

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

January 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.

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**Anurag Jain**  
Chief Investment Officer

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

### Market commentary – January 2018

The Union Budget 2018 was presented largely along the expected lines. The last three years have witnessed a large number of reforms and focus thus had to shift to implementation. Union Budget 2018 has rightly focused on the consolidation and implementation and does not propose any new major reforms. The key focus of the Union Budget 2018 was on the farm, infra, manufacturing and healthcare sectors. Farmers will also benefit from higher Minimum Support Prices in the coming years. Even with higher allocation to pension and subsidies, fiscal deficit has been restricted to 3.5% and 3.3% of GDP in FY18 and FY19 respectively on the back of improvement in the GST collections. Long term capital gains tax of 10% on equities has been introduced, but you will be happy to know that this does not impact your investments in ULIPs, though it impacts equity investments in mutual funds. Equity markets were expecting long term capital gain as midcap stocks were correcting substantially as compared to large caps over the last month. This should moderate return expectations from equity investments going forward. However, outlook of other asset classes like gold and real estate remain weak and equities should continue to attract investments. We expect equities to start to look at fundamentals again and deliver returns in line with earning growth post minor correction.

The BSE-30 Index and Nifty Index made handsome gains in January 2018, rising 5.6% and 4.7% respectively to close at 35,965 and 11,028, even though midcap stocks consolidated. Better-than-expected corporate results, projection of strong economic growth by International Monetary Fund, GST rate cut on certain items, and amendment in Foreign Direct Investment boosted investor sentiments. After a pause, Foreign Institutional Investors have invested Rs 12,800 crores during the month, while Domestic Institutions sold Rs. 900 crores worth of equities. On the economy front, inflation accelerated to 5.21% in December 2017 from 4.88% in November 2017, led primarily by adverse base effect and increase in commodity prices. Index of Industrial Production(IIP) growth in November 2017 recorded a robust growth of 8.4% compared to 2% in October 2017.

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. However, on the other hand, macro stability will worsen slightly as inflation, current

Account Deficit, fiscal deficit and interest rates will inch up with rising crude oil prices and fiscal consolidation may take a pause. GDP growth, which had dipped to 5.7% in Q1FY18, has recovered to 6.3% in Q2FY18 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 offtake, weakness in small and medium enterprises segment) plaguing the Indian economy over the last few years. However, there has been an improvement in growth indicators. The quarterly results of companies have been very encouraging. In our opinion, sustained acceleration in profit growth of companies can 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.

Increase in inflation and higher current account deficit has led to interest rates (10-year Government securities) moving higher from 7.32% levels to 7.43% during the month. We believe that the best of interest rate cycle is behind us and going forward directionally, interest rates would 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.

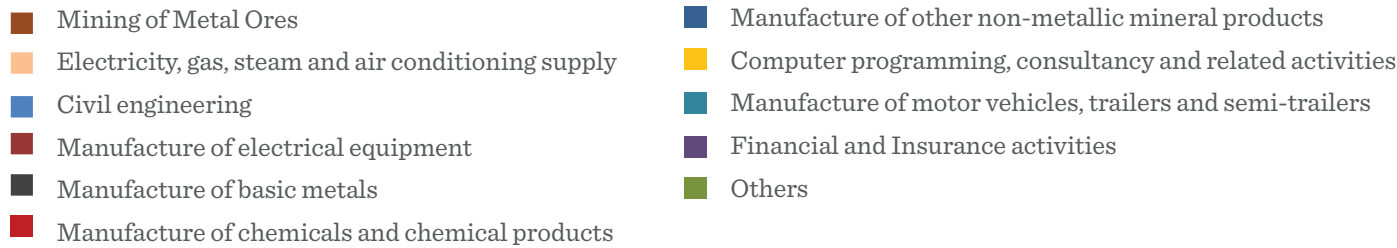
After seeing the strong returns generated by markets in recent times, it is tempting to cash out of your market linked investments and wait for markets to correct. We would suggest that “time in the market is more important than timing the market” to generate good returns over the long-term period. Trying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

*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*

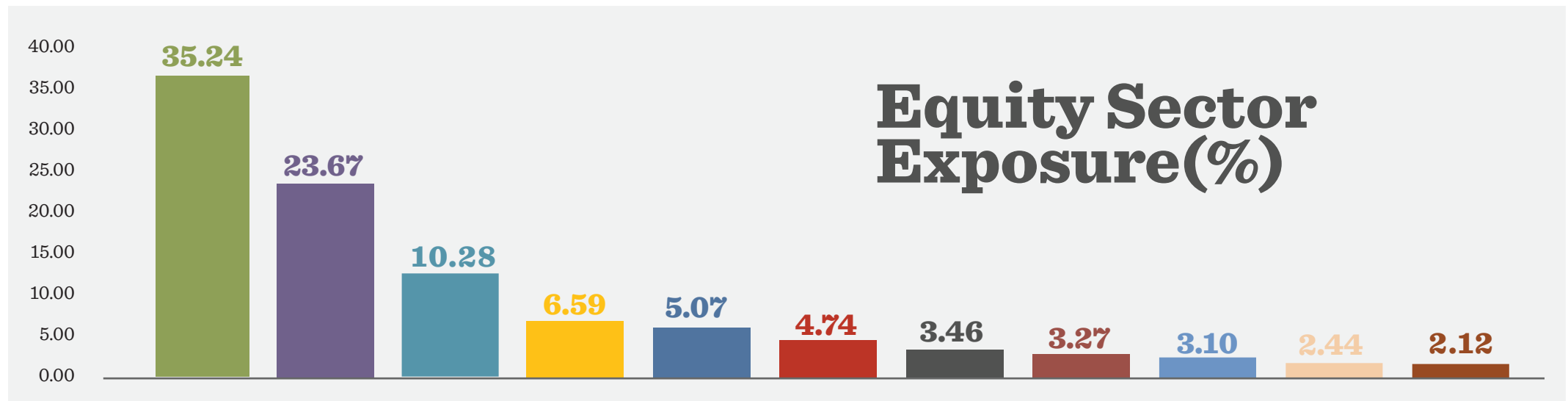
**60% - 100%**

Equity and Equity Related Instruments

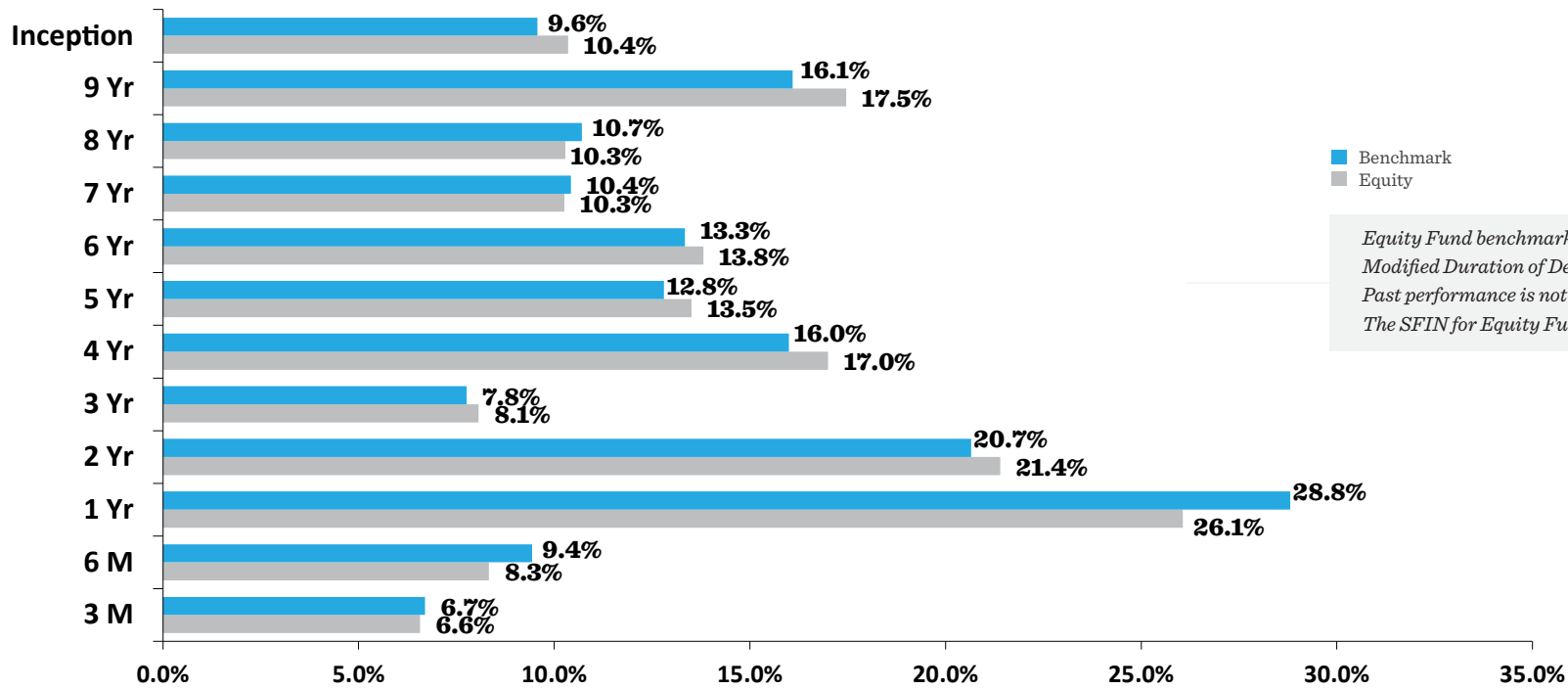
**0% - 40%**

Money Market

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



**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ 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.

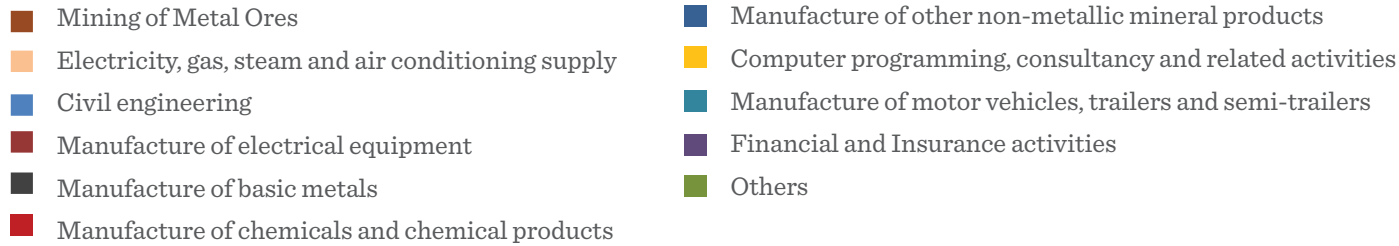
**PORTFOLIO AS ON 31<sup>ST</sup> January 2018**

NAV as on 31st January 2018: 25.8255

	%	
<b>EQUITY</b>	<b>99.08</b>	
HDFC Bank Ltd	6.71	
Maruti Suzuki India Ltd	6.24	+
Reliance ETF Bank BeES	5.78	
YES Bank Ltd	4.98	
Infosys Ltd	3.86	
IndusInd Bank Ltd	3.39	
Larsen & Turbo Ltd	3.10	
Jindal Steel & Power Ltd	2.63	<b>0.92</b>
GAIL (India) Ltd	2.44	
Vedanta Ltd	2.12	
Others	57.84	
<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.



