

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



Life Insurance

INVESTMENT TRACKER

Monthly Newsletter

June, 2017



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

▶ From the CIO's Desk	3
▶ Unit Linked Equity Fund	4
▶ Unit Linked Equity II Fund	5
▶ Unit Linked Growth Fund	6
▶ Unit Linked Growth II Fund	7
▶ Unit Linked Growth Plus Fund	8
▶ Unit Linked Balanced Fund	9
▶ Unit Linked Balanced II Fund	10
▶ Unit Linked Balanced Plus Fund	11
▶ Unit Linked Debt Fund	12
▶ Unit Linked Debt Plus Fund	13
▶ Unit Linked Liquid Fund	14
▶ Unit Linked NAV Guarantee Fund	15
▶ Unit Linked Pension Growth Fund	16
▶ Unit Linked India Multicap Fund	17





Anurag Jain
Chief Investment Officer

FROM THE CIO'S DESK

Market commentary – June 2017

Large cap equities traded in a narrow range impacted by concerns of Goods and Services Tax (GST) implementation, RBI's guidelines to make large provisions on accounts referred for bankruptcy and farm loan waiver by key agrarian states. Broader market has witnessed a mild correction which we believe is very healthy in the short term and provides a great opportunity to invest for the long term investors. Increased flows from both foreign institutional investors (FIIs) and domestic institutions have led to the equity markets remaining near all time high levels. DII's continue to be big buyers with Rs 5,335 crores (approx) purchases in June 2017 while foreign institutions purchased Rs 3,220 crores (approx). This also reflects the weak outlook for gold and real estate as investment avenues leading to domestic savings being channelized into equity markets and is a trend that is expected to continue.

Industrial production is gradually recovering with growth of 3.1% in April 2017 compared to 2.7% in March 2017. Consumer price inflation has come down to a record low of 2.18% in May 2017 compared to 2.99% in April 2017. Indian economy is on a gradual recovery path with GDP and profit growth of companies expected to do well over the medium term. In the near term though GST implementation may lead to disruption in businesses, but will prove to be a transformational tax reform. GST has created a common Indian market, is going to bring operating efficiencies in businesses and a greater number of people into the tax net. Organised branded players (listed companies) would benefit significantly over medium to long term.

The Reserve Bank of India has kept policy rates unchanged in the recent monetary policy and is maintaining an easy liquidity policy. Globally we expect economic growth to remain stable and interest rates to move up with revival in the economy and is healthy for growth

recovery in India. With lower than expected inflation and timely start of monsoons, interest rates are expected to stay around current levels of 6.5% and will support growth in the medium term.

Earnings growth of companies has been sluggish over the last 6 years (since 2011) and in 4 out of these 6 years it has de-grown. Now with low interest rates, low inflation, low fiscal deficit, stable to appreciating currency, low raw material prices, low real estate prices, lower wage inflation and low capacity utilization the potential for future earnings growth of companies is very high, which will drive sustainable returns in the market. The scenario today is similar to 2003 with low interest rates, low inflation and lack of other investment avenues, Equity markets went up 5x in the succeeding 5 years (2003-2008) supported with robust earnings growth of companies.

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 clean managements that will create sustainable value for their shareholders. We employ great rigor and effort in identifying good companies and businesses and holding on to 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.

Our policyholders invest their hard earned money with specific objectives of protection and for longer term investment returns. As per our analysis, in the past, favorable returns are generated in the financial markets by systematic, regular and disciplined investing over a long periods of time

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, 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.

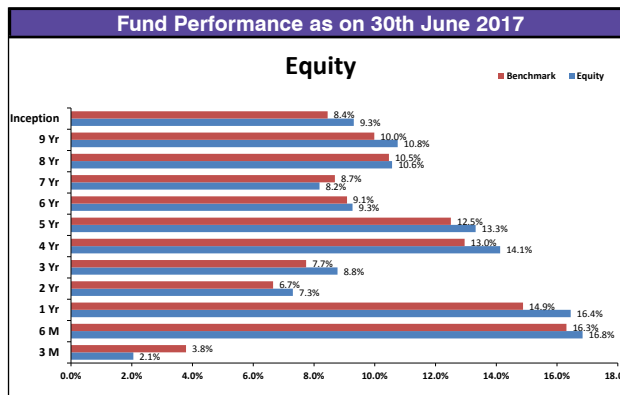
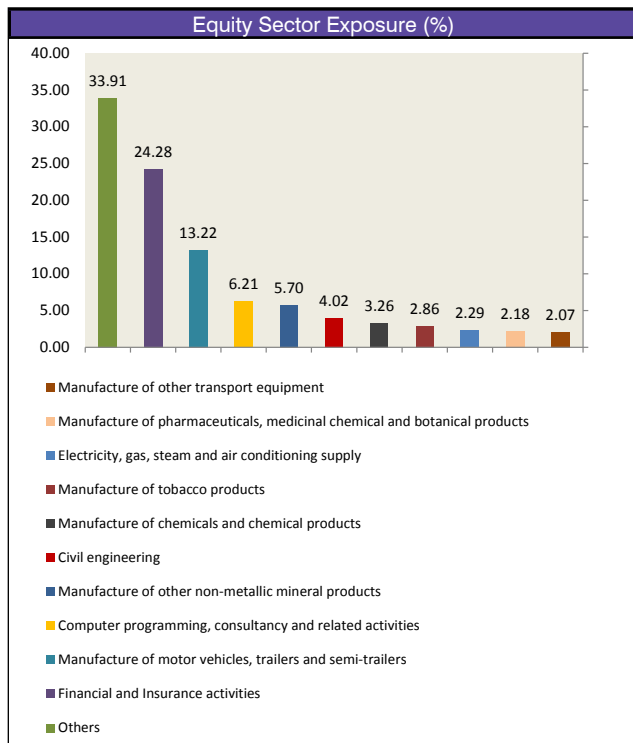
Date of Inception: 16th June 2008

Benchmark: Nifty 50

NAV as on 30th June 2017: 22.3663

Risk Profile – High

Asset Allocation Pattern	
Equity and Equity Related Instruments	60%-100%
Money Market	0%-40%



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		99.39
Maruti Suzuki India Ltd		6.59
HDFC Bank Ltd		4.76
YES Bank Ltd		4.74
Reliance ETF Bank BeES		4.57
IndusInd Bank Ltd		4.50
Kotak Mahindra Mutual Fund Banking PSU ETF		4.33
Larsen & Tourbo Ltd		4.02
ICICI Bank Ltd		3.82
Infosys Ltd		3.79
Tata Motors Ltd		3.59
Others		54.69
MONEY MARKET INSTRUMENTS & OTHERS		0.61
Total		100.00

Equity Fund benchmark is Nifty 50
 Past performance is not indicative of future performance.
 The SFIN for Equity Fund is ULIF00116/06/08EQUITYFUND136.



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.

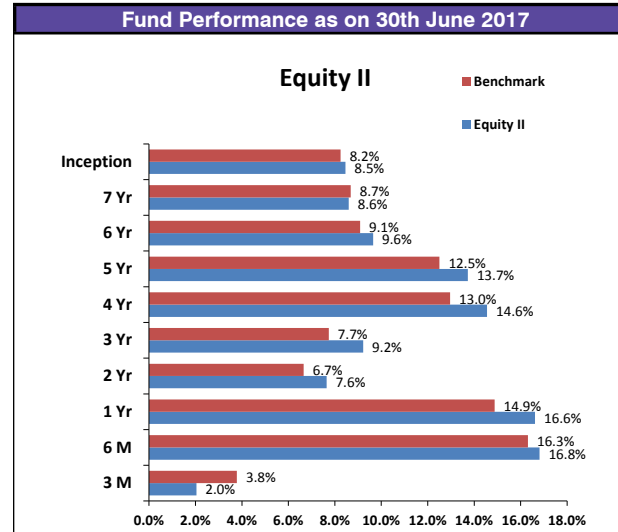
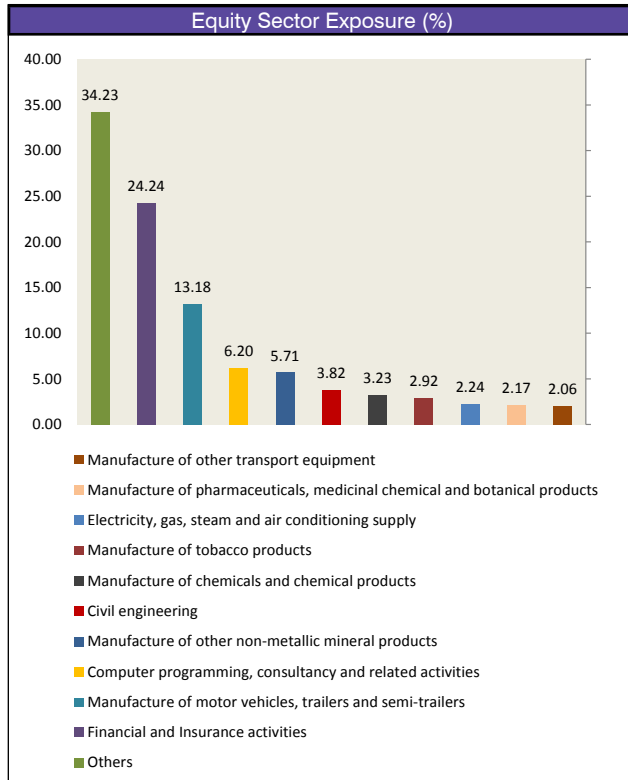
Date of Inception: 7th January 2010

