

In linked insurance products, the investment risk in Investment portfolio is borne by the policyholder.



INVESTMENT TRACKER

Monthly Newsletter

September 2016



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.

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Ritu Arora
Chief Investment Officer

FROM THE CIO'S DESK

Dear Policyholder,

You will be happy to know that performance of all our funds are exceeding their benchmarks significantly across periods. Our Equity fund has delivered 14.9% returns in the past 6 months (April 1, 2016 to September 30, 2016) which is ahead of Nifty returns by 3.2%. In the last 8 years, it has grown at an annual rate of 16.6% which is higher than Nifty by 2.0%. Further, our Debt fund has delivered 8.9% returns in the past 6 months (April 1, 2016 to September 30, 2016) which is ahead of its benchmark by 2.1%. In the last 8 years, it has grown at an annual rate of 9.4% which is higher than its benchmark by 1.2%. Please refer to the fund section ahead for the detailed and past performance of your fund.

The Indian equity markets continue their upward movement with a good 12% up move over the last 6 months (April 1, 2016 to September 30, 2016). Markets don't like uncertainty and had corrected after the Indian government announced that it had conducted surgical, anti-terrorist strikes along the border in the early hours of September 29, 2016. However, we believe that the event has been localized and should not escalate much given the global support that India could garner from the rest of the world.

Investors have also been occupied with the outcomes of key policy meetings of global central banks. US Federal Reserve kept rates unchanged and signaled gradual hikes in the near future while European Central Bank (ECB) did not announce any fresh stimulus package and kept interest rates unchanged. Bank of Japan (BoJ) committed to continuing stimulus until it sees a sustained rise in inflation. We believe that equity markets may continue to consolidate for some time, till more clarity emerges on the US interest rate increase and on the US general elections. Foreign Institutions have been main drivers of the market and have been big buyers of equities worth Rs 9,380 crores (approx.) in September 2016. Domestic investors have also invested Rs 2003

crores during the month. In the debt markets, yields softened to 6.8% at the end of September 2016 with the new 10 year benchmark being issued this month.

The Government of India received very good response amounting to Rs 65,300 crores (or 0.4% of GDP) to the black money declaration scheme which is quite positive. This would lead to widening tax net and reduction in fiscal deficit and over a period of time can lead to lower tax rates. Tax collection is also expected to improve which would drive more investment, higher expenditure and lower borrowing by the Government. The spending has already increased in building infrastructure as well as higher pay and pension for its employees in the financial year 2016-17. These together would drive GDP and profit growth for companies over the next few years. Thus, we believe both domestic and global economic environment is very supportive for both equity and debt markets in India. While inflation and current account deficits remain well under control, we remain quite optimistic about the future profit growth of companies that should drive markets further.

We suggest that this is a prudent time to invest and build portfolio to generate healthy returns from medium to long term perspective. On the debt market side, we continue to maintain a higher duration of the funds so that returns are higher when the interest rates fall to revive the growth.

In our assessment, your insurance and investment needs in insurance products do not change with short term market movements and are planned from long term perspective. As per our analysis in the past, favorable returns are generated in the financial markets by systematic, regular and disciplined investing over a long period of time. We suggest that short term market movements should not influence your renewal premium payments for your insurance policy. The failure to pay insurance premiums on time/discontinuance of premium payment may impact your long term goals and reaping full insurance policy benefits.

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

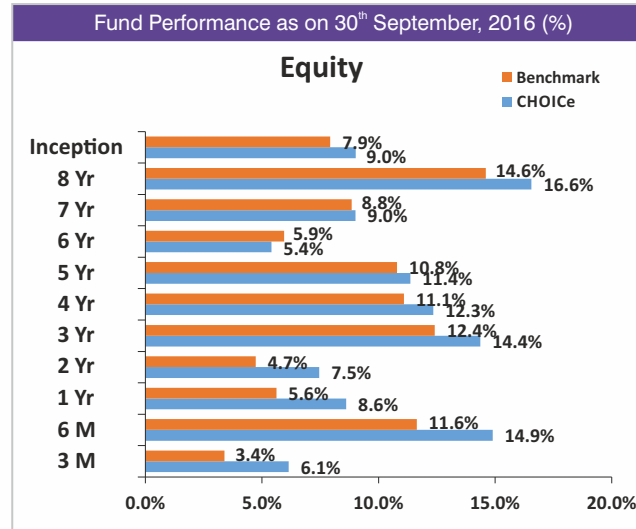
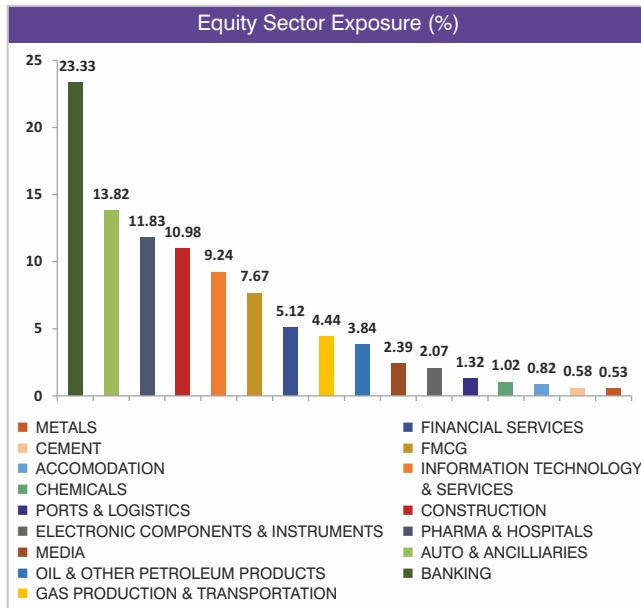
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index

NAV as on 30th September, 2016: 20.475

Risk Profile – High

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



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

Portfolio as on 30 th September, 2016		%
EQUITY		98.99
TOP 10 EQUITY STOCKS		
HDFC Bank Ltd		5.94
Sun Pharmaceutical Industries Ltd		5.76
Maruti Suzuki India Ltd		5.70
Tata Motors Ltd		5.65
Infosys Ltd		4.88
ITC Ltd		4.18
R * Shares Banking ETF		4.11
Larsen N Toubro Ltd		3.81
IndusInd Bank Ltd		3.71
YES Bank Ltd		3.49
Others		51.76
OTHER NET CURRENT ASSETS		1.01
Total		100.00

