

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



# INVESTMENT TRACKER

Monthly Newsletter

November 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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**Note: Unit Linked India Multicap fund is a new fund launched on 7<sup>th</sup> November 2016 and details for the same will be available in next month's edition.**





Anurag Jain  
Chief Investment Officer

## FROM THE CIO'S DESK

### Dear Policyholder,

November 2016 will be remembered both in Indian and global economic history for watershed events. India's initiative of scrapping high-value currency notes to break the grip of corruption and black money is unprecedented in its scope and magnitude. Withdrawal of 86% of currency supply in an economy which is 90% cash dependent, though, would have its ripple effects. Also, contrary to most forecasts, Donald Trump getting elected as the next US president could be disruptive with implications for the world economy. These events coupled with expected US interest rate hikes in the short-term can cause volatility across asset classes globally, but would give immense long-term benefits. The Indian and global economy appear to be on the brink of a transformational change.

Demonetization will bring a shift from the unorganized to the organized sector leading to buoyancy in tax collections, lower interest cost for borrowers and also bring down inflation. The event is expected to be disruptive for the next couple of quarters. Disruption caused by shortage in money supply could impact the real estate, jewelry, consumer discretionary and other high ticket purchase items. Market reaction to the event was a sharp knee-jerk risk aversion, but price action has thereafter moderated. As more clarity emerges on the impact and how the recovery will shape up, industries and sectors will settle and rationality will emerge.

We are entering a new era in US policy and global affairs with the Republicans controlling both houses of US Congress. It will again be some time before full implications of new policies would be clear. EU, China and Japan, on the other hand remain fragile and on a slow growth path.

The equity market has corrected 4.8% in the month of November 2016 with lot of volatility and bigger corrections in the mid and small cap space. This uncertain

environment has led to Foreign Institutions selling ₹18,100 crores worth of equities while Domestic Institutions have been holding on to their exposures in the month of November 2016. In the debt markets however, yields have come down sharply from 6.80% levels to 6.25% during the month leading to significant mark to market gains for debt portfolio. On the debt market side, we continue to maintain a higher duration of the funds so that returns continue to be higher when the interest rates fall further to revive growth.

Corporate profit growth recovery may get postponed by a couple of quarters, market correction in the meanwhile has led to valuations getting rational. The large tax collection and lower fiscal deficit should drive additional government spending and lower tax rates in preparation for the general elections at end of FY 2018-19. The Union Budget to be presented on 1<sup>st</sup> February' 2017 is likely to set the tone for this. In our assessment, Reserve Bank of India is likely to reduce interest rate further to boost growth, with inflation being lower. We see Indian economy on gradual recovery path with GDP and profit growth for companies accelerating over medium term. We suggest that near term volatility and lower valuation offer good opportunity to build portfolios to generate healthy returns from medium to long term perspective.

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 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.

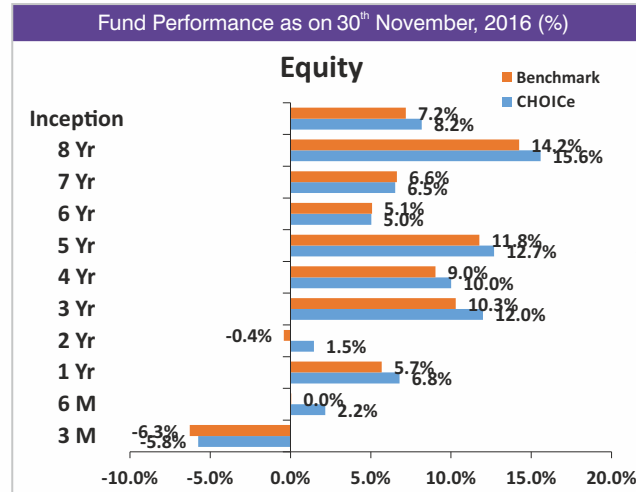
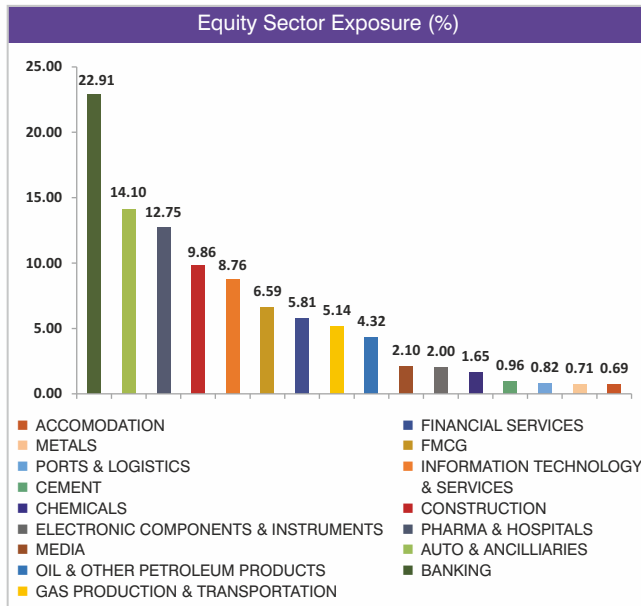
Date of Inception: 16<sup>th</sup> June 2008

Benchmark: CNX Nifty Index

NAV as on 30<sup>th</sup> November, 2016: 19.443

## 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> November, 2016		%
EQUITY		99.17
<b>TOP 10 EQUITY STOCKS</b>		
Maruti Suzuki India Ltd		6.04
HDFC Bank Ltd		5.91
Sun Pharmaceutical Industries Ltd		5.81
Tata Motors Ltd		5.12
Infosys Ltd		4.85
R*Shares Bank BeES		4.29
IndusInd Bank Ltd		4.02
YES Bank Ltd		3.94
Larsen N Toubro Ltd		3.88
Syngene International Ltd		2.89
Others		52.42
<b>OTHER NET CURRENT ASSETS</b>		0.83
<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.