Benchmark: Nifty 50

NAV as on 30th June 2017: 18.3568

Risk Profile – High

Asset Allocation Pattern	
Equity and Equity Related Instruments	60%-100%
Money Market	0%-40%



Equity II Fund benchmark is Nifty 50
 Past performance is not indicative of future performance.
 The SFIN for Equity II Fund is ULIF00607/01/10EQUITYIIFND136.

PORTFOLIO AS ON 30th JUNE 2017	%
EQUITY	99.08
Maruti Suzuki India Ltd	6.56
HDFC Bank Ltd	4.74
YES Bank Ltd	4.68
Kotak Mahindra Mutual Fund Banking PSU ETF	4.61
IndusInd Bank Ltd	4.55
Reliance ETF Bank BeES	4.33
ICICI Bank Ltd	3.86
Larsen & Tourbo Ltd	3.82
Infosys Ltd	3.79
Tata Motors Ltd	3.58
Others	54.57
MONEY MARKET INSTRUMENTS & OTHERS	0.92
Total	100.00



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.

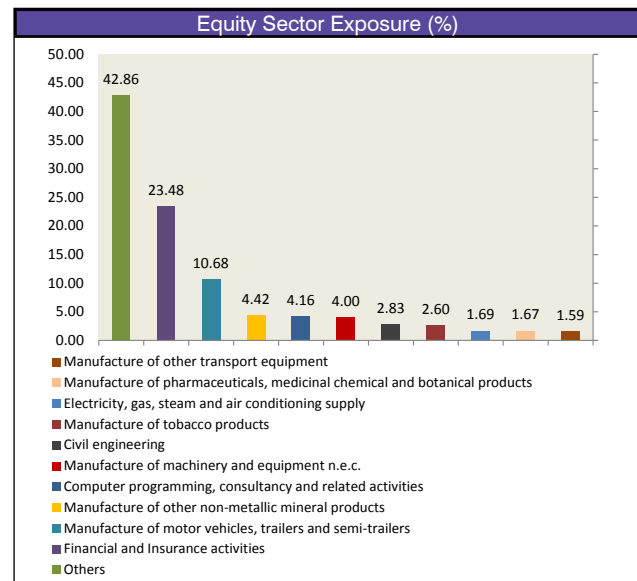
Date of Inception: 16th June 2008

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 22.8332

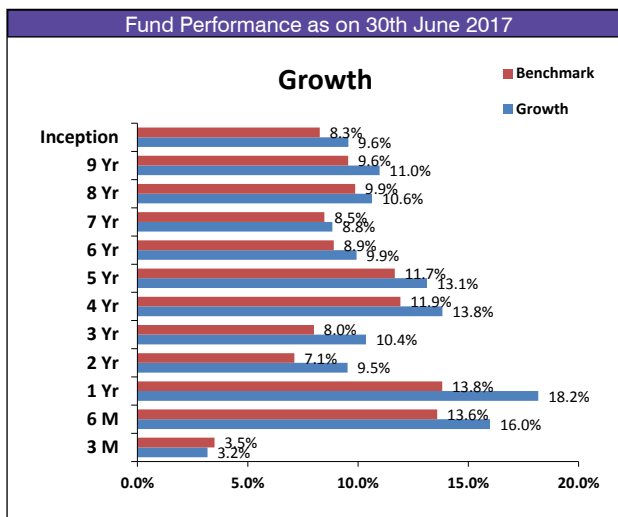
Risk Profile – Medium to High

Asset Allocation Pattern	
Equity and Equity Related Instruments	50%-90%
Debt Securities	10%-50%
Money Market	0%-40%

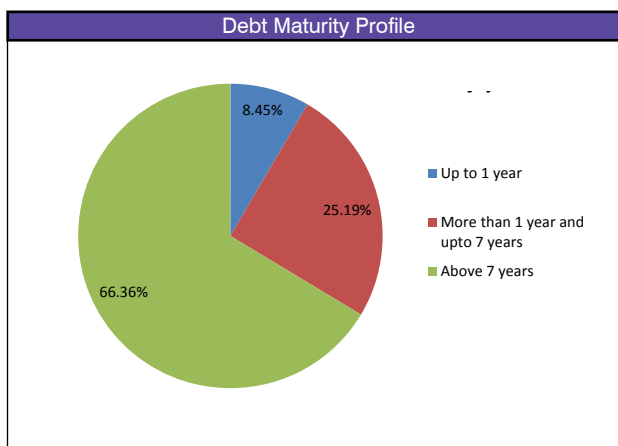


Credit Rating Profile	
PARTICULARS	ULG
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

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



Growth Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.
 Modified Duration of Debt and Money Market: 5.70
 Past performance is not indicative of future performance.
 The SPIN for Growth Fund is ULIF00216/06/08GROWTHFUND136.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		83.68
Maruti Suzuki India Ltd		5.81
HDFC Bank Ltd		4.94
YES Bank Ltd		4.79
ICICI Bank Ltd		4.30
IndusInd Bank Ltd		3.48
Kotak Mahindra Mutual Fund Banking PSU ETF		3.25
Larsen & Tourbo Ltd		2.83
Infosys Ltd		2.73
ITC Ltd		2.60
Reliance ETF Bank BeES		2.46
Others		46.48
GOVERNMENT SECURITIES		11.05
8.97% Govt. of India		2.86
7.61% Govt. of India GSEC		1.41
9.23% Govt. of India		1.36
6.57% Govt. of India		0.89
8.17% Govt. of India		0.75
8.30% Govt. of India		0.69
6.35% Govt. of India		0.61
7.06% Govt. of India GSEC		0.61
7.72% Govt. of India GSEC		0.32
7.80% Govt. of India		0.32
Others		1.22
CORPORATE DEBT		3.96
9.75% Rural Electrification Corp. Ltd.		1.01
9.18% Power Fin Corp. Ltd. NCD		0.85
9.00% Power Fin Corp. Ltd. NCD		0.68
10.40% Reliance Ports & Terminals Ltd. NCD		0.68
10.25% Reliance Gas Transport Infrastructure Ltd		0.34
8.57% India Infradebt Ltd NCD		0.27
8.7% Power Fin Corp. Ltd. NCD		0.13
MONEY MARKET INSTRUMENTS & OTHERS		1.31
Total		100.00



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.

