -High	Actual Allocation	AUM [^] in Rs. Crore
Asset Allocation Pattern		
60% -100%	93.0%	18.4
Equity and Equity Related Instruments		
0%-40%	7.0%	1.4
Money Market Instruments and Others		
Total	100%	19.8

[^]Assets Under Management

Benchmark: Nifty Midcap 50

FUND PERFORMANCE AS ON 31st August 2018



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

NAV as on 31st August 2018: 10.1207

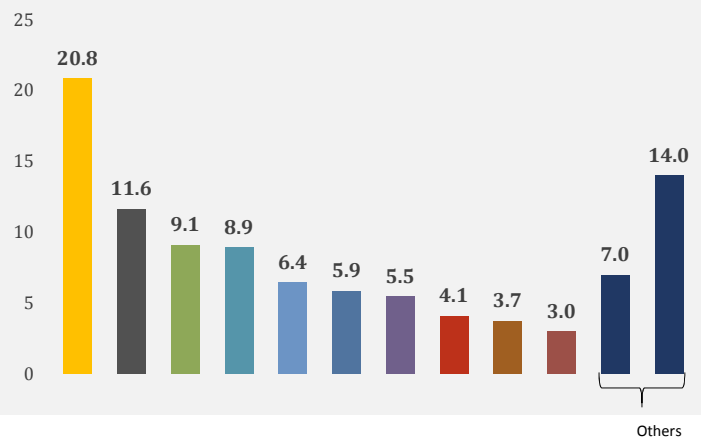
Top 10 Holding as on 31st August 2018

Equity	%
Equity	93.0
Page Industries Ltd	8.9
Biocon Ltd	5.9
Federal Bank Ltd	4.6
Bharat Forge Ltd	3.8
Cholamandalam Investment and Finance Company Limited	3.7
Mahindra & Mahindra Financial Services Ltd	3.6
Divis Laboratories Ltd	3.0
Jindal Steel & Power Ltd	3.0
Balkrishna Industries Ltd	2.8
Voltas Ltd	2.7
Others	51.0
Money Market Instruments & Others(%)	7.0
Total	100.0

UL Emerging Leaders Equity Fund benchmark is Nifty Midcap 50
 Modified Duration of Debt and Money Market: 0.00 years
 Past performance is not indicative of future performance
 The SPIN for UL Emerging Leaders Equity Fund is
 ULIF02020/12/17EMLEDEQFND136

- Financial And Insurance Activities
- Manufacture of chemicals and chemical products
- Manufacture of rubber and plastics products
- Manufacture of wearing apparel
- Manufacture of machinery and equipment n.e.c.
- Scientific research and development
- Manufacture of fabricated metal products, except machinery and equipment
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of other non-metallic mineral products
- Manufacture of Basic Metals
- Mutual Fund (Including ETF)
- Others

Top 10 Industry Sector Exposure (%)



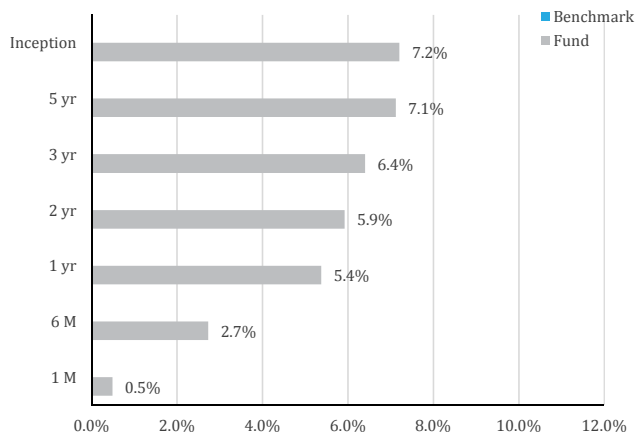
Discontinued policy fund

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%	99.2%	538.8
Government Securities		
0%-40%	0.8%	4.5
Money Market Instruments		
Total	100.0%	543.3