## Risk Profile – High

*Asset Allocation Pattern*

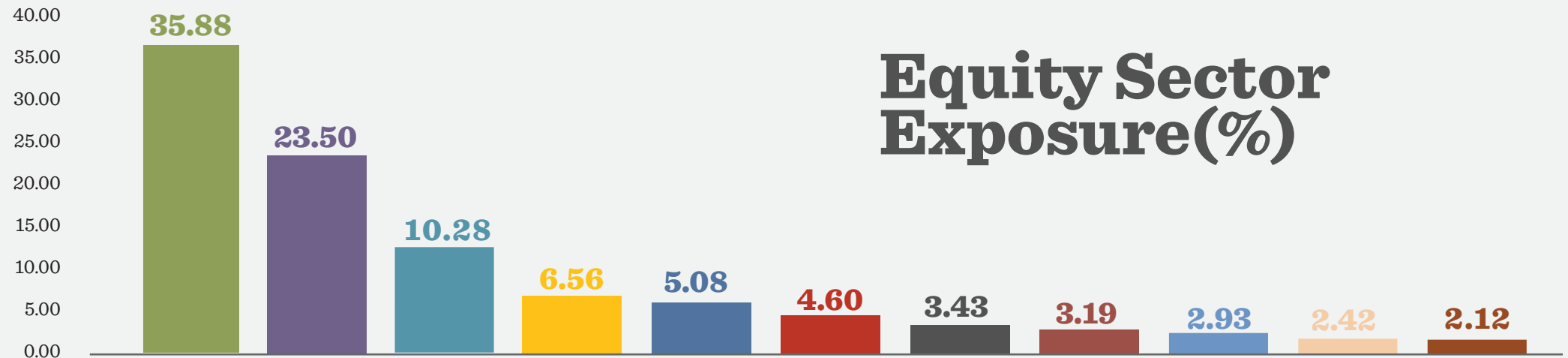
**60% - 100%**

Equity and Equity  
Related Instruments

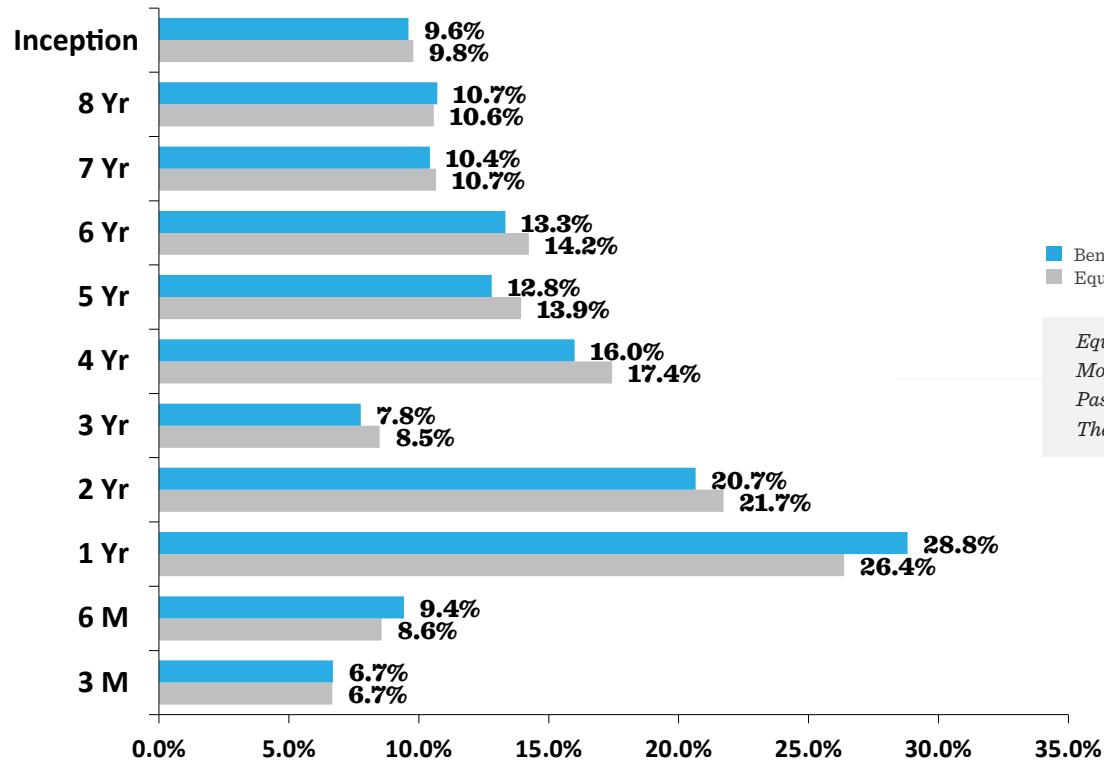
**0% - 40%**

Money Market

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



Benchmark: Nifty 50

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**

■ 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> January 2018**

NAV as on 31st January 2018: 21.2514

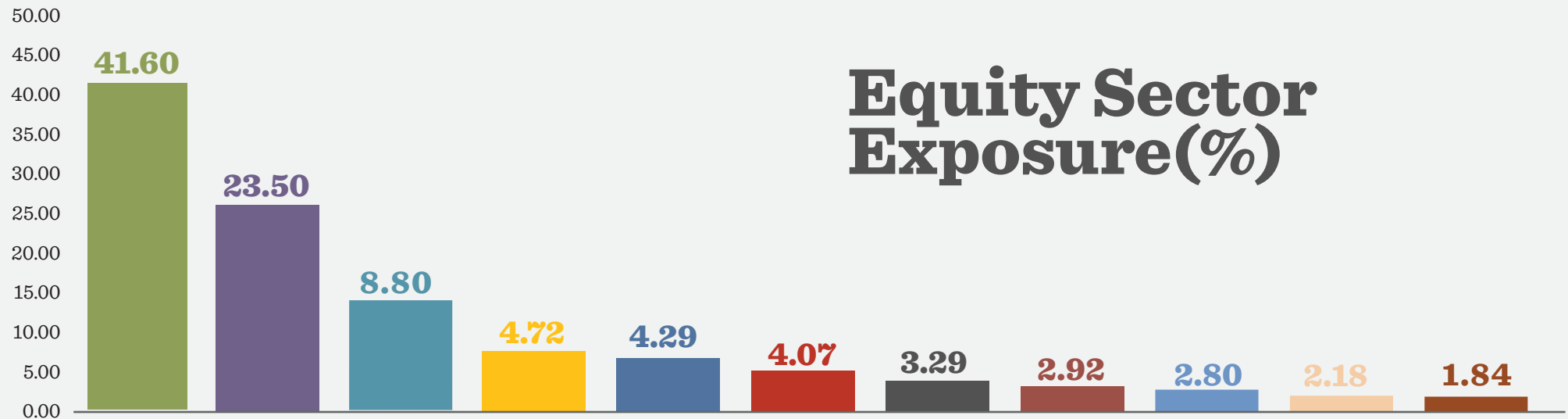
	%	
<b>EQUITY</b>	<b>99.19</b>	
HDFC Bank Ltd	6.73	
Maruti Suzuki India Ltd	6.26	+
Reliance ETF Bank BeES	5.50	
YES Bank Ltd	4.98	
Infosys Ltd	3.84	
IndusInd Bank Ltd	3.46	
Larsen & Tourbo Ltd	2.93	
Jindal Steel & Power Ltd	2.60	<b>0.81</b>
GAIL (India) Ltd	2.42	
Vedanta Ltd	2.12	
Others	58.34	
	<b>Total</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
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- 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 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%**

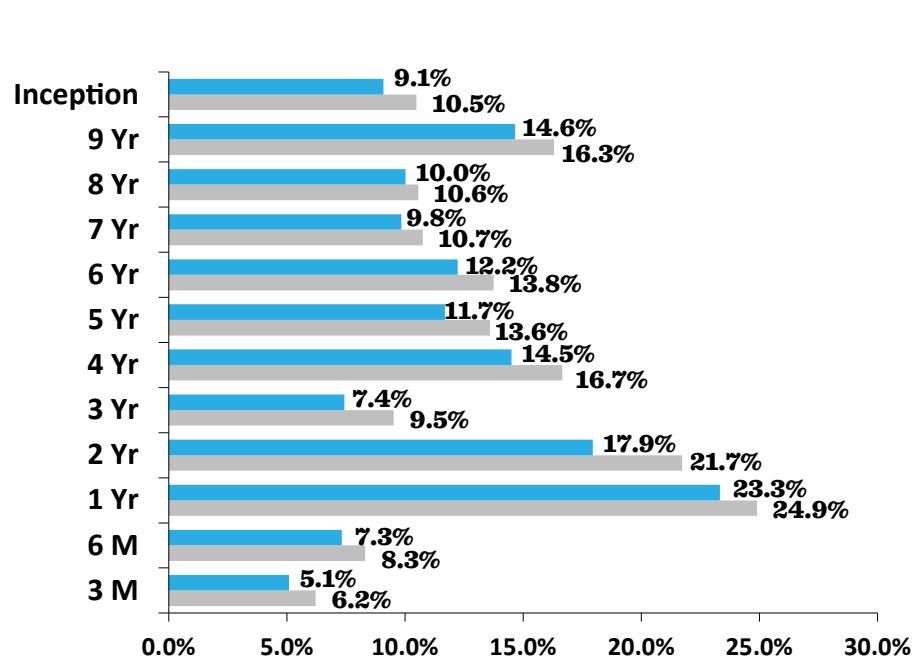
AA & equivalent **0%**

A & equivalent **0%**

Total **100%**

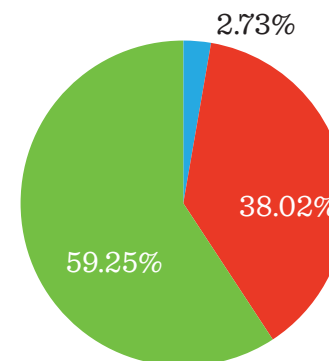
*\*Includes Gsec, SDL, Tbill, CBLO and Reverse Repo*





■ Benchmark  
 ■ Growth

Growth Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.  
 Modified Duration of Debt and Money Market: 5.92  
 Past performance is not indicative of future performance.  
 The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136



**Debt Maturity Profile**

- 2.73% Upto 1 year
- 38.02% More than 1 year and upto 7 years
- 59.25% Above 7 years

NAV as on 31st January 2018: 26.1098

**PORTFOLIO AS ON 31<sup>ST</sup> JANUARY 2018**

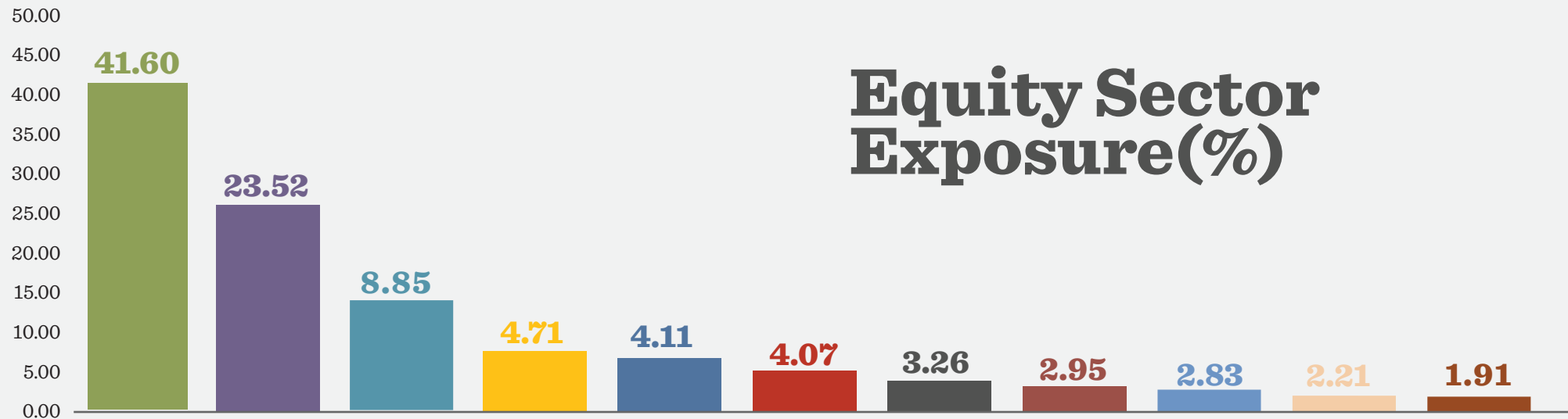
	%		%		%	
<b>EQUITY</b>	<b>85.81</b>	<b>GOVERNMENT SECURITIES</b>	<b>9.50</b>	<b>CORPORATE DEBT</b>	<b>3.89</b>	
HDFC Bank Ltd	6.91	8.97% Govt. of India	2.56	9.75% Rural Electrification Corp. Ltd.	0.93	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	5.59	6.84% Govt. of India GSEC	1.60	9.18% Power Fin Corp. Ltd. NCD	0.79	
YES Bank Ltd	5.12	6.68% Govt. of India	1.09	10.40% Reliance Ports & Terminals Ltd. NCD	0.63	
Infosys Ltd	3.14	9.23% Govt. of India	0.98	9.00% Power Fin Corp. Ltd. NCD	0.62	
IndusInd Bank Ltd	3.02	6.57% Govt. of India	0.91	10.25% Reliance Gas Transport Infrastructure Ltd	0.56	
Reliance ETF Bank BeES	2.75	7.72% Govt. of India GSEC	0.88	8.57% India Infradebt Ltd NCD	0.24	
Subros Ltd	2.55	6.35% Govt. of India	0.43	8.7% Power Fin Corp. Ltd. NCD	0.12	
Larsen & Turbo Ltd	2.18	7.61% Govt. of India GSEC	0.33			
Jindal Steel & Power Ltd	2.11	8.35% Uttar Pradesh State Dev. Loan SPL	0.18			
Bajaj Finance Ltd	2.03	7.88% Govt. of India GSEC	0.18			
Others	50.40	Others	0.37			<b>0.80</b>
					<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.

