

In linked insurance products, the investment risk in the Investment Portfolio is borne by the policy holder.



aapke vaade,  
sar aankhon par

December 2017



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 6

Unit Linked Equity II Fund

## Page 8

Unit Linked Growth Fund

## Page 10

Unit Linked Growth II Fund

## Page 12

Unit Linked Growth Plus Fund

## Page 14

Unit Linked Balanced Fund

## Page 16

Unit Linked Balanced II Fund

## Page 18

Unit Linked Balanced Plus Fund

## Page 20

Unit Linked Debt Fund

## Page 22

Unit Linked Debt Plus Fund

## Page 24

Unit Linked Liquid Fund

## Page 26

Unit Linked NAV Guarantee Fund

## Page 28

Unit Linked Pension Growth Fund

## Page 30

Unit Linked India Multicap Fund

**Anurag Jain**

Chief Investment Officer



## From the **CIO's Desk**

### Market commentary – December 2017

We wish you and your family a happy, healthy and prosperous 2018! Year 2017 ended with a spectacular performance, with the BSE-30 Index and Nifty-50 Index giving 28% and 29% returns respectively. BSE Midcap Index and BSE Smallcap Index also gave handsome returns of 48% and 60% respectively. India remained one of the best-performing markets globally during the period. 2017 was a very eventful year with following path-breaking events which will shape the economy and markets going forward. (1) The Government successfully implemented GST w.e.f. July 1, 2017. (2) India's ranking rose 30 notches to 100 in the World Bank's Ease of Doing Business Survey for 2018, (3) Credit rating agency, Moody's, upgraded India's sovereign rating after 15 years (4) RBI ordered banks to refer non-performing accounts for bankruptcy resolution. (5) The Government announced plans for PSU banks' recapitalization and the Bharatmala project (Road projects worth Rs. 7 lac crores). (6) BJP won state elections in six out of seven states which went to polls in 2017. (7) The US Federal Reserve raised the federal funds rate thrice in the year 2017 signaling a gradually improving US economy.

Year 2017 also saw domestic institutions investing far more (approximately Rs. 78,100 crores, highest ever) in Indian equities than Foreign Investors' with net inflows of approximately Rs. 48,200 crores (highest since CY14). In our view, 2018 will be the year of contrast. On one hand, growth will accelerate as the economy recovers from the twin shocks of de-monetisation and GST transition. On other hand, macro-economic stability may worsen slightly as inflation, Current Account Deficit, fiscal deficit, and interest rates are likely to inch up with rising crude oil prices and fiscal consolidation may take a pause.

We expect growth in the second half of FY2018-19 to be significantly better than the first half, as impact of GST rollout and implementation diminishes and the economy returns to normalcy. GDP growth, which had dipped to 5.7% in Q1 of FY18, has recovered to 6.3% in Q2 of FY18 and is further expected to accelerate going forward. We believe the fiscal stimulus being injected by the Government (PSU banks recapitalization, GST rate cuts, easing of compliance procedures, Bharatmala

project, etc.) would address key issues (non-performing assets of banks leading to weak credit off-take, weakness in small and medium enterprises segment due to GST) plaguing the Indian economy in the last few years. However, there has been an improvement in the growth indicators. The recently concluded quarterly results of companies have been very encouraging. After many quarters, for the first time, projected earnings of companies in the Nifty have not been cut by analysts, but upgraded. In our opinion, sustained acceleration in profit growth of companies can more than offset the slightly higher interest rates and above-average valuations in the equity markets and drive equity outperformance, signs of which are clearly visible now.

Higher-than-expected government borrowing and some worsening of macro-economic indicators due to increase in commodity prices has led to increase in inflation (CPI inflation moving up to 4.88% in November 2017) and higher current account deficit, has led to interest rates (10 year Government securities) moving higher, from 7.05% levels to 7.32% during the month. We believe that the best of interest rate cycle is behind us and going forward directionally, interest rates are likely to move up, though at a very gradual pace. Interest rate moving up brings down returns in fixed income. Our endeavor is to maximize returns in this environment.

After seeing the strong returns generated by markets in recent times, it is tempting to cash out of your market-linked investments and wait for markets to correct. We would suggest that "time in the market is more important than timing the market" to generate good returns over the long term period. Trying to time the market leads to negative surprises generally and staying invested is the best strategy.

Our investment philosophy is based on disciplined and structured approach of doing research and investing. It includes undiluted focus on fundamental research to identify high-quality businesses with 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.

*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.*

# Unit Linked 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.



## Risk Profile – High

*Asset Allocation Pattern*

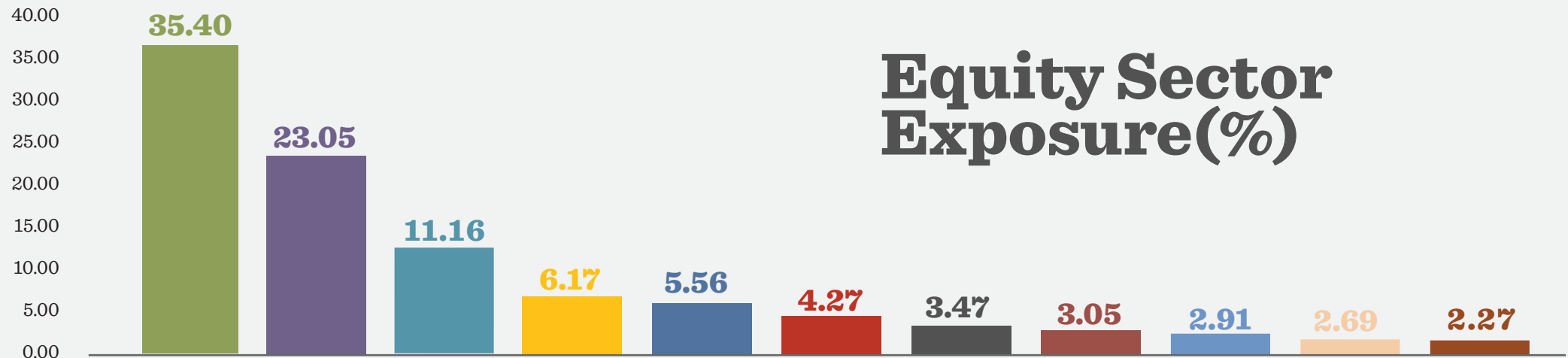
**60% - 100%**

Equity and Equity Related Instruments

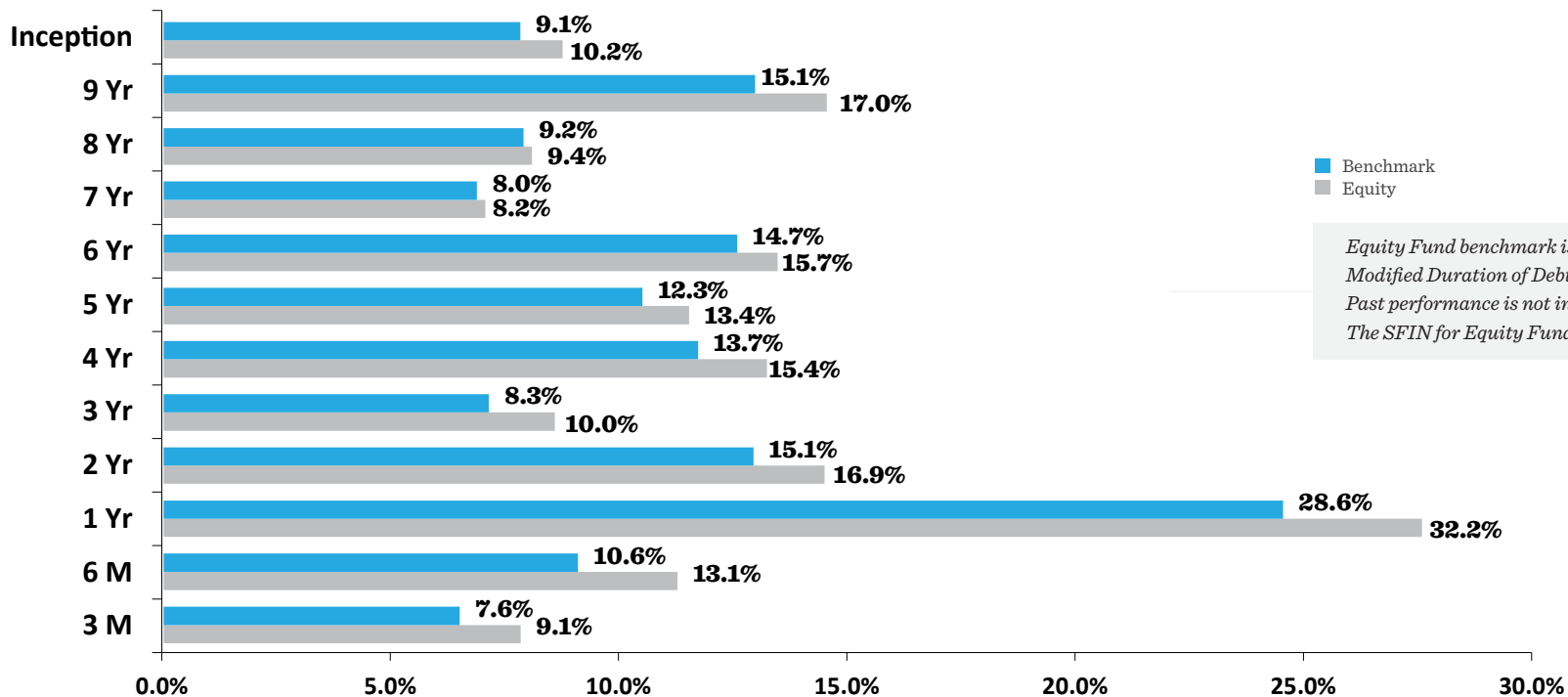
**0% - 40%**

Money Market

**DATE OF INCEPTION: 16<sup>TH</sup> JUNE 2008**



**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Equity

Equity Fund benchmark is Nifty 50  
Modified Duration of Debt and Money Market: 0.00  
Past performance is not indicative of future performance.  
The SFIN for Equity Fund is ULIF00116/06/08EQUITYFUND136.

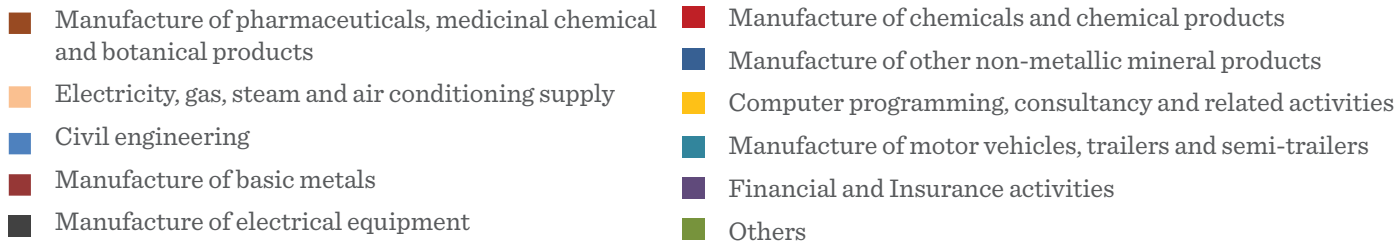
**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

NAV as on 31st December 2017: 25.3072

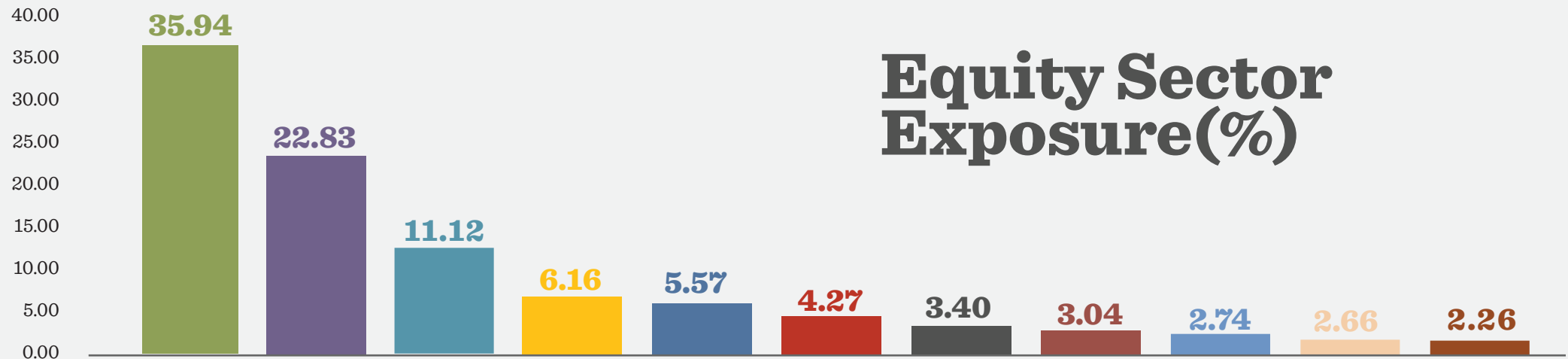
	%	
<b>EQUITY</b>	<b>99.21</b>	
Maruti Suzuki India Ltd	6.73	
HDFC Bank Ltd	6.61	+
Reliance ETF Bank BeES	5.45	
YES Bank Ltd	4.67	
Infosys Ltd	3.69	
IndusInd Bank Ltd	3.36	
Larsen & Turbo Ltd	2.91	
GAIL (India) Ltd	2.69	<b>0.79</b>
Vedanta Ltd	2.17	
Hindustan Unilever Ltd	2.16	
Others	58.75	
<b>Total</b>		<b>100</b>

