

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



# INVESTMENT TRACKER

Monthly Newsletter

June 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.

# Content

▶ From the CIO's Desk	2
▶ Unit Linked Equity Fund	3
▶ Unit Linked Equity II Fund	4
▶ Unit Linked Growth Fund	5
▶ Unit Linked Growth II Fund	6
▶ Unit Linked Growth Plus Fund	7
▶ Unit Linked Balanced Fund	8
▶ Unit Linked Balanced II Fund	9
▶ Unit Linked Balanced Plus Fund	10
▶ Unit Linked Debt Fund	11
▶ Unit Linked Debt Plus Fund	12
▶ Unit Linked Liquid Fund	13
▶ Unit Linked NAV Guarantee Fund	14





Ritu Arora  
Chief Investment Officer

## FROM THE CIO'S DESK

### Dear Policyholder,

Equity and debt markets remained strong in the month of June 2016 with returns of 1.5% and 0.8% respectively. Despite adverse economic events like exit of UK from the European Union (EU) and the RBI governor announcing the end of his current term, markets displayed strength. This is after a 17% appreciation in the preceding 3 months in the equity markets. Foreign Institutions continued to be buyers of Rs 3,575 crores (approx.) of equities even though the global financial markets were volatile, while domestic institutions sold Rs 2000 crores (approx.) worth of equities. In the debt markets, yields were flat during the month of June 2016.

We believe that both domestic and global economic environment are very supportive for the equity markets. Inflation remains stable with May 2016 consumer price inflation at 5.76%. Monsoon is turning out to be good after a gap of two years which would keep inflation low and rural incomes strong. Interest rates are expected to remain benign and come down further over the next 12-18 months. Tax collection to GDP is also expected to improve which would lead to more investment and lower borrowing by the Government. Government spending has increased both in infrastructure as well as pay and pension increases for its employees. The Union Cabinet has approved the Seventh Pay Commission (7<sup>th</sup> CPC) recommendations, which means that the government employees and pensioners will see an aggregate hike of 24% approx. in their incomes. Most of the payout will happen in FY 2017-18 including 3 months arrears.

On the global front, in a referendum held on 24<sup>th</sup> June 2016, Britain voted to move out of the membership of the European Union. This spooked financial markets

globally leading to sharp fall in mainly developed market currencies and equities. Indian markets were relatively less impacted except some pressures from currency movement. We expect the global environment to remain volatile. Amidst this global volatility, India remains a safe haven with recovery in growth and should continue attracting global portfolio flows.

The transformation in the Indian economy has started to reflect in profit growth for Indian companies which had been declining for the last two years. For Q4FY 2015-16 growth was better than expectations and is expected to start improving further from this quarter onwards. This augurs well for the equity markets. 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 done from long term perspective. As per our analysis in the past, favourable 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.

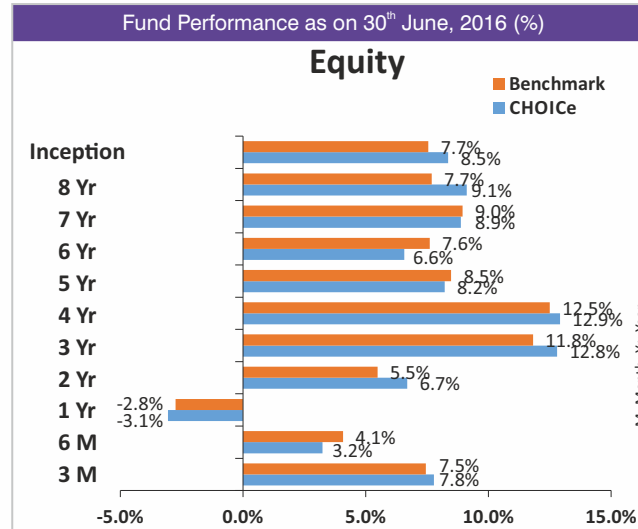
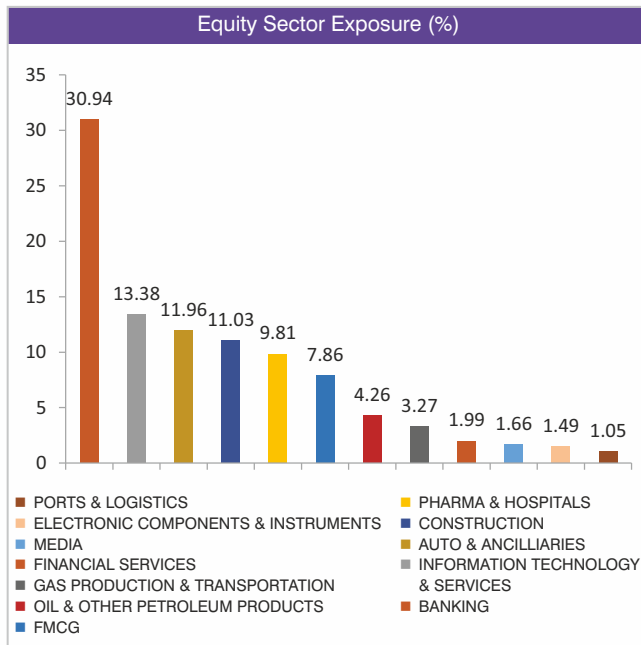
Date of Inception: 16<sup>th</sup> June 2008

Benchmark: CNX Nifty Index

NAV as on 30<sup>th</sup> June, 2016: 19.207

## 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 <sup>th</sup> June, 2016	%
<b>EQUITY</b>	<b>98.68</b>
<b>TOP 10 EQUITY STOCKS</b>	
Infosys Ltd	8.93
HDFC Bank Ltd	7.07
Maruti Suzuki India Ltd	5.09
Sun Pharmaceutical Industries Ltd	5.00
Tata Motors Ltd	4.80
Kotak Mahindra Bank Ltd	4.79
IndusInd Bank Ltd	4.57
Larsen N Toubro Ltd	4.32
R * Shares Banking ETF	4.16
HCL Technologies Ltd	3.36
Others	46.58
<b>OTHER NET CURRENT ASSETS</b>	<b>1.32</b>
<b>Total</b>	<b>100.00</b>