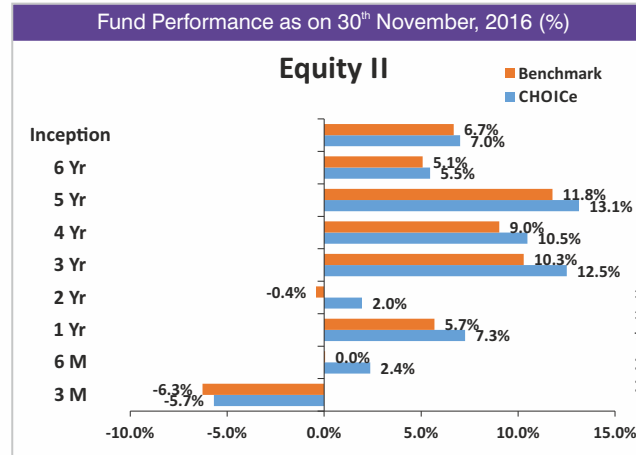
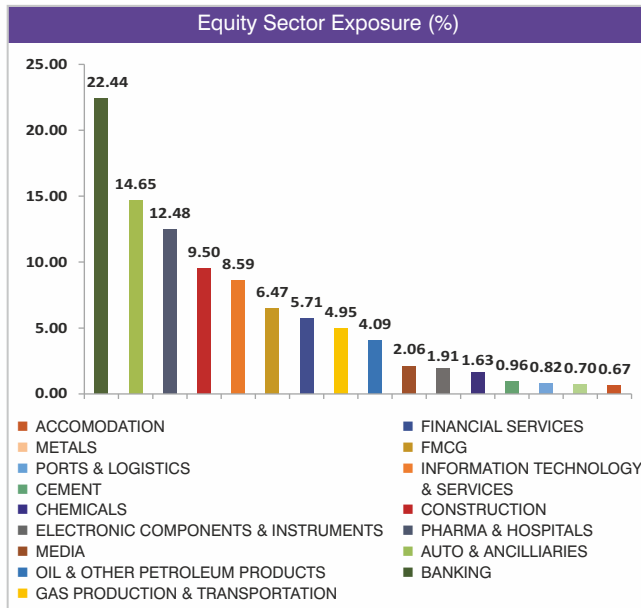
Date of Inception: 7<sup>th</sup> January 2010

Benchmark: CNX Nifty Index

NAV as on 30<sup>th</sup> November, 2016: 15.961

## 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 ULIF00607/01/10EQUTYIIFND136

Portfolio as on 30 <sup>th</sup> November, 2016		%
EQUITY		97.64
<b>TOP 10 EQUITY STOCKS</b>		
HDFC Bank Ltd		5.95
Maruti Suzuki India Ltd		5.91
Sun Pharmaceutical Industries Ltd		5.74
Tata Motors Ltd		5.10
Infosys Ltd		4.78
YES Bank Ltd		3.95
R*Shares Bank BeES		3.92
IndusInd Bank Ltd		3.91
Larsen N Toubro Ltd		3.78
Syngene International Ltd		2.81
Others		51.79
<b>OTHER NET CURRENT ASSETS</b>		<b>2.36</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.

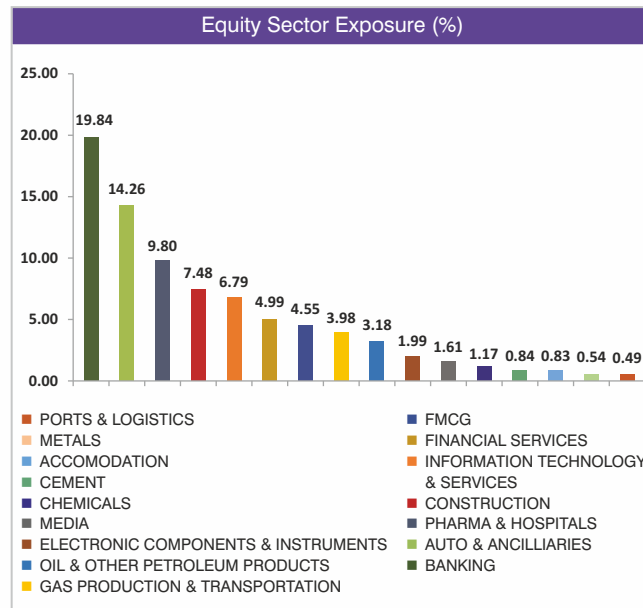
Date of Inception: 16<sup>th</sup> June 2008

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 20.098

## Risk Profile – Medium to High

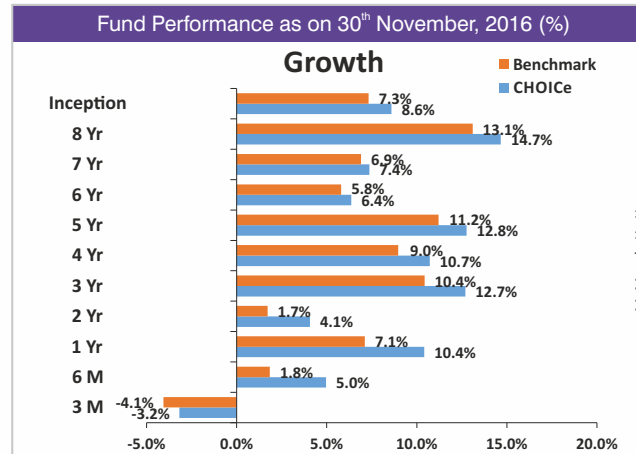
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