# Unit Linked 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: 7<sup>TH</sup> JANUARY 2010**



## Risk Profile – High

*Asset Allocation Pattern*

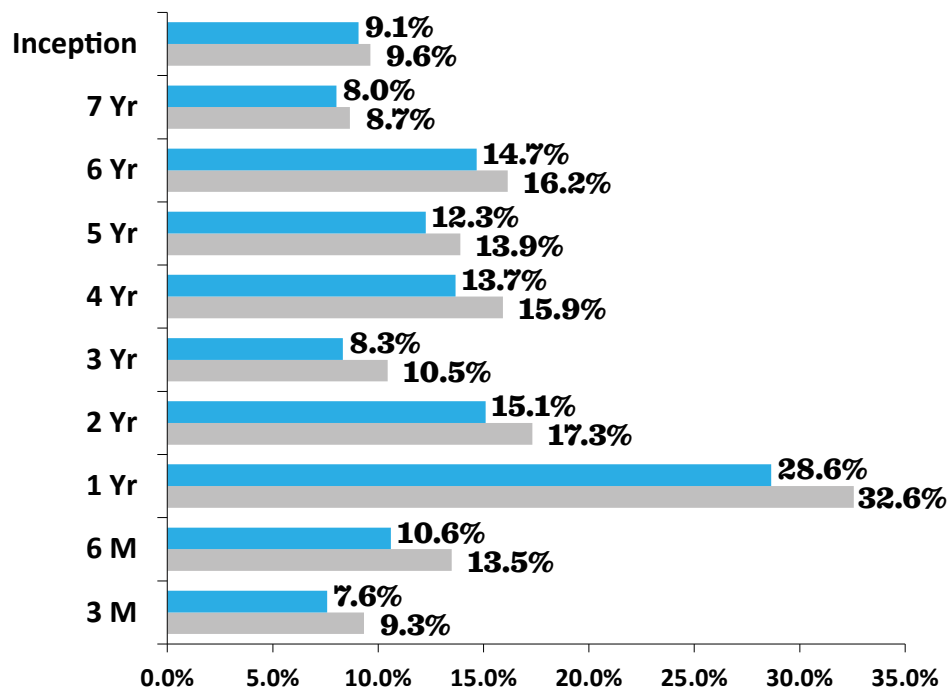
**60% - 100%**

Equity and Equity Related Instruments

**0% - 40%**

Money Market

**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Equity II

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

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

NAV as on 31st December 2017: 20.8331

	%	
<b>EQUITY</b>	<b>98.97</b>	
Maruti Suzuki India Ltd	6.74	
HDFC Bank Ltd	6.61	+
Reliance ETF Bank BeES	5.26	
YES Bank Ltd	4.67	<b>MONEY</b>
Infosys Ltd	3.67	<b>MARKET</b>
IndusInd Bank Ltd	3.43	<b>INSTRUMENTS</b>
Larsen & Tourbo Ltd	2.74	<b>&amp; OTHERS(%)</b>
GAIL (India) Ltd	2.66	<b>1.03</b>
Vedanta Ltd	2.16	
Hindustan Unilever Ltd	2.16	
Others	58.86	
<b>Total</b>		<b>100</b>

# Unit Linked 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.

- Electricity, gas, steam and air conditioning supply
- Civil engineering
- Manufacture of basic metals
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Computer programming, consultancy and related activities
- Manufacture of machinery and equipment n.e.c.
- Manufacture of other non-metallic mineral products
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 16<sup>TH</sup> JUNE 2008**

## Risk Profile - Medium to High

*Asset Allocation Pattern*

**50% - 90%**

Equity and Equity Related Instruments

**10% - 50%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

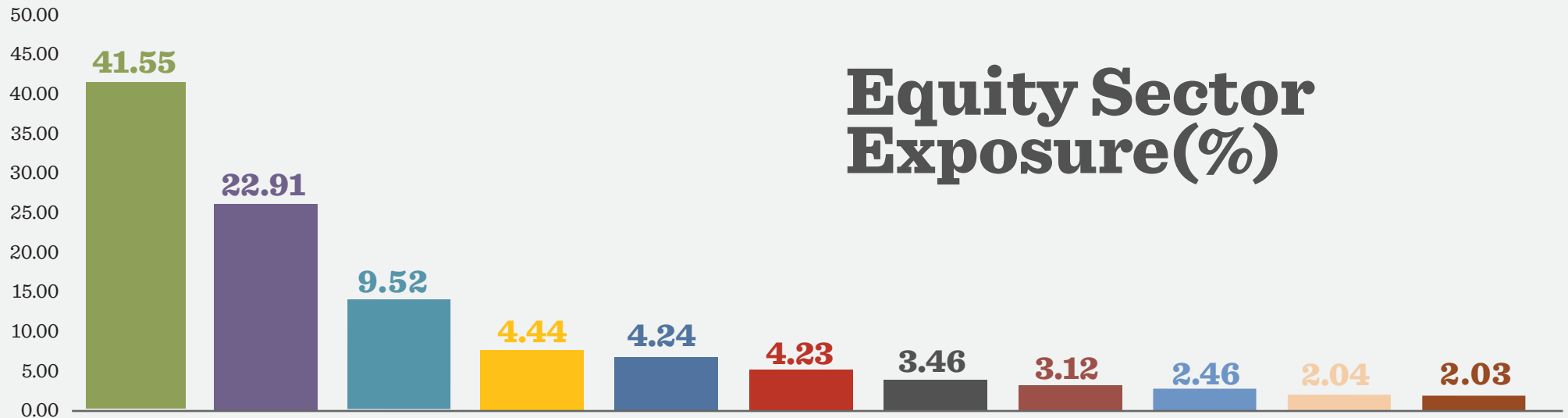
AAA & equivalent\* **100%**

AA & equivalent **0%**

A & equivalent **0%**

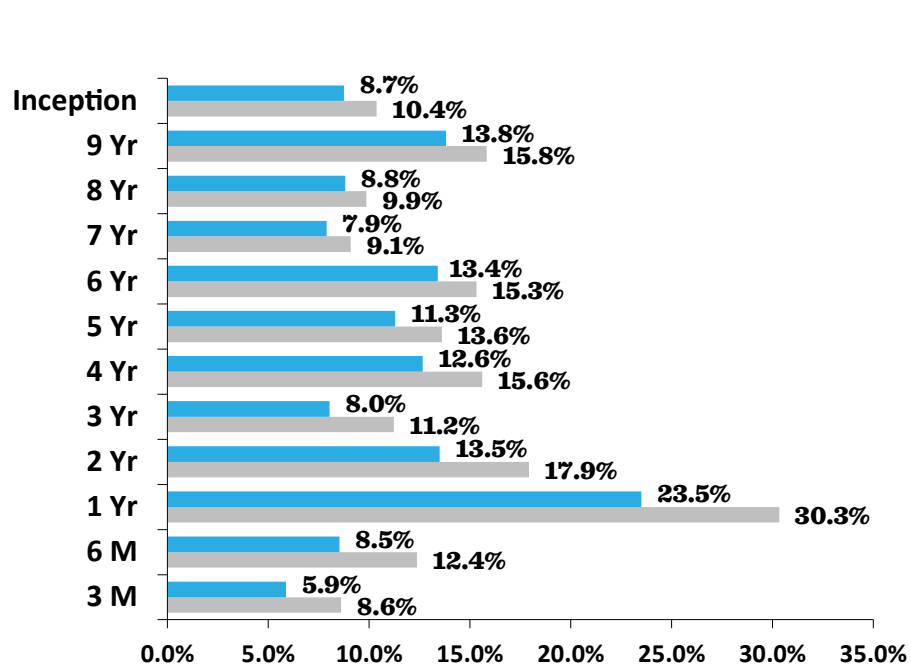
**Total 100%**

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



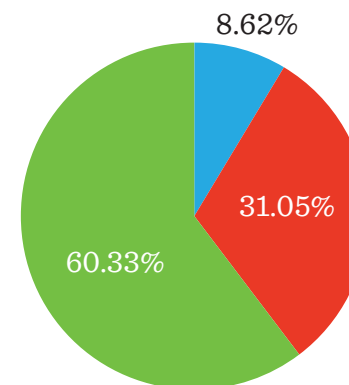


## FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017



■ Benchmark  
■ Growth

Growth Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.90  
Past performance is not indicative of future performance.  
The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136



### Debt Maturity Profile

- 8.62% Upto 1 year
- 31.05% More than 1 year and upto 7 years
- 60.33% Above 7 years

NAV as on 31st December 2017: 25.6576

## PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017

	%		%		%	
<b>EQUITY</b>	<b>86.34</b>	<b>GOVERNMENT SECURITIES</b>	<b>8.66</b>	<b>CORPORATE DEBT</b>	<b>3.94</b>	
HDFC Bank Ltd	6.80	8.97% Govt. of India	2.61	9.75% Rural Electrification Corp. Ltd.	0.94	+ <b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>  <b>1.06</b>
Maruti Suzuki India Ltd	6.02	6.68% Govt. of India	1.12	9.18% Power Fin Corp. Ltd. NCD	0.80	
YES Bank Ltd	4.80	6.84% Govt. of India GSEC	1.04	10.40% Reliance Ports & Terminals Ltd. NCD	0.64	
Infosys Ltd	3.00	9.23% Govt. of India	0.99	9.00% Power Fin Corp. Ltd. NCD	0.63	
IndusInd Bank Ltd	3.00	6.57% Govt. of India	0.94	10.25% Reliance Gas Transport Infrastructure Ltd	0.57	
Reliance ETF Bank BeES	2.59	7.72% Govt. of India GSEC	0.90	8.57% India Infradebt Ltd NCD	0.25	
Subros Ltd	2.39	7.61% Govt. of India GSEC	0.33	8.7% Power Fin Corp. Ltd. NCD	0.12	
Bajaj Finance Ltd	2.25	8.35% Uttar Pradesh State Dev. Loan SPL	0.18			
Larsen & Turbo Ltd	2.04	7.88% Govt. of India GSEC	0.18			
GAIL (India) Ltd	2.03	8.83% Govt. of India	0.18			
Others	51.42	Others	0.20			
					<b>Total</b>	<b>100</b>

# Unit Linked 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.

- Civil engineering
- Electricity, gas, steam and air conditioning supply
- Manufacture of basic metals
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of machinery and equipment n.e.c.
- Computer programming, consultancy and related activities
- Manufacture of other non-metallic mineral products
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 7<sup>TH</sup> JANUARY 2010**