# 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.

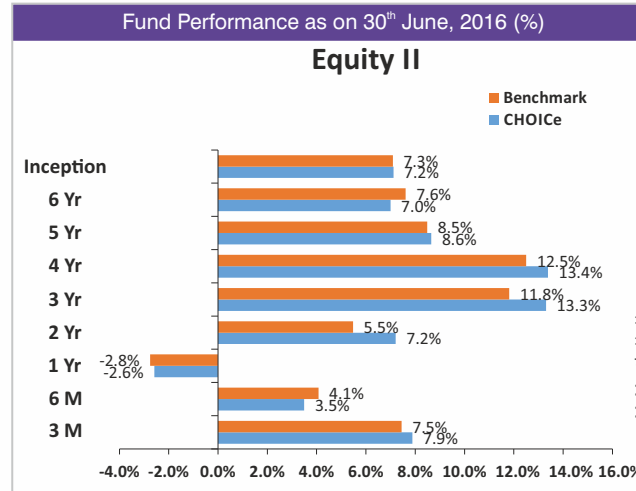
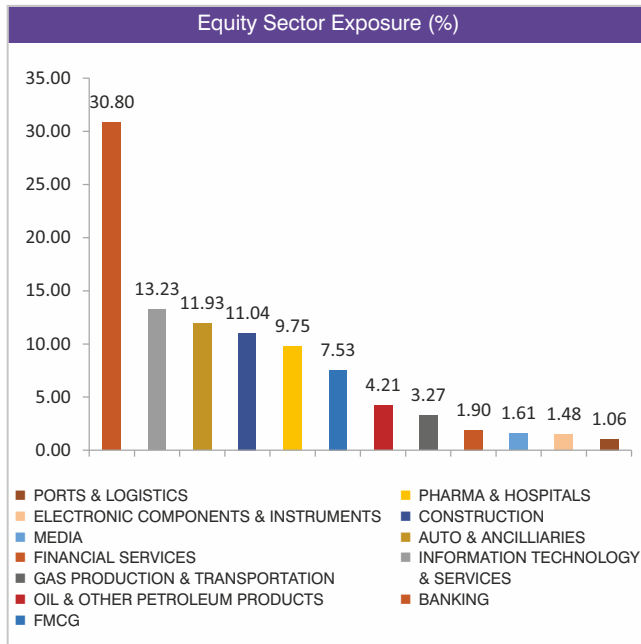
Date of Inception: 7<sup>th</sup> January 2010

Benchmark: CNX Nifty Index

NAV as on 30<sup>th</sup> June, 2016: 15.741

## 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 ULIF00607/01/10EQUYIIFND136

Portfolio as on 30 <sup>th</sup> June, 2016	%
<b>EQUITY</b>	<b>97.82</b>
<b>TOP 10 EQUITY STOCKS</b>	
Infosys Ltd	8.78
HDFC Bank Ltd	7.06
Maruti Suzuki India Ltd	5.15
Sun Pharmaceutical Industries Ltd	5.03
Tata Motors Ltd	4.79
IndusInd Bank Ltd	4.58
Kotak Mahindra Bank Ltd	4.44
Larsen N Toubro Ltd	4.34
R * Shares Banking ETF	3.80
HCL Technologies Ltd	3.36
Others	46.48
<b>OTHER NET CURRENT ASSETS</b>	<b>2.18</b>
<b>Total</b>	<b>100.00</b>

# 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.

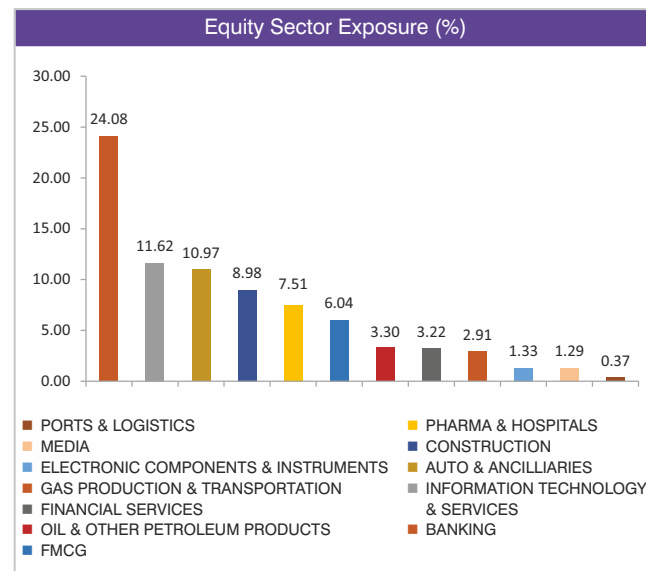
Date of Inception: 16<sup>th</sup> June 2008

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 19.322

## Risk Profile – Medium to High

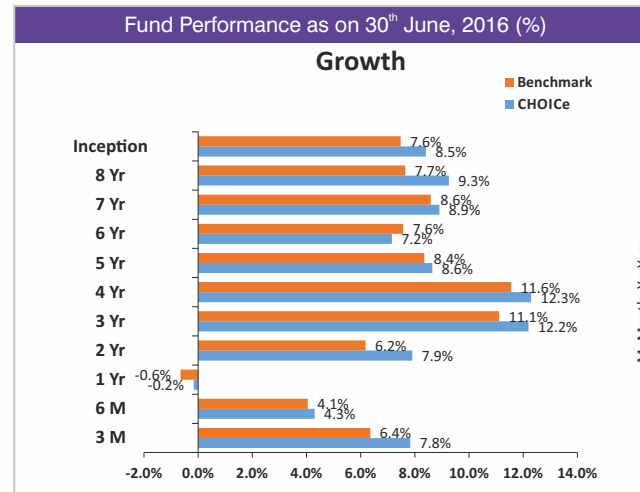
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



**Credit Rating Profile**

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

\* Includes Gsec, SDL and Treasury Bill

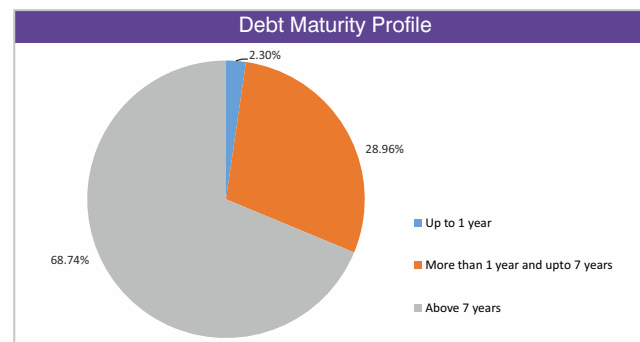


Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Composite Bond Fund Index.

Modified Duration (in years): 6.21

Past performance is not indicative of future performance.

The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136.