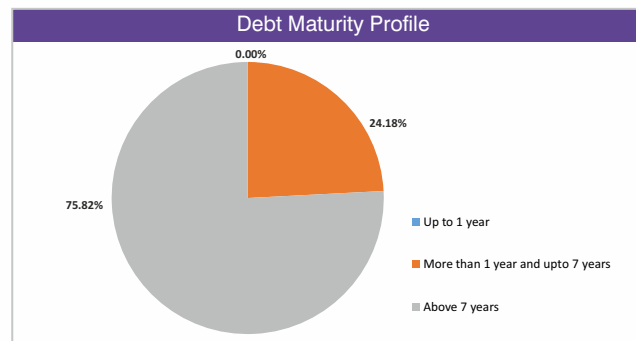
**Credit Rating Profile**

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): 6.55  
 Past performance is not indicative of future performance.  
 The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136.



Portfolio as on 30 <sup>th</sup> November, 2016	%
<b>EQUITY</b>	82.34
<b>TOP 10 EQUITY STOCKS</b>	
Maruti Suzuki India Ltd	5.58
HDFC Bank Ltd	4.93
Sun Pharmaceutical Industries Ltd	4.27
YES Bank Ltd	4.11
Infosys Ltd	3.51
IndusInd Bank Ltd	2.89
Tata Motors Ltd	2.87
Larsen N Toubro Ltd	2.86
ICICI Bank Ltd	2.75
ITC Ltd	2.52
Others	46.06
<b>GOVERNMENT SECURITIES</b>	11.53
Government of India	10.99
State Government of Rajasthan	0.34
State Government of Uttar Pradesh	0.20
<b>CORPORATE BONDS/DEBENTURES</b>	4.13
Power Finance Corporation Ltd	1.74
Rural Electrification Corporation Ltd	1.05
Reliance Ports & Terminals Ltd	0.71
Reliance Gas Transportation Infrastructure Ltd	0.36
India Infra Debt Ltd	0.28
<b>OTHER NET CURRENT ASSETS</b>	2.00
<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.

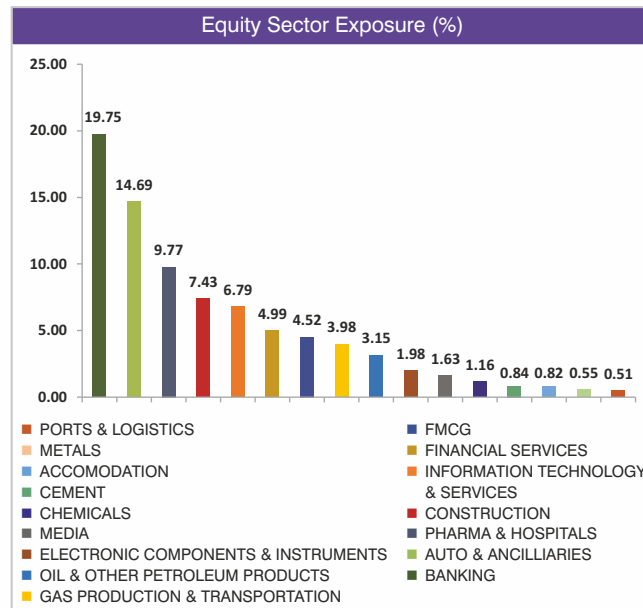
Date of Inception: 7<sup>th</sup> January 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 16.902

## Risk Profile – Medium to High

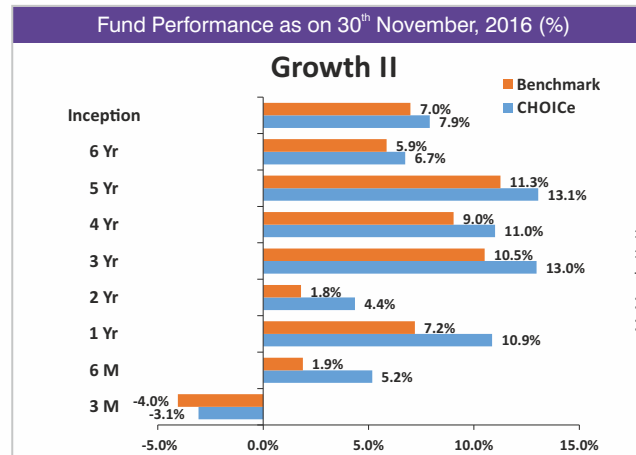
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



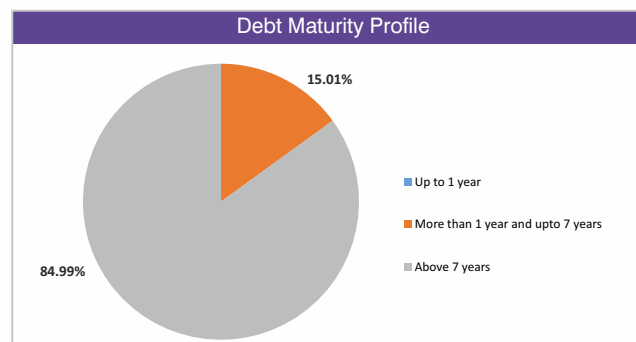
**Credit Rating Profile**

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

\* Includes 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): 6.49  
 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> November, 2016	%
<b>EQUITY</b>	82.57
<b>TOP 10 EQUITY STOCKS</b>	
Maruti Suzuki India Ltd	5.56
HDFC Bank Ltd	4.88
Sun Pharmaceutical Industries Ltd	4.25
YES Bank Ltd	4.15
Infosys Ltd	3.54
Tata Motors Ltd	3.02
IndusInd Bank Ltd	2.87
Larsen N Toubro Ltd	2.86
ICICI Bank Ltd	2.75
ITC Ltd	2.49
Others	46.19
<b>GOVERNMENT SECURITIES</b>	10.85
Government of India	10.26
State Government of Rajasthan	0.42
State Government of Uttar Pradesh	0.17
<b>CORPORATE BONDS/DEBENTURES</b>	4.60
Power Finance Corporation Ltd	2.06
Bajaj Finance Ltd	0.80
Reliance Gas Transportation Infrastructure Ltd	0.44
IDFC Infra Debt Fund Ltd	0.42
The Great Eastern Shipping Co Ltd	0.35
Reliance Ports & Terminals Ltd	0.27
India Infra Debt Ltd	0.26
<b>OTHER NET CURRENT ASSETS</b>	1.98
<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.