## Risk Profile - Medium to High

*Asset Allocation Pattern*

**50% - 90%**

Equity and Equity Related Instruments

**10% - 50%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

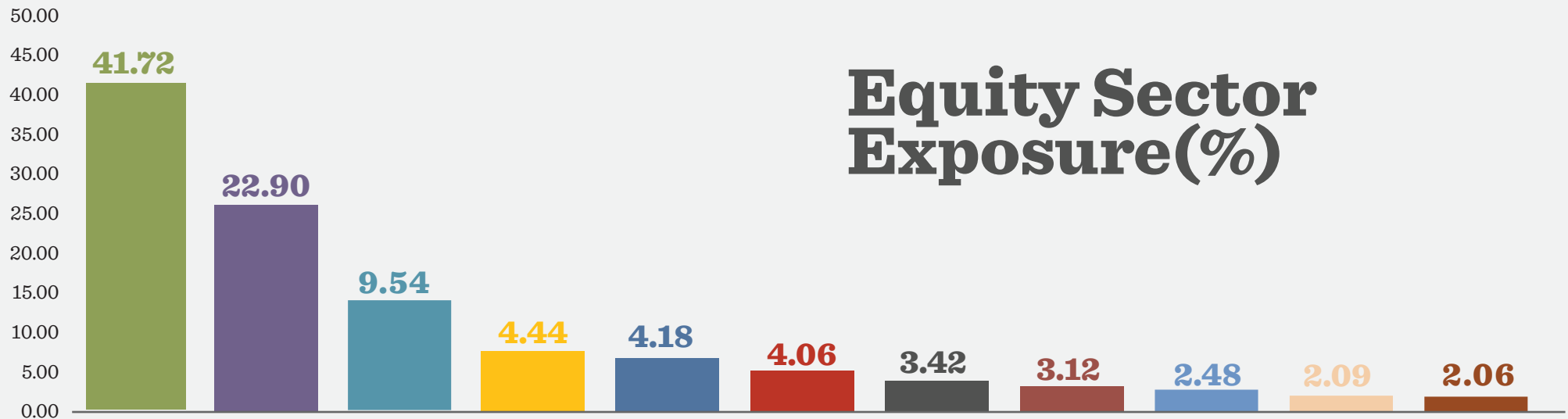
AAA & equivalent\* **100%**

AA & equivalent **0%**

A & equivalent **0%**

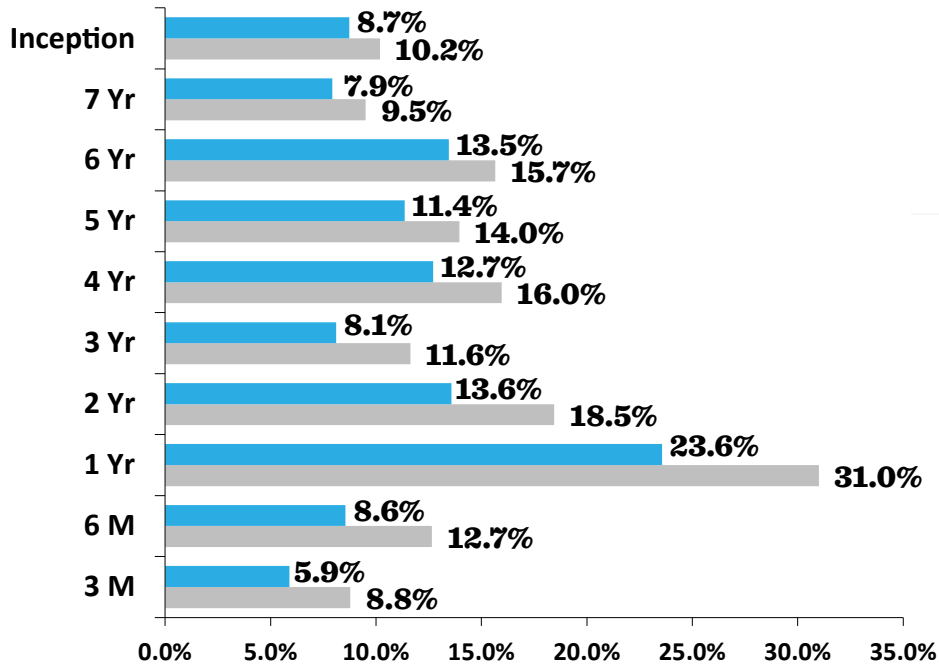
Total **100%**

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



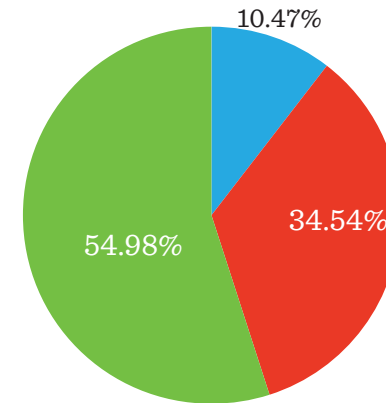
Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Growth II

Growth II Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.54  
Past performance is not indicative of future performance.  
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136.



**Debt Maturity Profile**

- 10.47% Upto 1 year
- 34.54% More than 1 year and upto 7 years
- 54.98% Above 7 years

NAV as on 31st December 2017: 21.6945

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%		%		%	
<b>EQUITY</b>	<b>85.91</b>	<b>GOVERNMENT SECURITIES</b>	<b>8.21</b>	<b>CORPORATE DEBT</b>	<b>4.23</b>	
HDFC Bank Ltd	6.70	6.84% Govt. of India GSEC	1.95	9.00% Power Fin Corp. Ltd. NCD	1.59	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	6.07	6.68% Govt. of India	1.25	10.25% Reliance Gas Transport Infrastructure Ltd	1.52	
YES Bank Ltd	4.72	6.79% Govt. of India	0.83	8.385% IDFC Infra Finance Ltd NCD	0.34	
IndusInd Bank Ltd	3.29	6.57% Govt. of India	0.76	8.70% Great Eastern Shipping Co Ltd NCD	0.28	
Reliance ETF Bank BeES	3.15	7.61% Govt. of India GSEC	0.73	10.40% Reliance Ports & Terminals Ltd. NCD	0.22	
Infosys Ltd	2.97	8.30% Govt. of India	0.71	8.57% India Infradebt Ltd NCD	0.21	
Subros Ltd	2.29	7.80% Govt. of India	0.55	8.7% Power Fin Corp. Ltd. NCD	0.07	
Bajaj Finance Ltd	2.24	7.72% Govt. of India GSEC	0.48			
GAIL (India) Ltd	2.09	8.24% Govt. of India GSEC	0.35			
Larsen & Turbo Ltd	2.06	9.23% Govt. of India	0.31			
Others	50.35	Others	0.27			
						<b>1.65</b>
						<b>Total 100</b>

# Unit Linked 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.

- Civil engineering
- Electricity, gas, steam and air conditioning supply
- Manufacture of basic metals
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of other non-metallic mineral products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 13<sup>TH</sup> SEPTEMBER 2010**

## Risk Profile - Medium to High

*Asset Allocation Pattern*

**50% - 90%**

Equity and Equity Related Instruments

**10% - 50%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

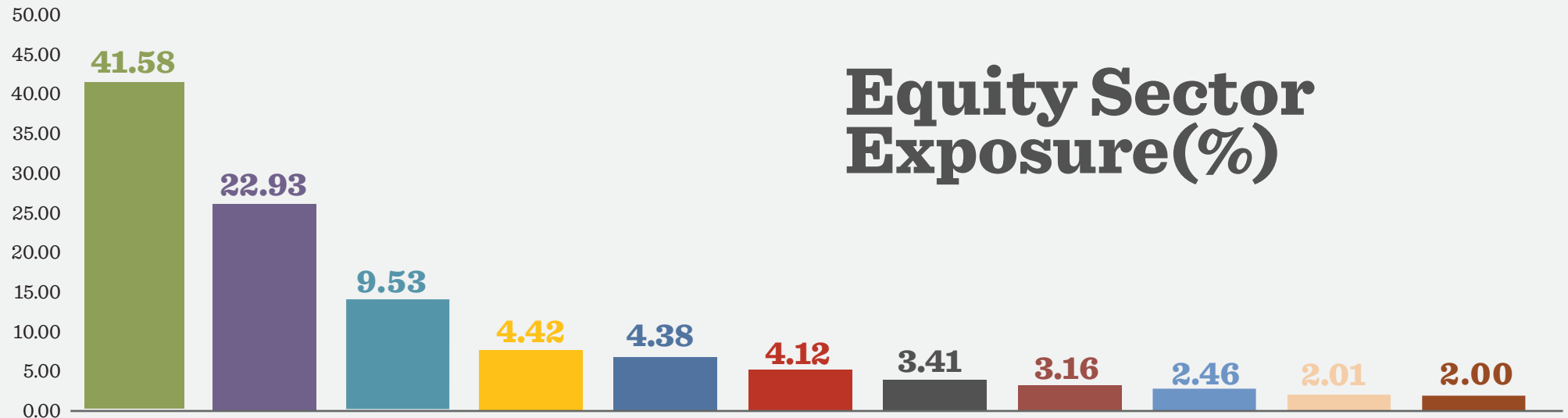
AAA & equivalent\* **100%**

AA & equivalent **0%**

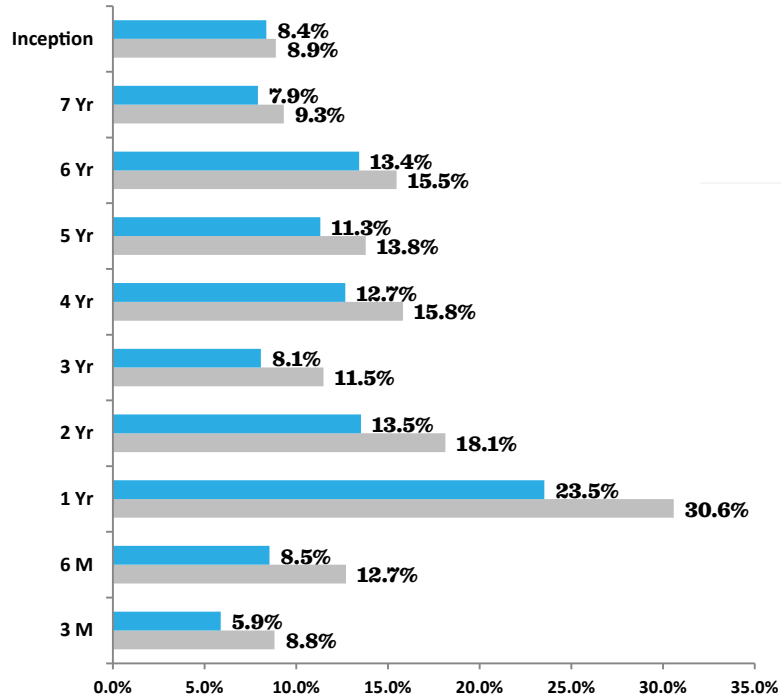
A & equivalent **0%**

Total **100%**

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

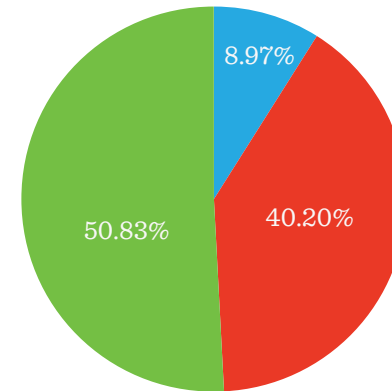


Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index  
**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
 ■ Growth Plus

Growth Plus Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.  
 Modified Duration of Debt and Money Market: 5.87  
 Past performance is not indicative of future performance.  
 The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.



**Debt Maturity Profile**

- 8.97% Upto 1 year
- 40.20% More than 1 year and upto 7 years
- 50.83% Above 7 years

NAV as on 31st December 2017: 18.6300

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%		%		%	
<b>EQUITY</b>	<b>86.19</b>	<b>GOVERNMENT SECURITIES</b>	<b>10.44</b>	<b>CORPORATE DEBT</b>	<b>2.22</b>	
HDFC Bank Ltd	6.84	6.84% Govt. of India GSEC	1.86	10.25% Reliance Gas Transport Infrastructure Ltd	0.61	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	6.05	6.68% Govt. of India	1.53	9.24% LIC Housing Fin. Ltd. NCD	0.49	
YES Bank Ltd	4.81	7.61% Govt. of India GSEC	1.44	9.00% Power Fin Corp. Ltd. NCD	0.46	
IndusInd Bank Ltd	3.14	9.23% Govt. of India	1.29	8.60% IDFC Infra Finance Ltd NCD	0.23	
Reliance ETF Bank BeES	3.04	8.83% Govt. of India	1.26	10.40% Reliance Ports & Terminals Ltd. NCD	0.17	
Infosys Ltd	2.96	7.72% Govt. of India GSEC	0.58	8.57% India Infradebt Ltd NCD	0.12	
Subros Ltd	2.35	8.97% Govt. of India	0.46	9.75% Rural Electrification Corp. Ltd.	0.10	
Bajaj Finance Ltd	2.15	7.80% Govt. of India	0.39	9.61% Power Fin Corp. Ltd. NCD	0.05	
GAIL (India) Ltd	2.01	8.17% Govt. of India	0.35			
Larsen & Turbo Ltd	2.00	6.79% Govt. of India	0.30			
Others	50.84	Others	0.99			
					<b>Total</b>	<b>100</b>

# Unit Linked 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.

- Electricity, gas, steam and air conditioning supply
- Manufacture of basic metals
- Employment activities
- Manufacture of machinery and equipment n.e.c.
- Manufacture of electrical equipment
- Manufacture of other non-metallic mineral products
- Manufacture of chemicals and chemical products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 16<sup>TH</sup> JUNE 2008**