**Portfolio as on 30<sup>th</sup> June, 2016**

	%
<b>EQUITY</b>	<b>81.61</b>
<b>TOP 10 EQUITY STOCKS</b>	
Infosys Ltd	8.02
HDFC Bank Ltd	6.73
Maruti Suzuki India Ltd	5.42
IndusInd Bank Ltd	4.24
Sun Pharmaceutical Industries Ltd	3.84
Larsen N Toubro Ltd	3.48
Kotak Mahindra Bank Ltd	3.36
ICICI Bank Ltd	3.28
Tata Motors Ltd	2.94
YES Bank Ltd	2.81
Others	37.50
<b>GOVERNMENT SECURITIES</b>	
Government of India	10.85
State Government of Tamil Nadu	0.31
<b>CORPORATE BONDS/DEBENTURES</b>	
Power Finance Corporation Ltd	1.57
Reliance Ports & Terminals Ltd.	0.98
Rural Electrification Corporation Ltd	0.96
Exim Bank	0.36
Reliance Gas Transportation Infrastructure Ltd	0.33
The India Infra debt Limited	0.25
<b>OTHER NET CURRENT ASSETS</b>	
	2.79
<b>Total</b>	<b>100.00</b>

# 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.

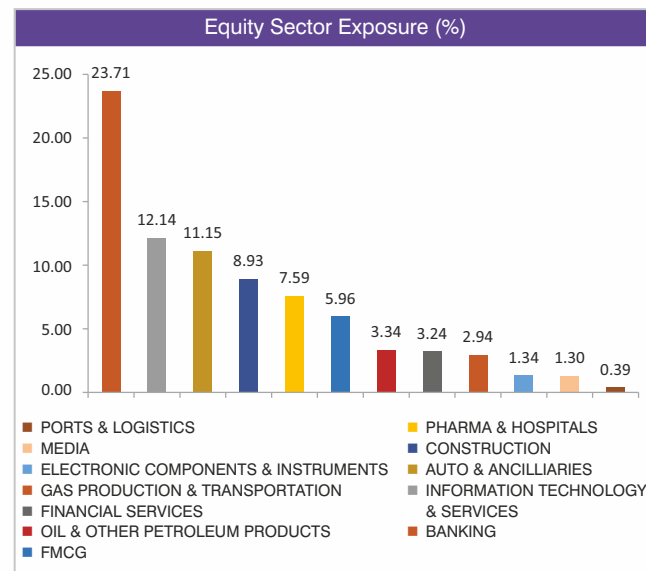
Date of Inception: 7<sup>th</sup> January 2010

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 16.219

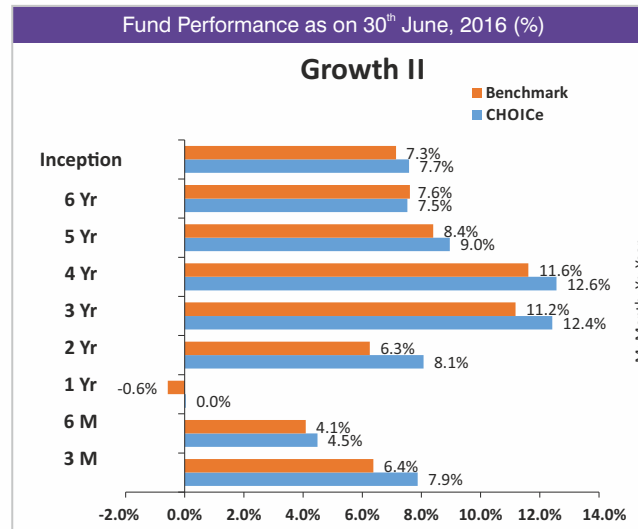
## Risk Profile – Medium to High

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*	95.00%
AA & equivalent	5.00%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* Includes Gsec, SDL and Treasury Bill

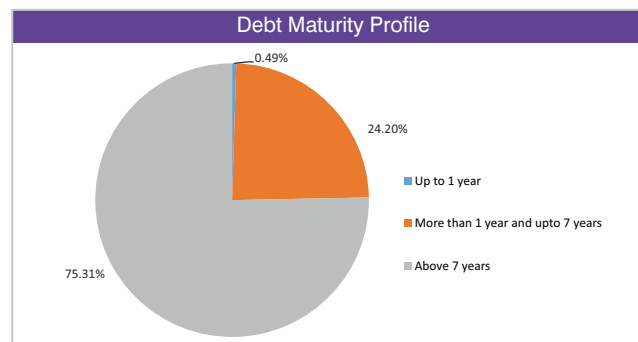


Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.25

Past performance is not indicative of future performance.

The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136



Portfolio as on 30 <sup>th</sup> June, 2016	
<b>EQUITY</b>	<b>82.03</b>
<b>TOP 10 EQUITY STOCKS</b>	
Infosys Ltd	8.27
HDFC Bank Ltd	6.15
Maruti Suzuki India Ltd	5.45
IndusInd Bank Ltd	4.30
Sun Pharmaceutical Industries Ltd	3.92
Larsen N Toubro Ltd	3.51
Kotak Mahindra Bank Ltd	3.40
ICICI Bank Ltd	3.30
Tata Motors Ltd	3.13
YES Bank Ltd	2.82
Others	37.78
<b>GOVERNMENT SECURITIES</b>	
Government of India	11.28
State Government of Maharashtra	10.44
State Government of Tamil Nadu	0.80
State Government of Tamil Nadu	0.04
<b>CORPORATE BONDS/DEBENTURES</b>	
Power Finance Corporation Ltd	4.38
Bajaj Finance Ltd	1.87
Reliance Ports & Terminals Ltd.	0.78
Reliance Gas Transportation Infrastructure Ltd	0.67
The Great Eastern Shipping Co Ltd	0.42
The India Infradebt Limited	0.32
Exim Bank	0.24
Exim Bank	0.08
<b>OTHER NET CURRENT ASSETS</b>	
<b>Total</b>	<b>100.00</b>

# 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.

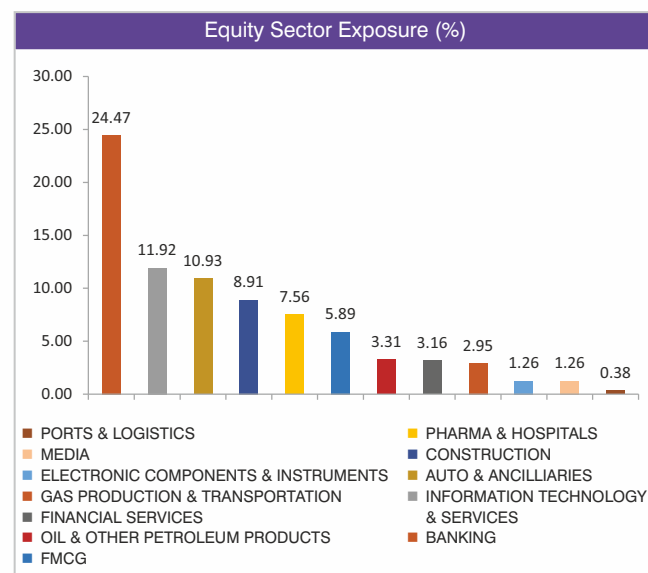
Date of Inception: 13<sup>th</sup> September 2010