- Electricity, gas, steam and air conditioning supply
- Civil engineering
- Manufacture of basic metals
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- Computer programming, consultancy and related activities
- 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%**

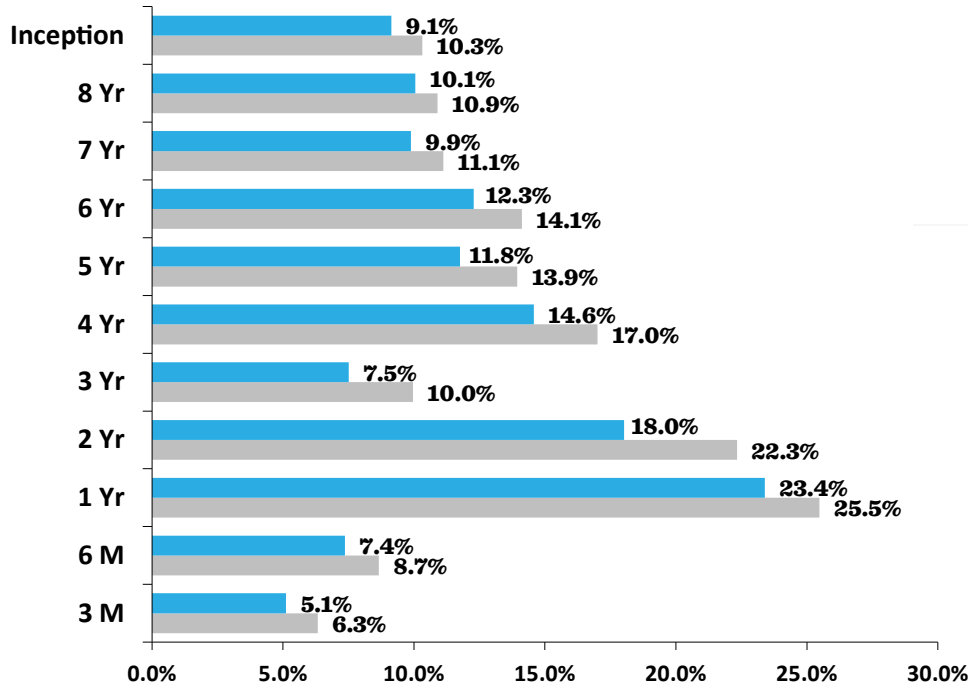
A & equivalent **0%**

Total **100%**

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

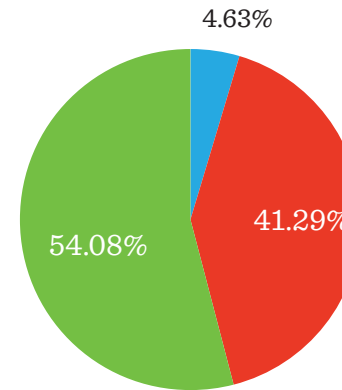
Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ 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: 5.57  
Past performance is not indicative of future performance.  
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136.



**Debt Maturity Profile**

- 4.63% Upto 1 year
- 41.29% More than 1 year and upto 7 years
- 54.08% Above 7 years

NAV as on 31st January 2018: 22.0874

**PORTFOLIO AS ON 31<sup>ST</sup> January 2018**

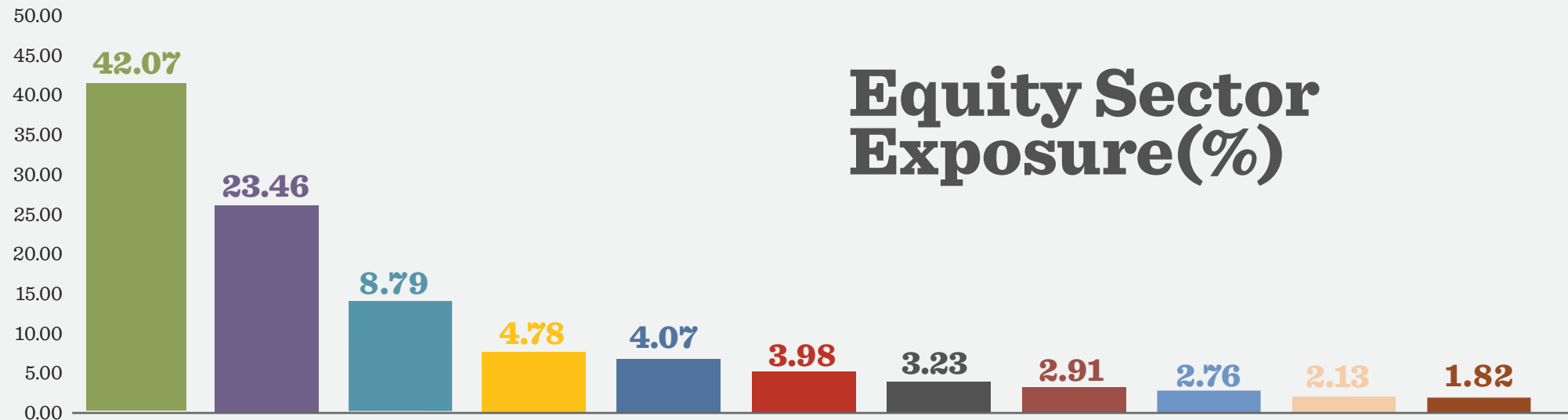
	%		%		%	
<b>EQUITY</b>	<b>85.47</b>	<b>GOVERNMENT SECURITIES</b>	<b>9.46</b>	<b>CORPORATE DEBT</b>	<b>3.88</b>	
HDFC Bank Ltd	6.84	6.84% Govt. of India GSEC	2.61	9.00% Power Fin Corp. Ltd. NCD	1.58	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	5.66	6.68% Govt. of India	1.23	10.25% Reliance Gas Transport Infrastructure Ltd	1.52	
YES Bank Ltd	5.05	6.79% Govt. of India	0.82	8.70% Great Eastern Shipping Co Ltd NCD	0.28	
Reliance ETF Bank BeES	3.38	6.57% Govt. of India	0.75	10.40% Reliance Ports & Terminals Ltd. NCD	0.22	
IndusInd Bank Ltd	3.33	7.61% Govt. of India GSEC	0.72	8.57% India Infradebt Ltd NCD	0.21	
Infosys Ltd	3.12	8.30% Govt. of India	0.71	8.7% Power Fin Corp. Ltd. NCD	0.07	
Subros Ltd	2.43	6.35% Govt. of India	0.67			
Larsen & Tourbo Ltd	2.21	7.80% Govt. of India	0.55			
Jindal Steel & Power Ltd	2.14	7.72% Govt. of India GSEC	0.48			
Bajaj Finance Ltd	2.04	8.24% Govt. of India GSEC	0.35			
Others	49.28	Others	0.58			
					<b>Total</b>	<b>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.

- Electricity, gas, steam and air conditioning supply
- Civil engineering
- Manufacture of basic metals
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of other non-metallic mineral products
- Manufacture of machinery and equipment n.e.c.
- 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%**

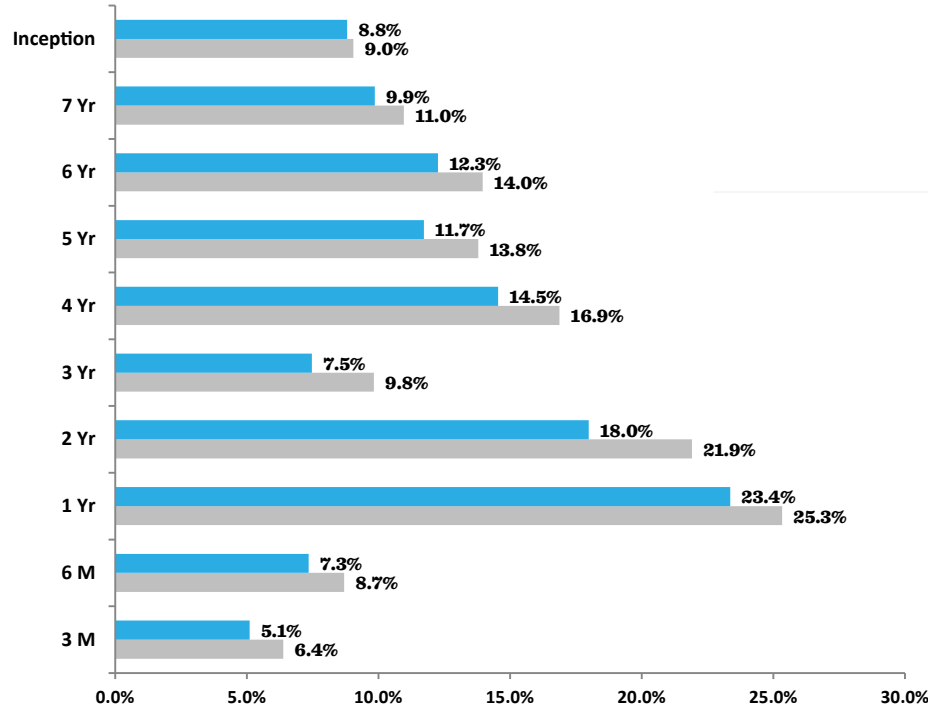
A & equivalent **0%**

Total **100%**

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

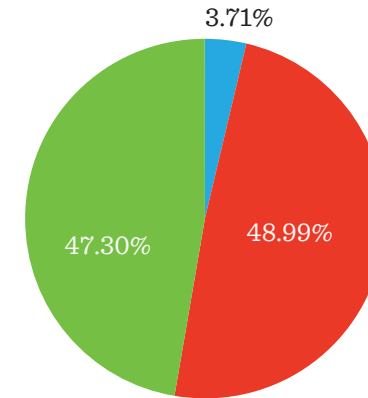
Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ 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: 5.73  
Past performance is not indicative of future performance.  
The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.



**Debt Maturity Profile**

- 3.71% Upto 1 year
- 48.99% More than 1 year and upto 7 years
- 47.30% Above 7 years

NAV as on 31st January 2018: 18.9676

**PORTFOLIO AS ON 31<sup>ST</sup> January 2018**

	%		%		%	
<b>EQUITY</b>	<b>85.38</b>	<b>GOVERNMENT SECURITIES</b>	<b>11.63</b>	<b>CORPORATE DEBT</b>	<b>2.14</b>	
HDFC Bank Ltd	6.93	6.84% Govt. of India GSEC	2.71	10.25% Reliance Gas Transport Infrastructure Ltd	0.59	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	5.60	6.68% Govt. of India	1.45	9.24% LIC Housing Fin. Ltd. NCD	0.47	
YES Bank Ltd	5.12	7.61% Govt. of India GSEC	1.38	9.00% Power Fin Corp. Ltd. NCD	0.44	
IndusInd Bank Ltd	3.16	9.23% Govt. of India	1.24	8.60% IDFC Infra Finance Ltd NCD	0.22	
Reliance ETF Bank BeES	3.14	8.83% Govt. of India	1.21	10.40% Reliance Ports & Terminals Ltd. NCD	0.17	
Infosys Ltd	3.10	6.35% Govt. of India	0.70	8.57% India Infradebt Ltd NCD	0.11	
Subros Ltd	2.45	7.72% Govt. of India GSEC	0.55	9.75% Rural Electrification Corp. Ltd.	0.09	
Larsen & Turbo Ltd	2.13	8.97% Govt. of India	0.44	9.61% Power Fin Corp. Ltd. NCD	0.05	
Jindal Steel & Power Ltd	2.09	7.80% Govt. of India	0.38			
Bajaj Finance Ltd	1.94	8.17% Govt. of India	0.34			
Others	49.72	Others	1.23			
					<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.