## Risk Profile – Medium

*Asset Allocation Pattern*

**30% - 70%**

Equity and Equity Related Instruments

**30% - 70%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

AAA & equivalent\* **98.40%**

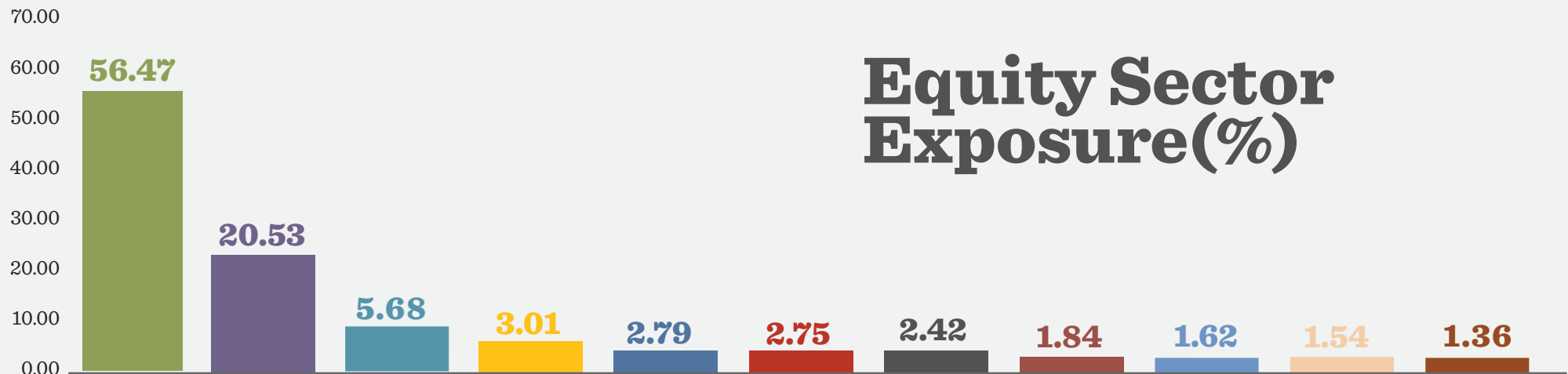
AA & equivalent **1.60%**

A & equivalent **0%**

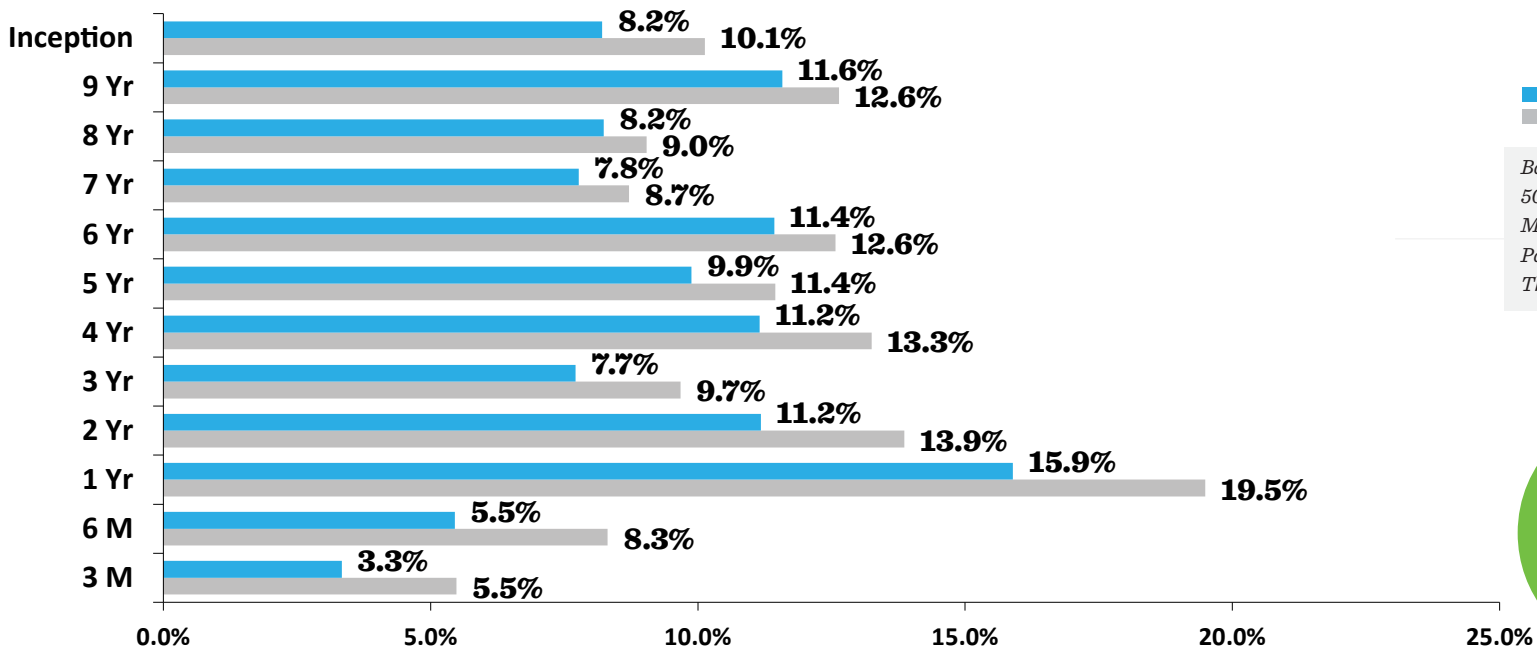
Total **100%**

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

## Equity Sector Exposure(%)

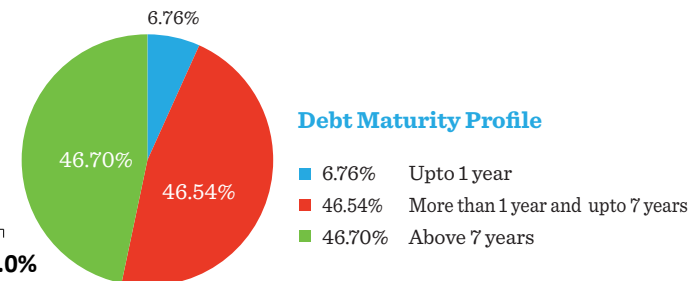


**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Balanced

Balanced Fund benchmark is 50% Nifty 50 and 50% CRISIL Customized Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.62  
Past performance is not indicative of future performance.  
The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136.



NAV as on 31st December 2017: 25.1275

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%		%		%	
<b>EQUITY</b>	<b>55.87</b>	<b>GOVERNMENT SECURITIES</b>	<b>18.82</b>	<b>CORPORATE DEBT</b>	<b>21.76</b>	
HDFC Bank Ltd	5.29	8.83% Govt. of India	4.31	9.00% Power Fin Corp. Ltd. NCD	6.29	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS (%)</b>
Maruti Suzuki India Ltd	3.32	6.84% Govt. of India GSEC	3.69	9.75% Rural Electrification Corp. Ltd.	2.24	
YES Bank Ltd	2.86	9.23% Govt. of India	3.66	7.47% Power Fin Corp. Ltd. NCD	2.18	
IndusInd Bank Ltd	2.14	8.83% Govt. of India	1.94	9.18% Tata Sons Ltd. NCD	1.98	
Infosys Ltd	1.85	8.30% Govt. of India	1.20	10.40% Reliance Ports & Terminals Ltd. NCD	1.59	
Team Lease Services Ltd	1.62	6.62% Govt. of India	0.75	9.24% LIC Housing Fin. Ltd. NCD	1.26	
L&T Finance Holdings Ltd	1.39	8.27% Govt. of India	0.60	8.70% Great Eastern Shipping Co Ltd NCD	1.04	
State Bank of India	1.37	7.72% Govt. of India GSEC	0.60	7.9% Reliance Ports & Terminals Ltd. NCD	1.02	
GAIL (India) Ltd	1.36	6.68% Govt. of India	0.46	10.25% Reliance Gas Transport Infrastructure Ltd	0.95	
Larsen & Turbo Ltd	1.35	7.80% Govt. of India	0.45	9.25% Reliance Jio Infocomm Limited NCD	0.78	
Others	33.32	Others	1.17	Others	2.43	
				<b>Total</b>	<b>100</b>	

# Unit Linked 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.

- Manufacture of basic metals
- Employment activities
- Water Transport
- Manufacture of machinery and equipment n.e.c.
- Manufacture of electrical equipment
- Manufacture of other non-metallic mineral products
- Manufacture of chemicals and chemical products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

## Risk Profile – Medium

Asset Allocation Pattern

**30% - 70%**

Equity and Equity Related Instruments

**30% - 70%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

AAA & equivalent\* **97.36%**

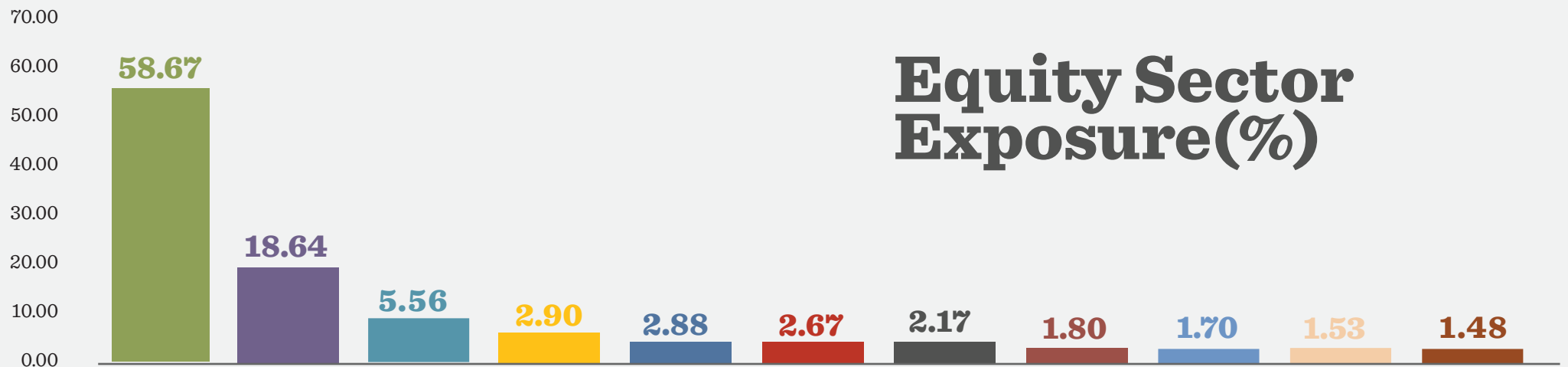
AA & equivalent **2.64%**

A & equivalent **0%**

Total **100%**

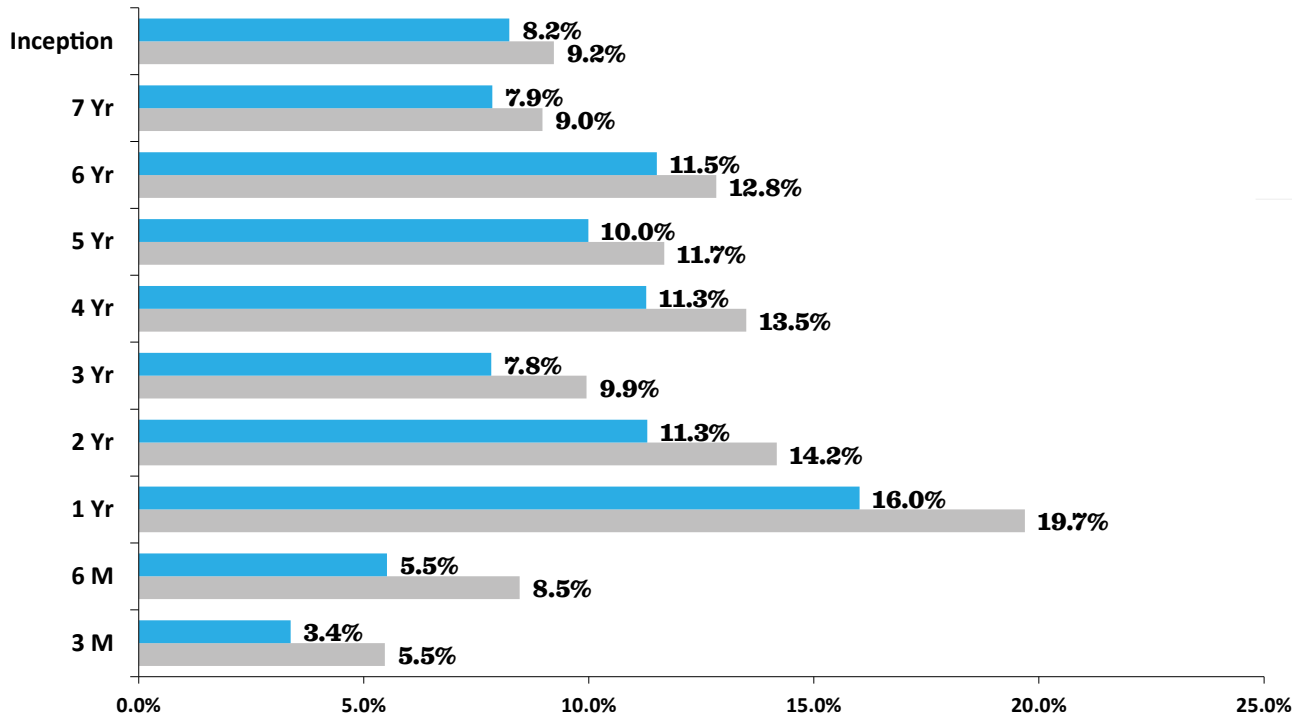
\* Includes Gsec, SDL, Tbill, CBLO and Reverse Repo