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 13.982

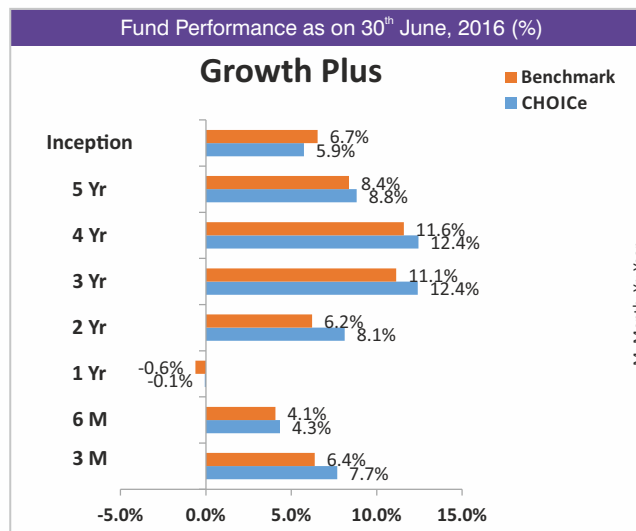
## Risk Profile – Medium to High

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

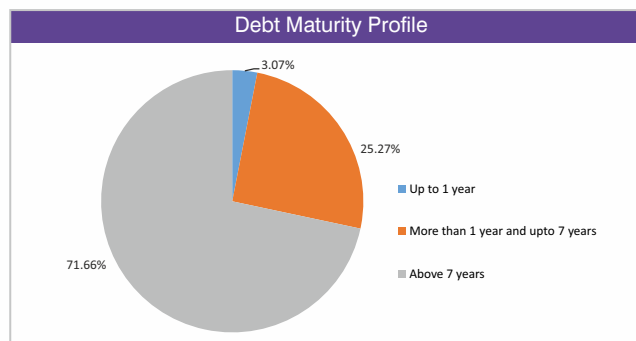


Credit Rating Profile	
PARTICULARS	ULGPLUS
AAA & equivalent*	97.93%
AA & equivalent	2.07%
A & equivalent	0.00%
Total	100.00%

\* Includes Gsec, SDL and Treasury Bill



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 <sup>th</sup> June, 2016	
EQUITY	82.00
<b>TOP 10 EQUITY STOCKS</b>	
Infosys Ltd	8.15
HDFC Bank Ltd	6.92
Maruti Suzuki India Ltd	5.36
IndusInd Bank Ltd	4.17
Sun Pharmaceutical Industries Ltd	3.90
Larsen N Toubro Ltd	3.52
ICICI Bank Ltd	3.35
Kotak Mahindra Bank Ltd	3.33
Tata Motors Ltd	3.00
YES Bank Ltd	2.72
Others	37.58
<b>GOVERNMENT SECURITIES</b>	
Government of India	13.73
State Government of Tamil Nadu	0.01
<b>CORPORATE BONDS/DEBENTURES</b>	
Power Finance Corporation Ltd	0.73
Rural Electrification Corporation Ltd	0.63
Bajaj Finance Ltd	0.33
Reliance Ports & Terminals Ltd.	0.25
Reliance Gas Transportation Infrastructure Ltd	0.18
The India Infra debt Limited	0.17
Tata Sons Ltd	0.07
<b>OTHER NET CURRENT ASSETS</b>	
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.

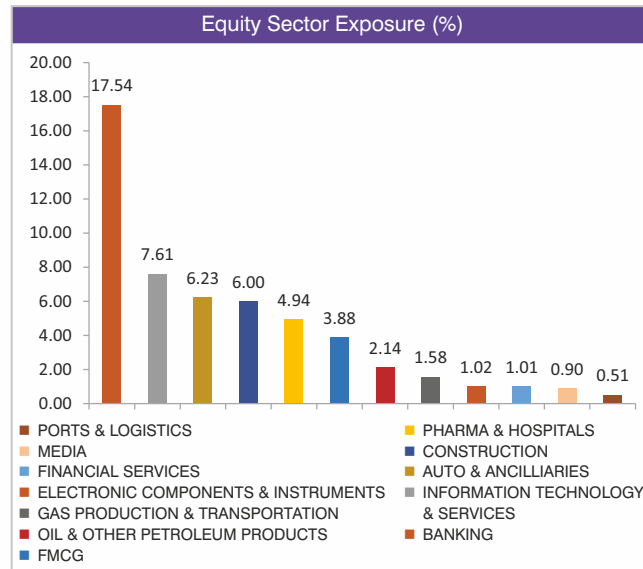
Date of Inception: 16<sup>th</sup> June 2008

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 20.329

## Risk Profile – Medium

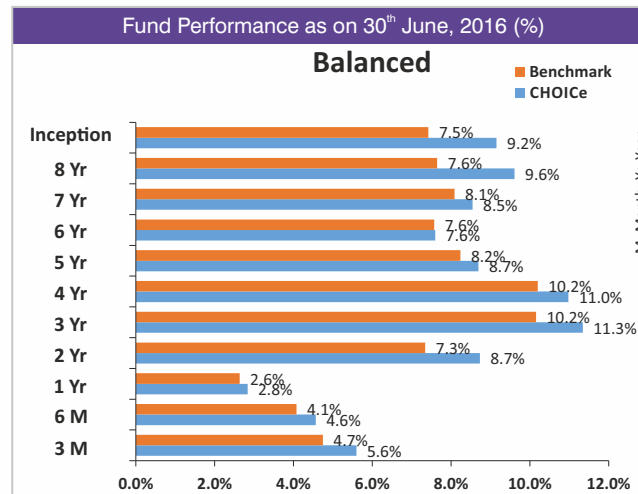
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



**Credit Rating Profile**

PARTICULARS	ULB
AAA & equivalent*	98.71%
AA & equivalent	1.29%
A & equivalent	0.00%
Total	100.00%

\* Includes Gsec, SDL and Treasury Bill

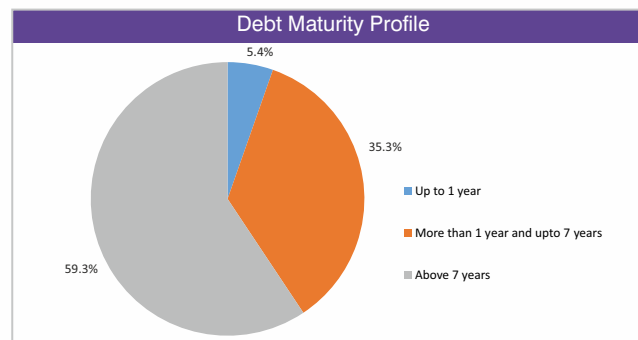


Balanced Fund benchmark is 50% CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.21

Past performance is not indicative of future performance.