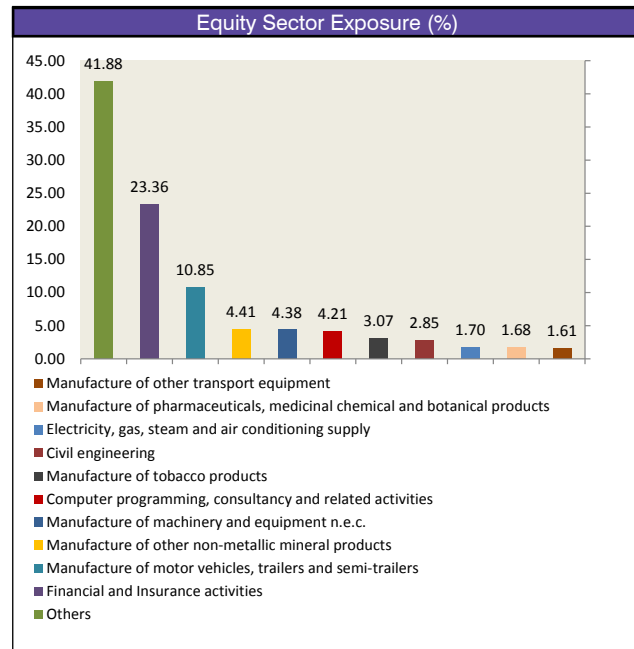
Date of Inception: 7th January 2010

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 19.2571

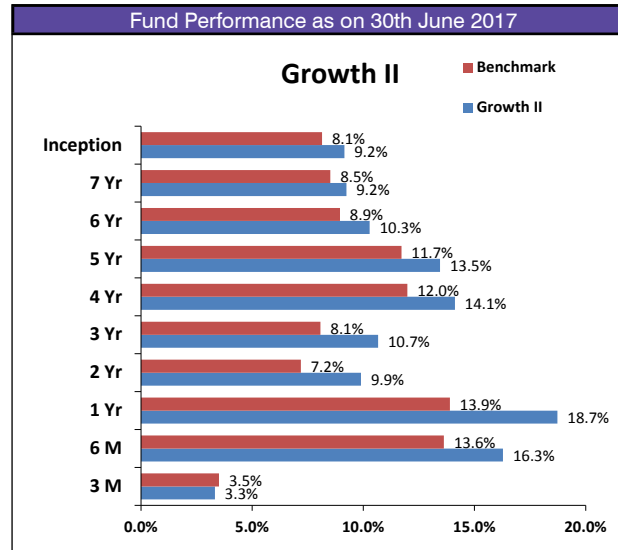
Risk Profile – Medium to High

Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULG-II
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

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

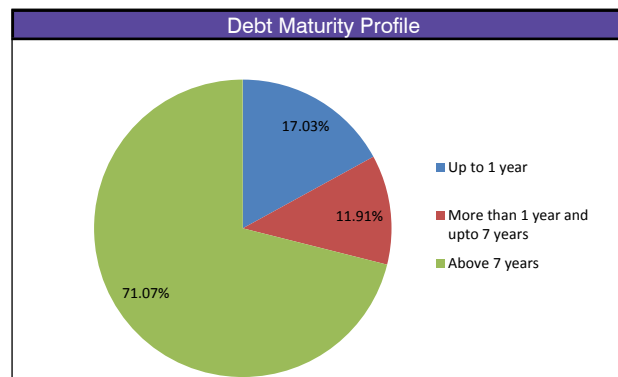


Growth II Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.

Modified Duration of Debt and Money Market: 5.67

Past performance is not indicative of future performance.

The SFIN for Growth II Fund is ULIF00707/01/10GROWTHIFND136.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		84.89
Maruti Suzuki India Ltd		5.86
YES Bank Ltd		4.76
HDFC Bank Ltd		4.73
ICICI Bank Ltd		4.47
IndusInd Bank Ltd		3.81
Reliance ETF Bank BeES		3.07
ITC Ltd		3.07
Kotak Mahindra Mutual Fund Banking PSU ETF		2.87
Larsen & Turbo Ltd		2.85
Infosys Ltd		2.77
Others		46.61
GOVERNMENT SECURITIES		10.11
8.30% Govt. of India		3.25
7.61% Govt. of India GSEC		1.90
6.79% Govt. of India		0.72
6.57% Govt. of India		0.70
6.35% Govt. of India		0.68
7.06% Govt. of India GSEC		0.57
7.72% Govt. of India GSEC		0.53
9.23% Govt. of India		0.44
8.24% Govt. of India GSEC		0.40
8.17% Govt. of India		0.36
Others		0.54
CORPORATE DEBT		3.40
9.00% Power Fin Corp. Ltd. NCD		1.77
10.25% Reliance Gas Transport Infrastructure Ltd		0.40
8.385% IDFC Infra Finance Ltd NCD		0.38
8.70% Great Eastern Shipping Co Ltd NCD		0.31
10.40% Reliance Ports & Terminals Ltd. NCD		0.24
8.57% India Infradebt Ltd NCD		0.23
8.7% Power Fin Corp. Ltd. NCD		0.08
MONEY MARKET INSTRUMENTS & OTHERS		1.60
Total		100.00



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.

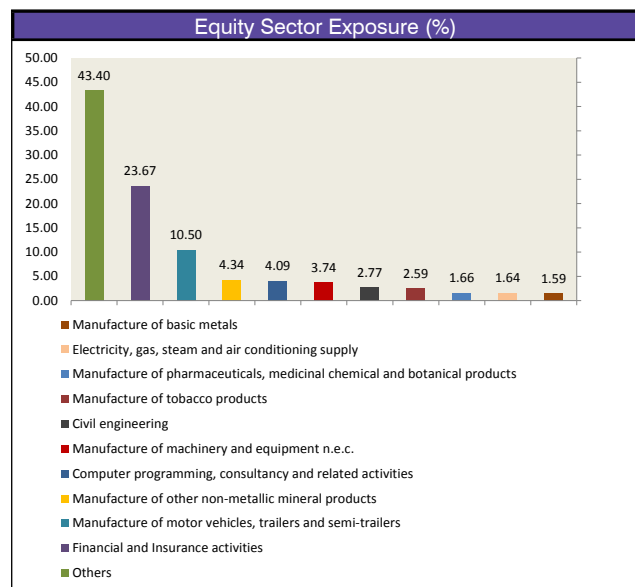
Date of Inception: 13th September 2010

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 16.5275

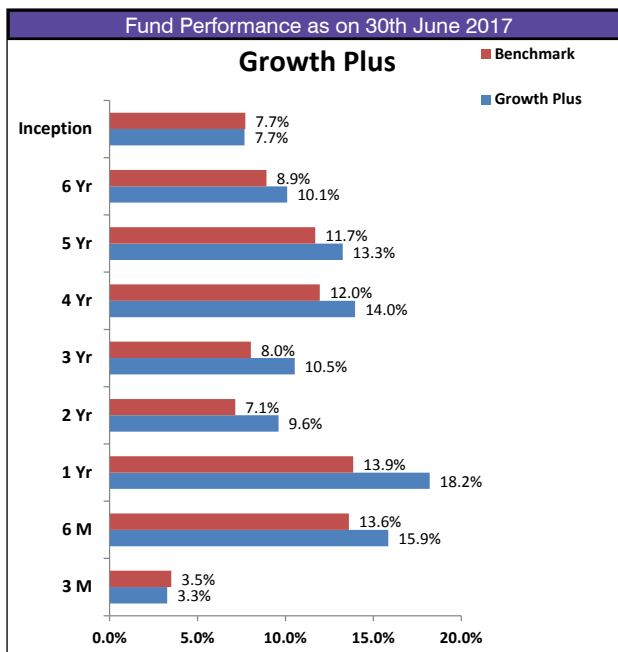
Risk Profile – Medium to High

Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%

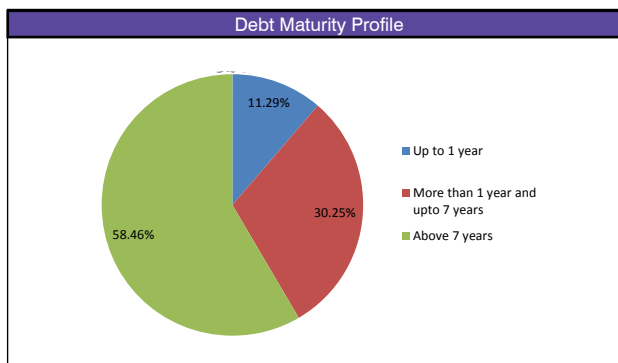


Credit Rating Profile	
PARTICULARS	ULGPLUS
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