**DATE OF INCEPTION: 7<sup>TH</sup> JANUARY 2010**



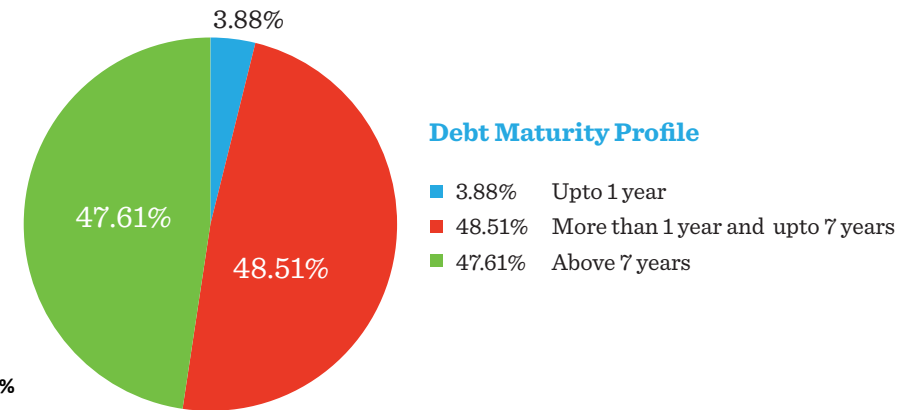


Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index  
**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
 ■ Balanced II

Balanced II Fund benchmark is 50% Nifty 50 and 50% CRISIL Customized Bond Fund Index.  
 Modified Duration of Debt and Money Market: 5.74  
 Past performance is not indicative of future performance.  
 The SFIN for Balanced Fund is ULIF00807/01/10BLNCDIIFND136



NAV as on 31st December 2017: 20.2282

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%		%		%	
<b>EQUITY</b>	<b>53.74</b>	<b>GOVERNMENT SECURITIES</b>	<b>20.61</b>	<b>CORPORATE DEBT</b>	<b>20.12</b>	
HDFC Bank Ltd	5.20	8.30% Govt. of India	6.42	9.00% Power Fin Corp. Ltd. NCD	3.43	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	3.30	6.84% Govt. of India GSEC	3.96	8.70% Great Eastern Shipping Co Ltd NCD	1.70	
YES Bank Ltd	2.77	8.97% Govt. of India	2.25	9.24% LIC Housing Fin. Ltd. NCD	1.45	
IndusInd Bank Ltd	2.16	6.57% Govt. of India	1.23	10.40% Reliance Ports & Terminals Ltd. NCD	1.41	
Infosys Ltd	1.80	9.23% Govt. of India	1.20	8.7% Power Fin Corp. Ltd. NCD	1.30	
Team Lease Services Ltd	1.53	7.80% Govt. of India	0.97	7.47% Power Fin Corp. Ltd. NCD	1.21	
State Bank of India	1.39	8.08% Govt. of India	0.84	9.09% Indian Railways Fin. Corp. NCD	1.17	
L&T Finance Holdings Ltd	1.35	6.62% Govt. of India	0.71	8.9% Reliance Capital Ltd. NCD	1.11	
Larsen & Turbo Ltd	1.30	7.61% Govt. of India GSEC	0.65	10.25% Reliance Gas Transport Infrastructure Ltd	1.02	
GAIL (India) Ltd	1.25	8.27% Govt. of India	0.58	9.02% Rural Electrification Corporation Ltd	0.85	
Others	31.68	Others	1.80	Others	5.46	
					<b>Total</b>	<b>100</b>

# Unit Linked 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.

- Employment activities
- Electricity, gas, steam and air conditioning supply
- Manufacture of tobacco products
- Manufacture of basic metals
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of other non-metallic mineral products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

## Risk Profile - Medium

Asset Allocation Pattern

**30% - 70%**

Equity and Equity Related Instruments

**30% - 70%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

AAA & equivalent\* **98.91%**

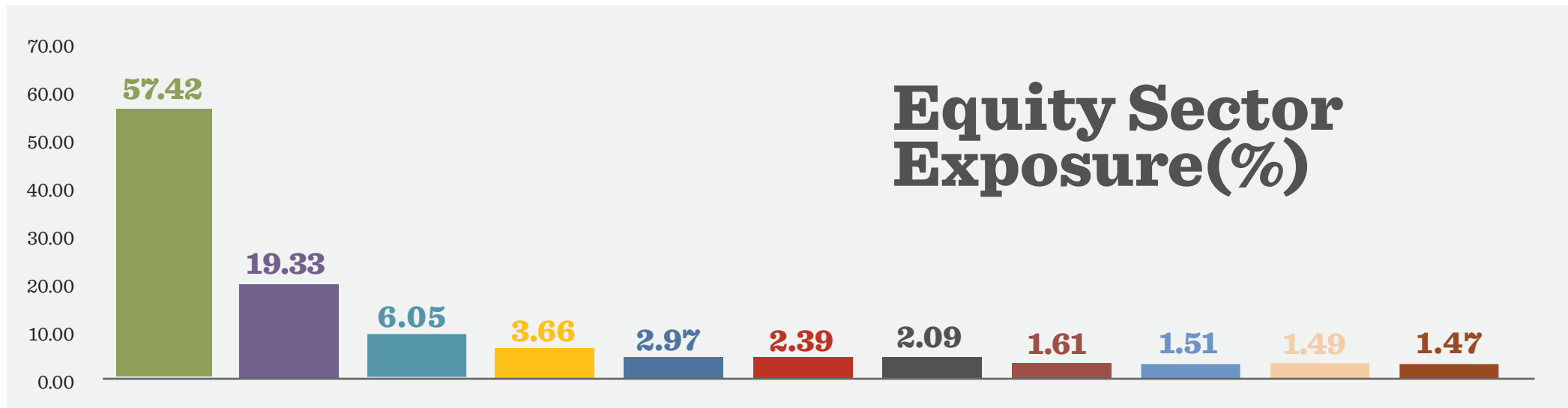
AA & equivalent **1.09%**

A & equivalent **0%**

Total **100%**

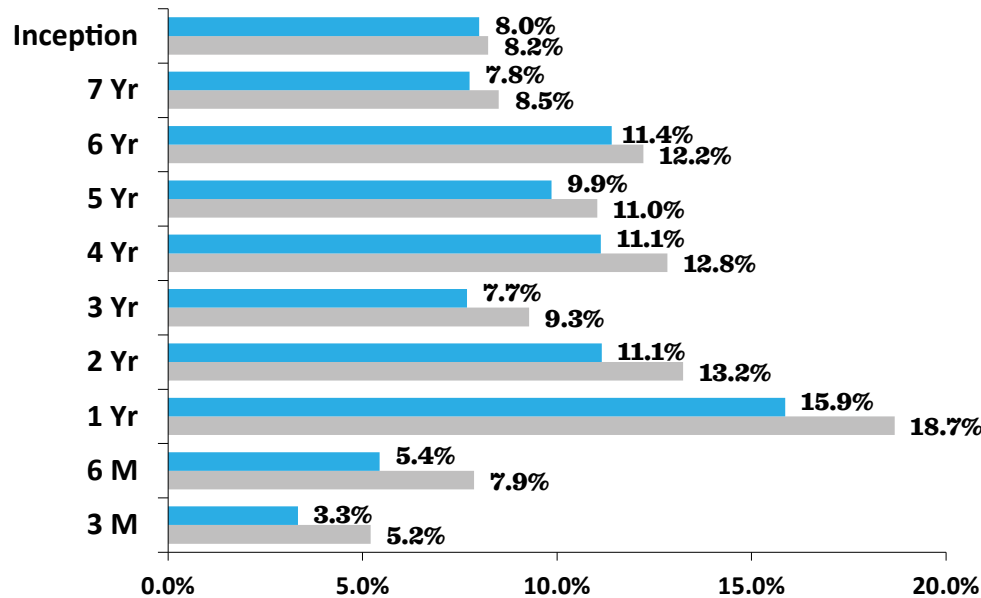
\* Includes Gsec, SDL, Tbill, CBLO and Reverse Repo

**DATE OF INCEPTION: 13<sup>TH</sup> SEPTEMBER 2010**



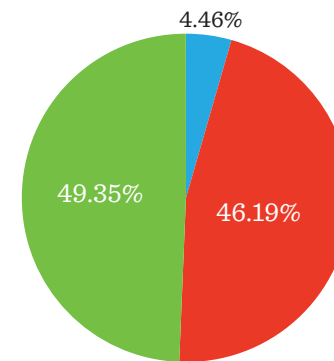
Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Balanced Plus

Balanced Plus Fund benchmark is 50% Nifty 50 and 50% CRISIL Customized Bond Index.  
Modified Duration of Debt and Money Market: 5.82  
Past performance is not Indicative of future performance.  
The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136.



**Debt Maturity Profile**

- 4.46% Upto 1 year
- 46.19% More than 1 year and upto 7 years
- 49.35% Above 7 years

NAV as on 31st December 2017: 17.8180

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%		%		%	
<b>EQUITY</b>	<b>57.17</b>	<b>GOVERNMENT SECURITIES</b>	<b>25.69</b>	<b>CORPORATE DEBT</b>	<b>14.77</b>	
HDFC Bank Ltd	5.38	7.61% Govt. of India GSEC	4.14	10.40% Reliance Ports & Terminals Ltd. NCD	1.68	
Maruti Suzuki India Ltd	3.67	6.84% Govt. of India GSEC	2.63	8.70% Great Eastern Shipping Co Ltd NCD	1.38	+
YES Bank Ltd	2.91	6.62% Govt. of India	2.25	9.25% Reliance Jio Infocomm Limited NCD	1.34	
IndusInd Bank Ltd	2.38	9.23% Govt. of India	2.08	7.95% LIC Housing Fin. Ltd. NCD	1.11	<b>MONEY</b>
Infosys Ltd	2.04	8.83% Govt. of India	1.98	9.24% LIC Housing Fin. Ltd. NCD	1.05	<b>MARKET</b>
ITC Ltd	1.51	7.72% Govt. of India GSEC	1.71	8.83% Indian Railways Fin. Corp. NCD	0.98	<b>INSTRUMENTS</b>
GAIL (India) Ltd	1.49	7.80% Govt. of India	1.62	9.09% Indian Railways Fin. Corp. NCD	0.86	<b>&amp; OTHERS(%)</b>
Team Lease Services Ltd	1.47	6.57% Govt. of India	1.49	9.00% Power Fin Corp. Ltd. NCD	0.80	<b>2.36</b>
Larsen & Turbo Ltd	1.45	7.16% Govt. of India	1.46	8.08% Tata Sons Ltd. NCD	0.67	
L&T Finance Holdings Ltd	1.38	8.27% Govt. of India	1.02	8.94% Power Fin Corp. Ltd. NCD	0.55	
Others	33.49	Others	5.30	Others	4.35	
					<b>Total</b>	<b>100</b>