Unit Linked Equity II Fund

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

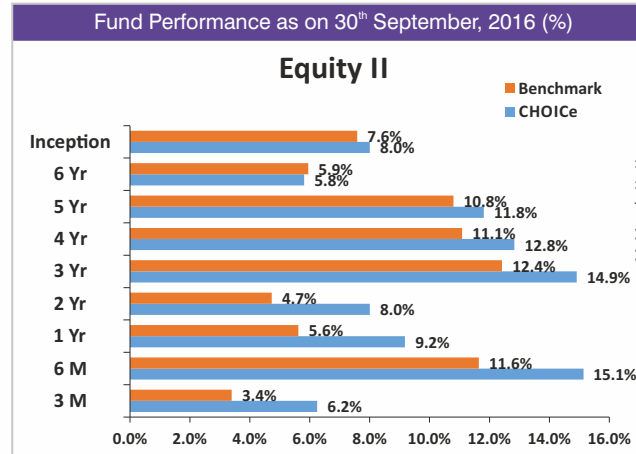
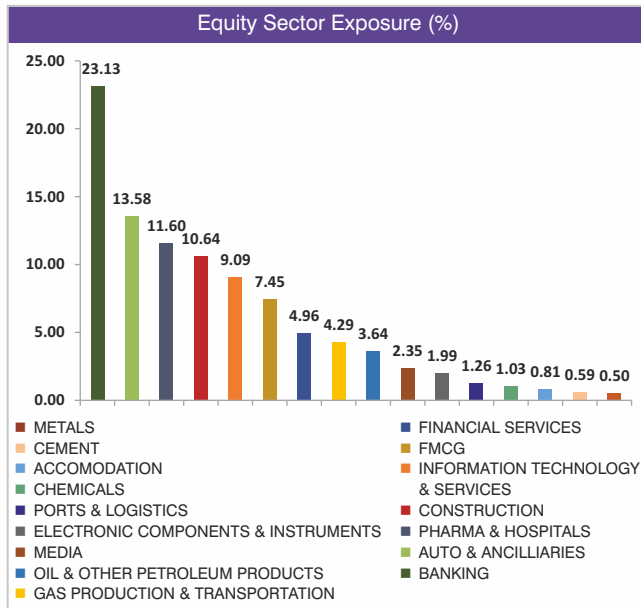
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index

NAV as on 30th September, 2016: 16.799

Risk Profile – High

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



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

Portfolio as on 30 th September, 2016		%
EQUITY		96.91
TOP 10 EQUITY STOCKS		
HDFC Bank Ltd		6.00
Sun Pharmaceutical Industries Ltd		5.71
Tata Motors Ltd		5.65
Maruti Suzuki India Ltd		5.50
Infosys Ltd		4.82
ITC Ltd		4.15
YES Bank Ltd		4.01
R * Shares Banking ETF		3.86
Larsen N Toubro Ltd		3.73
IndusInd Bank Ltd		3.53
Others		49.96
OTHER NET CURRENT ASSETS		3.09
Total		100.00

Unit Linked Growth Fund

This 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.

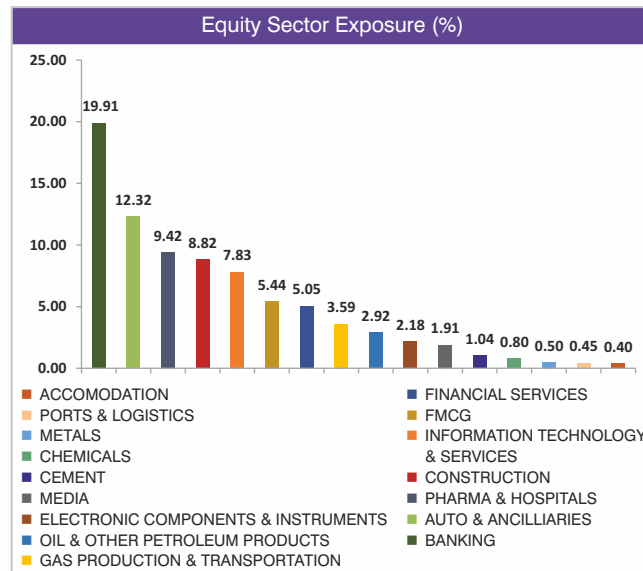
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 20.742

Risk Profile – Medium to High

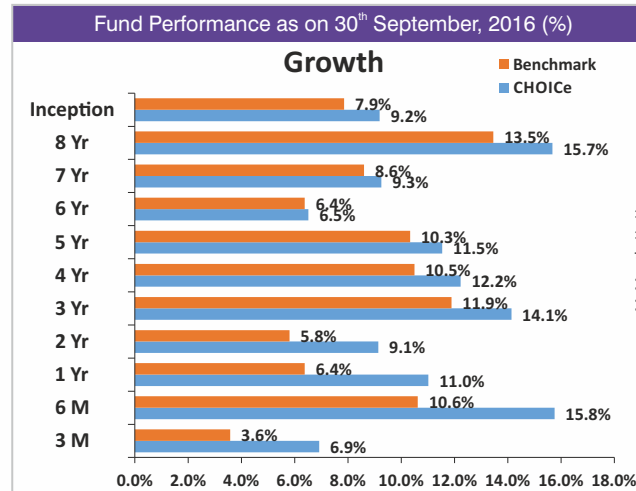
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



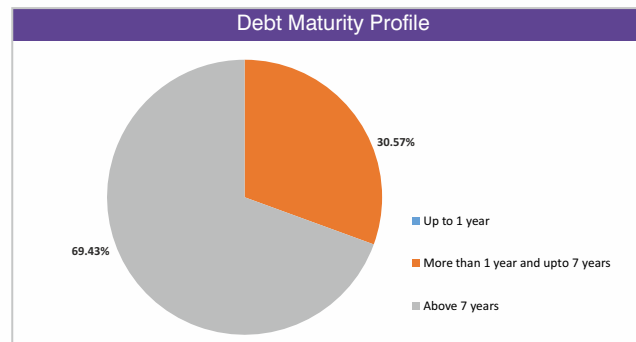
Credit Rating Profile

PARTICULARS	ULG
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO



Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Composite Bond Fund Index.
 Modified Duration (in years): 6.29
 Past performance is not indicative of future performance.
 The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136.



Portfolio as on 30 th September, 2016	%
EQUITY	82.57
TOP 10 EQUITY STOCKS	
Maruti Suzuki India Ltd	5.50
HDFC Bank Ltd	5.17
Sun Pharmaceutical Industries Ltd	4.41
YES Bank Ltd	4.28
Infosys Ltd	3.68
Kotak Mahindra Bank Ltd	3.31
Tata Motors Ltd	3.30
IndusInd Bank Ltd	3.11
Larsen N Toubro Ltd	2.92
ITC Ltd	2.58
Others	44.30
GOVERNMENT SECURITIES	12.08
Government of India	11.28
State Government of Rajasthan	0.31
State Government of Tamil Nadu	0.31
State Government of Uttar Pardesh	0.19
CORPORATE BONDS/DEBENTURES	3.80
Power Finance Corporation Ltd	1.59
Rural Electrification Corporation Ltd	0.97
Reliance Ports & Terminals Ltd	0.66
Reliance Gas Transportation Infrastructure Ltd	0.33
India Infra Debt Ltd	0.25
OTHER NET CURRENT ASSETS	1.55
Total	100.00

Unit Linked Growth II Fund

This 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.