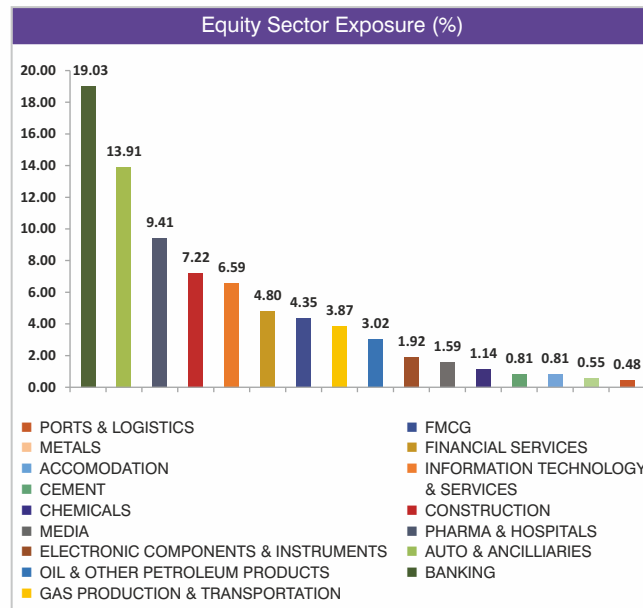
Date of Inception: 13<sup>th</sup> September 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 14.552

## Risk Profile – Medium to High

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

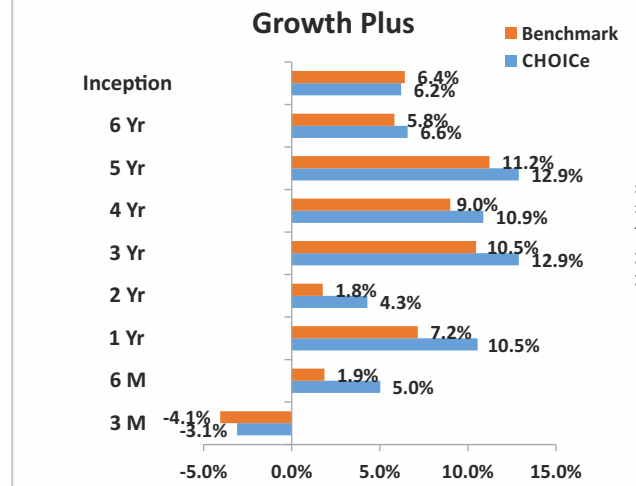


**Credit Rating Profile**

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

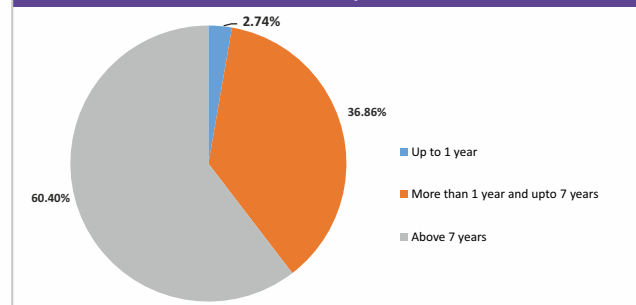
\* Includes Government Securities, SDL, Treasury Bill and CBLO

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



Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Customized Bond Fund Index.  
 Modified Duration (in years): 6.55  
 Past performance is not indicative of future performance.  
 The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.

## Debt Maturity Profile



Portfolio as on 30 <sup>th</sup> November, 2016	%
<b>EQUITY</b>	79.49
<b>TOP 10 EQUITY STOCKS</b>	
Maruti Suzuki India Ltd	5.47
HDFC Bank Ltd	4.71
Sun Pharmaceutical Industries Ltd	4.08
YES Bank Ltd	4.02
Infosys Ltd	3.46
Tata Motors Ltd	2.80
Larsen N Toubro Ltd	2.79
IndusInd Bank Ltd	2.72
ICICI Bank Ltd	2.68
ITC Ltd	2.42
Others	44.34
<b>GOVERNMENT SECURITIES</b>	14.07
Government of India	13.84
State Government of Rajasthan	0.17
State Government of Uttar Pradesh	0.07
<b>CORPORATE BONDS/DEBENTURES</b>	3.00
Power Finance Corporation Ltd	0.75
Rural Electrification Corporation Ltd	0.61
Tata Sons Ltd	0.40
IDFC Infra Debt Fund Ltd	0.33
Bajaj Finance Ltd	0.32
Reliance Ports & Terminals Ltd	0.25
Reliance Gas Transportation Infrastructure Ltd	0.18
India Infra Debt Ltd	0.17
<b>OTHER NET CURRENT ASSETS</b>	3.44
<b>Total</b>	<b>100.00</b>