# Unit Linked 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: 9<sup>TH</sup> JULY 2008**

## Risk Profile - Low to Medium

*Asset Allocation Pattern*

**60% - 100%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

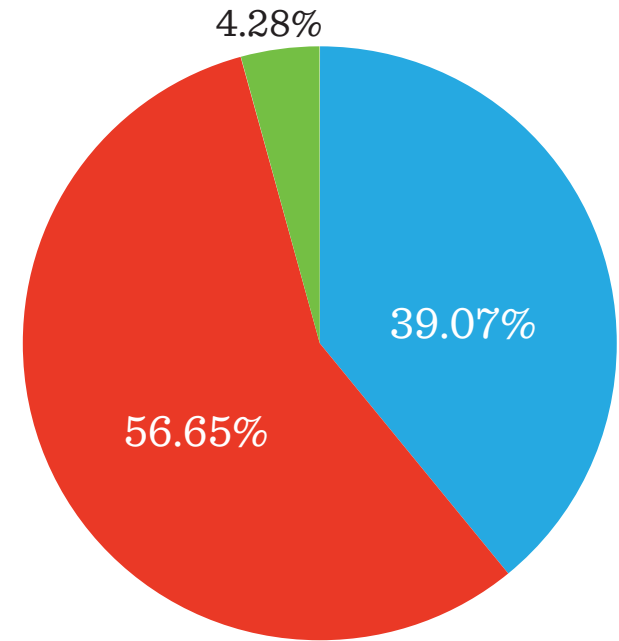
AAA & equivalent\* **98.66%**

AA & equivalent **1.34%**

A & equivalent **0%**

Total **100%**

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

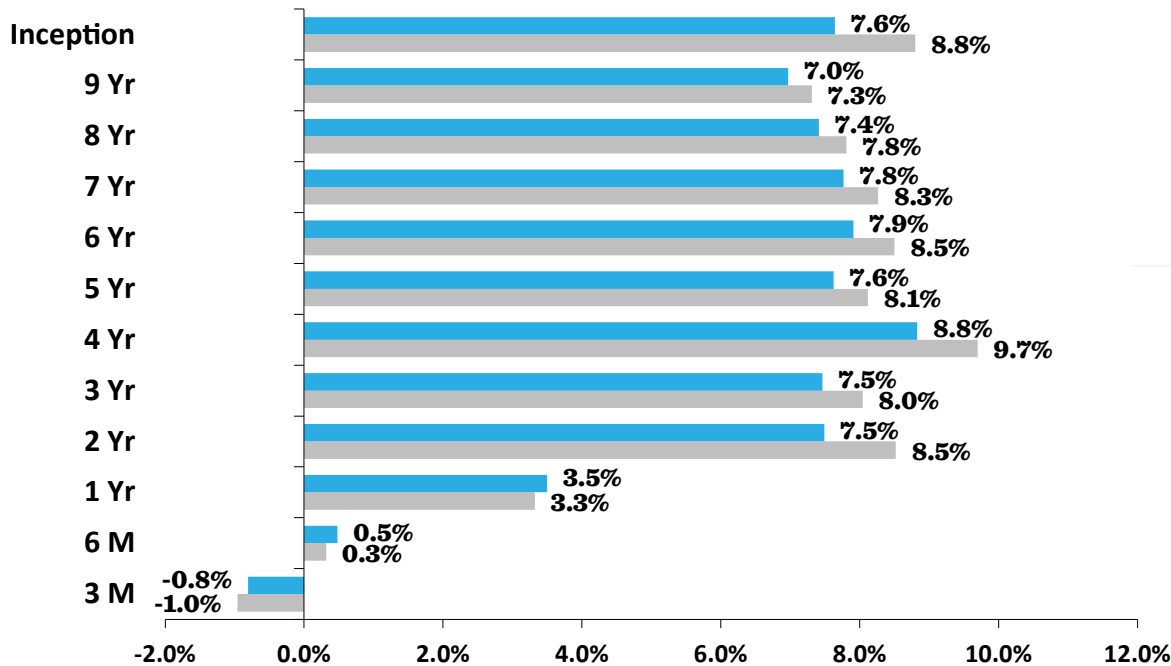


## Assets Mix

- 4.28% Other net current assets
- 56.65% Corporate Debt
- 39.07% Government Securities

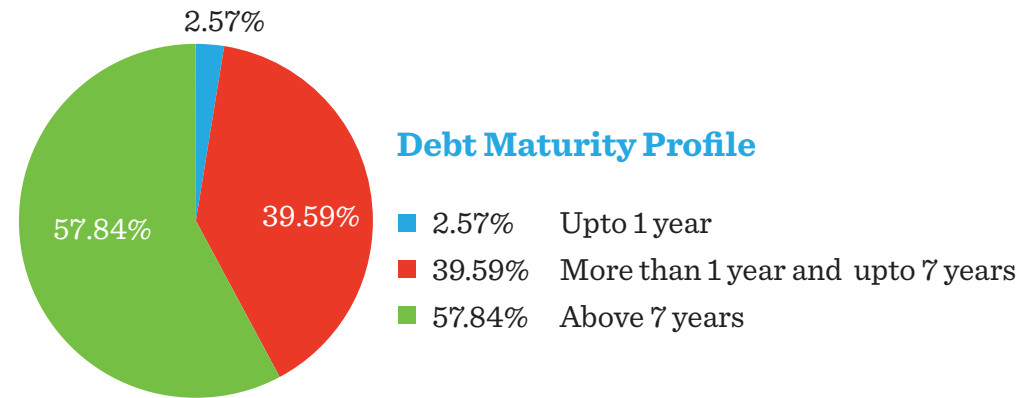
Benchmark: CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Debt

Debt Fund benchmark is CRISIL Customized Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.84  
Past Performance is not indicative of Future performance.  
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136.



NAV as on 31st December 2017: 22.2525

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%		%	
<b>GOVERNMENT SECURITIES</b>	<b>39.07</b>	<b>CORPORATE DEBT</b>	<b>56.65</b>	
6.68% Govt. of India	9.66	10.25% Reliance Gas Transport Infrastructure Ltd	4.56	
8.83% Govt. of India	4.99	8.51% India Infradebt Ltd NCD	3.53	+
6.62% Govt. of India	4.13	8.97% Tata Sons Ltd NCD	3.26	
8.24% Tamilnadu State Dev. Loan	3.45	8.04% Tata Sons Ltd. NCD	2.98	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
9.23% Govt. of India	3.11	7.9% Housing Dev. Fin. Corp. Ltd. NCD	2.95	
6.84% Govt. of India GSEC	1.87	7.47% Power Fin Corp. Ltd. NCD	2.93	
6.57% Govt. of India	1.73	8.70% Great Eastern Shipping Co Ltd NCD	2.82	
7.72% Govt. of India GSEC	1.72	8.385% IDFC Infra Finance Ltd NCD	2.58	<b>4.28</b>
7.06% Govt. of India GSEC	1.49	7.9% Reliance Ports & Terminals Ltd. NCD	2.53	
6.79% Govt. of India	1.39	8.01% L&T Infra Debt Fund Limited NCD	2.13	
Others	5.53	Others	26.39	
		<b>Total</b>	<b>100</b>	

# Unit Linked 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: 15<sup>TH</sup> SEPTEMBER 2010**

## Risk Profile – Low to Medium

*Asset Allocation Pattern*

**60% - 100%**

Debt Securities

**0% - 40%**

Money Market

## Credit Rating Profile

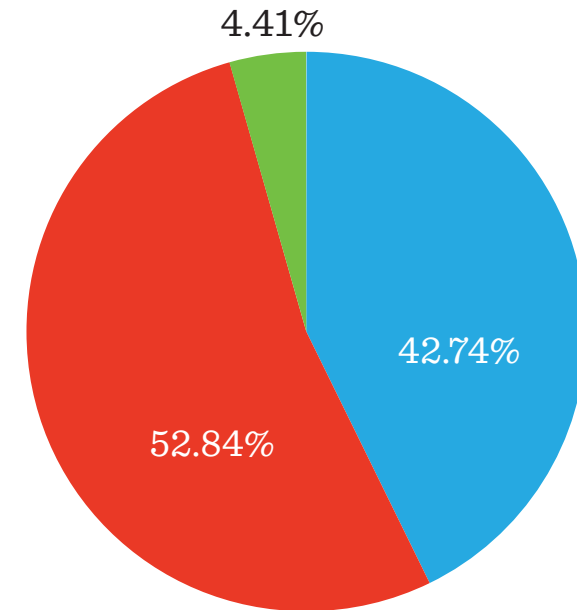
AAA & equivalent\* **98.51%**

AA & equivalent **1.49%**

A & equivalent **0%**

Total **100%**

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

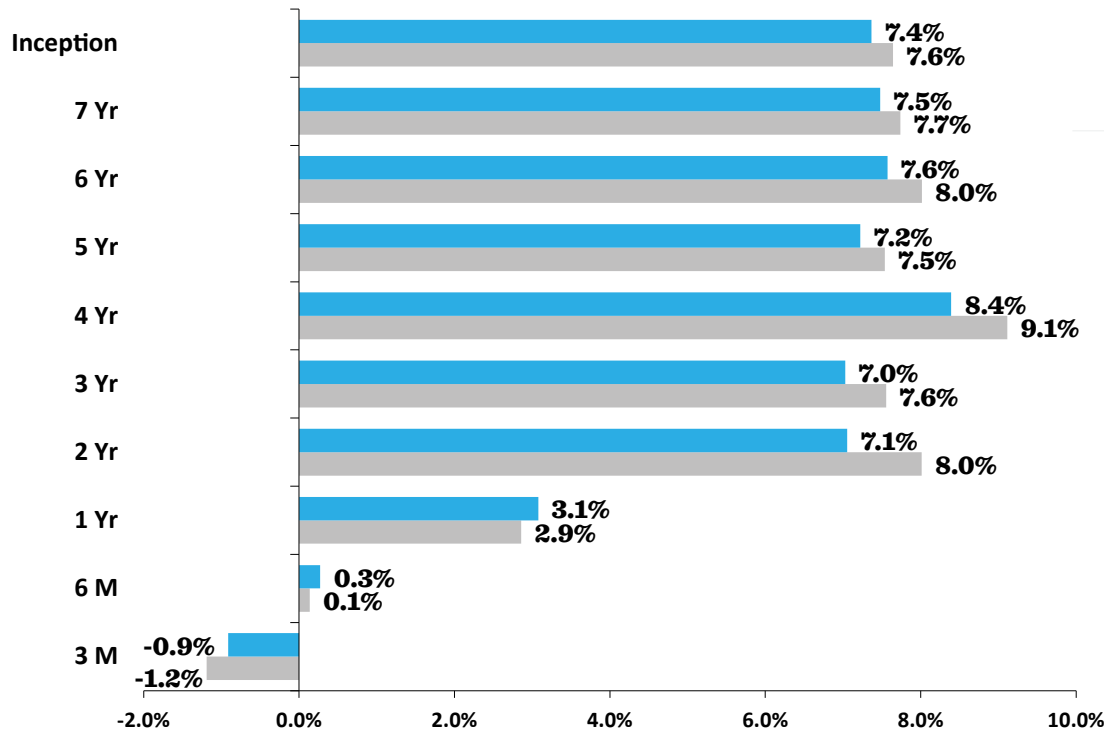


## Assets Mix

- 4.41% Other Net Current Assets
- 52.84% Corporate Debt
- 42.74% Government Securities

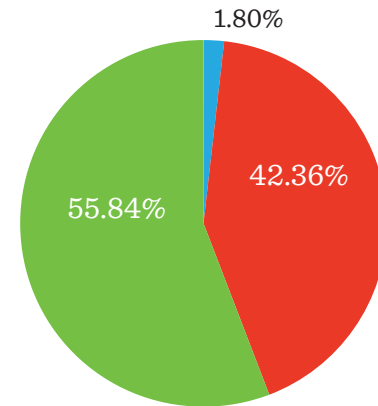
Benchmark: CRISIL Customized Bond Fund Index.

**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
■ Debt Plus

Debt Plus Fund benchmark is CRISIL Customized Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.88  
Past Performance is not indicative of Future performance.  
The SFIN for Debt Fund is ULIF01115/09/10DEBTPLFUND136.