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



Portfolio as on 30 <sup>th</sup> June, 2016	%
<b>EQUITY</b>	<b>53.37</b>
<b>TOP 10 EQUITY STOCKS</b>	
HDFC Bank Ltd	5.80
Infosys Ltd	5.38
ICICI Bank Ltd	3.54
Kotak Mahindra Bank Ltd	3.01
IndusInd Bank Ltd	2.92
Maruti Suzuki India Ltd	2.66
Sun Pharmaceutical Industries Ltd	2.40
Tata Motors Ltd	2.29
Larsen N Toubro Ltd	2.18
YES Bank Ltd	1.99
Others	21.21
<b>GOVERNMENT SECURITIES</b>	<b>25.50</b>
Government of India	22.49
State Government of Gujarat	1.41
State Government of Maharashtra	0.84
State Government of Tamil Nadu	0.69
State Government of Andhra Pradesh	0.08
<b>CORPORATE BONDS/DEBENTURES</b>	<b>19.07</b>
Power Finance Corporation Ltd	6.65
Reliance Ports & Terminals Ltd.	2.34
Rural Electrification Corporation Ltd	2.06
Tata Sons Ltd	1.95
HDB Financial Services Ltd.	1.78
Reliance Gas Transportation Infrastructure Ltd	1.46
NCR Planning Board	0.87
Bajaj Finance Ltd	0.50
IL & FS Financial Services Ltd	0.27
Housing Development Finance Corp Ltd	0.27
Others	0.93
<b>OTHER NET CURRENT ASSETS</b>	<b>2.05</b>
<b>Total</b>	<b>100.00</b>

# 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.

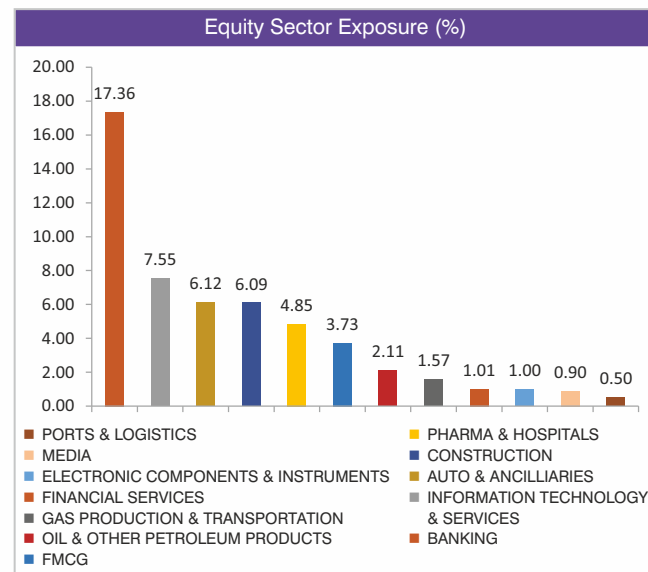
Date of Inception: 7<sup>th</sup> January 2010

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 16.289

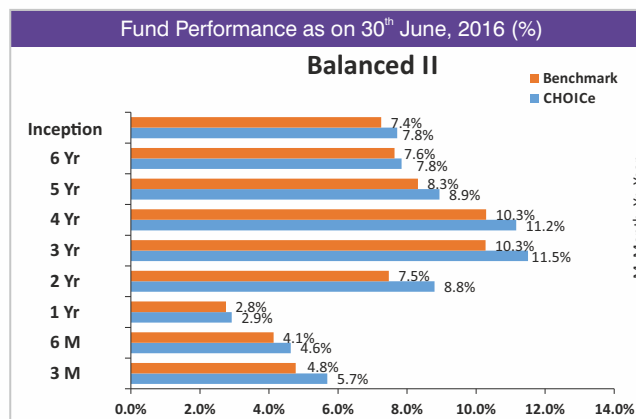
## Risk Profile – Medium

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*	99.38%
AA & equivalent	0.62%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* Includes Gsec, SDL and Treasury Bill

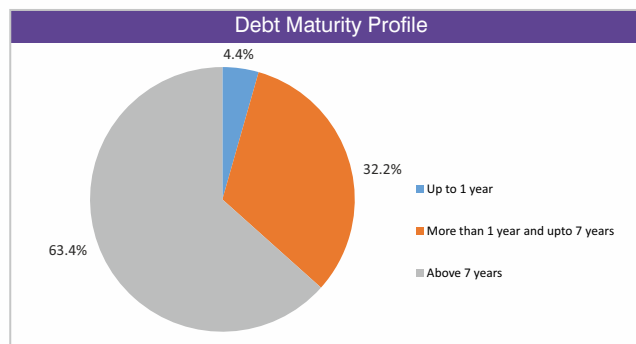


Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.20

Past performance is not indicative of future performance.

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



Portfolio as on 30 <sup>th</sup> June, 2016	%
<b>EQUITY</b>	<b>52.80</b>
<b>TOP 10 EQUITY STOCKS</b>	
HDFC Bank Ltd	5.76
Infosys Ltd	5.34
ICICI Bank Ltd	3.52
Kotak Mahindra Bank Ltd	2.97
IndusInd Bank Ltd	2.86
Maruti Suzuki India Ltd	2.59
Sun Pharmaceutical Industries Ltd	2.35
Tata Motors Ltd	2.28
Larsen N Toubro Ltd	2.16
YES Bank Ltd	1.97
Others	21.00
<b>GOVERNMENT SECURITIES</b>	<b>26.59</b>
Government of India	24.85
State Government of Gujarat	1.41
State Government of Maharashtra	0.33
<b>CORPORATE BONDS/DEBENTURES</b>	<b>17.66</b>
Power Finance Corporation Ltd	6.32
Indian Railway Finance Corporation Ltd	1.81
Reliance Ports & Terminals Ltd.	1.70
Rural Electrification Corporation Ltd	1.65
The Great Eastern Shipping Co Ltd	1.38
HDB Financial Services Ltd.	1.09
Reliance Gas Transportation Infrastructure Ltd	1.02
NCR Planning Board	0.49
Exim Bank	0.45
LIC Housing Finance Ltd	0.42
Others	1.32
<b>OTHER NET CURRENT ASSETS</b>	<b>2.94</b>
<b>Total</b>	<b>100.00</b>

# 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.

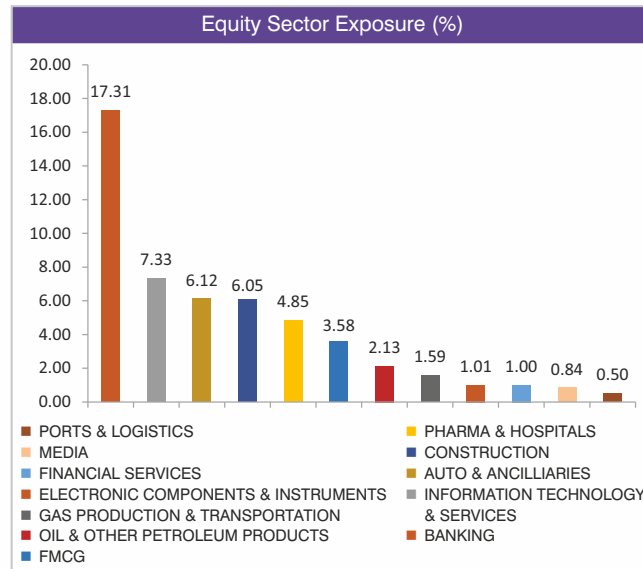
Date of Inception: 13<sup>th</sup> September 2010