- Civil engineering
- Employment activities
- Manufacture of basic metals
- 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

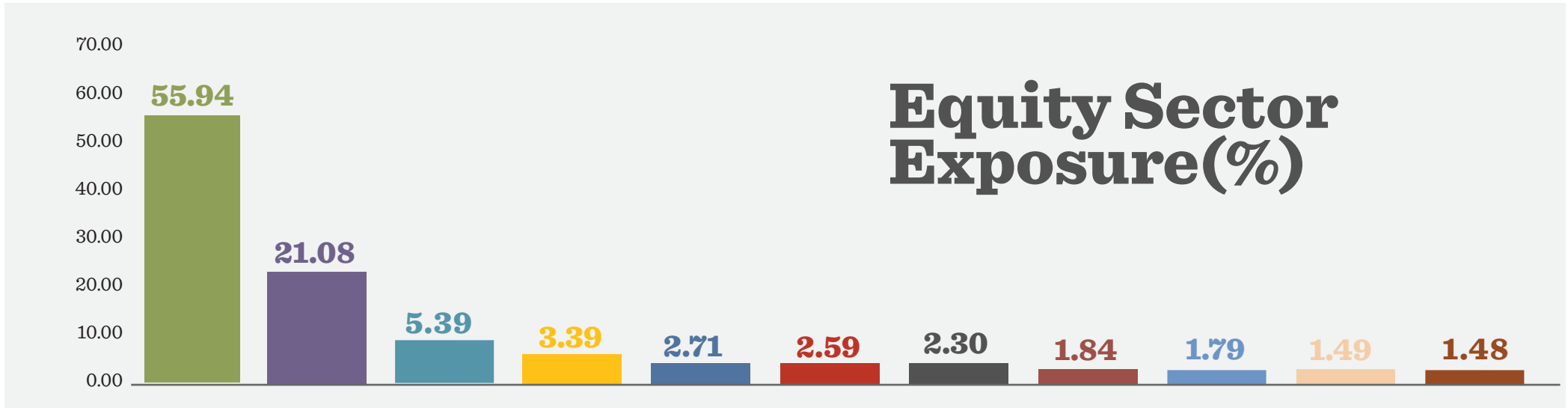
AAA & equivalent\* **98.36%**

AA & equivalent **1.64%**

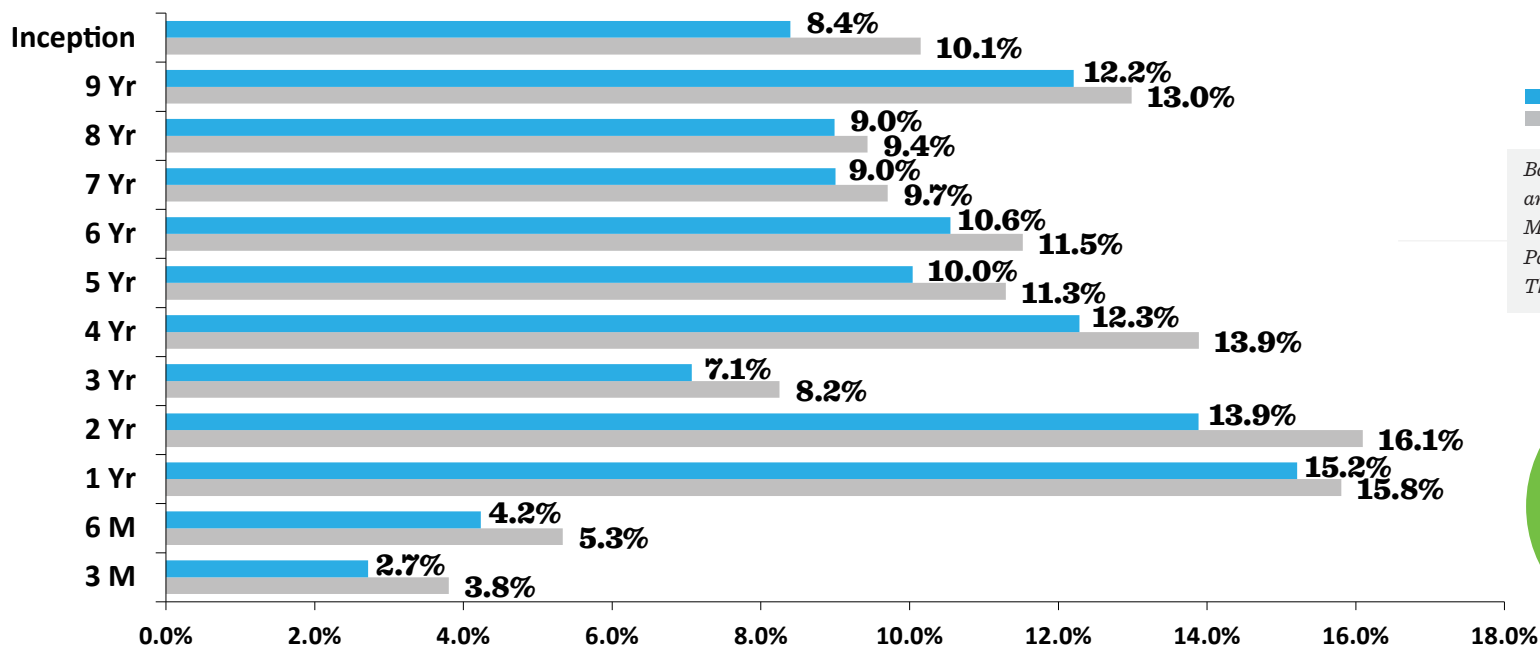
A & equivalent **0%**

Total **100%**

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

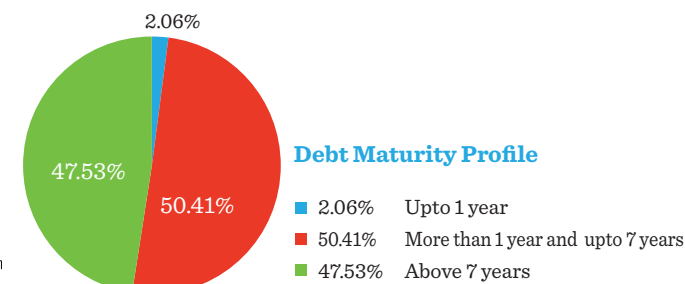


**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ Benchmark  
■ Balanced

Balanced Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.73  
Past performance is not indicative of future performance.  
The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136.



NAV as on 31st January 2018: 25.3714

**PORTFOLIO AS ON 31<sup>ST</sup> JANUARY 2018**

	%		%		%	
<b>EQUITY</b>	<b>56.63</b>	<b>GOVERNMENT SECURITIES</b>	<b>19.97</b>	<b>CORPORATE DEBT</b>	<b>21.38</b>	
HDFC Bank Ltd	5.53	6.84% Govt. of India GSEC	4.91	9.00% Power Fin Corp. Ltd. NCD	6.24	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	3.18	8.83% Govt. of India	4.29	9.75% Rural Electrification Corp. Ltd.	2.24	
YES Bank Ltd	3.14	9.23% Govt. of India	3.64	7.47% Power Fin Corp. Ltd. NCD	2.18	
IndusInd Bank Ltd	2.22	8.83% Govt. of India	1.93	9.18% Tata Sons Ltd. NCD	1.97	
Infosys Ltd	1.99	8.30% Govt. of India	1.19	10.40% Reliance Ports & Terminals Ltd. NCD	1.58	
Team Lease Services Ltd	1.49	6.62% Govt. of India	0.74	9.24% LIC Housing Fin. Ltd. NCD	1.25	
Larsen & Turbo Ltd	1.48	8.27% Govt. of India	0.60	8.70% Great Eastern Shipping Co Ltd NCD	1.04	
L&T Finance Holdings Ltd	1.44	7.72% Govt. of India GSEC	0.59	7.9% Reliance Ports & Terminals Ltd. NCD	1.02	
Jindal Steel & Power Ltd	1.37	6.68% Govt. of India	0.46	10.25% Reliance Gas Transport Infrastructure Ltd	0.95	
State Bank of India	1.36	7.80% Govt. of India	0.45	9.25% Reliance Jio Infocomm Limited NCD	0.78	
Others	33.43	Others	1.16	Others	2.14	
						<b>Total 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.

- Civil engineering
- Water Transport
- Manufacture of basic metals
- 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\* **97.40%**

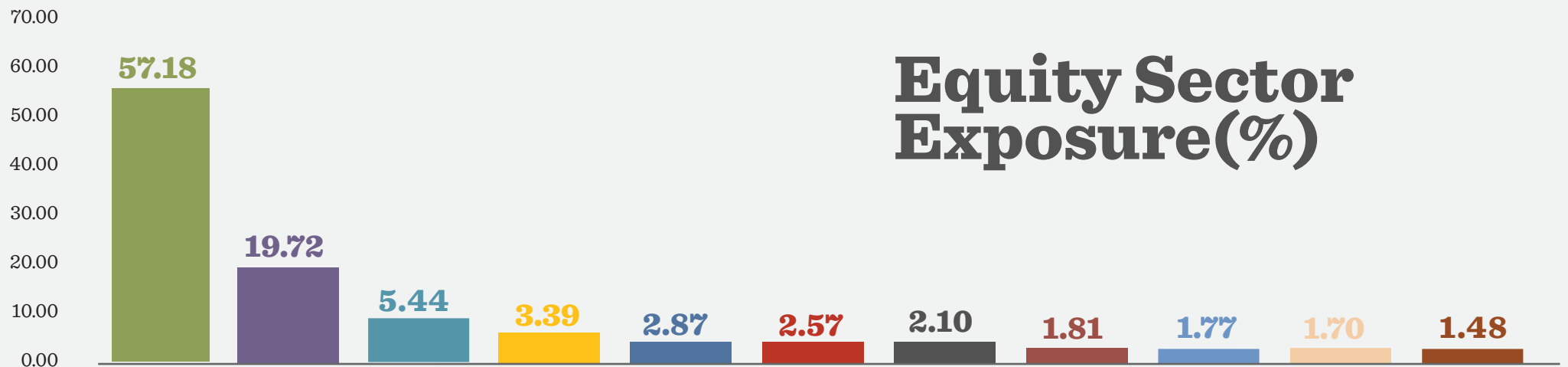
AA & equivalent **2.60%**

A & equivalent **0%**

Total **100%**

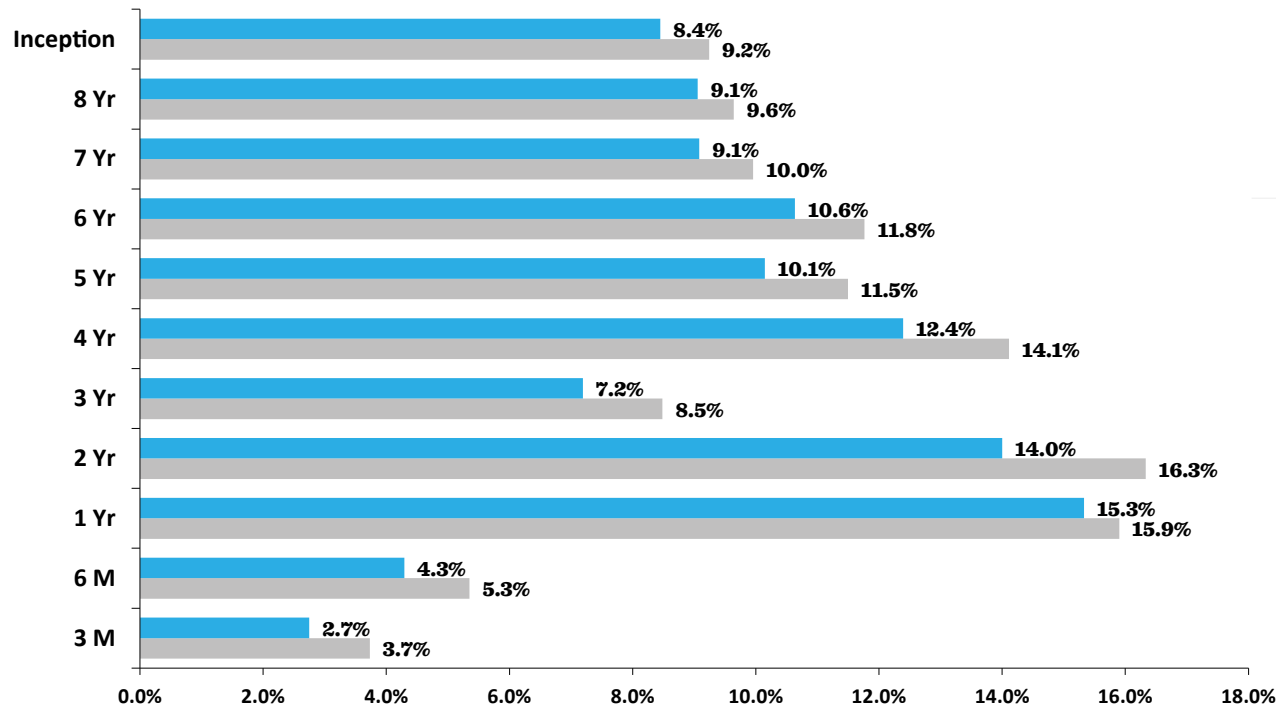
\* Includes Gsec, SDL, Tbill, CBLO and Reverse Repo