**Debt Maturity Profile**

■ 1.80% Upto 1 year  
■ 42.36% More than 1 year and upto 7 years  
■ 55.84% Above 7 years

NAV as on 31st December 2017: 17.1198

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

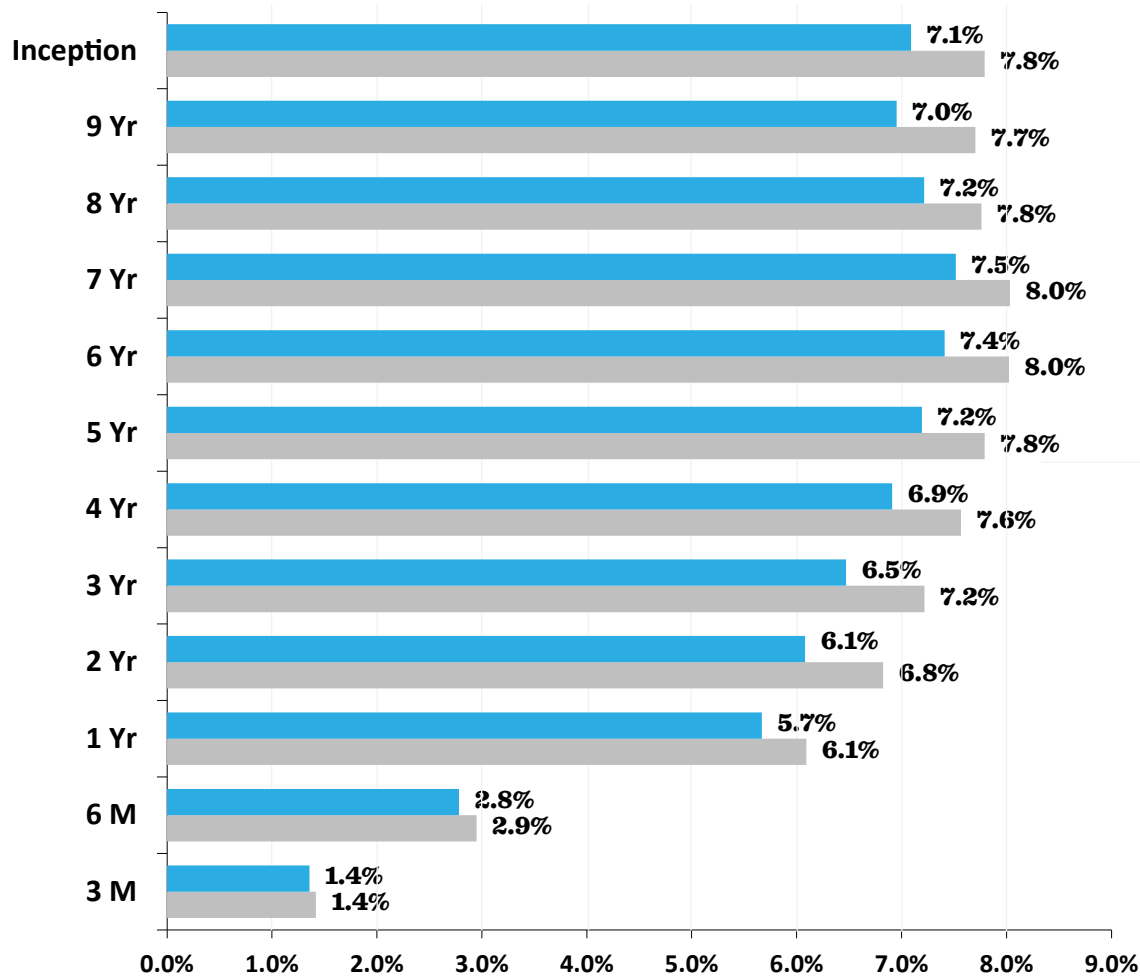
	%		%	
<b>GOVERNMENT SECURITIES</b>	<b>42.74</b>	<b>CORPORATE DEBT</b>	<b>52.84</b>	
6.68% Govt. of India	10.58	9.25% Reliance Jio Infocomm Limited NCD	5.13	
7.61% Govt. of India GSEC	5.18	8.15% Bajaj Finance Ltd. NCD	4.62	+
7.72% Govt. of India GSEC	3.19	8.60% IDFC Infra Finance Ltd NCD	2.50	
9.23% Govt. of India	2.87	8.65% Power Fin Corp. Ltd. NCD	2.10	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
6.57% Govt. of India	2.67	8.25% The Great Eastern Shipping Co. Ltd NCD	2.07	
6.79% Govt. of India	2.63	8.23% Rural Electrification Corporation Ltd	2.06	
6.84% Govt. of India GSEC	2.50	8.20% Power Grid Corp. Ltd. NCD	2.05	
6.62% Govt. of India	2.22	8.01% L&T Infra Debt Fund Limited NCD	2.04	<b>4.41</b>
8.83% Govt. of India	1.65	7.90% LIC Housing Fin. Ltd. NCD	2.03	
7.06% Govt. of India GSEC	1.52	7.75% India Infradebt Ltd NCD	2.02	
Others	7.73	Others	26.22	
			<b>Total</b>	<b>100</b>

# Unit Linked Liquid Fund

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

Benchmark: CRISIL Liquid Fund Index

## FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017



### Risk Profile - Low

Asset Allocation Pattern

**0% - 60%**

Debt Securities

**40% - 100%**

Money Market

### Credit Rating Profile

AAA & equivalent\* **100%**

AA & equivalent **0%**

A & equivalent **0%**

Total **100%**

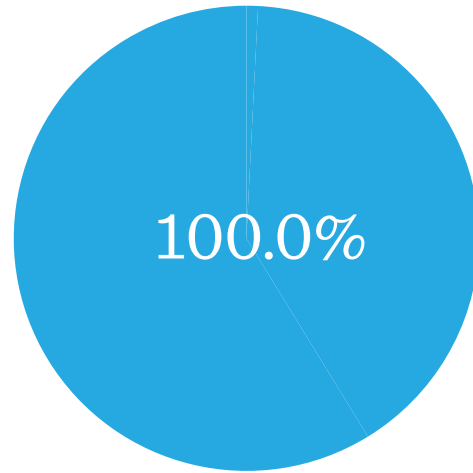
\*Includes Gsec, SDL, Tbill, CBLO and Reverse Repo

■ Benchmark  
■ Liquid

Liquid Fund benchmark is CRISIL Liquid Fund Index  
Modified Duration of Debt and Money Market: 0.31  
Past performance is not indicative of future performance  
The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136.

**DATE OF INCEPTION: 14<sup>TH</sup> JULY 2008**





### Debt Maturity Profile

- 100.0% Upto 1 year
- 0.00% More than 1 year and upto 7 years
- 0.00% Above 7 years

NAV as on 31st December 2017: 20.3530

### PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017

	%		%	
<b>GOVERNMENT SECURITIES</b>	<b>6.81</b>	<b>CORPORATE DEBT</b>	<b>23.13</b>	
8.39% Rajasthan State Dev. Loan Special	4.49	8.892% Bajaj Finance Ltd. NCD	3.42	
8.21% Rajasthan State Dev. Loan Special	2.31	8.39% Power Fin Corp. Ltd. NCD	3.41	+
		8.38% Housing Dev. Fin. Corp. Ltd. NCD	3.41	
		7.45% HDFC NCD	3.40	<b>MONEY</b>
		8.05% LIC Housing Fin. Ltd. NCD	3.39	<b>MARKET</b>
		7.51% LIC Housing Fin. Ltd. NCD	3.39	<b>INSTRUMENTS</b>
		9.50% Bajaj Finance Ltd. NCD	2.71	<b>&amp; OTHERS(%)</b>
				<b>70.06</b>
				<b>Total 100</b>

# Unit Linked 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.

- Manufacture of other non-metallic mineral products
- Programming and Broadcasting activities
- Manufacture of tobacco products
- Scientific research and development
- Civil engineering
- Electricity, gas, steam and air conditioning supply
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 15<sup>TH</sup> APRIL 2011**

### Risk Profile - Medium

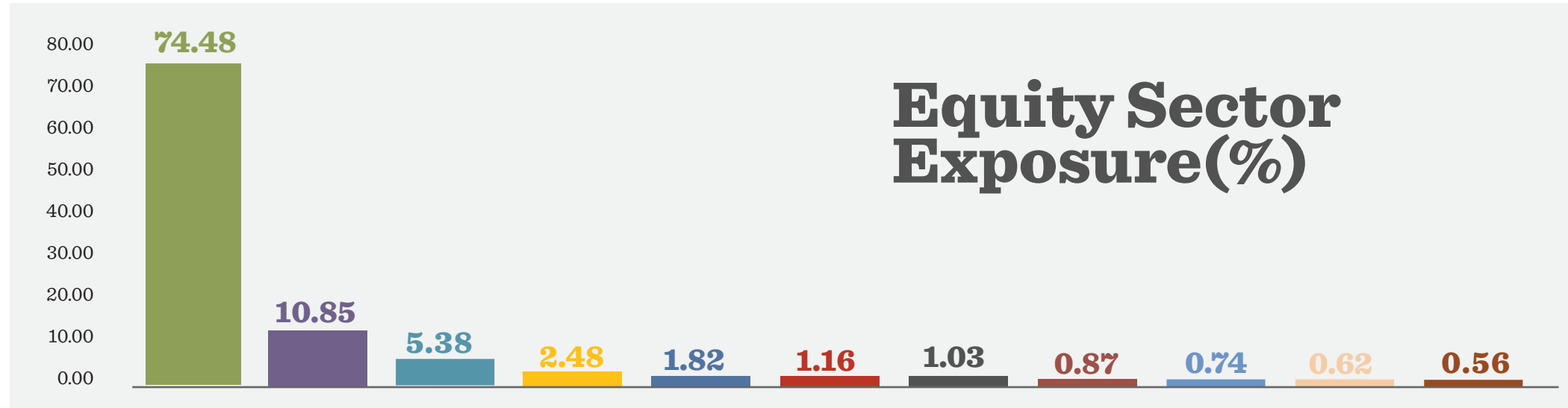
*Asset Allocation Pattern*

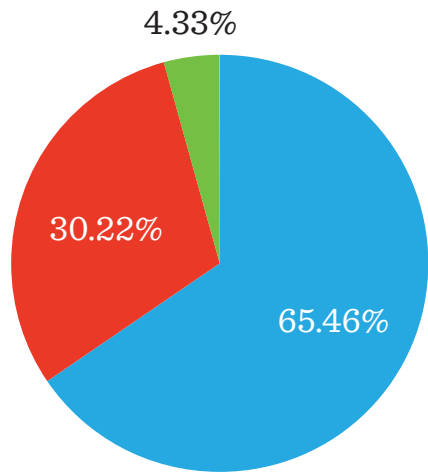
<b>0% - 100%</b>	Equity and Equity Related Instruments
<b>0% - 100%</b>	Debt Securities
<b>0% - 100%</b>	Money Market

### Credit Rating Profile

AAA & equivalent*	<b>100%</b>
AA & equivalent	<b>0%</b>
A & equivalent	<b>0%</b>
<b>Total</b>	<b>100%</b>

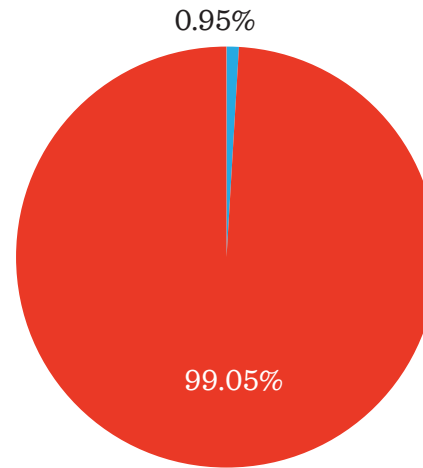
\*Includes Gsec, SDL, Tbill, CBLO and Reverse Repo





**Assets Mix**

- 4.33% Other net current assets
- 30.22% Equity
- 65.46% Government Securities



**Debt Maturity Profile**

- 0.95% Upto 1 year
- 99.05% More than 1 year and upto 7 years
- 0.00% Above 7 years

*All rated fixed income instruments are AAA/P1+ or equivalent.  
 Past Performance is not indicative of future performance.  
 Modified Duration of Debt and Money Market: 2.79  
 The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.*

NAV as on 31st December 2017: 17.6455

**PORTFOLIO AS ON 31<sup>st</sup> DECEMBER 2017**

	%		%	
<b>EQUITY</b>	<b>30.22</b>	<b>GOVERNMENT SECURITIES</b>	<b>65.46</b>	
Maruti Suzuki India Ltd	3.49	7.80% Govt. of India	65.46	
HDFC Bank Ltd	3.20			+
IndusInd Bank Ltd	2.51			<b>MONEY</b>
YES Bank Ltd	1.90			<b>MARKET</b>
Infosys Ltd	1.68			<b>INSTRUMENTS</b>
Kotak Mahindra Bank Ltd	1.45			<b>&amp; OTHERS(%)</b>
Sun Pharmaceutical Industries Ltd	1.32			
Tata Motors Ltd	1.30			<b>4.33</b>
Bajaj Finance Ltd	1.27			
GAIL (India) Ltd	1.16			
Others	10.95			
<b>Total</b>			<b>100</b>	

# Unit Linked 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.

- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Water Transport
- Electricity, gas, steam and air conditioning supply
- Manufacture of electrical equipment
- Computer programming, consultancy and related activities
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of chemicals and chemical products
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 08<sup>TH</sup> SEPTEMBER 2016**