FUND PERFORMANCE AS ON 31st August 2018



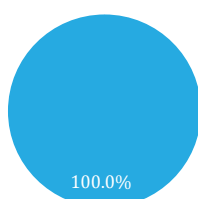
Modified Duration of Debt and Money Market: 0.72 years
 Past Performance is not indicative of Future performance
 The SFIN for Discontinued policy fund is ULIF01319/09/11POLDISCND136

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

NAV as on 31st August 2018: 16.2254

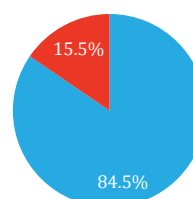
Top 10 Holding as on 31st August 2018	%
Government Securities	99.2
7.28% Govt. of India (MD 03/06/2019)	12.0
6.35% Govt. of India (MD 02/01/2020)	11.8
364 Days Treasury Bill (MD 04/04/2019)	10.6
364 Days Treasury Bill (MD 03/01/2019)	7.2
364 Days Treasury Bill (MD 27/06/2019)	6.1
364 Days Treasury Bill (MD 18/07/2019)	6.1
364 Days Treasury Bill (MD 07/03/2019)	4.5
364 Days Treasury Bill (MD 13/06/2019)	4.4
364 Days Treasury Bill (MD 01/08/2019)	4.0
364 Days Treasury Bill (MD 04/10/2018)	3.6
Others	29.0
Money Market Instruments & Others(%)	0.8
Total	100.0

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Upto 1 year

■ More than 1 year and upto 7 years

* Includes Gsec, SDL, Tbill, CBLO 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%	81.6%	0.4
Government Securities		
0%-40%	18.4%	0.1
Money Market Instruments		
Total	100.0%	0.5

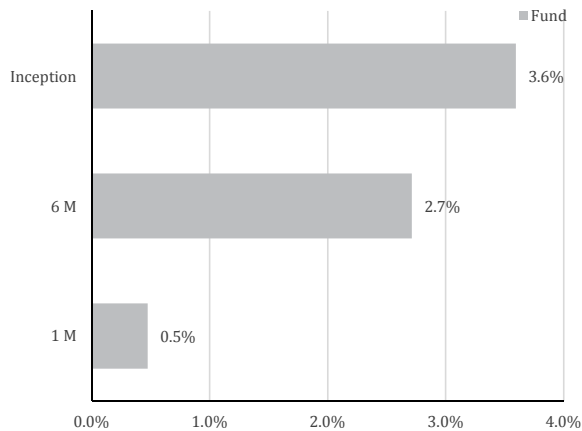
[^]Assets Under Management

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

NAV as on 31st August 2018: 10.3596

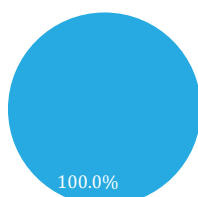
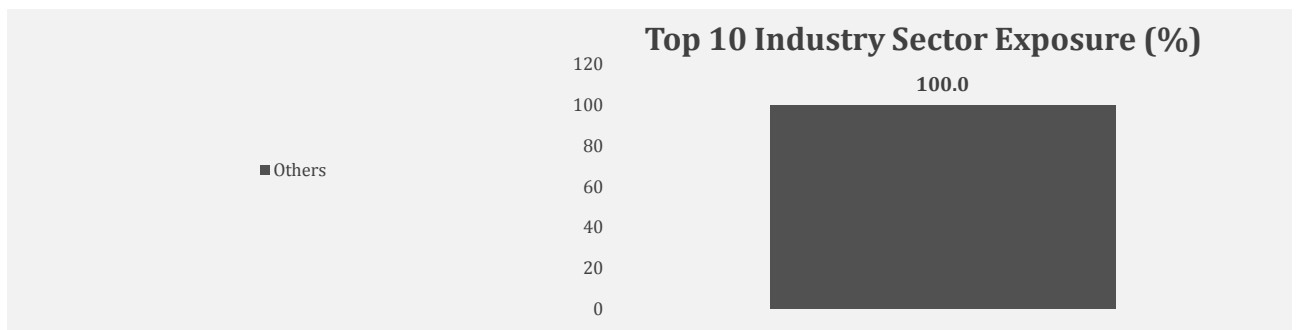
Top 10 Holding as on 31st August 2018	%
Government Securities	81.6
364 Days Treasury Bill (MD 04/10/2018)	61.4
364 Days Treasury Bill (MD 27/06/2019)	20.1
Money Market Instruments & Others(%)	18.4
Total	100.0