# 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.

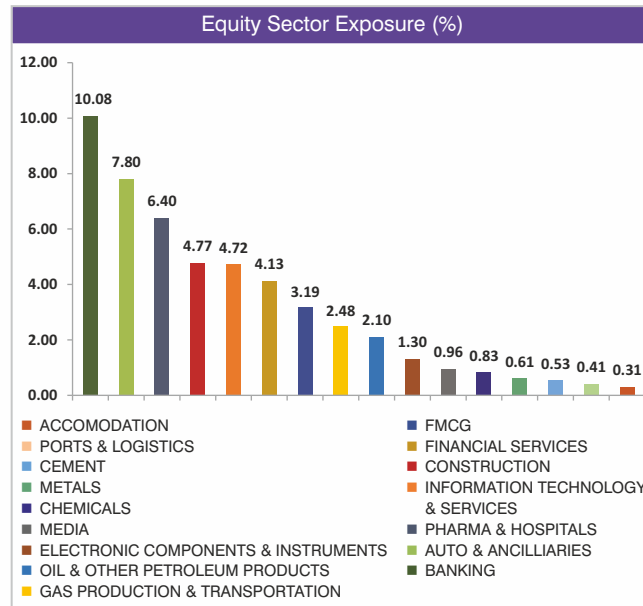
Date of Inception: 16<sup>th</sup> June 2008

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 21.486

## Risk Profile – Medium

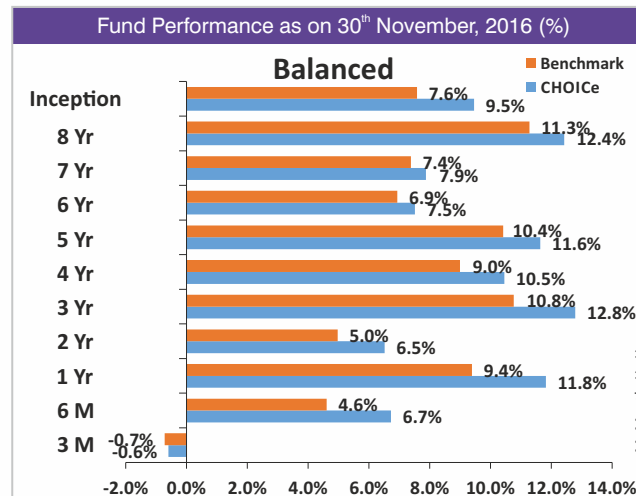
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



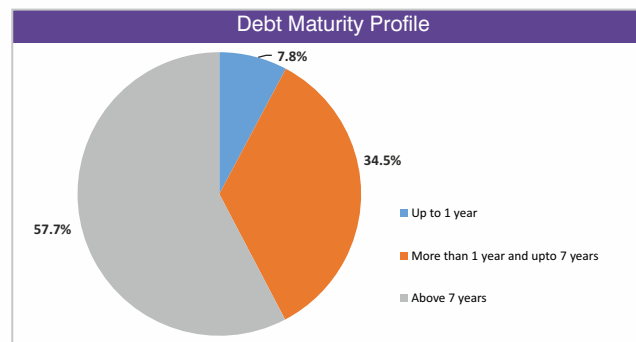
**Credit Rating Profile**

PARTICULARS	ULB
AAA & equivalent*	99.30%
AA & equivalent	0.70%
A & equivalent	0.00%
Total	100.00%

\* Includes Government Securities, SDL, Treasury Bill and CBLO



Balanced Fund benchmark is 50% CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.  
 Modified Duration (in years): 6.58  
 Past performance is not indicative of future performance.  
 The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136.



Portfolio as on 30 <sup>th</sup> November, 2016	%
<b>EQUITY</b>	50.62
<b>TOP 10 EQUITY STOCKS</b>	
Maruti Suzuki India Ltd	2.92
HDFC Bank Ltd	2.87
Sun Pharmaceutical Industries Ltd	2.64
YES Bank Ltd	2.56
Tata Motors Ltd	2.23
Infosys Ltd	2.20
IndusInd Bank Ltd	1.89
Larsen N Toubro Ltd	1.77
Indraprastha Gas Ltd	1.34
Syngene International Ltd	1.31
Others	28.88
<b>GOVERNMENT SECURITIES</b>	26.83
Government of India	25.68
State Government of Rajasthan	0.70
State Government of Uttar Pradesh	0.36
State Government of Andhra Pradesh	0.09
<b>CORPORATE BONDS/DEBENTURES</b>	19.72
Power Finance Corporation Ltd	7.53
Rural Electrification Corporation Ltd	2.27
Tata Sons Ltd	2.13
HDB Financial Services Ltd	1.86
Reliance Ports & Terminals Ltd	1.60
Reliance Gas Transportation Infrastructure Ltd	1.60
CGCE - NCR Planning Board	0.91
Bajaj Finance Ltd	0.53
IL & FS Financial Services Ltd	0.29
Housing Development Finance Corp Ltd	0.28
Others	0.72
<b>OTHER NET CURRENT ASSETS</b>	2.83
<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.

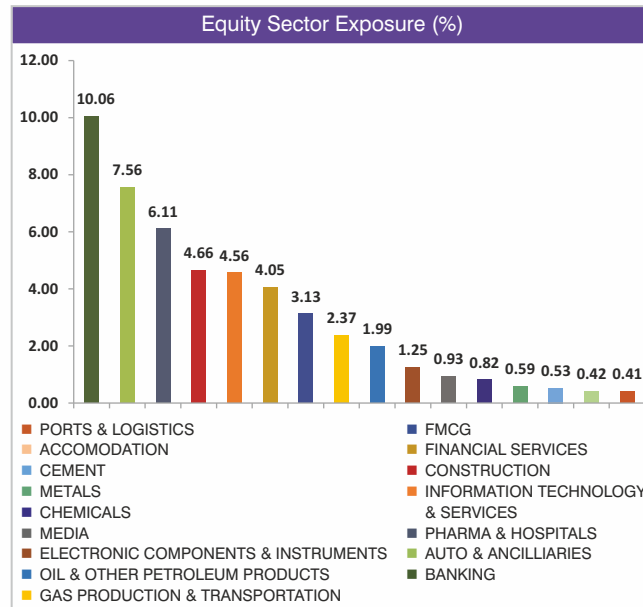
Date of Inception: 7<sup>th</sup> January 2010