## Risk Profile - High

*Asset Allocation Pattern*

**10% - 60%**

Equity and  
Equity Related Instruments

**20% - 100%**

Debt Securities

**0% - 80%**

Money Market

## Credit Rating Profile

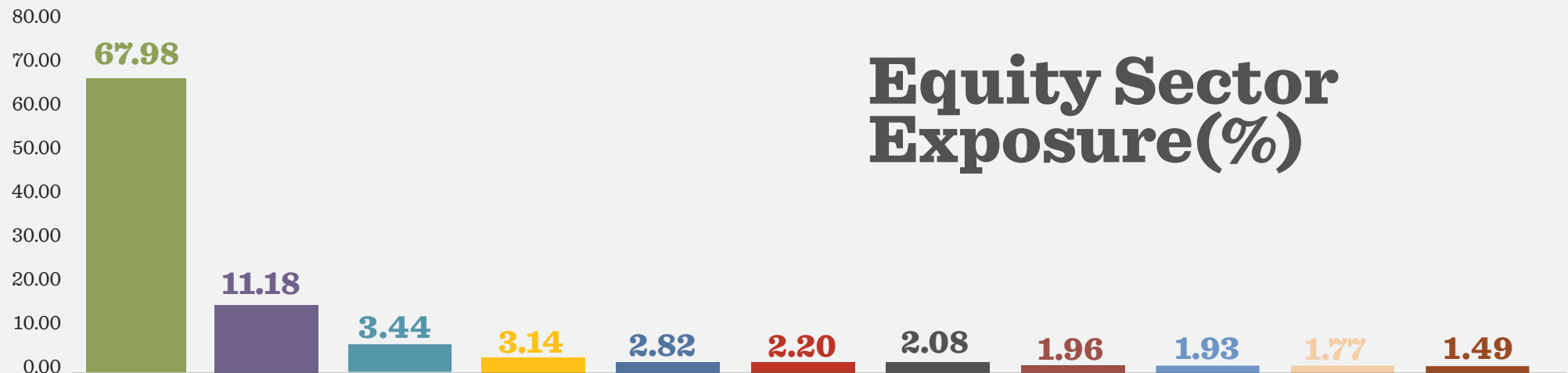
AAA & equivalent\* **100%**

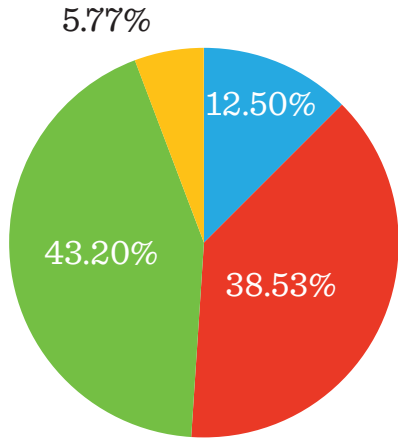
AA & equivalent **0%**

A & equivalent **0%**

Total **100%**

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

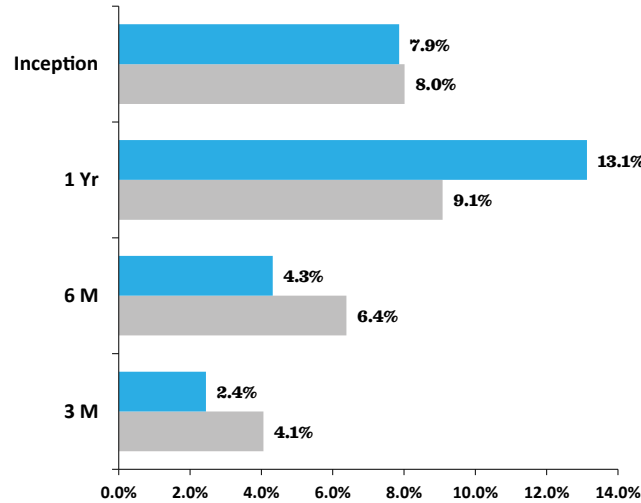




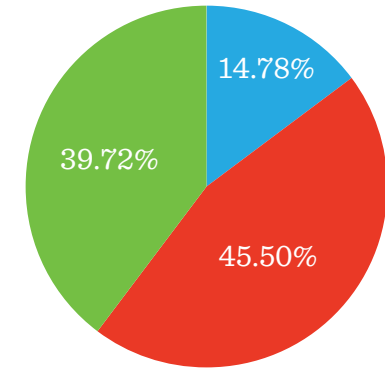
**Assets Mix**

- 12.50% Corporate Debt
- 5.77% Other Current Asset
- 43.20% Equity
- 38.53% Government Securities

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index  
**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



■ Benchmark  
 ■ Pension Growth



**Debt Maturity Profile**

- 14.78% Upto 1 year
- 45.50% More than 1 year and upto 7 years
- 39.72% Above 7 years

NAV as on 31st December 2017: 11.0643

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

*Pension Growth Fund benchmark is 40% Nifty 50 and 60% Customized Crisil Composite Bond Fund Index.  
 Modified Duration of Debt and Money Market 4.97  
 The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136*

	%		%		%	
<b>EQUITY</b>	<b>43.20</b>	<b>GOVERNMENT SECURITIES</b>	<b>38.53</b>	<b>CORPORATE DEBT</b>	<b>12.50</b>	
HDFC Bank Ltd	3.28	7.61% Govt. of India GSEC	9.78	9.25% Reliance Jio Infocomm Limited NCD	3.63	+  <b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>  5.77
YES Bank Ltd	2.31	8.27% Govt. of India	7.50	9.02% Rural Electrification Corporation Ltd	3.56	
Maruti Suzuki India Ltd	2.01	9.23% Govt. of India	5.08	8.83% Indian Railways Fin. Corp. NCD	3.54	
GAIL (India) Ltd	1.93	7.80% Govt. of India	3.81	8.70% Great Eastern Shipping Co Ltd NCD	1.77	
IndusInd Bank Ltd	1.54	8.51% Andhra Pradesh State Dev. Loan	3.47			
Team Lease Services Ltd	1.29	6.62% Govt. of India	2.53			
Godrej Consumer Products Ltd	1.28	8.30% Govt. of India	1.79			
Hindustan Unilever Ltd	1.10	8.13% Govt. of India	1.74			
Infosys Ltd	1.07	7.72% Govt. of India GSEC	1.60			
Petronet LNG Ltd	1.03	6.57% Govt. of India	1.23			
Others	26.36					
<b>Total</b>					<b>100</b>	

# Unit Linked 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.

- Mining of Metal Ores
- Employment activities
- Manufacture of basic metals
- Manufacture of rubber and plastics products
- Manufacture of chemicals and chemical products
- Manufacture of other non-metallic mineral products
- Computer programming, consultancy and related activities
- Manufacture of machinery and equipment n.e.c.
- Manufacture of motor vehicles, trailers and semi-trailers
- Financial and Insurance activities
- Others

**DATE OF INCEPTION: 15<sup>TH</sup> NOVEMBER 2016**

## Risk Profile - High

*Asset Allocation Pattern*

**60% - 100%**

Equity and  
Equity Related Instruments

**0% - 40%**

Money Market

## Credit Rating Profile

AAA & equivalent\* **100%**

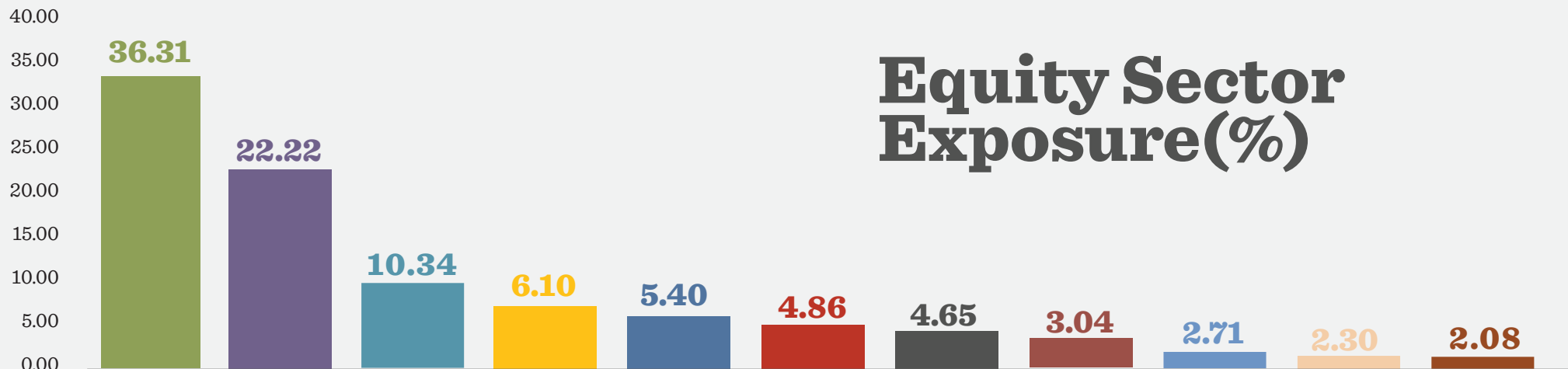
AA & equivalent **0%**

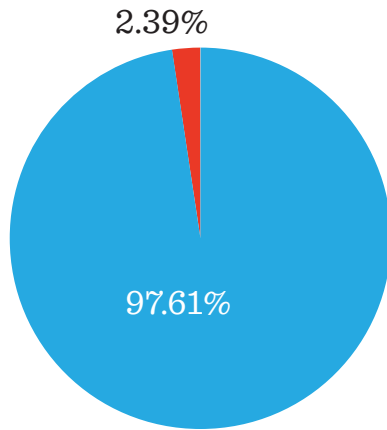
A & equivalent **0%**

**Total 100%**

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

## Equity Sector Exposure(%)



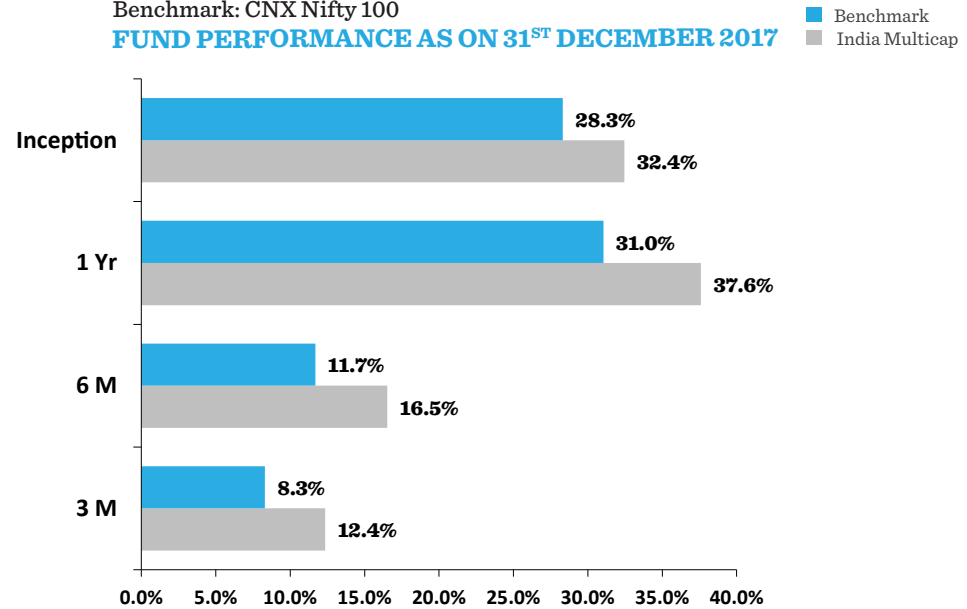


**Assets Mix**

- 2.39% Other net current assets
- 97.61% Equity

Benchmark: CNX Nifty 100

**FUND PERFORMANCE AS ON 31<sup>ST</sup> DECEMBER 2017**



*All the rated income instruments are AAA/P1 + or equivalent.  
 Past performance is not indicative of future performance.  
 Modified Duration of Debt and Money Market 0.00  
 The SFIN for India Multicap Fund is SFIN: ULIF01816/08/16IMCAPEQFND136.*

NAV as on 31st December 2017: 13.7224

**PORTFOLIO AS ON 31<sup>ST</sup> DECEMBER 2017**

	%	
<b>EQUITY</b>	<b>97.61</b>	
Maruti Suzuki India Ltd	6.34	
HDFC Bank Ltd	5.96	+
Kotak Banking ETF	5.57	
YES Bank Ltd	4.50	
IndusInd Bank Ltd	3.10	
Infosys Ltd	2.76	
Subros Ltd	2.73	
Team Lease Services Ltd	2.30	<b>2.39</b>
Vedanta Ltd	2.08	
Hindustan Unilever Ltd	2.00	
Others	60.28	
	<b>Total</b>	<b>100</b>

## Disclosures

- 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 ULIF00913/09/10GROWTPLFND136, Balanced Fund is ULIF00316/06/08BLNCEDFUND136, BALANCED II Fund is ULIF00807/01/10BLNCDIIFND136, Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136, Debt Fund is ULIF00409/07/08INDEBTFUND 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.

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULANT OFFERS. IRDAI clarifies to public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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:**

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

Corporate Identity No.:

U66010DL2007PLC248825

[www.canarahsbclife.com](http://www.canarahsbclife.com)

1800-103-0003/1800-180-0003

(BSNL/MTNL) 0124-6156600- 9779030003

[customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in)

**NWL1NJINVJAN18 ENG**