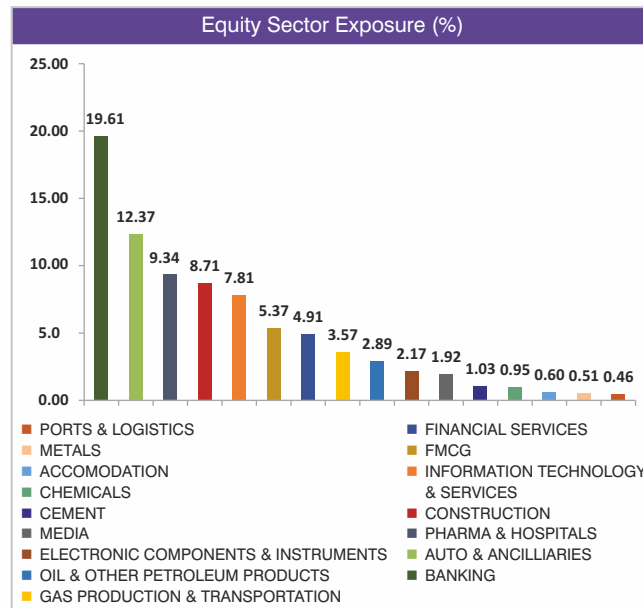
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 17.437

Risk Profile – Medium to High

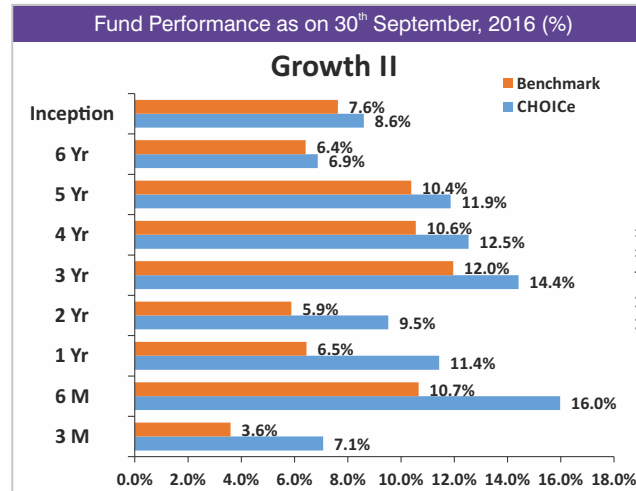
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



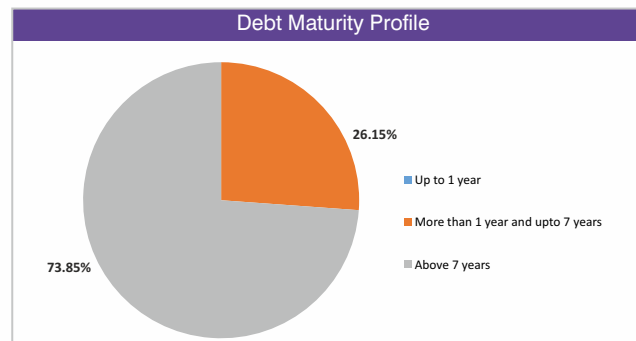
Credit Rating Profile

PARTICULARS	ULG-II
AAA & equivalent*	95.38%
AA & equivalent	4.62%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO



Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Customized Bond Fund Index.
 Modified Duration (in years): 6.31
 Past performance is not indicative of future performance.
 The SFIN for Growth II Fund is ULIF00707/01/10GROWTHIFND136



Portfolio as on 30 th September, 2016	%
EQUITY	82.21
TOP 10 EQUITY STOCKS	
Maruti Suzuki India Ltd	5.45
HDFC Bank Ltd	5.09
Sun Pharmaceutical Industries Ltd	4.37
YES Bank Ltd	4.33
Infosys Ltd	3.69
Tata Motors Ltd	3.46
Kotak Mahindra Bank Ltd	3.29
IndusInd Bank Ltd	3.09
Larsen N Toubro Ltd	2.91
ITC Ltd	2.54
Others	43.99
GOVERNMENT SECURITIES	12.04
Government of India	10.67
State Government of Maharashtra	0.79
State Government of Rajasthan	0.39
State Government of Uttar Pardesh	0.15
State Government of Tamil Nadu	0.04
CORPORATE BONDS/DEBENTURES	4.21
Power Finance Corporation Ltd	1.87
Bajaj Finance Ltd	0.75
Reliance Gas Transportation Infrastructure Ltd	0.41
IDFC Infra Debt Fund Ltd	0.38
The Great Eastern Shipping Co Ltd	0.32
Reliance Ports & Terminals Ltd	0.25
India Infra Debt Ltd	0.24
OTHER NET CURRENT ASSETS	1.54
Total	100.00

Unit Linked Growth Plus Fund

This 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.

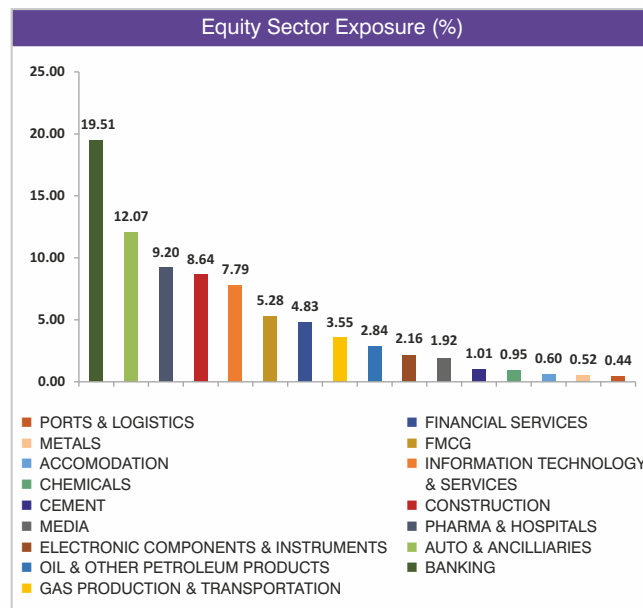
Date of Inception: 13th September 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 15.019

Risk Profile – Medium to High

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

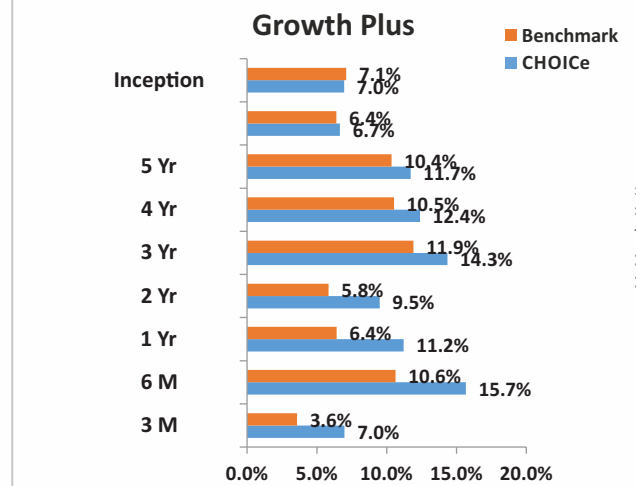


Credit Rating Profile

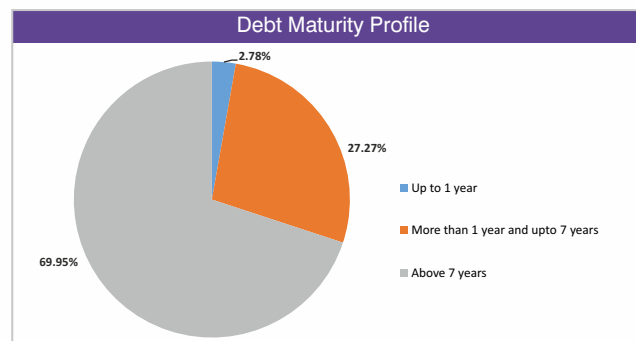
PARTICULARS	ULGPLUS
AAA & equivalent*	98.11%
AA & equivalent	1.89%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 30th September, 2016 (%)



Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Customized Bond Fund Index.
 Modified Duration (in years): 6.22
 Past performance is not indicative of future performance.
 The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.