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 17.251

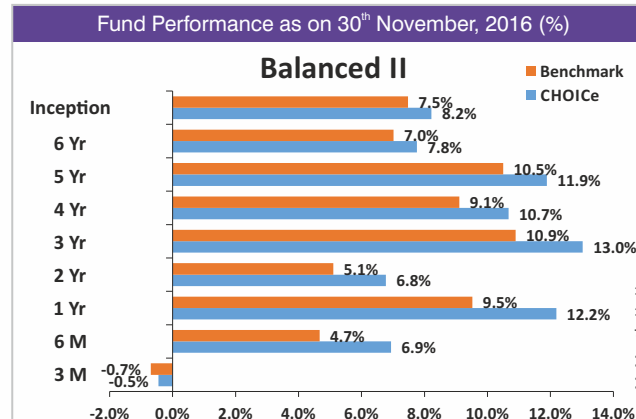
## Risk Profile – Medium

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

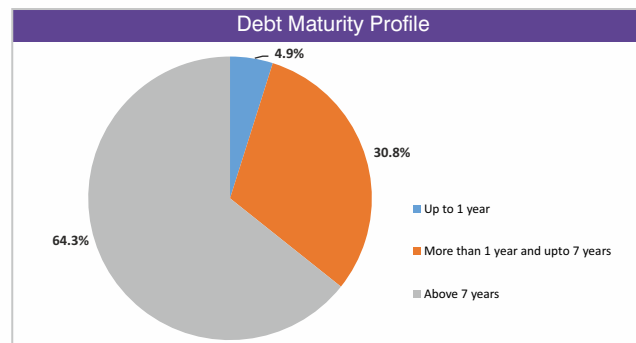


Credit Rating Profile	
PARTICULARS	ULB-II
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* 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): 6.55  
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> November, 2016	%
<b>EQUITY</b>	<b>49.44</b>
<b>TOP 10 EQUITY STOCKS</b>	
Maruti Suzuki India Ltd	2.86
HDFC Bank Ltd	2.84
YES Bank Ltd	2.58
Sun Pharmaceutical Industries Ltd	2.52
Infosys Ltd	2.14
Tata Motors Ltd	2.13
IndusInd Bank Ltd	1.84
Larsen N Toubro Ltd	1.72
HCL Technologies Ltd	1.28
Indraprastha Gas Ltd	1.28
Others	28.25
<b>GOVERNMENT SECURITIES</b>	<b>28.22</b>
Government of India	27.34
State Government of Rajasthan	0.58
State Government of Uttar Pradesh	0.29
<b>CORPORATE BONDS/DEBENTURES</b>	<b>18.57</b>
Power Finance Corporation Ltd	6.81
Indian Railway Finance Corporation Ltd	1.95
Rural Electrification Corporation Ltd	1.76
The Great Eastern Shipping Co Ltd	1.51
Reliance Ports & Terminals Ltd	1.48
HDB Financial Services Ltd	1.10
Reliance Gas Transportation Infrastructure Ltd	1.08
IDFC Infra Debt Fund Ltd	0.58
CGCE - NCR Planning Board	0.49
LIC Housing Finance Ltd	0.45
Others	1.36
<b>OTHER NET CURRENT ASSETS</b>	<b>3.78</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.

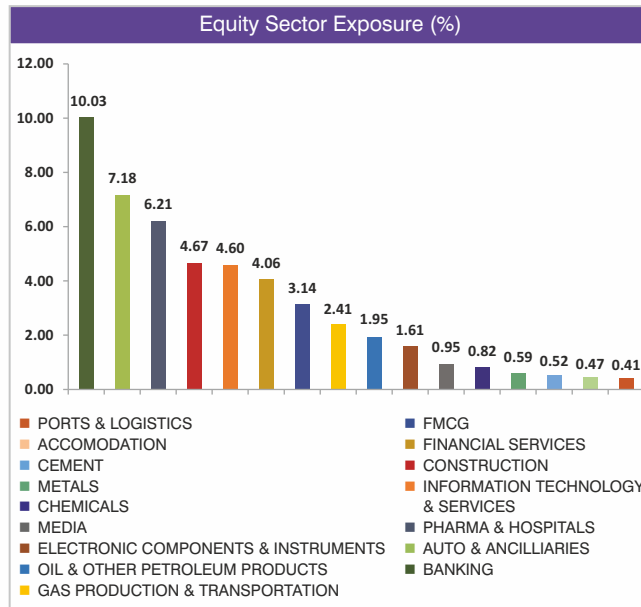
Date of Inception: 13<sup>th</sup> September 2010

Benchmark: CNX Nifty Index and  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 15.337