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



Growth Plus Fund benchmark is 80% Nifty 50 and 20% CRISIL Composite Bond Fund Index.
 Modified Duration of Debt and Money Market: 5.64
 Past performance is not indicative of future performance.
 The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		82.96
Maruti Suzuki India Ltd		5.75
YES Bank Ltd		4.77
HDFC Bank Ltd		4.74
ICICI Bank Ltd		4.44
IndusInd Bank Ltd		3.77
Reliance ETF Bank BeES		3.14
Larsen & Tourbo Ltd		2.77
Kotak Mahindra Mutual Fund Banking PSU ETF		2.72
Infosys Ltd		2.70
ITC Ltd		2.59
Others		45.57
GOVERNMENT SECURITIES		13.39
6.35% Govt. of India		1.92
9.23% Govt. of India		1.87
7.61% Govt. of India GSEC		1.74
8.83% Govt. of India		1.47
6.79% Govt. of India		1.03
8.30% Govt. of India		1.01
8.17% Govt. of India		0.72
7.72% Govt. of India GSEC		0.68
7.06% Govt. of India GSEC		0.56
8.97% Govt. of India		0.54
Others		1.85
CORPORATE DEBT		2.03
9.24% LIC Housing Fin. Ltd. NCD		0.57
9.00% Power Fin Corp. Ltd. NCD		0.54
8.60% IDFC Infra Finance Ltd NCD		0.27
10.40% Reliance Ports & Terminals Ltd. NCD		0.20
10.25% Reliance Gas Transport Infrastructure Ltd		0.14
8.57% India Infradebt Ltd NCD		0.14
9.75% Rural Electrification Corp. Ltd.		0.11
9.61% Power Fin Corp. Ltd. NCD		0.06
MONEY MARKET INSTRUMENTS & OTHERS		1.63
Total		100.00



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.

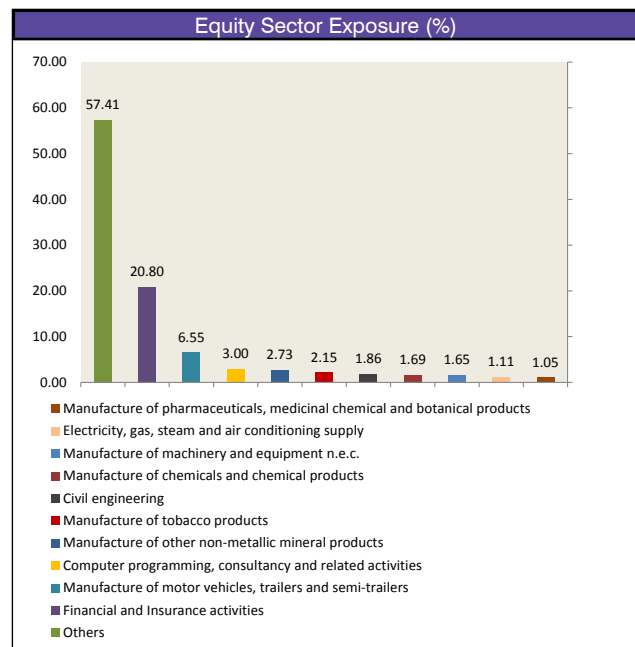
Date of Inception: 16th June 2008

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 23.2000

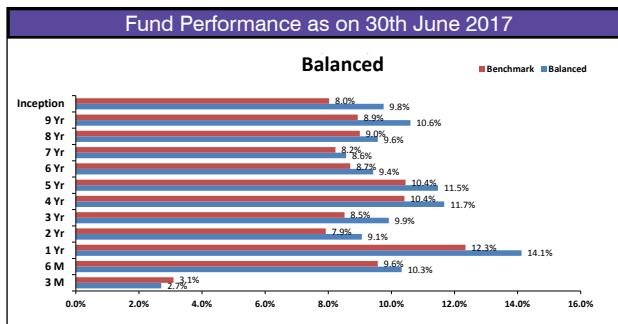
Risk Profile – Medium

Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%

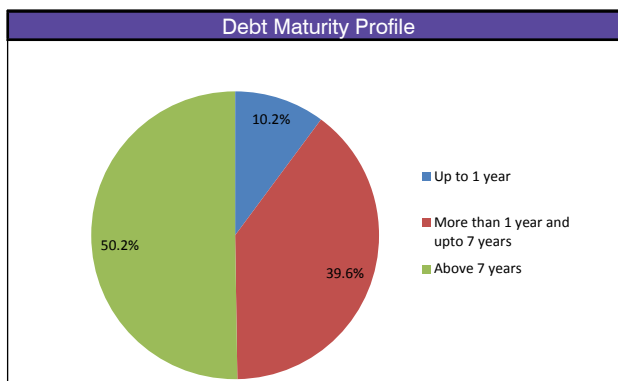


Credit Rating Profile	
PARTICULARS	ULB
AAA & equivalent*	98.51%
AA & equivalent	1.49%
A & equivalent	0.00%
TOTAL	100.00

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



Balanced Fund benchmark is 50% Nifty 50 and 50% CRISIL Customized 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.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		53.37
Maruti Suzuki India Ltd		3.21
ICICI Bank Ltd		2.98
HDFC Bank Ltd		2.96
YES Bank Ltd		2.55
IndusInd Bank Ltd		2.47
ITC Ltd		2.15
Larsen & Tourbo Ltd		1.86
Infosys Ltd		1.82
Tata Motors Ltd		1.75
State Bank of India		1.73
Others		29.89
GOVERNMENT SECURITIES		20.69
8.83% Govt. of India		4.45
9.23% Govt. of India		3.66
8.30% Govt. of India		3.49
6.84% Govt. of India GSEC		2.54
8.83% Govt. of India		1.95
6.62% Govt. of India		1.35
7.06% Govt. of India GSEC		1.15
8.27% Govt. of India		0.60
7.80% Govt. of India		0.44
8.35% Uttar Pradesh State Dev. Loan SPL		0.36
Others		0.70
CORPORATE DEBT		22.51
9.00% Power Fin Corp. Ltd. NCD		6.68
9.75% Rural Electrification Corp. Ltd.		2.24
7.47% Power Fin Corp. Ltd. NCD		2.16
9.18% Tata Sons Ltd. NCD		1.97
10.40% Reliance Ports & Terminals Ltd. NCD		1.58
10.25% Reliance Gas Transport Infrastructure Ltd		1.58
9.24% LIC Housing Fin. Ltd. NCD		1.26
8.68% National Cap Reg Plan NCD		0.92
9.25% Reliance Jio Infocomm Limited NCD		0.78
8.9% Reliance Capital Ltd. NCD		0.69
Others		2.65
MONEY MARKET INSTRUMENTS & OTHERS		3.43
Total		100.00



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.

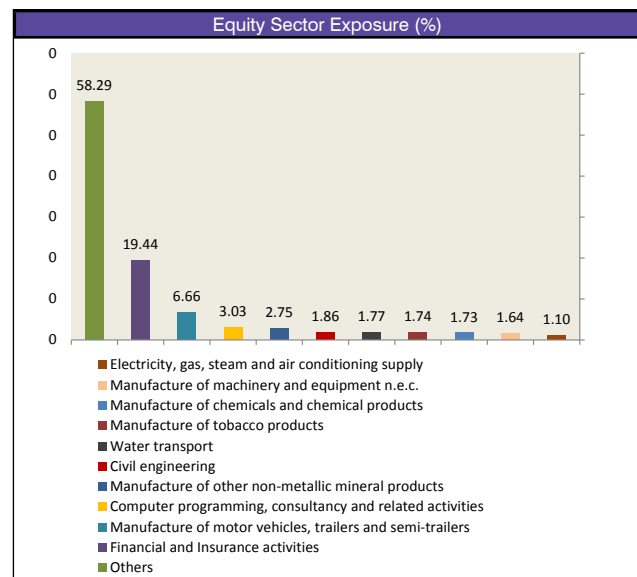
Date of Inception: 7th January 2010

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 18.6504

Risk Profile – Medium

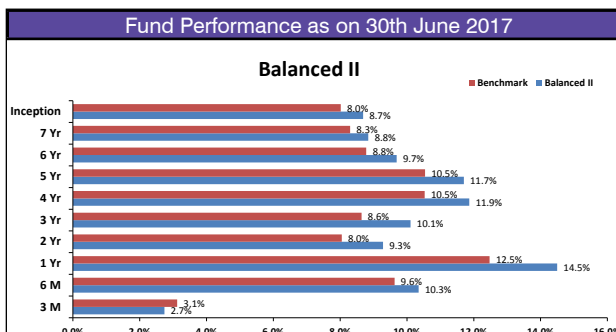
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



Credit Rating Profile

PARTICULARS	ULB-II
AAA & equivalent*	97.53%
AA & equivalent	2.47%
A & equivalent	0.00%
TOTAL	100.00

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

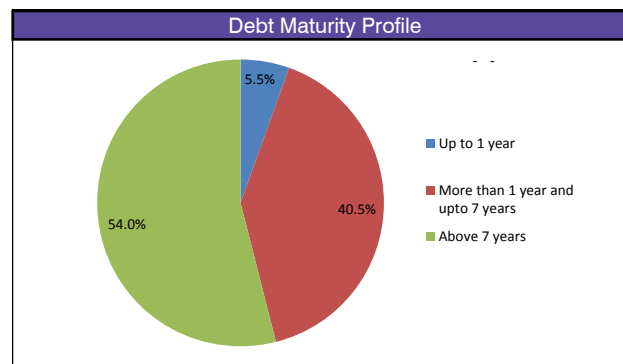


Balanced II Fund benchmark is 50% Nifty 50 and 50% CRISIL Customized Bond Index.