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 14.569

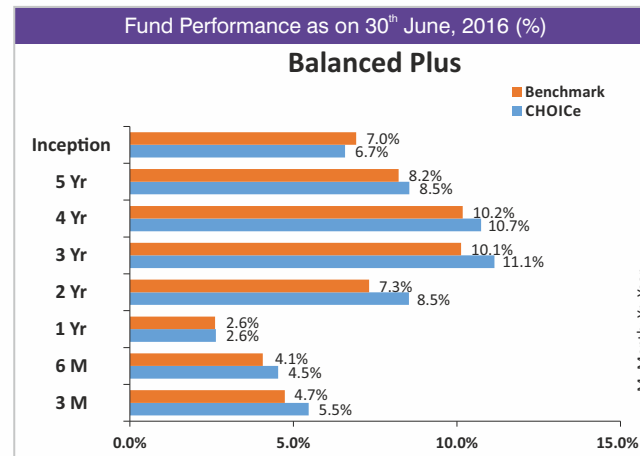
## Risk Profile – Medium

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 Gsec, SDL and Treasury Bill

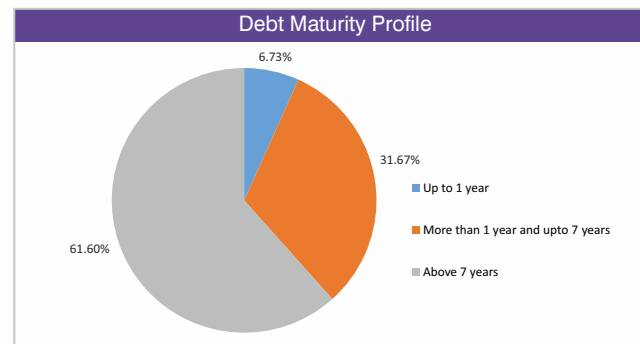


Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.16

Past performance is not indicative of future performance.

The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136.



Portfolio as on 30 <sup>th</sup> June, 2016	%
<b>EQUITY</b>	<b>52.32</b>
<b>TOP 10 EQUITY STOCKS</b>	
HDFC Bank Ltd	5.75
Infosys Ltd	5.07
ICICI Bank Ltd	3.63
Kotak Mahindra Bank Ltd	2.96
IndusInd Bank Ltd	2.79
Maruti Suzuki India Ltd	2.63
Sun Pharmaceutical Industries Ltd	2.41
Tata Motors Ltd	2.27
Larsen N Toubro Ltd	2.21
YES Bank Ltd	1.89
Others	20.72
<b>GOVERNMENT SECURITIES</b>	<b>33.77</b>
Government of India	33.05
State Government of Gujarat	0.39
State Government of Andhra Pradesh	0.27
State Government of Tamil Nadu	0.06
<b>CORPORATE BONDS/DEBENTURES</b>	<b>10.67</b>
Indian Railway Finance Corporation Ltd	2.60
Power Finance Corporation Ltd	1.96
Rural Electrification Corporation Ltd	1.95
Housing Development Finance Corp Ltd	0.94
Reliance Gas Transportation Infrastructure Ltd	0.64
Reliance Ports & Terminals Ltd.	0.61
The India Infra debt Limited	0.45
LIC Housing Finance Ltd	0.37
HDB Financial Services Ltd.	0.30
Reliance Jio Infocomm Limited	0.24
Others	0.62
<b>COMMERCIAL PAPERS</b>	<b>0.51</b>
Piramal Enterprises Ltd	0.20
L & T Infrastructure Finance Company Limited	0.14
Housing Development Finance Corp Ltd	0.10
L&T Finance Limited	0.07
<b>OTHER NET CURRENT ASSETS</b>	<b>2.73</b>
<b>Total</b>	<b>100.00</b>

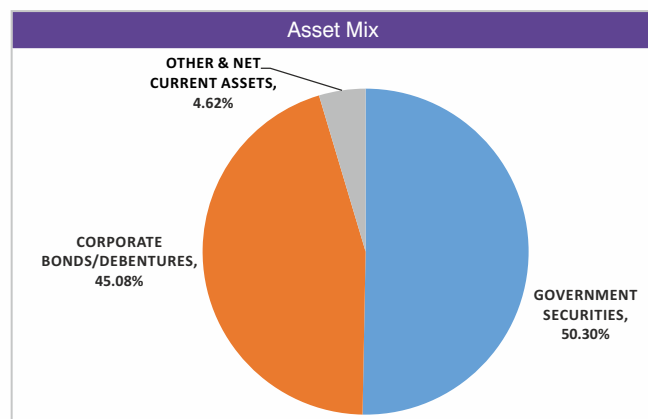
# Unit Linked Debt Fund

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: 9<sup>th</sup> July 2008Benchmark:  
CRISIL Composite Bond Fund IndexNAV as on 30<sup>th</sup> June, 2016: 19.991

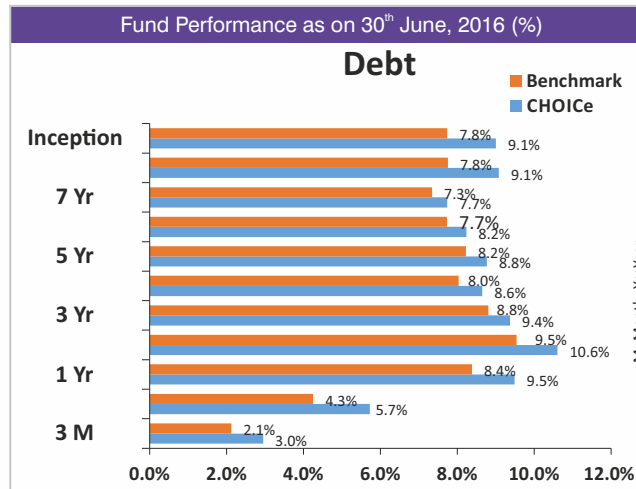
## Risk Profile – Low to Medium

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

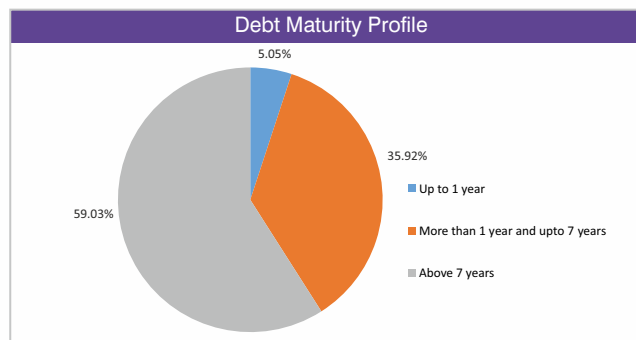


Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	97.75%
AA & equivalent	2.25%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* Includes Gsec, SDL and Treasury Bill



Debt Fund benchmark is CRISIL Customized Bond Fund Index.  
Modified Duration (in years): 6.45  
Past performance is not indicative of future performance.  
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136.