Portfolio as on 30 th September, 2016	%
EQUITY	81.32
TOP 10 EQUITY STOCKS	
Maruti Suzuki India Ltd	5.40
HDFC Bank Ltd	5.03
YES Bank Ltd	4.32
Sun Pharmaceutical Industries Ltd	4.29
Infosys Ltd	3.69
Tata Motors Ltd	3.28
Kotak Mahindra Bank Ltd	3.18
IndusInd Bank Ltd	3.01
Larsen N Toubro Ltd	2.90
ITC Ltd	2.52
Others	43.69
GOVERNMENT SECURITIES	13.74
Government of India	13.50
State Government of Rajasthan	0.16
State Government of Uttar Pradesh	0.06
State Government of Tamil Nadu	0.01
CORPORATE BONDS/DEBENTURES	2.91
Power Finance Corporation Ltd	0.72
Rural Electrification Corporation Ltd	0.60
Tata Sons Ltd	0.38
IDFC Infra Debt Fund Ltd	0.32
Bajaj Finance Ltd	0.31
Reliance Ports & Terminals Ltd	0.24
Reliance Gas Transportation Infrastructure Ltd	0.17
India Infra Debt Ltd	0.17
OTHER NET CURRENT ASSETS	2.03
Total	100.00

Unit Linked Balanced Fund

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

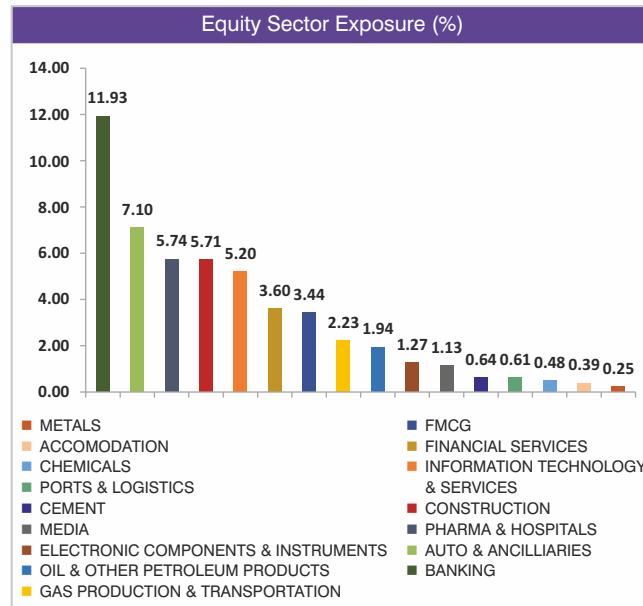
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 21.647

Risk Profile – Medium

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

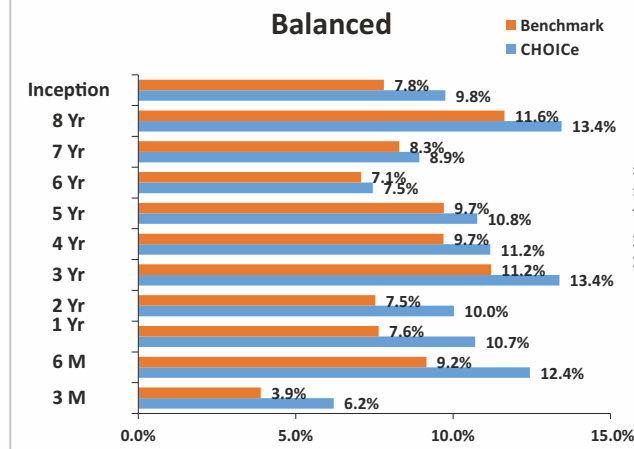


Credit Rating Profile

PARTICULARS	ULB
AAA & equivalent*	98.72%
AA & equivalent	1.28%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 30th September, 2016 (%)

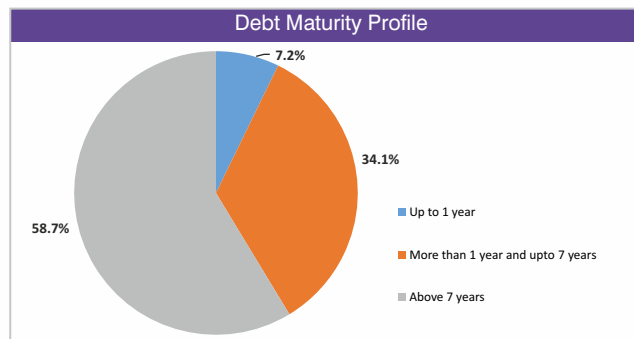


Balanced Fund benchmark is 50% CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.17

Past performance is not indicative of future performance.

The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136.



Portfolio as on 30th September, 2016

	%
EQUITY	51.67
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	3.00
Sun Pharmaceutical Industries Ltd	2.73
Maruti Suzuki India Ltd	2.70
YES Bank Ltd	2.70
Tata Motors Ltd	2.56
Infosys Ltd	2.31
Kotak Mahindra Bank Ltd	2.07
IndusInd Bank Ltd	2.05
Larsen N Toubro Ltd	1.81
ITC Ltd	1.77
Others	27.97
GOVERNMENT SECURITIES	26.94
Government of India	22.83
State Government of Gujarat	1.46
State Government of Maharashtra	0.87
State Government of Tamil Nadu	0.71
State Government of Rajasthan	0.65
State Government of Uttar Pradesh	0.34
State Government of Andhra Pradesh	0.08
CORPORATE BONDS/DEBENTURES	18.50
Power Finance Corporation Ltd	6.99
Rural Electrification Corporation Ltd	2.13
Tata Sons Ltd	2.00
HDB Financial Services Ltd	1.78
Reliance Ports & Terminals Ltd	1.50
Reliance Gas Transportation Infrastructure Ltd	1.50
CGCE - NCR Planning Board	0.87
Bajaj Finance Ltd	0.50
IL & FS Financial Services Ltd	0.28
Housing Development Finance Corp Ltd	0.27
Others	0.68
OTHER NET CURRENT ASSETS	2.90
Total	100.00