Modified Duration of Debt and Money Market: 5.80

Past performance is not Indicative of future performance.

The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		53.21
Maruti Suzuki India Ltd		3.28
ICICI Bank Ltd		3.05
HDFC Bank Ltd		3.03
YES Bank Ltd		2.59
IndusInd Bank Ltd		2.57
Larsen & Turbo Ltd		1.86
Infosys Ltd		1.82
Tata Motors Ltd		1.78
ITC Ltd		1.74
State Bank of India		1.69
Others		29.79
GOVERNMENT SECURITIES		23.19
8.30% Govt. of India		8.38
6.84% Govt. of India GSEC		2.99
8.97% Govt. of India		2.36
7.61% Govt. of India GSEC		1.56
6.62% Govt. of India		1.28
9.23% Govt. of India		1.24
6.57% Govt. of India		1.05
7.80% Govt. of India		0.99
8.08% Govt. of India		0.86
8.27% Govt. of India		0.59
Others		1.88
CORPORATE DEBT		21.36
9.00% Power Fin Corp. Ltd. NCD		3.58
8.70% Great Eastern Shipping Co Ltd NCD		1.77
9.24% LIC Housing Fin. Ltd. NCD		1.50
10.40% Reliance Ports & Terminals Ltd. NCD		1.45
8.7% Power Fin Corp. Ltd. NCD		1.33
7.47% Power Fin Corp. Ltd. NCD		1.24
9.09% Indian Railways Fin. Corp. NCD		1.21
8.9% Reliance Capital Ltd. NCD		1.14
10.25% Reliance Gas Transport Infrastructure Ltd		1.05
9.02% Rural Electrification Corporation Ltd		0.88
Others		6.23
MONEY MARKET INSTRUMENTS & OTHERS		2.24
Total		100.00



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.

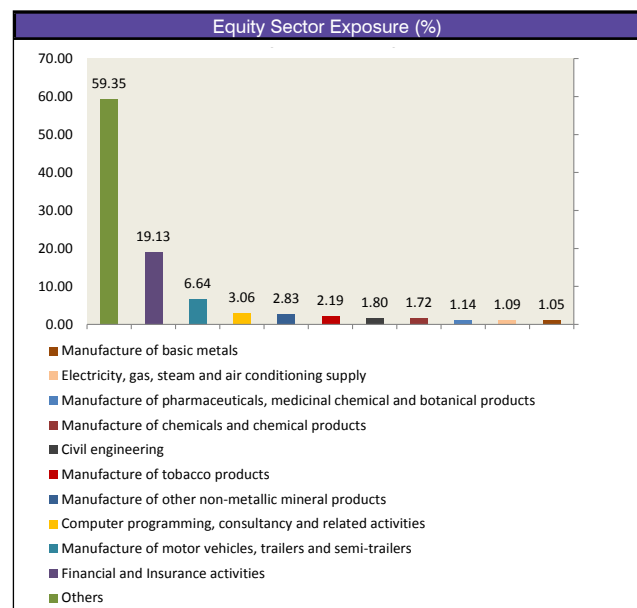
Date of Inception: 13th September 2010

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 16.5184

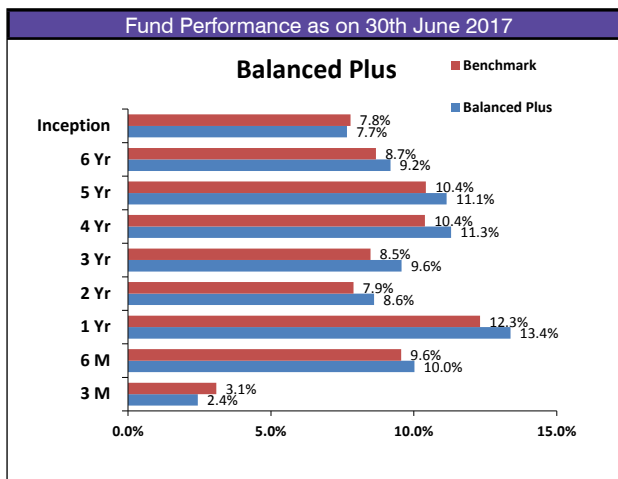
Risk Profile – Medium

Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%

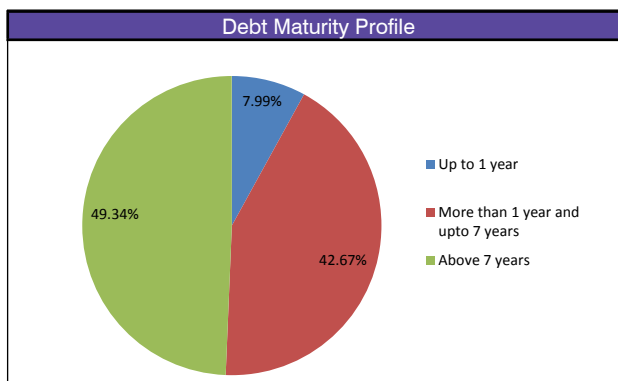


Credit Rating Profile	
PARTICULARS	ULBPLUS
AAA & equivalent*	98.92%
AA & equivalent	1.08%
A & equivalent	0.00%
TOTAL	100.00

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



Balanced Plus Fund benchmark is 50% Nifty 50 and 50% CRISIL Customized Bond Index.
 Modified Duration of Debt and Money Market: 5.64
 Past performance is not Indicative of future performance.
 The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		52.81
Maruti Suzuki India Ltd		3.22
ICICI Bank Ltd		3.08
HDFC Bank Ltd		3.04
YES Bank Ltd		2.56
IndusInd Bank Ltd		2.52
ITC Ltd		2.19
Infosys Ltd		1.87
Larsen & Tourbo Ltd		1.80
State Bank of India		1.79
Tata Motors Ltd		1.75
Others		28.99
GOVERNMENT SECURITIES		28.97
7.61% Govt. of India GSEC		5.02
9.23% Govt. of India		2.33
8.83% Govt. of India		2.21
6.62% Govt. of India		1.80
7.80% Govt. of India		1.80
6.57% Govt. of India		1.72
7.16% Govt. of India		1.62
7.72% Govt. of India GSEC		1.45
6.35% Govt. of India		1.42
8.17% Govt. of India		1.30
Others		8.30
CORPORATE DEBT		14.95
10.40% Reliance Ports & Terminals Ltd. NCD		1.87
9.25% Reliance Jio Infocomm Limited NCD		1.49
7.95% LIC Housing Fin. Ltd. NCD		1.23
9.24% LIC Housing Fin. Ltd. NCD		1.17
8.83% Indian Railways Fin. Corp. NCD		1.09
9.09% Indian Railways Fin. Corp. NCD		0.96
9.00% Power Fin Corp. Ltd. NCD		0.84
8.08% Tata Sons Ltd. NCD		0.76
8.94% Power Fin Corp. Ltd. NCD		0.62
8.89% LIC Housing Fin. Ltd. NCD		0.60
Others		4.33
MONEY MARKET INSTRUMENTS & OTHERS		3.26
Total		100.00



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.