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



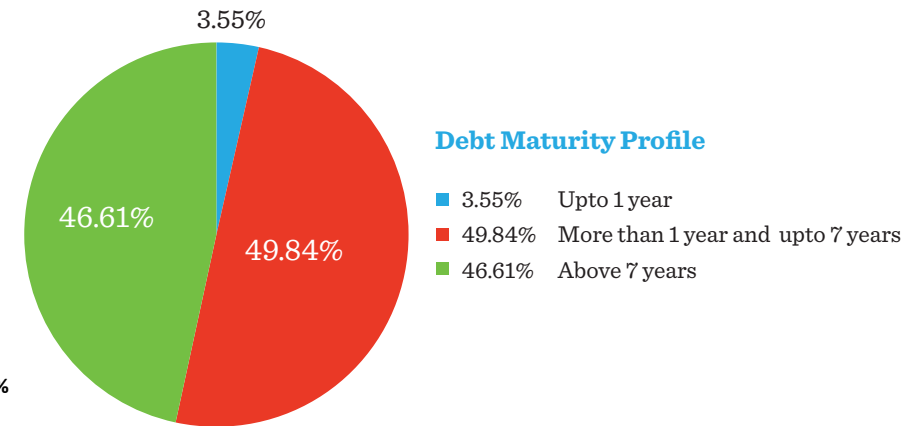


Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**

■ Benchmark  
■ Balanced II

Balanced II Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.61  
Past performance is not indicative of future performance.  
The SFIN for Balanced Fund is ULIF00807/01/10BLNCDIIFND136



NAV as on 31st January 2018: 20.4087

**PORTFOLIO AS ON 31<sup>ST</sup> January 2018**

	%		%		%	
<b>EQUITY</b>	<b>56.00</b>	<b>GOVERNMENT SECURITIES</b>	<b>21.49</b>	<b>CORPORATE DEBT</b>	<b>19.84</b>	
HDFC Bank Ltd	5.61	8.30% Govt. of India	6.43	9.00% Power Fin Corp. Ltd. NCD	3.42	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Maruti Suzuki India Ltd	3.25	6.84% Govt. of India GSEC	4.89	8.70% Great Eastern Shipping Co Ltd NCD	1.70	
YES Bank Ltd	3.14	8.97% Govt. of India	2.24	9.24% LIC Housing Fin. Ltd. NCD	1.45	
IndusInd Bank Ltd	2.31	6.57% Govt. of India	1.21	10.40% Reliance Ports & Terminals Ltd. NCD	1.41	
Infosys Ltd	2.00	9.23% Govt. of India	1.19	8.7% Power Fin Corp. Ltd. NCD	1.30	
Larsen & Turbo Ltd	1.48	7.80% Govt. of India	0.97	7.47% Power Fin Corp. Ltd. NCD	1.21	
L&T Finance Holdings Ltd	1.43	8.08% Govt. of India	0.84	9.09% Indian Railways Fin. Corp. NCD	1.17	
State Bank of India	1.42	6.62% Govt. of India	0.71	8.9% Reliance Capital Ltd. NCD	1.12	
Team Lease Services Ltd	1.42	7.61% Govt. of India GSEC	0.64	10.25% Reliance Gas Transport Infrastructure Ltd	1.02	
Jindal Steel & Power Ltd	1.34	8.27% Govt. of India	0.58	9.02% Rural Electrification Corporation Ltd	0.85	
Others	32.63	Others	1.79	Others	5.19	
				<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.

- Water Transport
- Manufacture of tobacco products
- Civil engineering
- Manufacture of basic metals
- 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\* **98.93%**

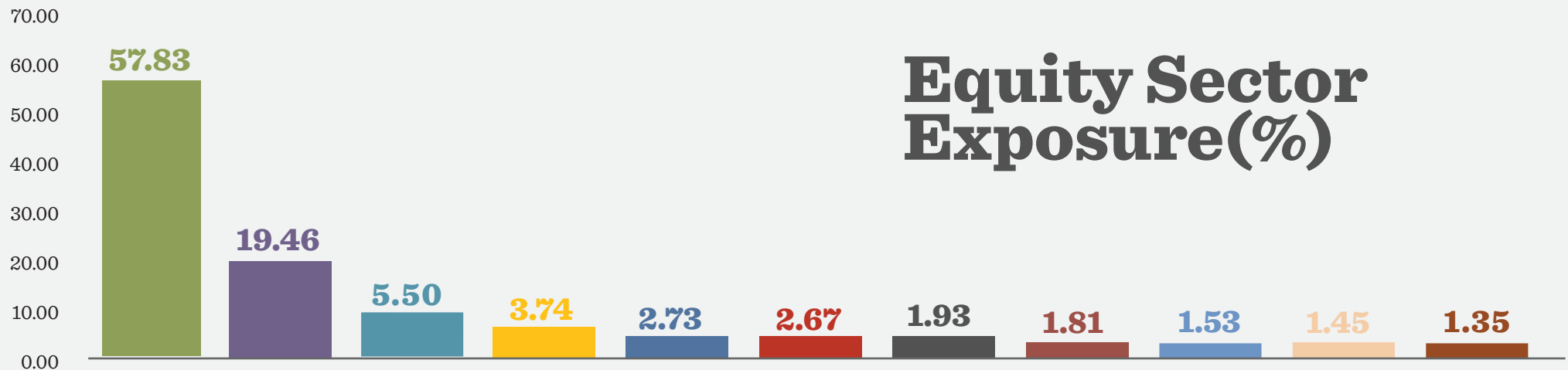
AA & equivalent **1.07%**

A & equivalent **0%**

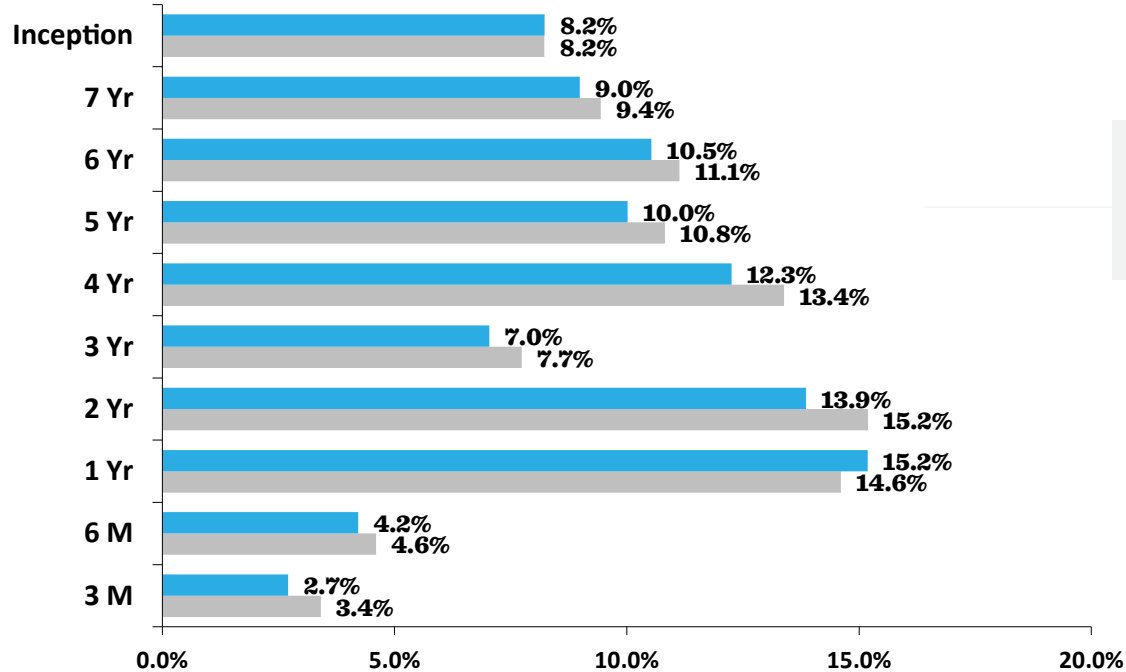
Total **100%**

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

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

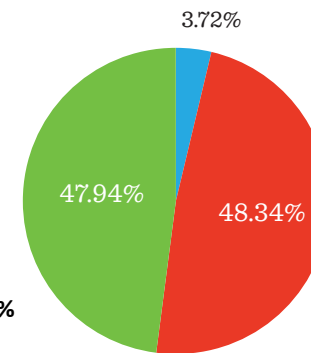


Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**

■ Benchmark  
■ Balanced Plus

Balanced Plus Fund benchmark is 50% Nifty 50 and 50% CRISIL Composite Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.67  
Past performance is not Indicative of future performance.  
The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136.

**Debt Maturity Profile**

■ 3.72% Upto 1 year  
■ 48.34% More than 1 year and upto 7 years  
■ 47.94% Above 7 years

NAV as on 31st January 2018: 17.9344

**PORTFOLIO AS ON 31<sup>ST</sup> January 2018**

	%		%		%	
<b>EQUITY</b>	<b>56.56</b>	<b>GOVERNMENT SECURITIES</b>	<b>26.25</b>	<b>CORPORATE DEBT</b>	<b>14.62</b>	
HDFC Bank Ltd	5.37	7.61% Govt. of India GSEC	4.04	10.40% Reliance Ports & Terminals Ltd. NCD	1.65	
Maruti Suzuki India Ltd	3.35	6.84% Govt. of India GSEC	3.58	8.70% Great Eastern Shipping Co Ltd NCD	1.35	+
YES Bank Ltd	3.05	6.62% Govt. of India	2.19	9.25% Reliance Jio Infocomm Limited NCD	1.31	
IndusInd Bank Ltd	2.36	9.23% Govt. of India	2.04	7.95% LIC Housing Fin. Ltd. NCD	1.09	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
Infosys Ltd	2.10	8.83% Govt. of India	1.93	9.24% LIC Housing Fin. Ltd. NCD	1.02	
Larsen & Turbo Ltd	1.53	7.72% Govt. of India GSEC	1.67	8.83% Indian Railways Fin. Corp. NCD	0.96	
ITC Ltd	1.45	7.80% Govt. of India	1.59	9.09% Indian Railways Fin. Corp. NCD	0.84	
L&T Finance Holdings Ltd	1.39	6.57% Govt. of India	1.44	9.00% Power Fin Corp. Ltd. NCD	0.79	<b>2.56</b>
Jindal Steel & Power Ltd	1.37	7.16% Govt. of India	1.43	8.08% Tata Sons Ltd. NCD	0.66	
GAIL (India) Ltd	1.33	8.27% Govt. of India	1.15	8.94% Power Fin Corp. Ltd. NCD	0.54	
Others	33.27	Others	5.18	Others	4.40	
				<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