Unit Linked Balanced II Fund

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

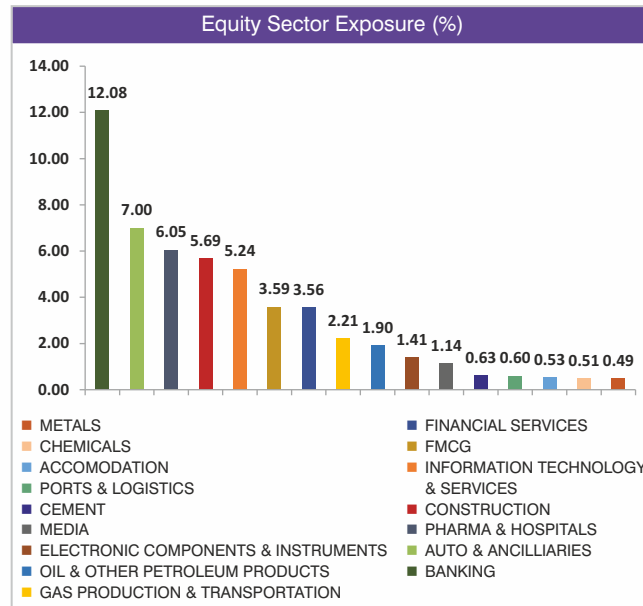
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 17.364

Risk Profile – Medium

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

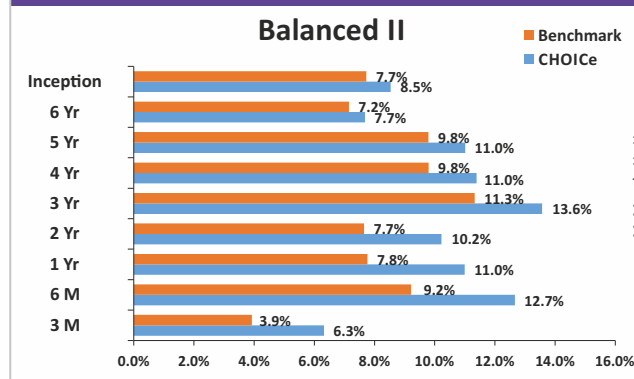


Credit Rating Profile

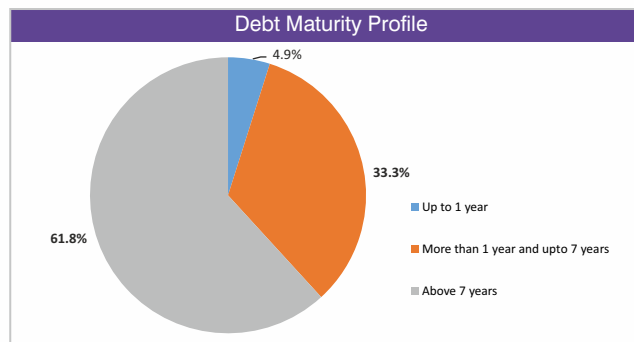
PARTICULARS	ULB-II
AAA & equivalent*	99.41%
AA & equivalent	0.59%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 30th September, 2016 (%)



Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.
 Modified Duration (in years): 6.13
 Past performance is not indicative of future performance.
 The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136.



Portfolio as on 30 th September, 2016	%
EQUITY	52.63
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	3.02
YES Bank Ltd	2.77
Sun Pharmaceutical Industries Ltd	2.70
Maruti Suzuki India Ltd	2.68
Tata Motors Ltd	2.54
Infosys Ltd	2.33
Kotak Mahindra Bank Ltd	2.08
IndusInd Bank Ltd	2.03
ITC Ltd	1.92
Larsen N Toubro Ltd	1.82
Others	28.74
GOVERNMENT SECURITIES	27.49
Government of India	24.91
State Government of Gujarat	1.42
State Government of Rajasthan	0.55
State Government of Maharashtra	0.34
State Government of Uttar Pradesh	0.28
CORPORATE BONDS/DEBENTURES	17.56
Power Finance Corporation Ltd	6.40
Indian Railway Finance Corporation Ltd	1.84
Rural Electrification Corporation Ltd	1.66
The Great Eastern Shipping Co Ltd	1.41
Reliance Ports & Terminals Ltd	1.40
HDB Financial Services Ltd	1.07
Reliance Gas Transportation Infrastructure Ltd	1.02
IDFC Infra Debt Fund Ltd	0.54
CGCE - NCR Planning Board	0.48
LIC Housing Finance Ltd	0.43
Others	1.30
OTHER NET CURRENT ASSETS	2.32
Total	100.00

Unit Linked Balanced Plus Fund

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

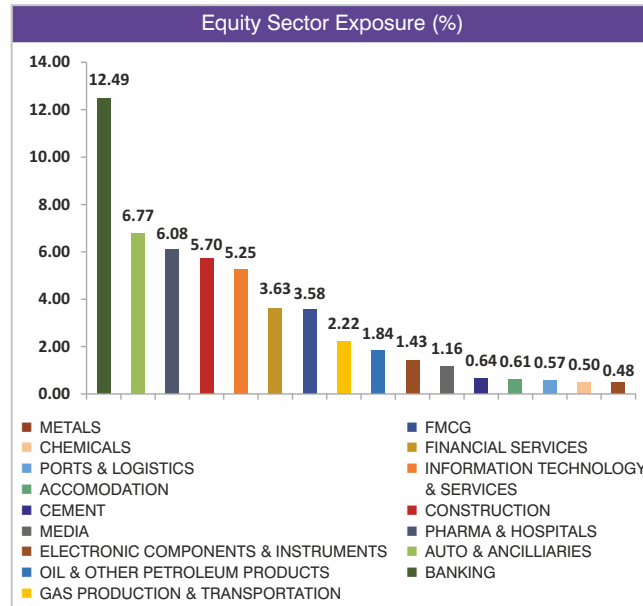
Date of Inception: 13th September 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 15.47

Risk Profile – Medium

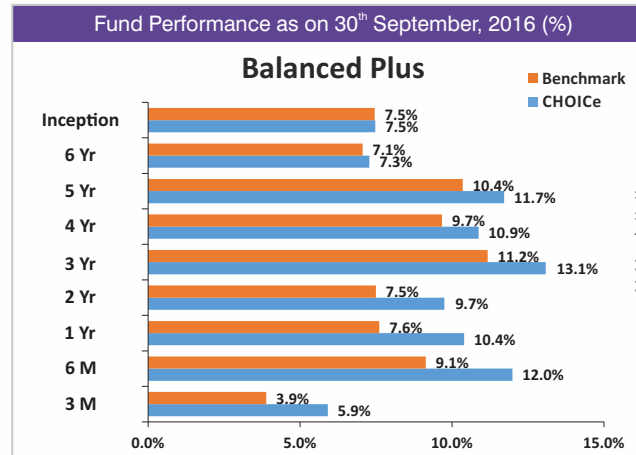
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



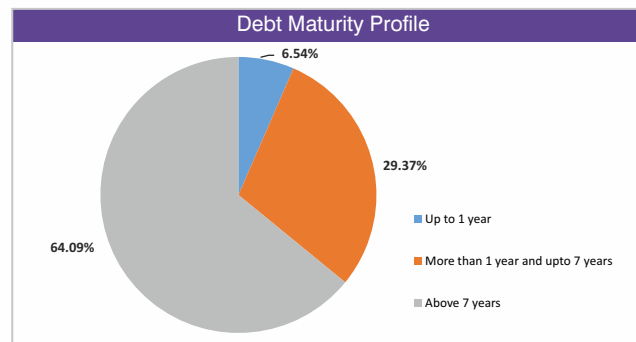
Credit Rating Profile

PARTICULARS	ULBPLUS
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO



Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.
 Modified Duration (in years): 6.20
 Past performance is not indicative of future performance.
 The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136.