Portfolio as on 30 <sup>th</sup> June, 2016	%
<b>GOVERNMENT SECURITIES</b>	<b>50.30</b>
Government of India	47.11
State Government of Gujarat	1.56
State Government of Andhra Pradesh	1.21
State Government of Tamil Nadu	0.42
<b>CORPORATE BONDS/DEBENTURES</b>	<b>45.08</b>
Reliance Ports & Terminals Ltd.	6.56
Reliance Gas Transportation Infrastructure Ltd	4.03
The Great Eastern Shipping Co Ltd	3.64
HDB Financial Services Ltd.	3.40
Reliance Jio Infocomm Limited	3.17
The India Infradebt Limited	3.06
Housing Development Finance Corp Ltd	2.94
Infrastructure Leasing And Financial Services	2.92
Tata Sons Ltd	2.87
IL & FS Financial Services Ltd	2.27
Others	10.21
<b>OTHER NET CURRENT ASSETS</b>	<b>4.62</b>
<b>Total</b>	<b>100.00</b>

# 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.

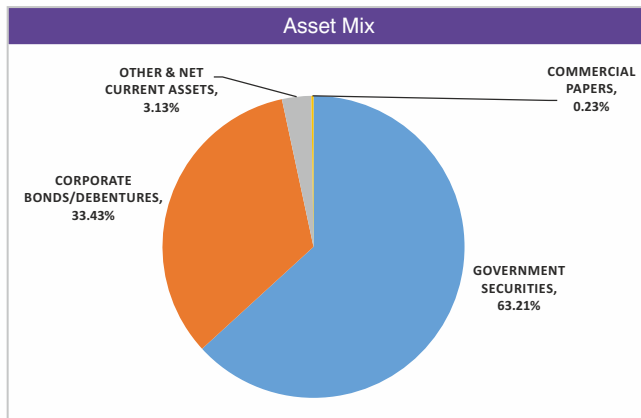
Date of Inception: 15<sup>th</sup> September 2010

Benchmark:  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> June, 2016: 15.476

## Risk Profile – Low to Medium

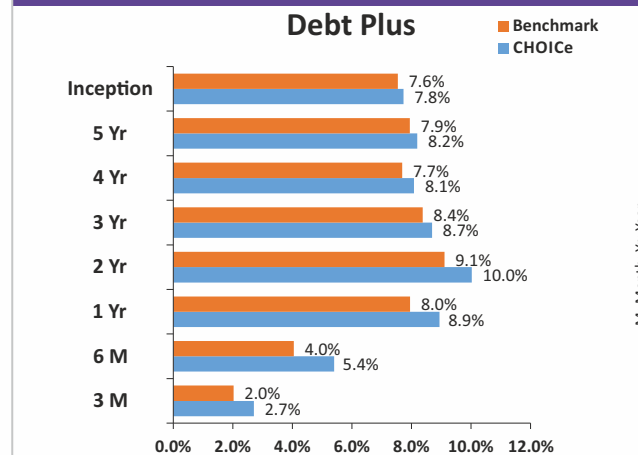
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULDPLUS
AAA & equivalent*	99.74%
AA & equivalent	0.26%
A & equivalent	0.00%
Total	100.00%

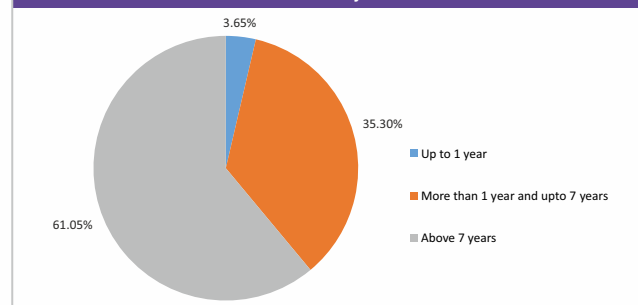
\* Includes Gsec, SDL and Treasury Bill

## Fund Performance as on 30<sup>th</sup> June, 2016 (%)



Debt Fund benchmark is CRISIL Customized Bond Fund Index.  
Modified Duration (in years): 6.27  
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 <sup>th</sup> June, 2016	%
<b>GOVERNMENT SECURITIES</b>	<b>63.21</b>
Government of India	61.73
State Government of Maharashtra	1.21
State Government of Gujarat	0.26
State Government of Tamil Nadu	0.01
<b>CORPORATE BONDS/DEBENTURES</b>	<b>33.43</b>
Power Grid Corporation of India Ltd	6.13
Power Finance Corporation Ltd	5.35
Rural Electrification Corporation Ltd	5.19
Reliance Jio Infocomm Limited	4.83
The India Infradebt Limited	2.22
The Great Eastern Shipping Co Ltd	1.76
Housing Development Finance Corp Ltd	1.72
NCR Planning Board	1.23
Reliance Ports & Terminals Ltd.	1.17
Indian Railway Finance Corporation Ltd	0.88
Others	2.95
<b>COMMERCIAL PAPERS</b>	<b>0.23</b>
L & T Infrastructure Finance Company Limited	0.23
<b>OTHER NET CURRENT ASSETS</b>	<b>3.13</b>
<b>Total</b>	<b>100.00</b>

# Unit Linked Liquid Fund

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

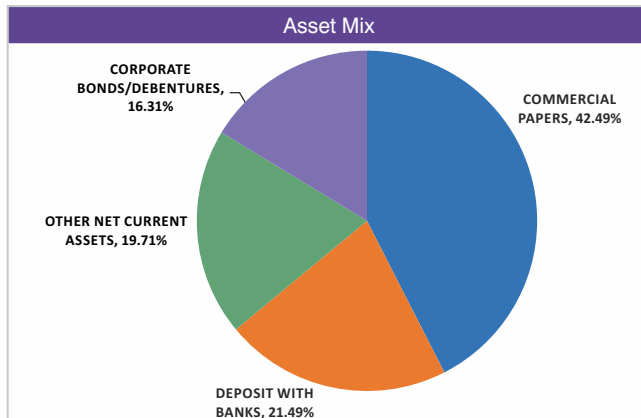
Date of Inception: 14<sup>th</sup> July 2008

Benchmark: CRISIL Liquid Fund Index

NAV as on 30<sup>th</sup> June, 2016: 18.515

## Risk Profile – Low

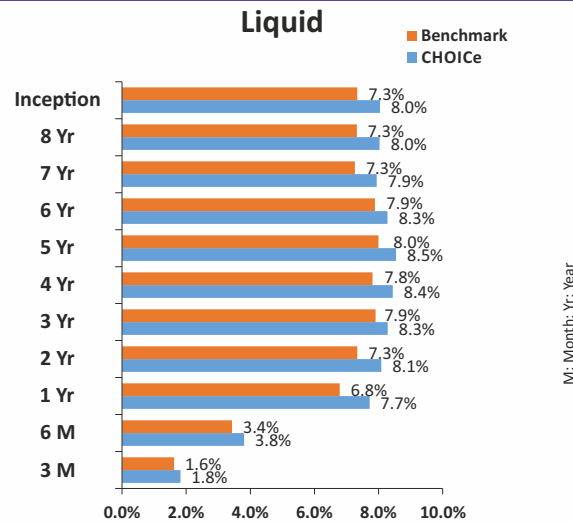
Asset Allocation Pattern	
Debt Securities	0% - 60%
Money Market	40% - 100%