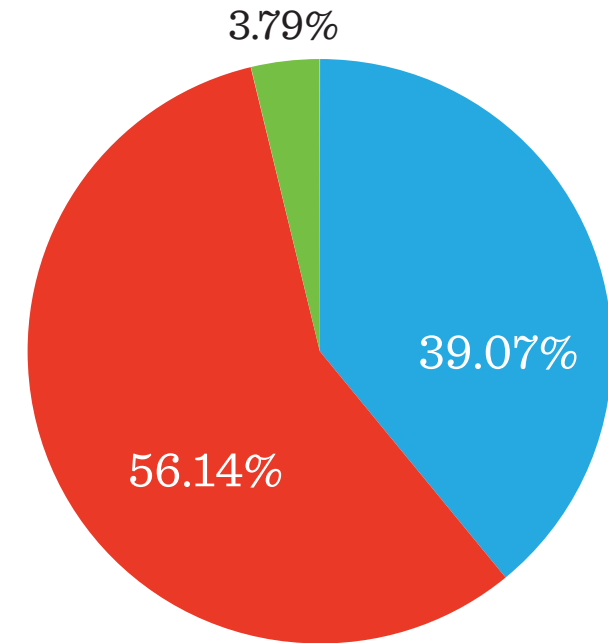
AAA & equivalent\* **98.64%**

AA & equivalent **1.36%**

A & equivalent **0%**

Total **100%**

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

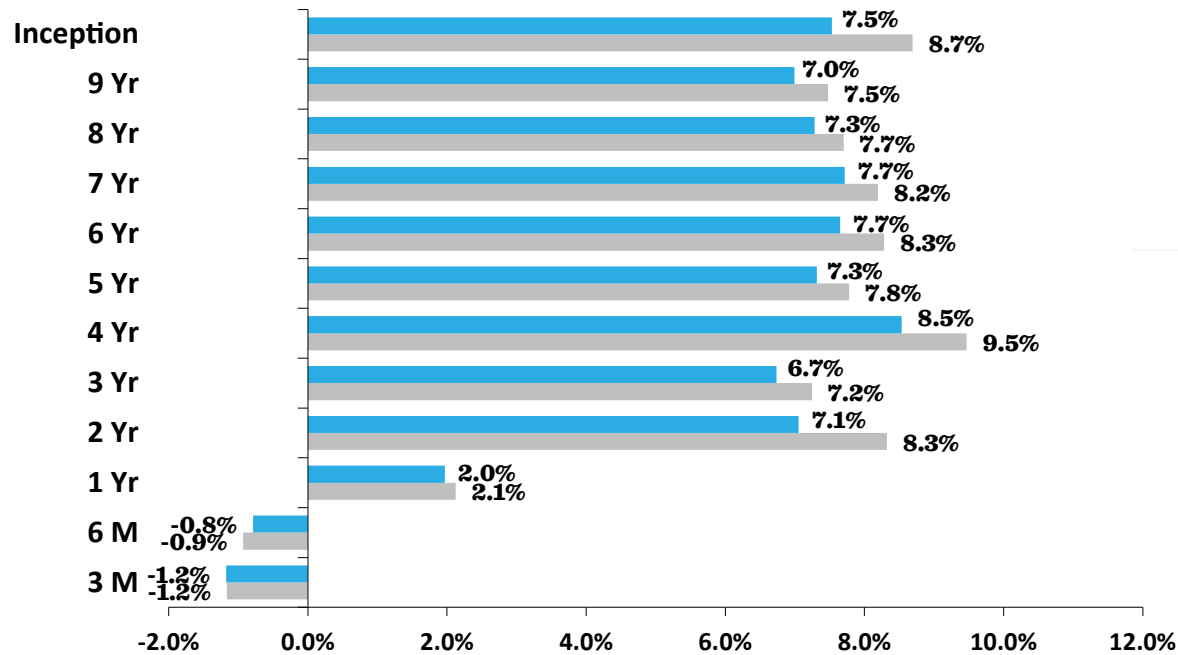


### Assets Mix

- 3.79% Other net current assets
- 57.14% Corporate Debt
- 39.07% Government Securities

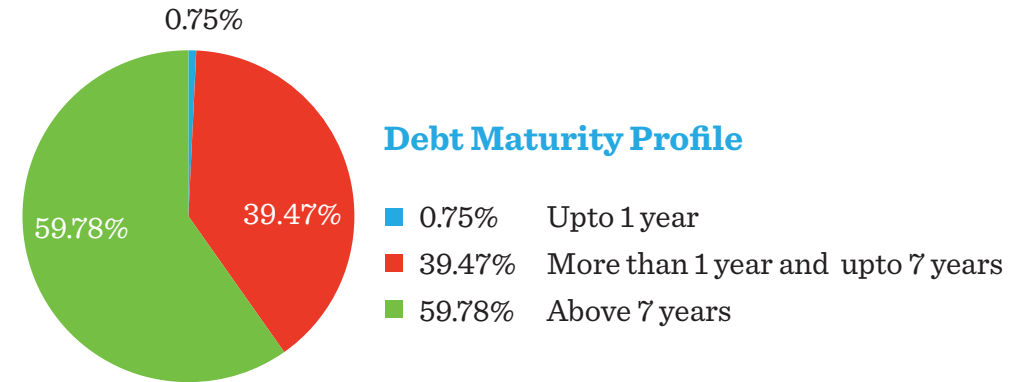
Benchmark: CRISIL Composite Bond Fund Index

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ Benchmark  
■ Debt

Debt Fund benchmark is 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 Debt Fund is ULIF00409/07/08INDEBTFUND136.



NAV as on 31st January 2018: 22.1970

**PORTFOLIO AS ON 31<sup>ST</sup> JANUARY 2018**

	%		%	
<b>GOVERNMENT SECURITIES</b>	<b>39.07</b>	<b>CORPORATE DEBT</b>	<b>57.14</b>	
6.68% Govt. of India	9.58	10.25% Reliance Gas Transport Infrastructure Ltd	4.60	
8.83% Govt. of India	5.03	8.51% India Infradebt Ltd NCD	3.55	+
6.62% Govt. of India	4.13	8.97% Tata Sons Ltd NCD	3.29	
8.24% Tamilnadu State Dev. Loan	3.45	8.04% Tata Sons Ltd. NCD	3.00	<b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>
9.23% Govt. of India	2.89	7.9% Housing Dev. Fin. Corp. Ltd. NCD	2.97	
6.84% Govt. of India GSEC	2.09	7.47% Power Fin Corp. Ltd. NCD	2.96	
7.72% Govt. of India GSEC	1.72	8.70% Great Eastern Shipping Co Ltd NCD	2.84	
6.57% Govt. of India	1.71	8.385% IDFC Infra Finance Ltd NCD	2.61	<b>3.79</b>
7.06% Govt. of India GSEC	1.50	7.9% Reliance Ports & Terminals Ltd. NCD	2.54	
6.79% Govt. of India	1.38	8.01% L&T Infra Debt Fund Limited NCD	2.15	
Others	5.58	Others	26.62	
		<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

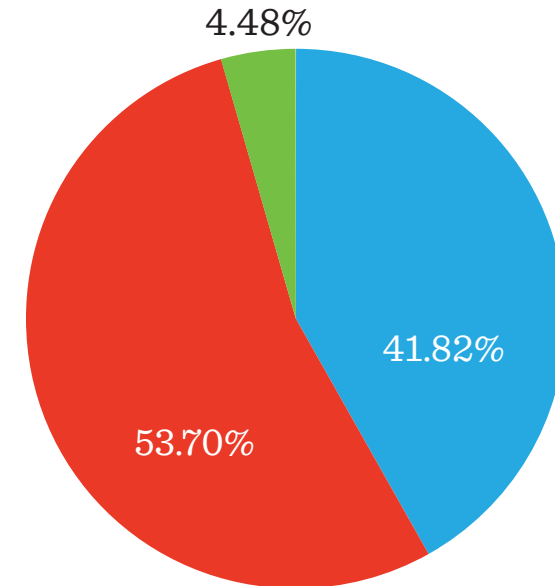
AAA & equivalent\* **98.49%**

AA & equivalent **1.51%**

A & equivalent **0%**

Total **100%**

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

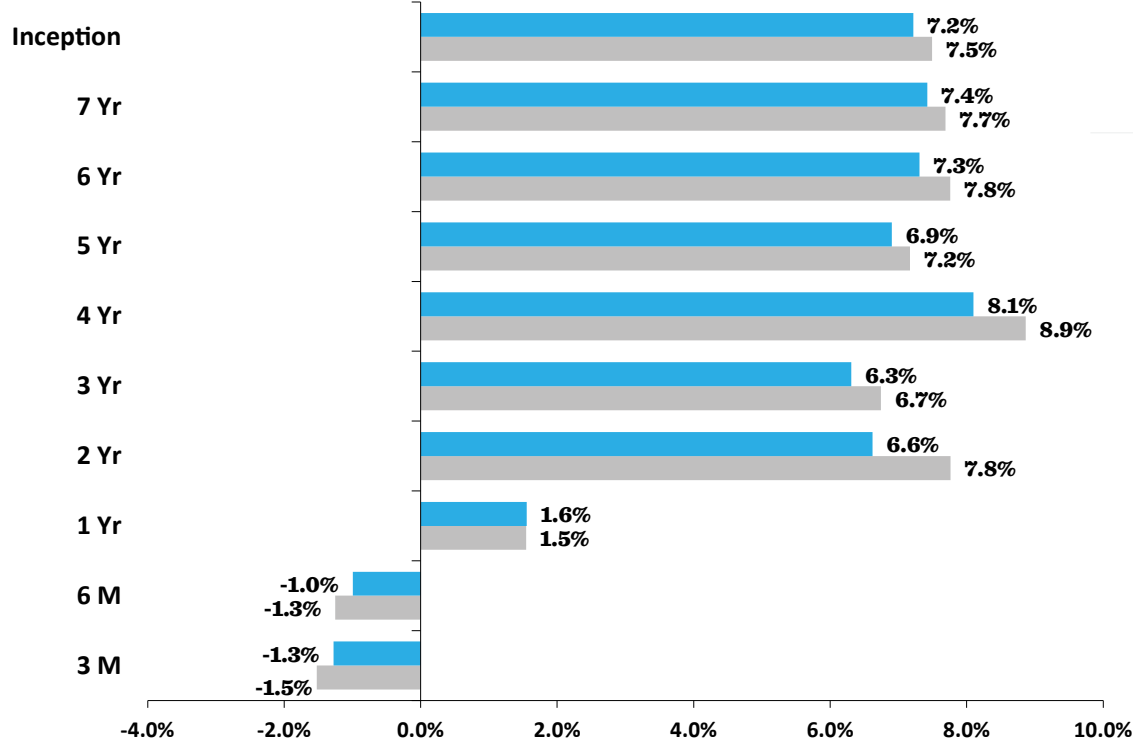


## Assets Mix

- 4.48% Other Net Current Assets
- 53.70% Corporate Debt
- 41.82% Government Securities

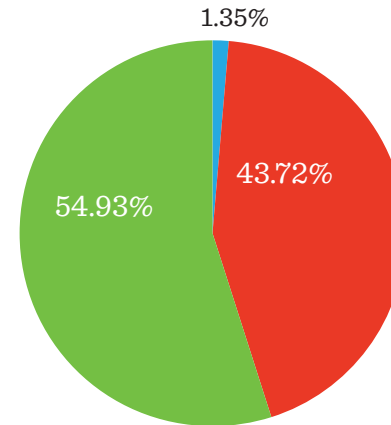
Benchmark: CRISIL Composite Bond Fund Index.

**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ Benchmark  
■ Debt Plus

Debt Plus Fund benchmark is CRISIL Composite Bond Fund Index.  
Modified Duration of Debt and Money Market: 5.85  
Past Performance is not indicative of Future performance.  
The SFIN for Debt Fund is ULIF01115/09/10DEBTPLFUND136.