Portfolio as on 30th September, 2016

	%
EQUITY	52.94
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	3.09
YES Bank Ltd	2.78
Sun Pharmaceutical Industries Ltd	2.75
Maruti Suzuki India Ltd	2.74
Tata Motors Ltd	2.62
Kotak Mahindra Bank Ltd	2.39
Infosys Ltd	2.36
IndusInd Bank Ltd	2.04
ITC Ltd	1.94
Larsen N Toubro Ltd	1.82
Others	28.40
GOVERNMENT SECURITIES	33.23
Government of India	32.05
State Government of Gujarat	0.36
State Government of Rajasthan	0.34
State Government of Andhra Pradesh	0.26
State Government of Uttar Pradesh	0.17
State Government of Tamil Nadu	0.06
CORPORATE BONDS/DEBENTURES	11.11
Indian Railway Finance Corporation Ltd	2.47
Power Finance Corporation Ltd	1.88
Rural Electrification Corporation Ltd	1.47
Tata Sons Ltd	1.02
Housing Development Finance Corp Ltd	0.87
Reliance Ports & Terminals Ltd	0.77
Reliance Gas Transportation Infrastructure Ltd	0.60
India Infra Debt Ltd	0.44
IDFC Infra Debt Fund Ltd	0.35
LIC Housing Finance Ltd	0.34
Others	0.90
COMMERCIAL PAPERS	0.48
Piramal Enterprises Ltd	0.19
L & T Infrastructure Finance Company Ltd	0.13
Housing Development Finance Corp Ltd	0.10
L&T Finance Ltd	0.06
OTHER NET CURRENT ASSETS	2.24
Total	100.00

Unit Linked Debt Fund

This 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 Fund invests in the money market instruments.

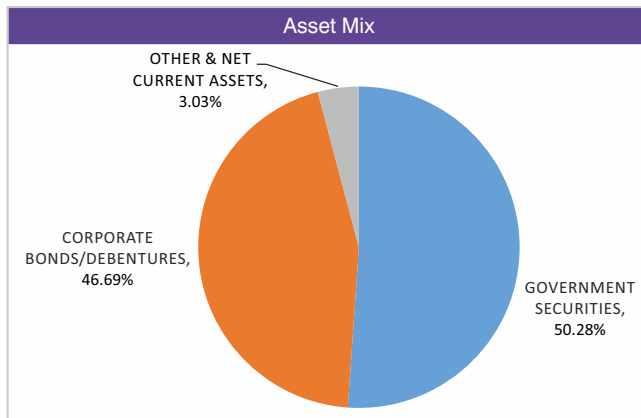
Date of Inception: 9th July 2008

Benchmark:
CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 21.146

Risk Profile – Low to Medium

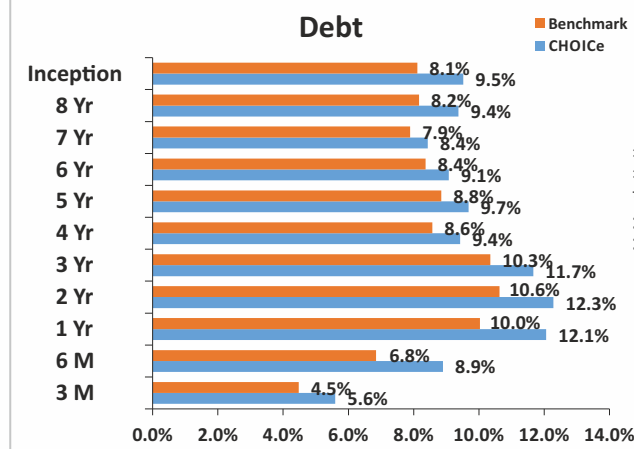
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	97.83%
AA & equivalent	2.17%
A & equivalent	0.00%
Total	100.00%

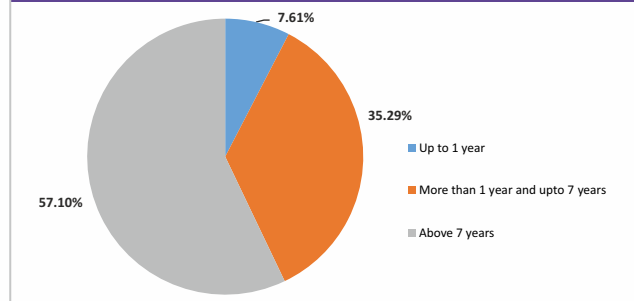
* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 30th September, 2016 (%)



Debt Fund benchmark is CRISIL Customized Bond Fund Index.
Modified Duration (in years): 6.21
Past performance is not indicative of future performance.
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136.

Debt Maturity Profile



Portfolio as on 30 th September, 2016	%
GOVERNMENT SECURITIES	50.28
Government of India	43.85
State Government of Rajasthan	2.55
State Government of Gujarat	1.57
State Government of Andhra Pradesh	1.21
State Government of Uttar Pradesh	0.69
State Government of Tamil Nadu	0.42
CORPORATE BONDS/DEBENTURES	46.69
Reliance Ports & Terminals Ltd	6.54
Reliance Gas Transportation Infrastructure Ltd	4.03
The Great Eastern Shipping Co Ltd	3.71
HDB Financial Services Ltd	3.31
Reliance Jio Infocomm Limited	3.22
India Infra Debt Ltd	3.12
Infrastructure Leasing And Financial Secrvices	2.91
Housing Development Finance Corp Ltd	2.88
Tata Sons Ltd	2.85
Indian Railway Finance Corporation Ltd	2.32
Others	11.79
OTHER NET CURRENT ASSETS	3.03
Total	100.00

Unit Linked Debt Plus Fund

This 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 Fund invests in the money market instruments.

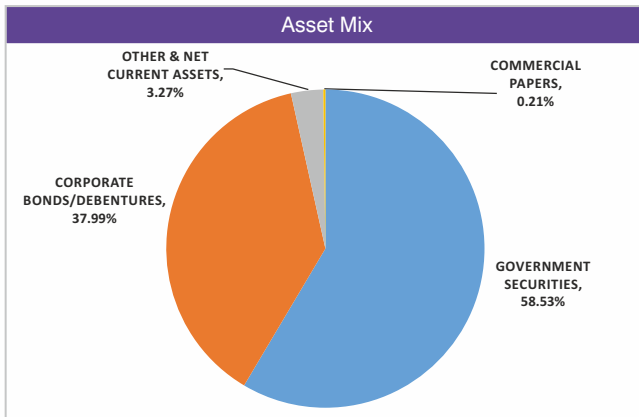
Date of Inception: 15th September 2010

Benchmark:
CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 16.335

Risk Profile – Low to Medium

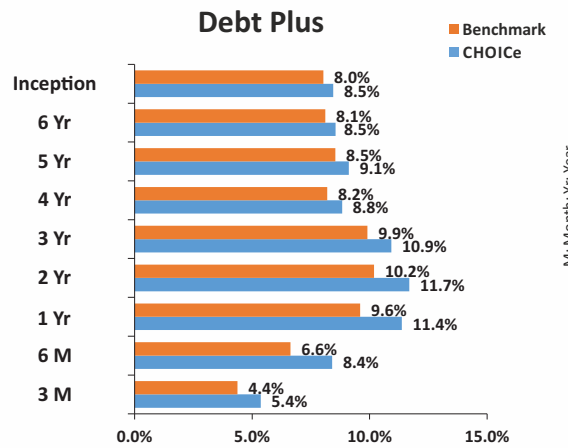
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULDPLUS
AAA & equivalent*	99.77%
AA & equivalent	0.23%
A & equivalent	0.00%
Total	100.00%