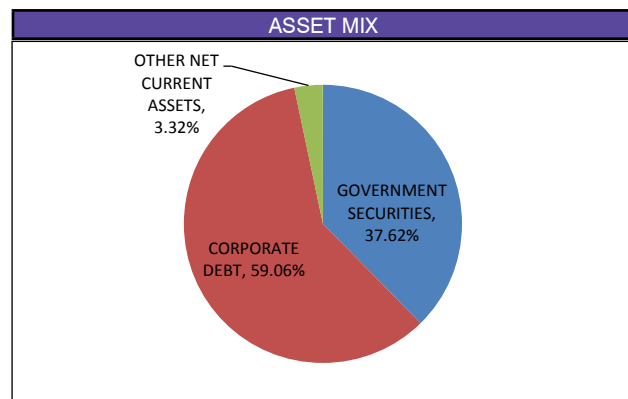
Date of Inception: 9th July 2008

Benchmark: CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 22.1822

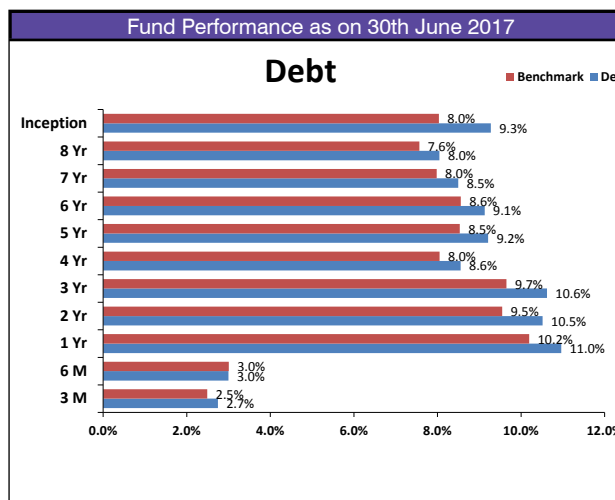
Risk Profile – Low to Medium

Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%

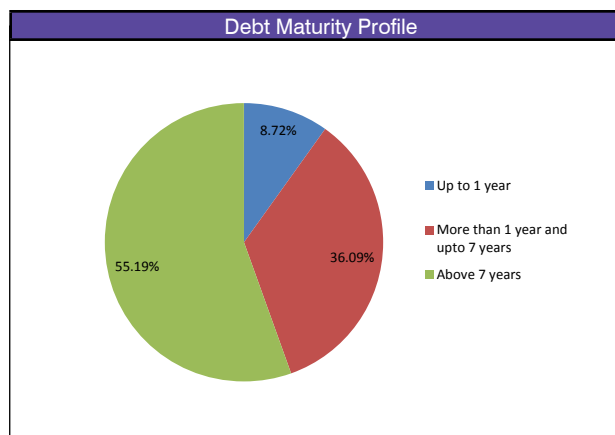


Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	97.56%
AA & equivalent	2.44%
A & equivalent	0.00%
TOTAL	100.00

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



Debt Fund benchmark is CRISIL Customized Bond Fund Index.
 Modified Duration of Debt and Money Market: 5.68
 Past Performance is not indicative of Future performance.
 The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136.



PORTFOLIO AS ON 30th JUNE 2017		%
GOVERNMENT SECURITIES		37.62
8.83% Govt. of India		4.80
6.62% Govt. of India		4.67
6.79% Govt. of India		3.84
7.06% Govt. of India GSEC		3.73
8.24% Tamilnadu State Dev. Loan		3.23
9.23% Govt. of India		3.07
6.84% Govt. of India GSEC		2.91
8.24% Govt. of India		2.08
7.72% Govt. of India GSEC		1.61
8.51% Andhra Pradesh State Dev. Loan		1.28
Others		6.39
CORPORATE DEBT		59.06
8.70% Great Eastern Shipping Co Ltd NCD		6.63
10.25% Reliance Gas Transport Infrastructure Ltd		4.24
7.9% Reliance Ports & Terminals Ltd. NCD		3.95
8.51% India Infradebt Ltd NCD		3.31
8.97% Tata Sons Ltd NCD		3.02
8.04% Tata Sons Ltd. NCD		2.79
7.9% Housing Dev. Fin. Corp. Ltd. NCD		2.77
7.47% Power Fin Corp. Ltd. NCD		2.71
8.385% IDFC Infra Finance Ltd NCD		2.40
9.75% IL&FS Financial Services Ltd NCD		2.31
Others		24.94
MONEY MARKET INSTRUMENTS & OTHERS		3.32
Total		100.00



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.

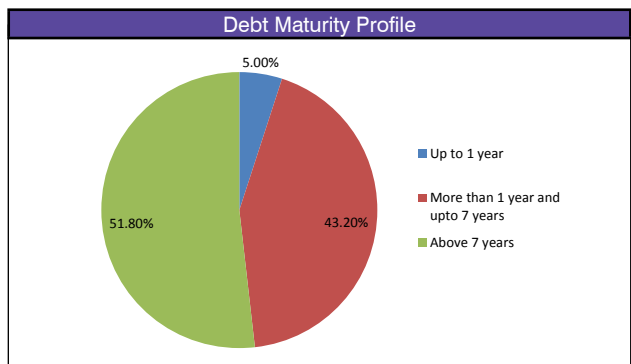
Date of Inception: 15th September 2010

Benchmark: CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 17.0964

Risk Profile – Low to Medium

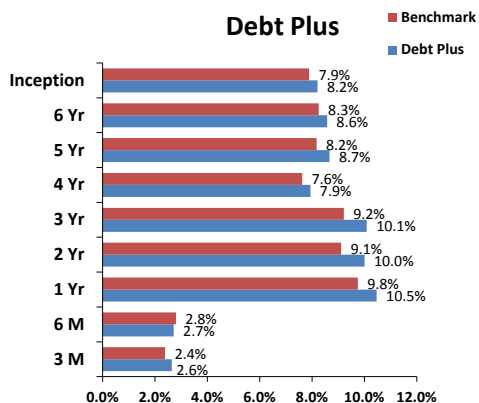
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULDPLUS
AAA & equivalent*	98.07%
AA & equivalent	1.93%
A & equivalent	0.00%
TOTAL	100.00

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

Fund Performance as on 30th June 2017



Debt Plus Fund benchmark is CRISIL Customized Bond Fund Index.
 Modified Duration of Debt and Money Market: 5.82
 Past Performance is not indicative of Future performance.
 The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136.

PORTFOLIO AS ON 30th JUNE 2017

	%
GOVERNMENT SECURITIES	41.50
6.62% Govt. of India	5.58
7.61% Govt. of India GSEC	5.49
6.79% Govt. of India	5.15
7.06% Govt. of India GSEC	3.43
9.23% Govt. of India	3.03
7.72% Govt. of India GSEC	2.65
6.84% Govt. of India GSEC	2.56
7.80% Govt. of India	1.88
8.83% Govt. of India	1.69
7.59% Govt. of India	1.06
Others	8.99
CORPORATE DEBT	55.82
9.25% Reliance Jio Infocomm Limited NCD	5.26
8.70% Great Eastern Shipping Co Ltd NCD	5.12
8.20% Power Grid Corp. Ltd. NCD	4.13
8.60% IDFC Infra Finance Ltd NCD	2.54
8.65% Power Fin Corp. Ltd. NCD	2.15
8.23% Rural Electrification Corporation Ltd	2.11
7.9% Reliance Ports & Terminals Ltd. NCD	2.08
8.01% L&T Infra Debt Fund Limited NCD	2.08
7.90% LIC Housing Fin. Ltd. NCD	2.07
8.04% Tata Sons Ltd. NCD	1.68
Others	26.61
MONEY MARKET INSTRUMENTS & OTHERS	2.67
Total	100.00