Credit Rating Profile	
PARTICULARS	ULL
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* Includes Gsec, SDL and Treasury Bill

## Fund Performance as on 30<sup>th</sup> June, 2016 (%)



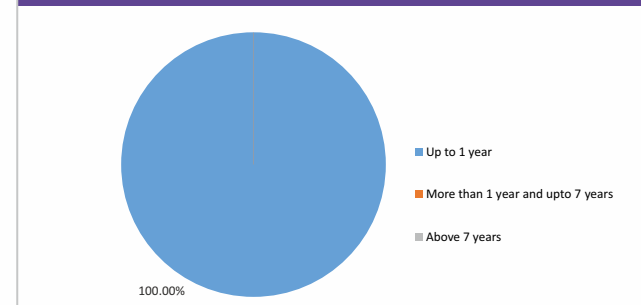
Liquid Fund benchmark is CRISIL Liquid Fund Index.

Modified Duration (in years): 0.50

Past performance is not indicative of future performance.

The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136.

## Debt Maturity Profile



Portfolio as on 30 <sup>th</sup> June, 2016	%
<b>COMMERCIAL PAPERS</b>	<b>42.49</b>
L & T Infrastructure Finance Company Limited	8.15
Piramal Enterprises Ltd	8.06
IL & FS Financial Services Ltd	5.90
Infrastructure Leasing And Financial Services	5.89
Bajaj Finance Ltd	5.81
L&T Finance Limited	4.62
Housing Development Finance Corp Ltd	4.06
<b>DEPOSIT WITH BANKS</b>	<b>21.49</b>
Punjab National Bank	7.10
Axis Bank Ltd	6.85
Bank of Baroda	2.37
Corporation Bank	2.12
Yes Bank Ltd	1.87
Indusind Bank Ltd	1.18
<b>CORPORATE BONDS/DEBENTURES</b>	<b>16.31</b>
Reliance Capital Ltd	6.30
LIC Housing Finance Ltd	6.26
Housing Development Finance Corp Ltd	3.76
<b>OTHER NET CURRENT ASSETS</b>	<b>19.71</b>
<b>Total</b>	<b>100.00</b>

# 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.

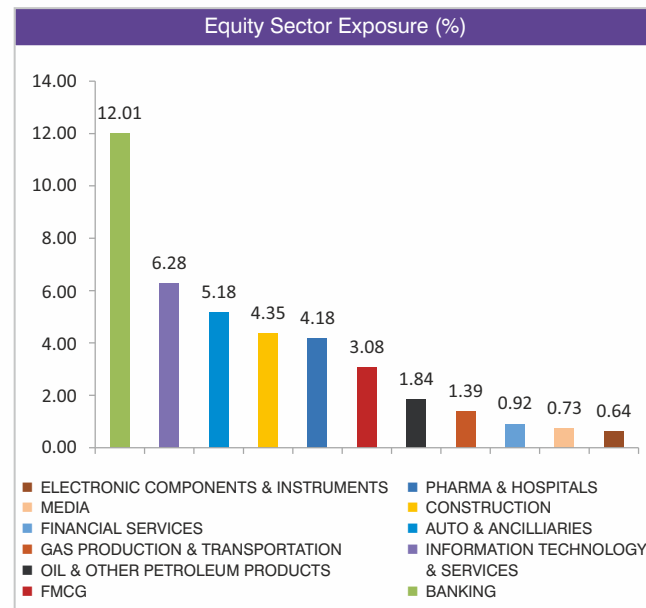
The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

Date of Inception: 15<sup>th</sup> April 2011

NAV as on 30<sup>th</sup> June, 2016: 15.175

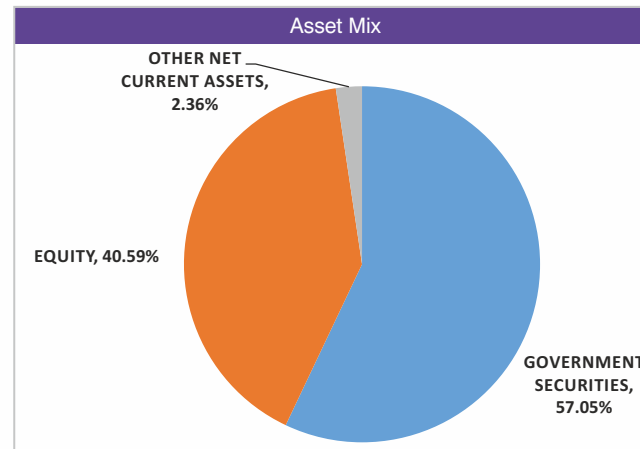
## Risk Profile – Medium

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

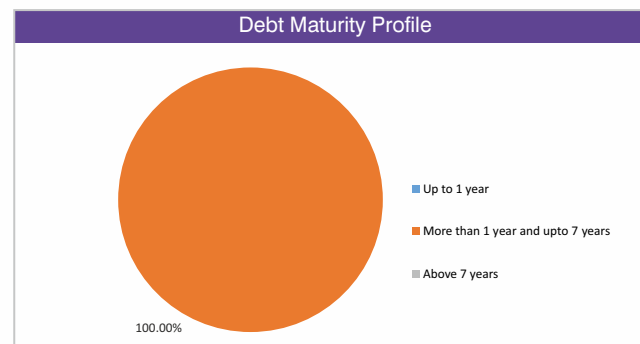


Credit Rating Profile	
PARTICULARS	UL-NAV G
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

\* Includes Gsec, SDL and Treasury Bill



All rated fixed income instruments are AAA/P1+ or equivalent.  
Past performance is not indicative of future performance.  
Modified Duration (in years): 3.88  
The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.



Portfolio as on 30 <sup>th</sup> June, 2016	
	%
GOVERNMENT SECURITIES	57.05
Government of India	57.05
EQUITY	40.59
TOP 10 EQUITY STOCKS	
Infosys Ltd	4.31
HDFC Bank Ltd	3.38
IndusInd Bank Ltd	3.23
Maruti Suzuki India Ltd	2.23
Kotak Mahindra Bank Ltd	2.23
Sun Pharmaceutical Industries Ltd	2.08
Tata Motors Ltd	1.84
YES Bank Ltd	1.60
Larsen N Toubro Ltd	1.57
HCL Technologies Ltd	1.47
Others	16.64
OTHER NET CURRENT ASSETS	2.36
<b>Total</b>	<b>100.00</b>

**Disclosures:**

- In linked insurance products, the investment risk in Investment portfolio is borne by the policyholder.
- The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured returns.
- The premium paid in 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.

**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.**

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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.



**Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (IRDAI Regn. No. 136)**

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**Corporate Office:** 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurgaon-122018, Haryana, India

**Corporate Identity No.:** U66010DL2007PLC248825

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