## Risk Profile – Medium

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

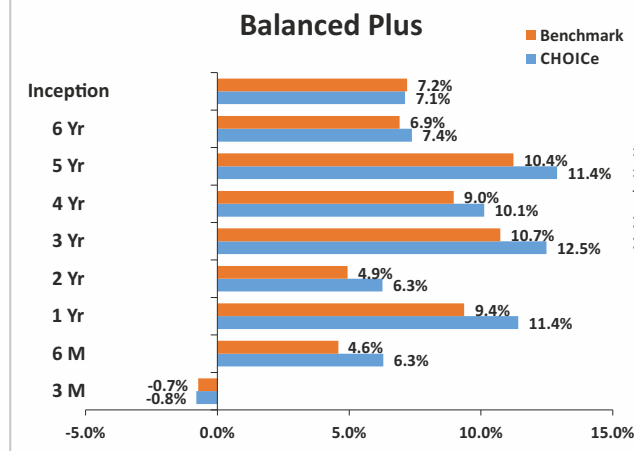


**Credit Rating Profile**

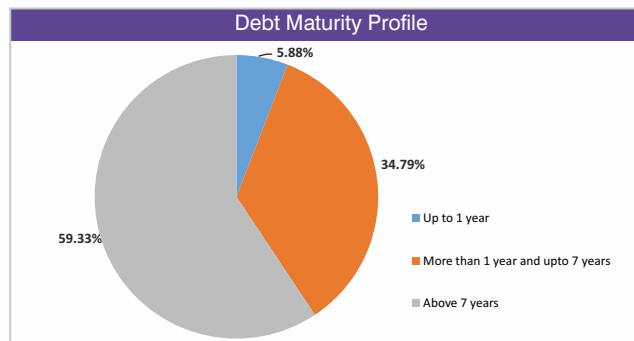
PARTICULARS	ULBPLUS
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

\* Includes Government Securities, SDL, Treasury Bill and CBLO

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



Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.  
Modified Duration (in years): 6.59  
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> November, 2016	%
<b>EQUITY</b>	<b>49.64</b>
<b>TOP 10 EQUITY STOCKS</b>	
Maruti Suzuki India Ltd	2.91
HDFC Bank Ltd	2.89
Sun Pharmaceutical Industries Ltd	2.60
YES Bank Ltd	2.57
Tata Motors Ltd	2.23
Infosys Ltd	2.20
IndusInd Bank Ltd	1.83
Larsen N Toubro Ltd	1.74
Indraprastha Gas Ltd	1.32
HCL Technologies Ltd	1.27
Others	28.07
<b>GOVERNMENT SECURITIES</b>	<b>34.53</b>
Government of India	33.76
State Government of Rajasthan	0.34
State Government of Andhra Pradesh	0.26
State Government of Uttar Pradesh	0.17
<b>CORPORATE BONDS/DEBENTURES</b>	<b>11.10</b>
Indian Railway Finance Corporation Ltd	2.51
Power Finance Corporation Ltd	1.92
Rural Electrification Corporation Ltd	1.47
Tata Sons Ltd	1.04
Reliance Ports & Terminals Ltd	0.78
Housing Development Finance Corp Ltd	0.73
Reliance Gas Transportation Infrastructure Ltd	0.61
India Infra Debt Ltd	0.44
IDFC Infra Debt Fund Ltd	0.36
LIC Housing Finance Ltd	0.33
Others	0.91
<b>COMMERCIAL PAPERS</b>	<b>0.48</b>
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
<b>OTHER NET CURRENT ASSETS</b>	<b>4.25</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.

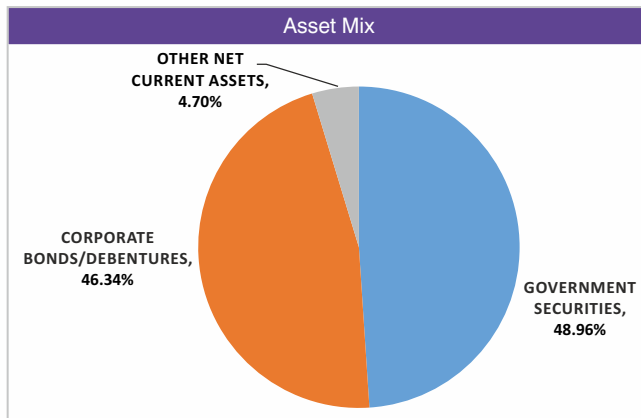
Date of Inception: 9<sup>th</sup> July 2008

Benchmark:  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 22.042

## Risk Profile – Low to Medium

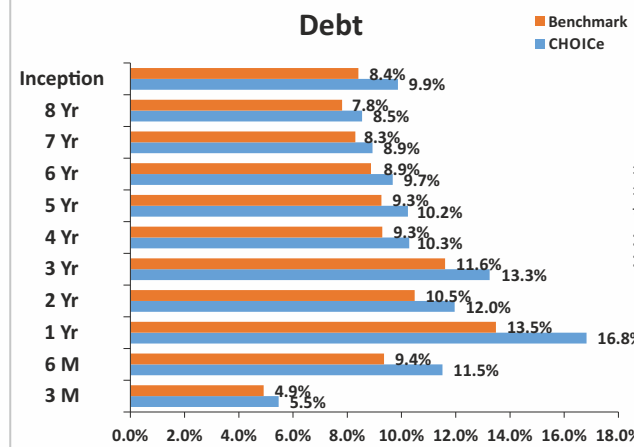
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	99.74%
AA & equivalent	0.26%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

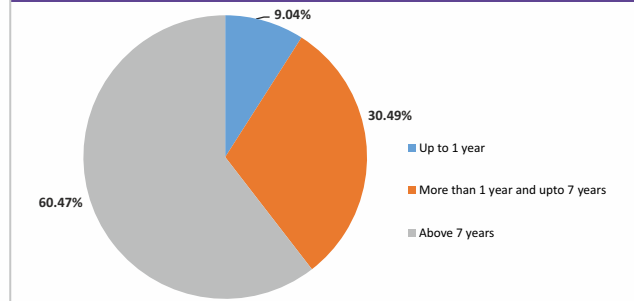
\* Includes Government Securities, SDL, Treasury Bill and CBLO

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



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.