**Debt Maturity Profile**

- 1.35% Upto 1 year
- 43.72% More than 1 year and upto 7 years
- 54.93% Above 7 years

NAV as on 31st January 2018: 17.0502

**PORTFOLIO AS ON 31<sup>ST</sup> JANUARY 2018**

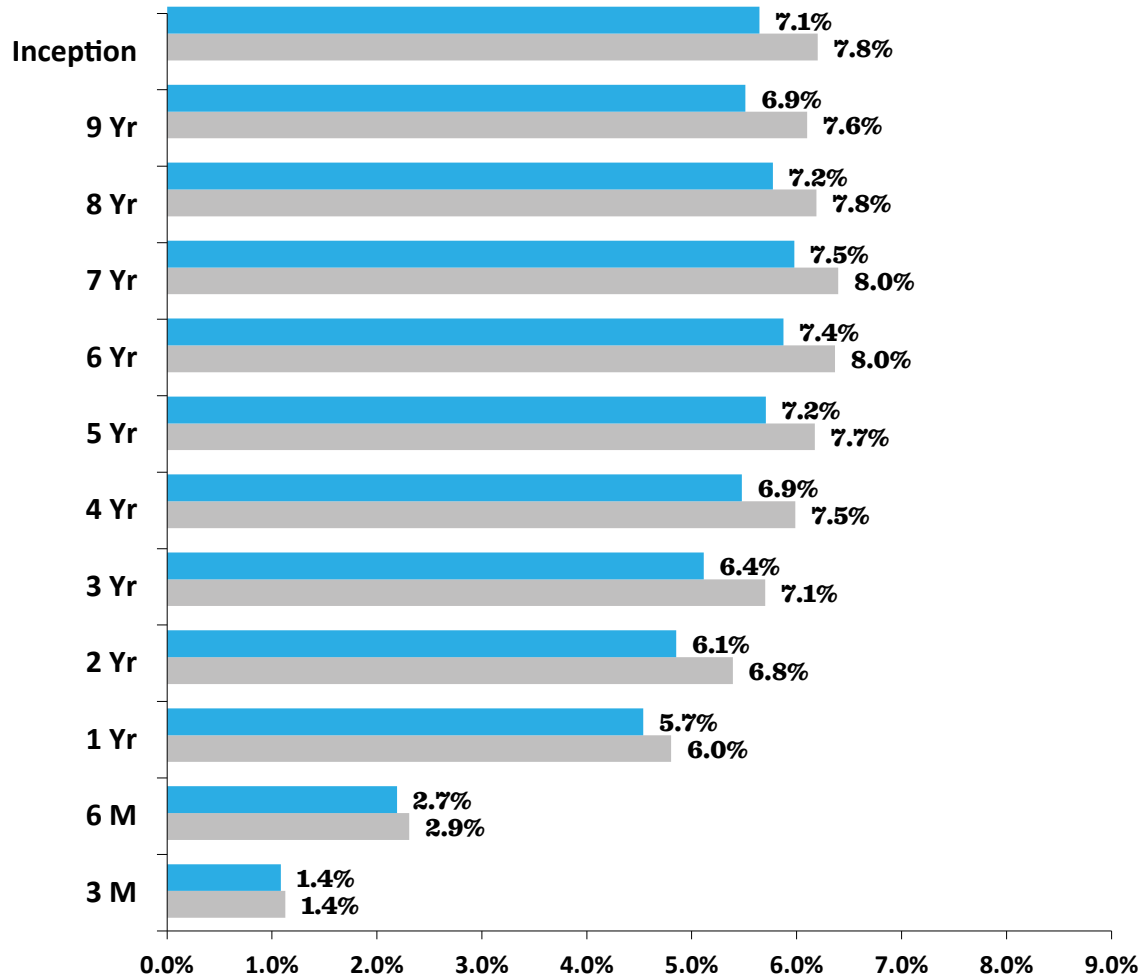
	%		%	
<b>GOVERNMENT SECURITIES</b>	<b>41.82</b>	<b>CORPORATE DEBT</b>	<b>53.70</b>	
6.68% Govt. of India	10.42	9.25% Reliance Jio Infocomm Limited NCD	5.12	
7.61% Govt. of India GSEC	5.15	8.15% Bajaj Finance Ltd. NCD	4.61	+
7.72% Govt. of India GSEC	3.18	8.60% IDFC Infra Finance Ltd NCD	2.51	
9.23% Govt. 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	2.63	8.23% Rural Electrification Corporation Ltd	2.06	
6.79% Govt. of India	2.59	8.25% The Great Eastern Shipping Co. Ltd NCD	2.06	
6.84% Govt. of India GSEC	2.54	8.20% Power Grid Corp. Ltd. NCD	2.05	
6.62% Govt. of India	2.20	8.01% L&T Infra Debt Fund Limited NCD	2.05	<b>4.48</b>
8.83% Govt. of India	1.64	7.90% LIC Housing Fin. Ltd. NCD	2.03	
7.06% Govt. of India GSEC	1.52	7.75% India Infradebt Ltd NCD	2.03	
Others	7.09	Others	27.09	
		<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> JANUARY 2018



### Risk Profile - Low

Asset Allocation Pattern

**0% - 60%**

Debt Securities

**40% - 100%**

Money Market

### Credit Rating Profile

AAA & equivalent\* **96.65%**

AA & equivalent **3.35%**

A & equivalent **0%**

Total **100%**

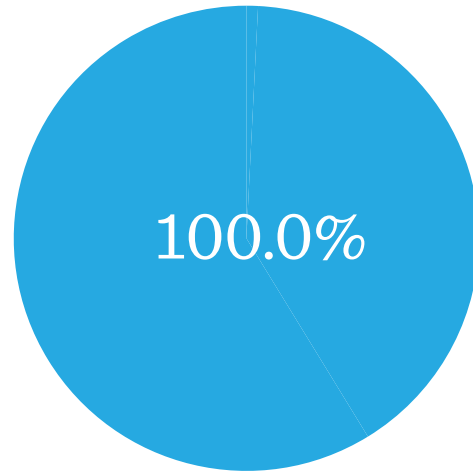
\*Includes Gsec, SDL, Tbill, CBLO and Reverse Repo

■ Benchmark  
■ Liquid

Liquid Fund benchmark is CRISIL Liquid Fund Index  
Modified Duration of Debt and Money Market: 0.34  
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 January 2018: 20.4506

### PORTFOLIO AS ON 31<sup>st</sup> January 2018

	%		%	
<b>GOVERNMENT SECURITIES</b>	<b>6.43</b>	<b>CORPORATE DEBT</b>	<b>25.74</b>	
8.39% Rajasthan State Dev. Loan Special	4.24	9.38% Rural Electrification Corporation Ltd	3.25	
8.21% Rajasthan State Dev. Loan Special	2.19	8.892% Bajaj Finance Ltd. NCD	3.23	+
		8.39% Power Fin Corp. Ltd. NCD	3.22	
		8.38% Housing Dev. Fin. Corp. Ltd. NCD	3.22	<b>MONEY</b>
		7.45% HDFC NCD	3.21	<b>MARKET</b>
		8.05% LIC Housing Fin. Ltd. NCD	3.21	<b>INSTRUMENTS</b>
		7.85% Shriram Transport Finance Co. Ltd. NCD	3.21	<b>&amp; OTHERS(%)</b>
		7.51% LIC Housing Fin. Ltd. NCD	3.20	<b>67.82</b>
				<b>Total</b>
				<b>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
- Manufacture of tobacco products
- Scientific research and development
- Programming and Broadcasting activities
- Electricity, gas, steam and air conditioning supply
- Civil engineering
- 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

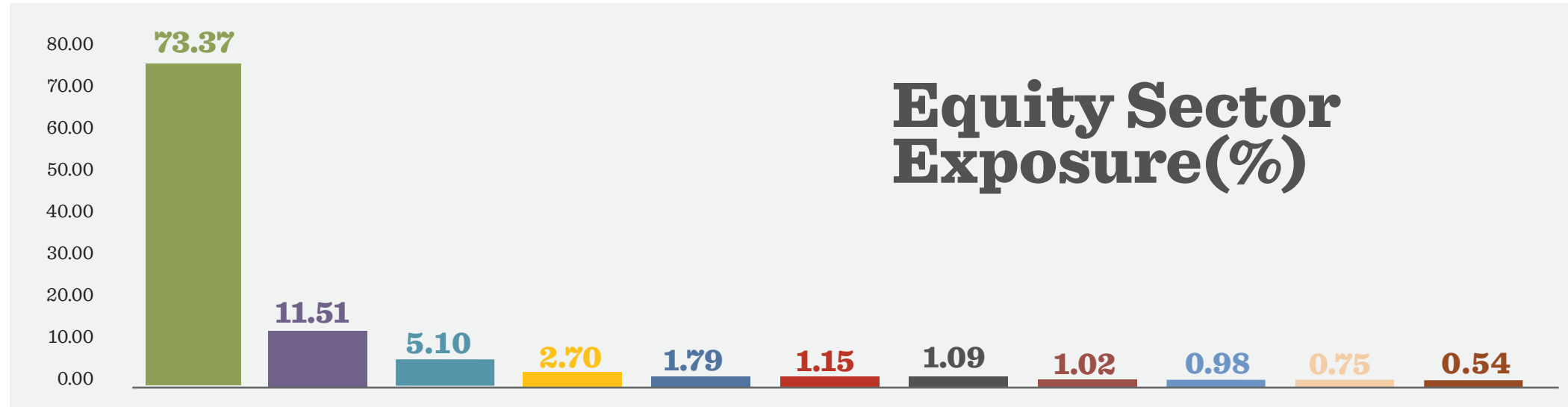
*Asset Allocation Pattern*

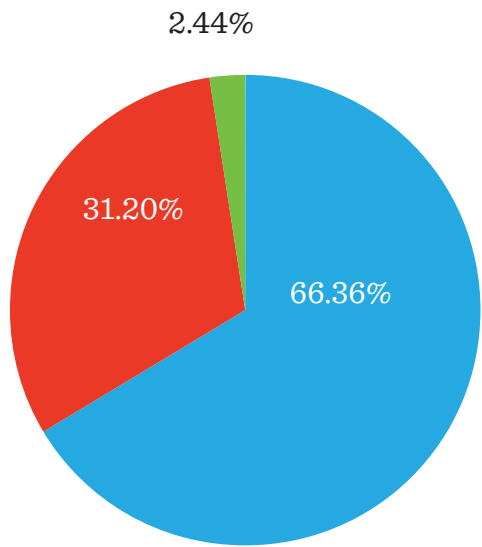
<b>0% - 100%</b>	Equity and Equity Related Instruments
<b>0% - 100%</b>	Debt Securities
<b>0% - 100%</b>	Money Market

### Credit Rating Profile

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

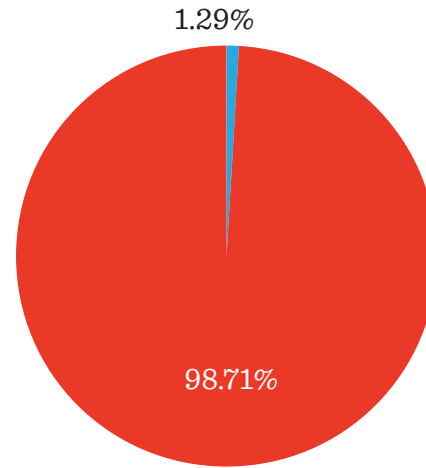
\*Includes Gsec, SDL, Tbill, CBLO and Reverse Repo





**Assets Mix**

- 2.44% Other net current assets
- 31.20% Equity
- 66.36% Government Securities



**Debt Maturity Profile**

- 1.29% Upto 1 year
- 98.71% 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: 2.70  
 The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.