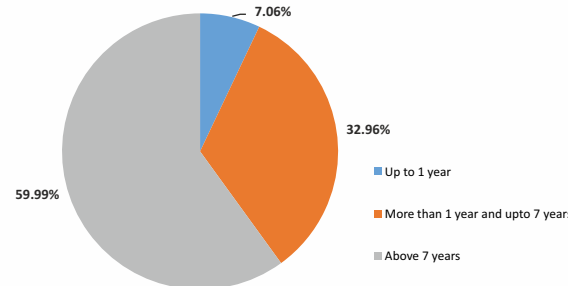
* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 30th September, 2016 (%)



Debt Fund benchmark is CRISIL Customized Bond Fund Index.
Modified Duration (in years): 6.09
Past performance is not indicative of future performance.
The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136.

Debt Maturity Profile



Portfolio as on 30 th September, 2016	%
GOVERNMENT SECURITIES	58.53
Government of India	54.67
State Government of Rajasthan	1.79
State Government of Maharashtra	1.14
State Government of Uttar Pradesh	0.68
State Government of Gujarat	0.24
State Government of Tamil Nadu	0.01
CORPORATE BONDS/DEBENTURES	37.99
Power Grid Corporation of India Ltd	5.67
Power Finance Corporation Ltd	5.06
Rural Electrification Corporation Ltd	4.87
Reliance Jio Infocomm Limited	4.58
IDFC Infra Debt Fund Ltd	4.51
India Infra Debt Ltd	2.11
Tata Sons Ltd	1.85
The Great Eastern Shipping Co Ltd	1.67
Reliance Ports & Terminals Ltd	1.66
Housing Development Finance Corp Ltd	1.57
Others	4.45
COMMERCIAL PAPERS	0.21
L & T Infrastructure Finance Company Ltd	0.21
OTHER NET CURRENT ASSETS	3.27
Total	100.00

Unit Linked Liquid Fund

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

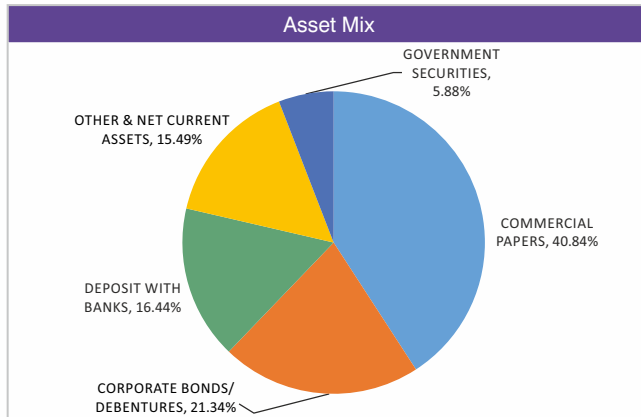
Date of Inception: 14th July 2008

Benchmark: CRISIL Liquid Fund Index

NAV as on 30th September, 2016: 18.855

Risk Profile – Low

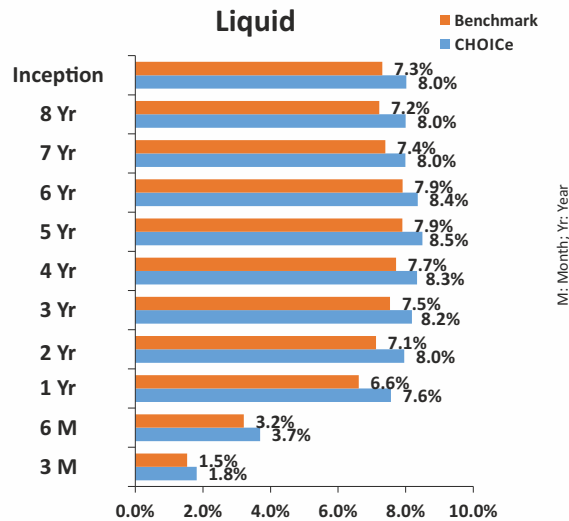
Asset Allocation Pattern	
Debt Securities	0% - 60%
Money Market	40% - 100%



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

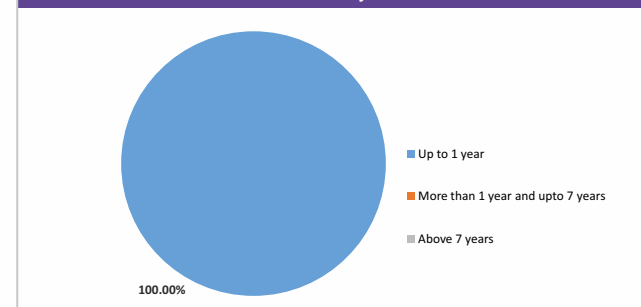
* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 30th September, 2016 (%)



Liquid Fund benchmark is CRISIL Liquid Fund Index.
 Modified Duration (in years): 0.49
 Past performance is not indicative of future performance.
 The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136.

Debt Maturity Profile



Portfolio as on 30 th September, 2016	%
COMMERCIAL PAPERS	40.84
L & T Infrastructure Finance Company Ltd	7.83
Piramal Enterprises Ltd	7.76
IL & FS Financial Services Ltd	5.68
Infrastructure Leasing And Financial Secrvices	5.66
Bajaj Finance Ltd	5.58
L&T Finance Ltd	4.44
Housing Development Finance Corp Ltd	3.90
CORPORATE BONDS/DEBENTURES	21.34
LIC Housing Finance Ltd	5.98
Power Finance Corporation Ltd	5.96
Reliance Capital Ltd	5.89
Housing Development Finance Corp Ltd	3.52
DEPOSIT WITH BANKS	16.44
Punjab National Bank	6.68
Axis Bank Ltd	5.54
Bank of Baroda	2.23
Corporation Bank	1.99
GOVERNMENT SECURITIES	5.88
GOVERNMENT SECURITIES	5.88
OTHER NET CURRENT ASSETS	15.49
Total	100.00

Unit Linked NAV Guarantee Fund

This Fund aims to generate long-term capital appreciation from active management of a portfolio of equity and fixed income securities.