FUND PERFORMANCE AS ON 31st August 2018



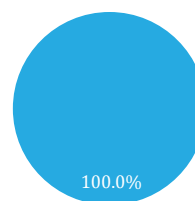
Modified Duration of Debt and Money Market: 0.21 years
 Past Performance is not indicative of Future performance
 The SFIN for Pension Discontinued policy fund is ULIF01705/11/15PENSDISFND136

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Upto 1 year

* Includes Gsec, SDL,Tbill , CBLO 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%	19.1
Money Market Instruments and Others		
Total	100.0%	19.1

[^]Assets Under Management

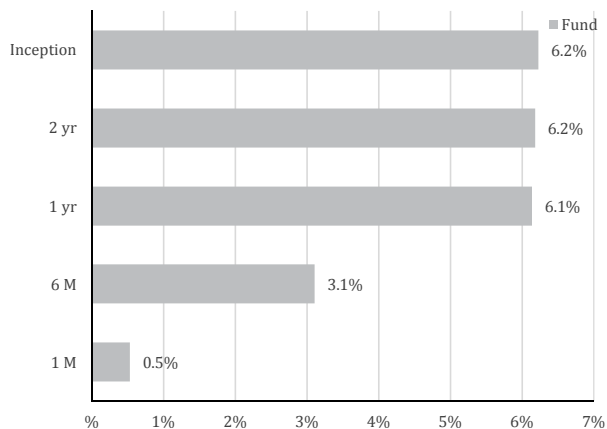
Fund Manager	Number of Funds Managed		
	Equity	Debt	Hybrid
Mr Abhishek Das	0	6	8

NAV as on 31st August 2018: 11.5725

Holding as on 31st August 2018

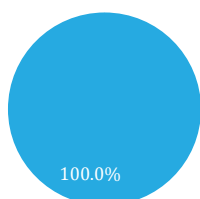
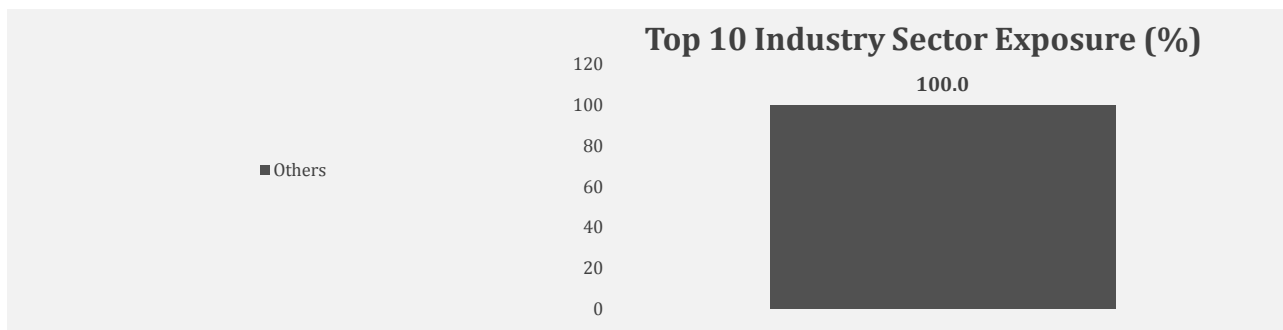
	%
Money Market Instruments & Others(%)	100.0
Total	100.0

FUND PERFORMANCE AS ON 31st August 2018



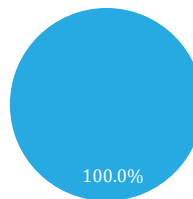
Modified Duration of Debt and Money Market: 0.45 years
 Past Performance is not indicative of Future performance
 The SPIN for Policyholders Unclaimed Fund is ULIF01901/04/16UNCLAIMFND136

Top 10 Industry Sector Exposure (%)



Credit Rating Profile

■ AAA & equivalent*



Maturity Profile

■ Upto 1 year

* Includes Gsec, SDL, Tbill, CBLO 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.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and 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.

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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.:

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