NAV as on 31st January 2018: 17.8211

**PORTFOLIO AS ON 31<sup>st</sup> January 2018**

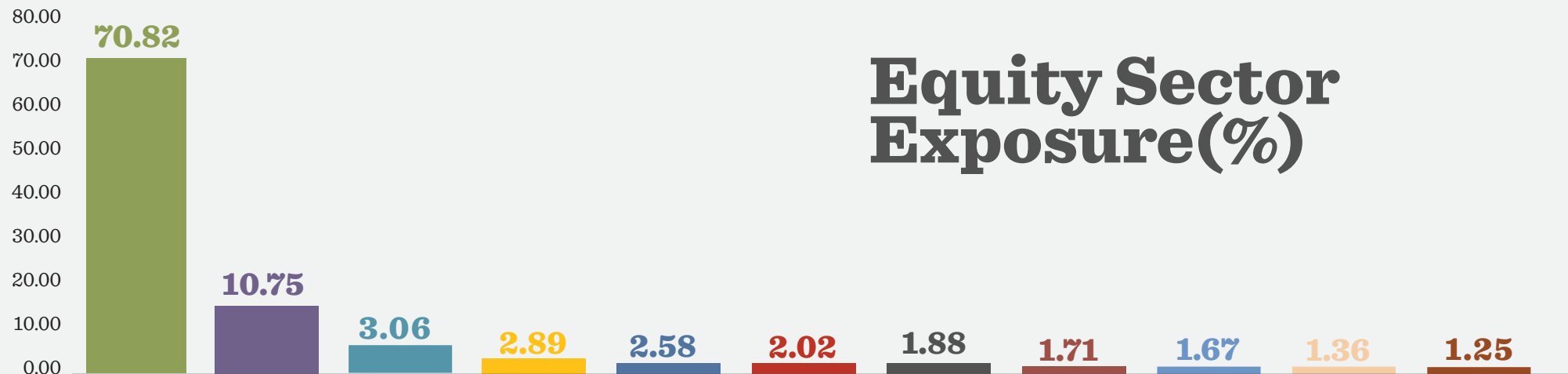
	%		%	
<b>EQUITY</b>	<b>31.20</b>	<b>GOVERNMENT SECURITIES</b>	<b>66.36</b>	
HDFC Bank Ltd	3.38	7.80% Govt. of India	66.36	
Maruti Suzuki India Ltd	3.36			+
IndusInd Bank Ltd	2.63			<b>MONEY</b>
YES Bank Ltd	2.10			<b>MARKET</b>
Infosys Ltd	1.83			<b>INSTRUMENTS</b>
Kotak Mahindra Bank Ltd	1.62			<b>&amp; OTHERS(%)</b>
Sun Pharmaceutical Industries Ltd	1.32			
Bajaj Finance Ltd	1.20			<b>2.44</b>
Tata Motors Ltd	1.19			
Larsen & Turbo Ltd	1.15			
Others	11.44			
<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
- Manufacture of other non-metallic mineral products
- Computer programming, consultancy and related activities
- 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

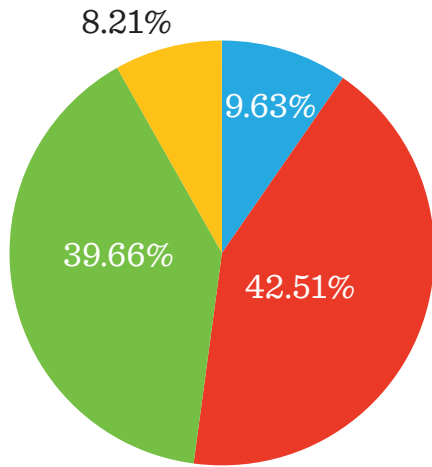
AAA & equivalent\* **100%**

AA & equivalent **0%**

A & equivalent **0%**

Total **100%**

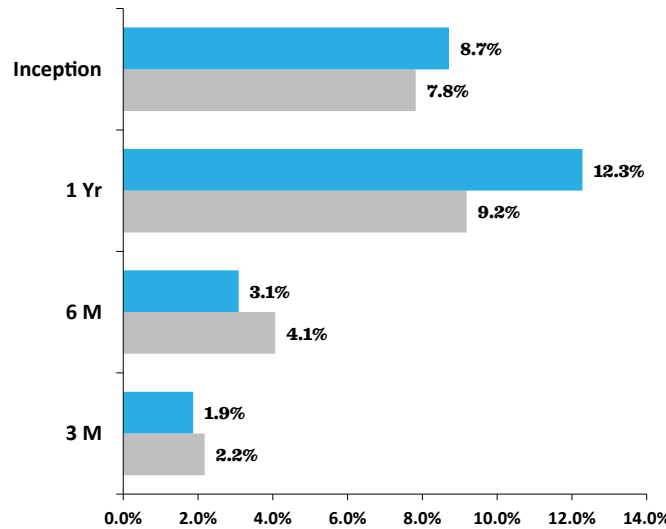
*\* Includes Gsec, SDL, Tbill, CBLO and Reverse Repo*



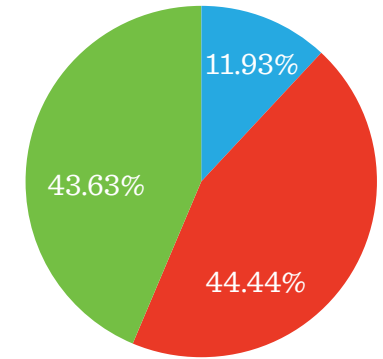
**Assets Mix**

- 9.63% Corporate Debt
- 8.21% Other Current Asset
- 39.66% Equity
- 42.51% Government Securities

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index  
**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



■ Benchmark  
■ Pension Growth



**Debt Maturity Profile**

- 11.93% Upto 1 year
- 44.44% More than 1 year and upto 7 years
- 43.63% Above 7 years

NAV as on 31st January 2018: 11.1096

**PORTFOLIO AS ON 31<sup>ST</sup> JANUARY 2018**

*Pension Growth Fund benchmark is 40% Nifty 50 and 60% Crisil Composite Bond Fund Index.  
Modified Duration of Debt and Money Market 5.44  
The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136*

	%		%		%	
<b>EQUITY</b>	<b>39.66</b>	<b>GOVERNMENT SECURITIES</b>	<b>42.51</b>	<b>CORPORATE DEBT</b>	<b>9.63</b>	
HDFC Bank Ltd	3.18	9.23% Govt. of India	11.49	9.25% Reliance Jio Infocomm Limited NCD	2.79	+ <b>MONEY MARKET INSTRUMENTS &amp; OTHERS(%)</b>  8.21
YES Bank Ltd	2.36	8.27% Govt. of India	8.49	9.02% Rural Electrification Corporation Ltd	2.74	
Maruti Suzuki India Ltd	1.78	7.61% Govt. of India GSEC	7.50	8.83% Indian Railways Fin. Corp. NCD	2.73	
GAIL (India) Ltd	1.67	7.80% Govt. of India	2.94	8.70% Great Eastern Shipping Co Ltd NCD	1.36	
IndusInd Bank Ltd	1.48	8.51% Andhra Pradesh State Dev. Loan	2.69			
Godrej Consumer Products Ltd	1.23	6.84% Govt. of India GSEC	2.57			
Team Lease Services Ltd	1.08	6.62% Govt. of India	1.93			
Infosys Ltd	1.07	8.30% Govt. of India	1.38			
Hindustan Unilever Ltd	1.00	8.13% Govt. of India	1.35			
Petronet LNG Ltd	0.93	7.72% Govt. of India GSEC	1.23			
Others	23.88	Others	0.93			
<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.

- Employment activities
- Mining of Metal Ores
- Manufacture of basic metals
- Manufacture of rubber and plastics products
- Manufacture of other non-metallic mineral products
- Manufacture of chemicals and chemical products
- Manufacture of machinery and equipment n.e.c.
- 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> NOVEMBER 2016**

## Risk Profile - High

*Asset Allocation Pattern*

**60% - 100%**

Equity and  
Equity Related Instruments

**0% - 40%**

Money Market

## Credit Rating Profile

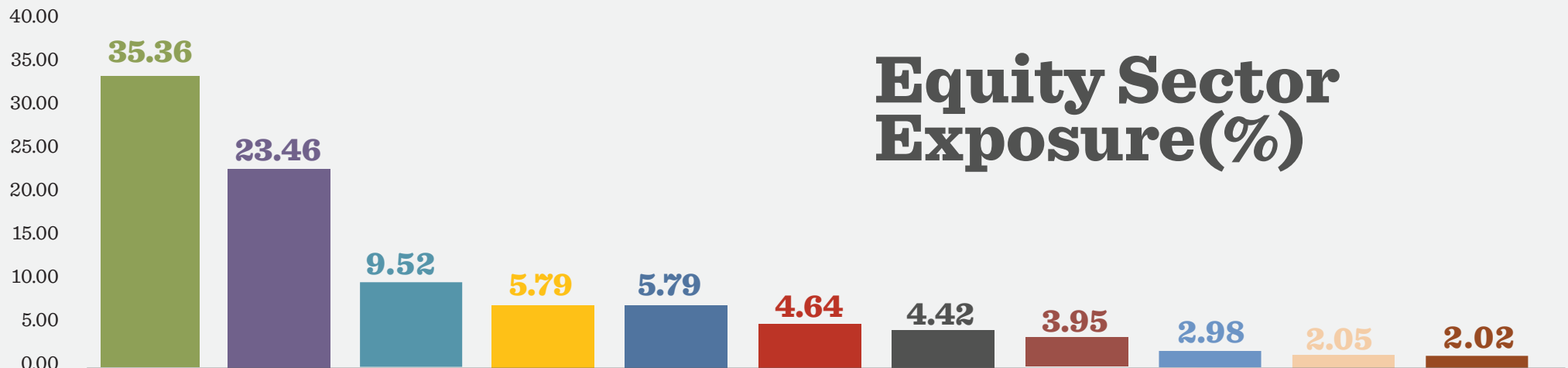
AAA & equivalent\* **100%**

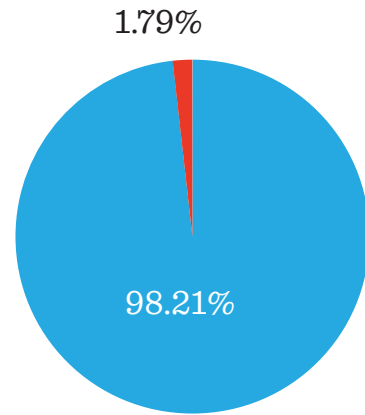
AA & equivalent **0%**

A & equivalent **0%**

Total **100%**

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





**Assets Mix**

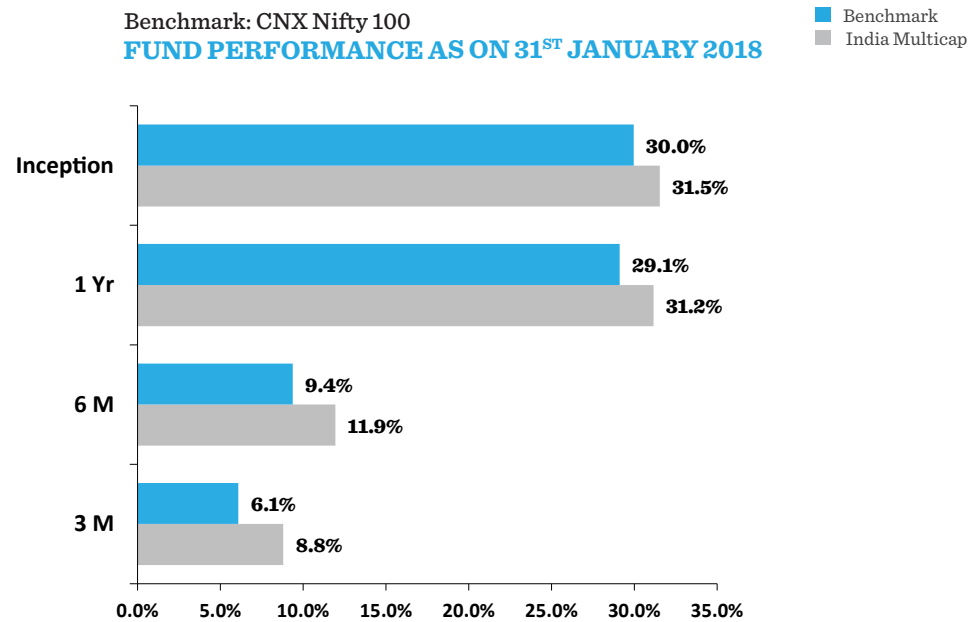
- 1.79% Other net current assets
- 98.21% Equity

NAV as on 31st January 2018: 13.9367

**PORTFOLIO AS ON 31<sup>st</sup> January 2018**

	%	
<b>EQUITY</b>	<b>98.21</b>	
HDFC Bank Ltd	6.51	
Kotak Banking ETF	6.19	+
Maruti Suzuki India Ltd	5.93	
YES Bank Ltd	4.85	
IndusInd Bank Ltd	3.56	
Infosys Ltd	2.91	
Subros Ltd	2.38	
Jindal Steel & Power Ltd	2.24	<b>1.79</b>
Vedanta Ltd	2.05	
Team Lease Services Ltd	2.02	
Others	59.56	
<b>Total</b>		<b>100</b>

Benchmark: CNX Nifty 100  
**FUND PERFORMANCE AS ON 31<sup>ST</sup> JANUARY 2018**



*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.*

## 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 ULIF01013/09/10BLNCDFUND136, 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  
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(IRDAI Regn. No. 136)**

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Haryana, India

Corporate Identity No.:

U66010DL2007PLC248825

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