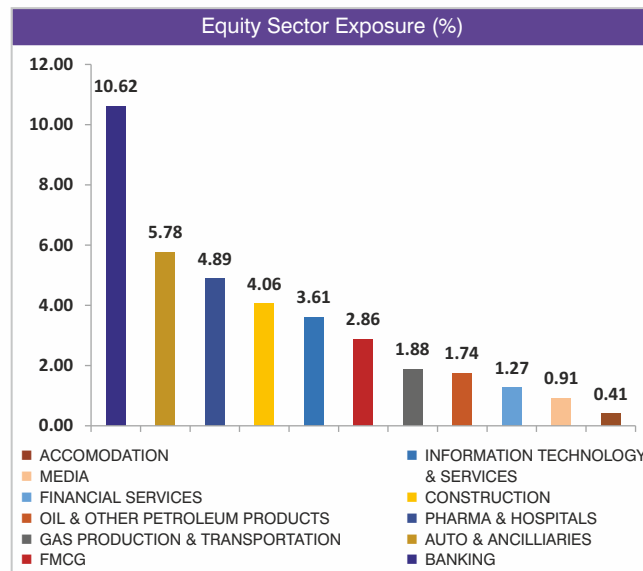
The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

Date of Inception: 15th April 2011

NAV as on 30th September, 2016: 15.864

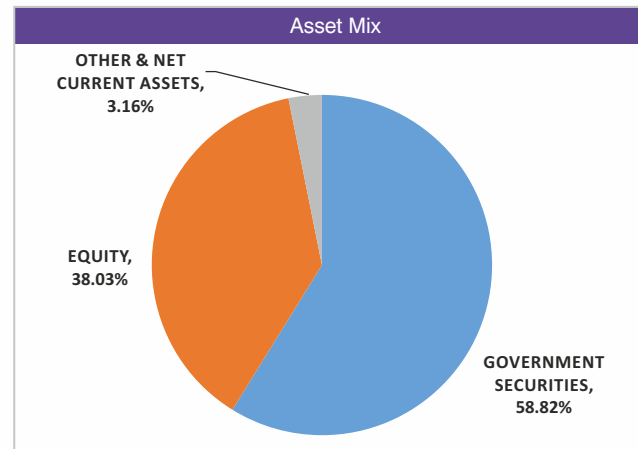
Risk Profile – Medium

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

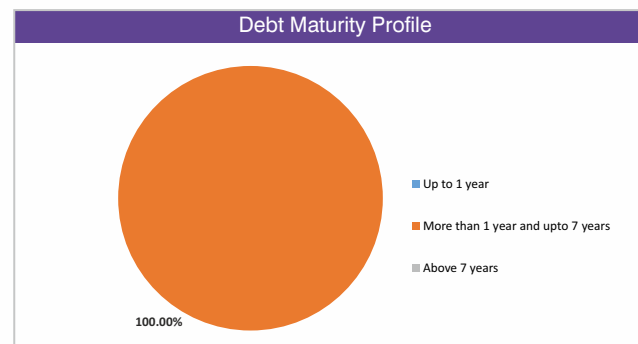


Credit Rating Profile	
PARTICULARS	UL-NAV%G
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO



All rated fixed income instruments are AAA/P1+ or equivalent.
 Past performance is not indicative of future performance.
 Modified Duration (in years): 3.66
 The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.



Portfolio as on 30 th September, 2016	
	%
GOVERNMENT SECURITIES	58.82
Government of India	58.82
EQUITY	38.03
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	2.99
Sun Pharmaceutical Industries Ltd	2.24
IndusInd Bank Ltd	2.23
Maruti Suzuki India Ltd	2.22
Tata Motors Ltd	2.19
Kotak Mahindra Bank Ltd	2.04
Infosys Ltd	1.91
YES Bank Ltd	1.90
ITC Ltd	1.64
ICICI Bank Ltd	1.45
Others	17.20
OTHER NET CURRENT ASSETS	3.16
Total	100.00

Unit Linked Pension Growth Fund

This 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.

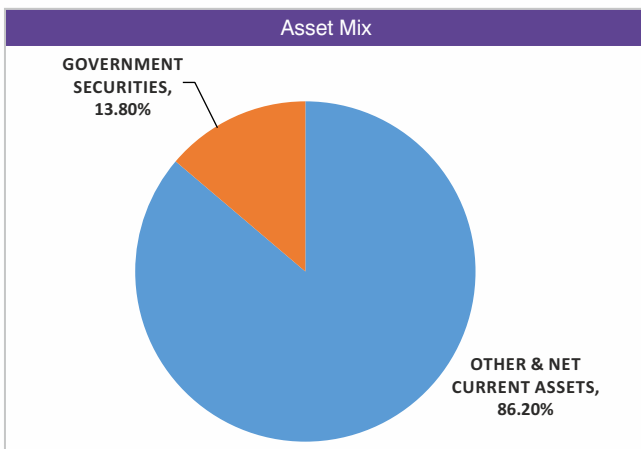
Date of Inception: 8th September 2016

Benchmark:
CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30th September, 2016: 10.020

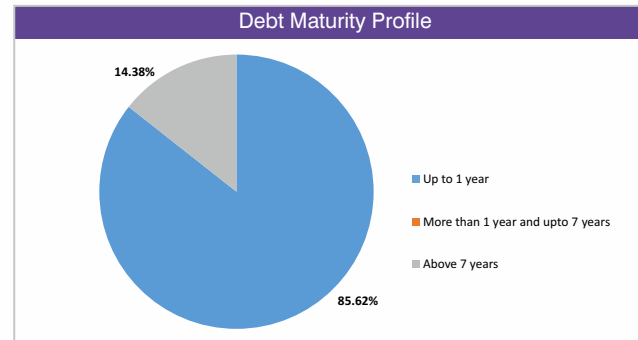
Risk Profile – Medium to High Risk

Asset Allocation Pattern	
Equity & Equity related instruments	10% - 60%
Debt Securities	20% - 100%
Money Market	0% - 80%



Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO



Modified Duration (in years): 0.89

The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136
Pension Growth Fund benchmark is 40% CNX Nifty Index and 60% Customized Crisil Composite Bond Fund Index

Portfolio as on 30 th September, 2016	%
GOVERNMENT SECURITIES	13.80
Government of India	13.80
OTHER NET CURRENT ASSETS	86.20
Total	100.00

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 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 & funds are subject to certain charges related to the fund or to the premium paid.
- Please know 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 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/10EQUITYIIFND136, 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 ULIF01013/09/10BLNCDPLFNDf 36, Debt Fund is ULIF00409/07/08INDEBTFUND136, Debt Plus Fund Is ULIF01115/09/10DEBTPLFUND136, Liquid Fund is ULIF00514/07/08LIQUIDFUND136, NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136 & Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136.

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Revision in benchmark of debt investments:

- CRISIL's standard composite Bond Index & CRISIL Liquid Fund Index were used as a performance measurement benchmark for debt investments. With effect from 15th April 2013, CRISIL has changed benchmark calculation methodology wherein in addition to other changes, the fund management charges which were earlier deducted from the benchmark are not deducted now.
- Due to the above change, we have requested CRISIL to develop customized CRISIL indices so that relevant comparison of fund performance with benchmark can be done.
- Please note this is only a change in comparison methodology and does not in any way impact actual fund returns.



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