Unit Linked Liquid Fund

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

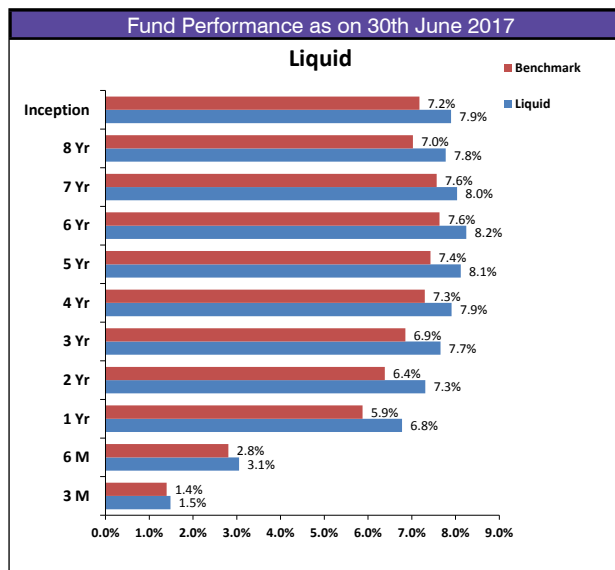
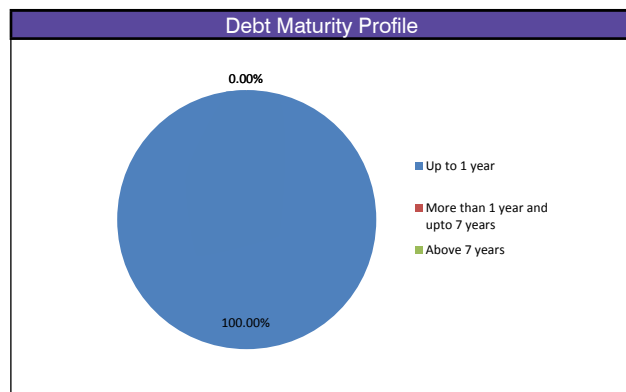
Date of Inception: 14th July 2008

Benchmark: CRISIL Liquid Fund Index

NAV as on 30th June 2017: 19.7699

Risk Profile – Low

Asset Allocation Pattern	
Debt Securities	0% - 60%
Money Market	40% - 100%



PORTFOLIO AS ON 30th JUNE 2017		%
GOVERNMENT SECURITIES		11.65
8.07% Govt. of India		7.74
8.21% Rajasthan State Dev. Loan Special		2.66
8.39% Rajasthan State Dev. Loan Special		1.25
CORPORATE DEBT		19.48
8.39% Power Fin Corp. Ltd. NCD		3.92
8.05% LIC Housing Fin. Ltd. NCD		3.90
9.2% Housing Dev. Fin. Corp. Ltd. NCD		3.89
9.57% LIC Housing Fin. Ltd. NCD		3.89
9.27% Power Finance Corp. Ltd. NCD		3.88
MONEY MARKET INSTRUMENTS & OTHERS		68.87
Total		100.00

Credit Rating Profile	
PARTICULARS	ULL
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

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

Liquid Fund benchmark is CRISIL Liquid Fund Index
 Modified Duration of Debt and Money Market: 0.53
 Past performance is not indicative of future performance
 The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136.



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.

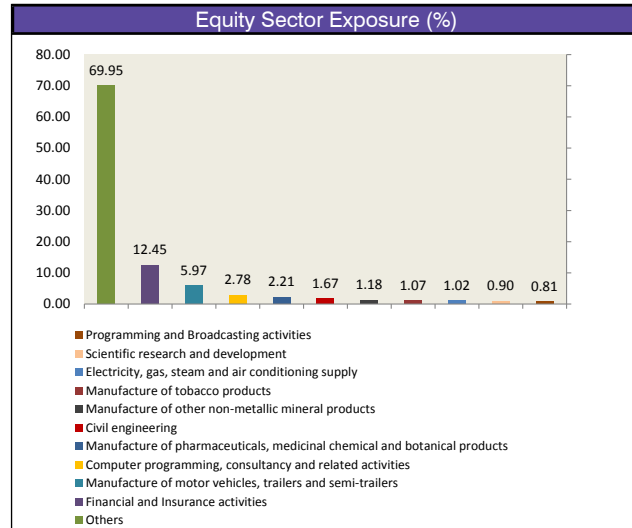
The allocation between equality and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

Date of Inception: 15th April 2011

NAV as on 30th June 2017: 16.8626

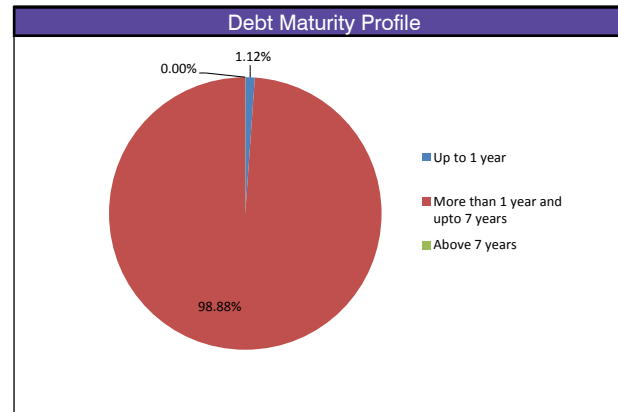
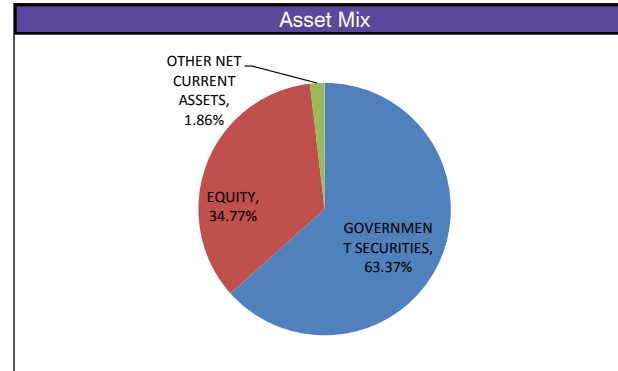
Risk Profile – Medium

Asset Allocation Pattern	
Equity	0% - 100%
Debt Securities	0% - 100%
Money Market	0% - 100%



Credit Rating Profile	
PARTICULARS	UL-NAVG
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

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



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: 3.16

The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.

PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		34.77
HDFC Bank Ltd		3.32
Maruti Suzuki India Ltd		3.14
IndusInd Bank Ltd		2.73
YES Bank Ltd		2.14
Infosys Ltd		1.71
Bajaj Finance Ltd		1.68
Larsen & Turbo Ltd		1.67
Kotak Mahindra Bank Ltd		1.67
Tata Motors Ltd		1.58
Sun Pharmaceutical Industries Ltd		1.56
Others		13.56
GOVERNMENT SECURITIES		63.37
7.80% Govt. of India		63.37
MONEY MARKET INSTRUMENTS & OTHERS		1.86
Total		100.00



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.

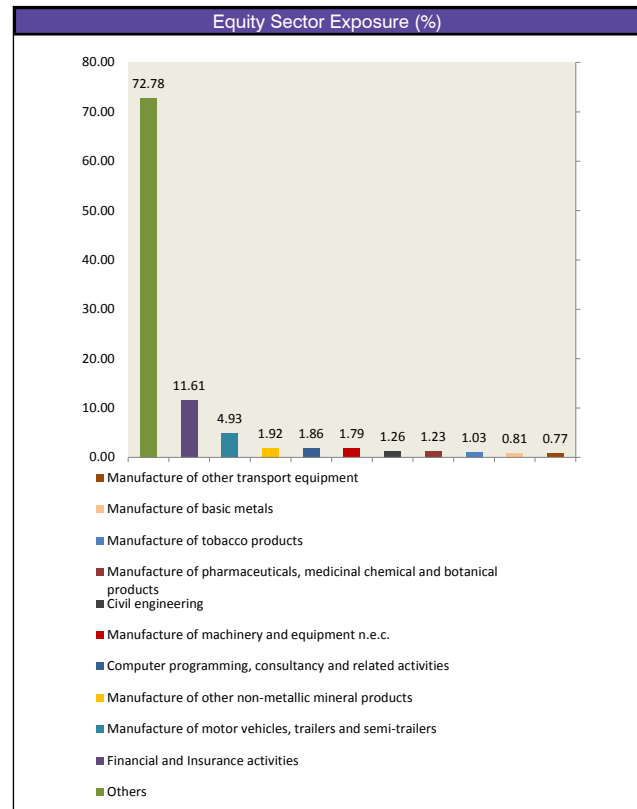
Date of Inception: 8th September 2016

Benchmark: Nifty 50 and CRISIL Composite Bond Fund Index

NAV as on 30th June 2017: 10.4005

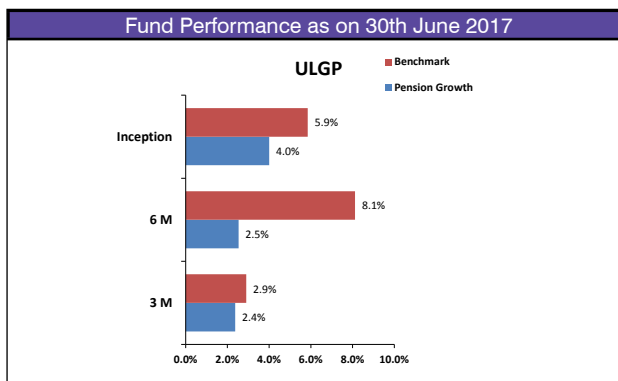
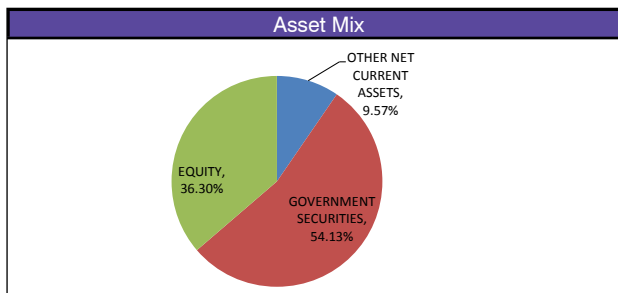
Risk Profile – Medium to High Risk

Asset Allocation Pattern	
Equity and Equity Related Instruments	10% - 60%
Debt Securities	20% - 100%
Money Market	0% - 80%



Credit Rating Profile	
PARTICULARS	ULGP
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

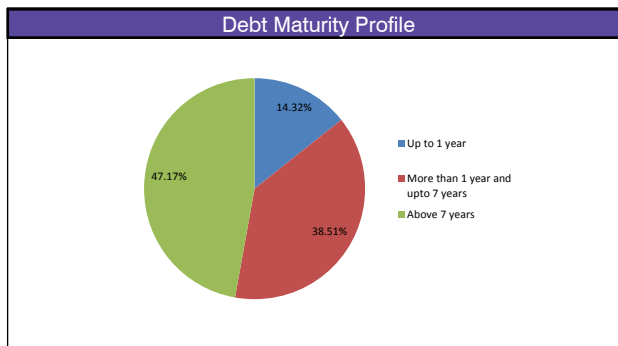
* Includes Government Securities, SDL, Tbill, CBLO and Reverse Repo



Pension Growth Fund benchmark is 40% Nifty 50 and 60% Customized Crisil Composite Bond Fund Index.

Modified Duration of Debt and Money Market 5.58

The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136.



PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		36.30
Maruti Suzuki India Ltd		2.66
HDFC Bank Ltd		2.20
ICICI Bank Ltd		2.07
IndusInd Bank Ltd		1.74
YES Bank Ltd		1.65
Larsen & Tourbo Ltd		1.26
State Bank of India		1.24
Infosys Ltd		1.22
Bosch Ltd		1.20
Bajaj Finance Ltd		1.07
Others		20.00
GOVERNMENT SECURITIES		54.13
7.61% Govt. of India GSEC		17.35
8.27% Govt. of India		15.38
7.80% Govt. of India		5.33
9.23% Govt. of India		4.54
8.13% Govt. of India		3.62
7.72% Govt. of India GSEC		3.34
6.57% Govt. of India		2.64
6.62% Govt. of India		1.92
MONEY MARKET INSTRUMENTS & OTHERS		9.57
Total		100.00

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.

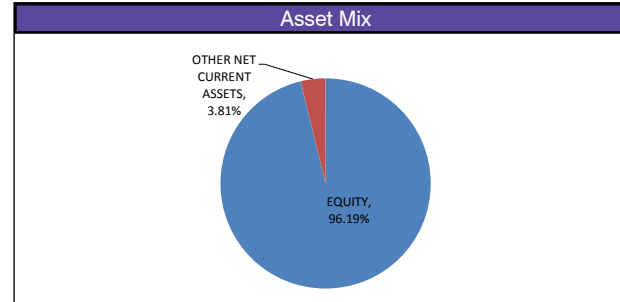
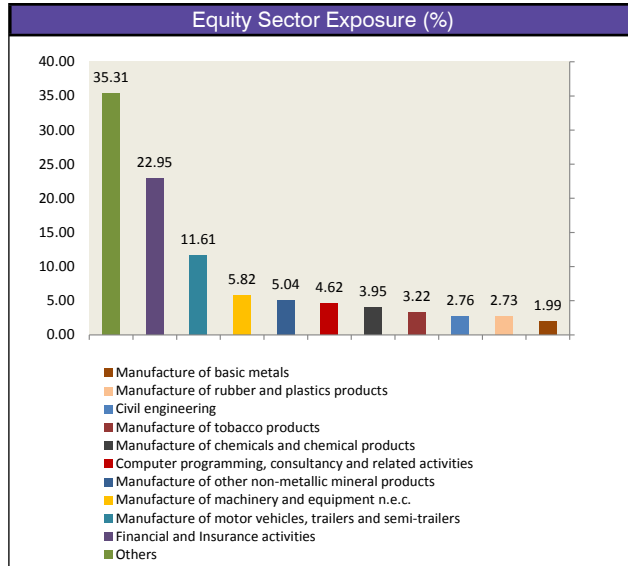
Date of Inception: 15th November 2016

Benchmark : CNX Nifty 100

NAV as on 30th June 2017: 11.7767

Risk profile: High

Asset Allocation Pattern	
Equity and Equity Related Instruments	60% - 100%
Money Market	0% - 40%



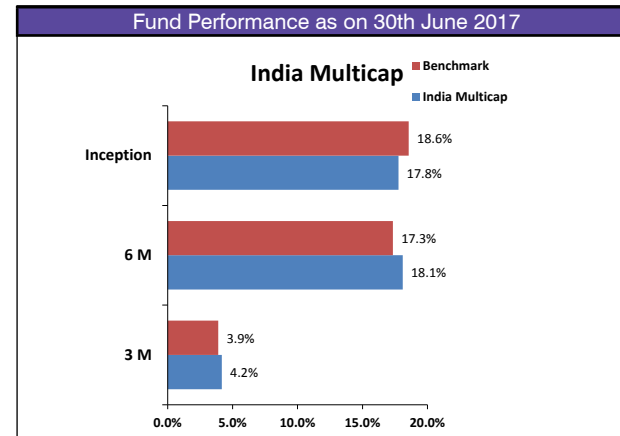
All the rated income instruments are AAA/P1 + or equivalent.
Past performance is not indicative of future performance.
Modified Duration of Debt and Money Market.

The SFIN for India Multicap Fund is SFIN: ULIF01816/08/16IMCAPEQFND136.

PORTFOLIO AS ON 30th JUNE 2017		%
EQUITY		96.19
Maruti Suzuki India Ltd		6.14
YES Bank Ltd		5.30
HDFC Bank Ltd		4.35
IndusInd Bank Ltd		4.26
ICICI Bank Ltd		4.06
Kotak Mahindra Mutual Fund Banking PSU ETF		3.35
Subros Ltd		3.24
ITC Ltd		3.22
Tata Motors Ltd		3.20
Infosys Ltd		2.96
Others		56.09
MONEY MARKET INSTRUMENTS & OTHERS		3.81
Total		100.00

Credit Rating Profile	
PARTICULARS	ULME
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
TOTAL	100.00

* Includes Government Securities, SDL, Tbill, CBLO and Reverse Repo





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 ULIF00116/06/08EQUITYFUNDi36, Equity II fund is ULIF00607/0F/10EQUITYIIFND 136, Growth Fund is ULIF00216/06/08GROWTHFUND136, Growth II Fund is ULIF00707/01/10GROWTIIFND136, Growth Plus Fund is ULIF00913/09/10GROWTPLFND136, Balanced Fund is ULIF00316/06/08BALANCED II Fund is ULIF00807/01/10BLNCDIIFND136, Balanced Plus Fund is ULIF01013/09/10BLNCDPLFNDF 36, 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 ULIF01215/04/11NAVGFUNDS1 136, Pension Growth Fund is ULIF01405/11/15PENSGROFND 136, Unit Linked India Multicap Fund is ULIF01816/08/16/0816IMCAPEQFND136 & Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136.

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 1800-103-0003/1800-180-0003(BSNL/MTNL)

0124-6156600 9779030003 customerservice@canarahsbclife.in