## Debt Maturity Profile



Portfolio as on 30 <sup>th</sup> November, 2016	%
<b>GOVERNMENT SECURITIES</b>	<b>48.96</b>
Government of India	45.66
State Government of Rajasthan	1.40
State Government of Andhra Pradesh	1.21
State Government of Uttar Pradesh	0.68
<b>CORPORATE BONDS/DEBENTURES</b>	<b>46.34</b>
Reliance Ports & Terminals Ltd	6.52
Reliance Gas Transportation Infrastructure Ltd	4.01
The Great Eastern Shipping Co Ltd	3.72
HDB Financial Services Ltd	3.23
Reliance Jio Infocomm Limited	3.19
India Infra Debt Ltd	3.13
Infrastructure Leasing And Financial Services	2.91
Tata Sons Ltd	2.83
Housing Development Finance Corp Ltd	2.82
Indian Railway Finance Corporation Ltd	2.32
Others	11.66
<b>OTHER NET CURRENT ASSETS</b>	<b>4.70</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.

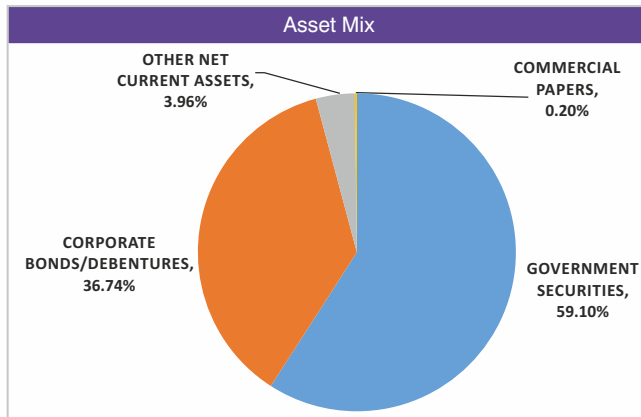
Date of Inception: 15<sup>th</sup> September 2010

Benchmark:  
CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 17.017

## Risk Profile – Low to Medium

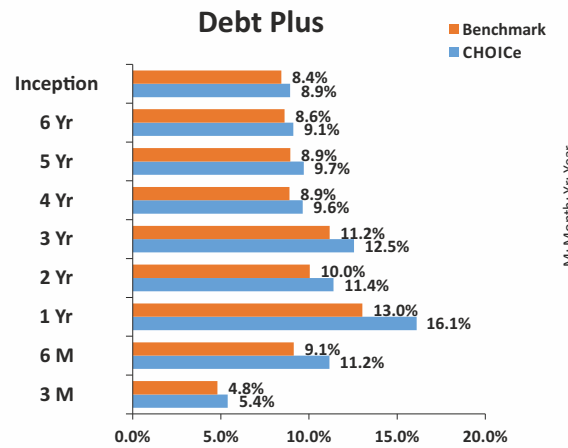
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



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

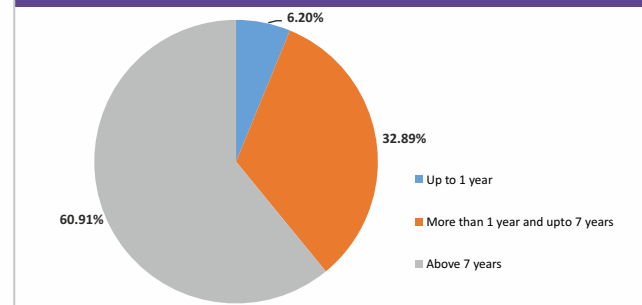
\* Includes Government Securities, SDL, Treasury Bill and CBLO

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



Debt Fund benchmark is CRISIL Customized Bond Fund Index.  
Modified Duration (in years): 6.42  
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> November, 2016	%
<b>GOVERNMENT SECURITIES</b>	<b>59.10</b>
Government of India	57.15
State Government of Rajasthan	1.29
State Government of Uttar Pradesh	0.66
<b>CORPORATE BONDS/DEBENTURES</b>	<b>36.74</b>
Power Grid Corporation of India Ltd	5.47
Power Finance Corporation Ltd	4.90
Rural Electrification Corporation Ltd	4.69
Reliance Jio Infocomm Limited	4.42
IDFC Infra Debt Fund Ltd	4.39
India Infra Debt Ltd	2.06
Tata Sons Ltd	1.80
The Great Eastern Shipping Co Ltd	1.64
Reliance Ports & Terminals Ltd	1.61
Housing Development Finance Corp Ltd	1.49
Others	4.27
<b>COMMERCIAL PAPERS</b>	<b>0.20</b>
L & T Infrastructure Finance Company Ltd	0.20
<b>OTHER NET CURRENT ASSETS</b>	<b>3.96</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.

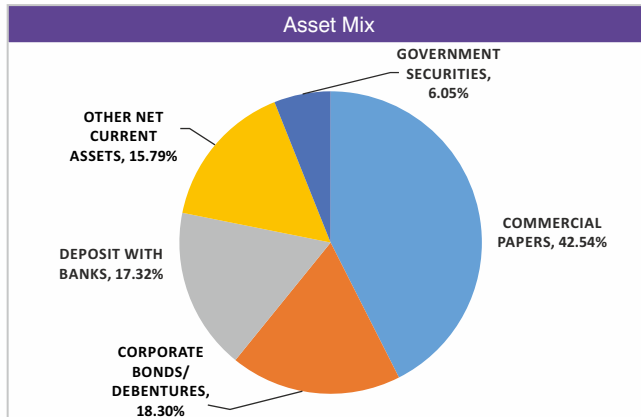
Date of Inception: 14<sup>th</sup> July 2008

Benchmark: CRISIL Liquid Fund Index

NAV as on 30<sup>th</sup> November, 2016: 19.086

## Risk Profile – Low

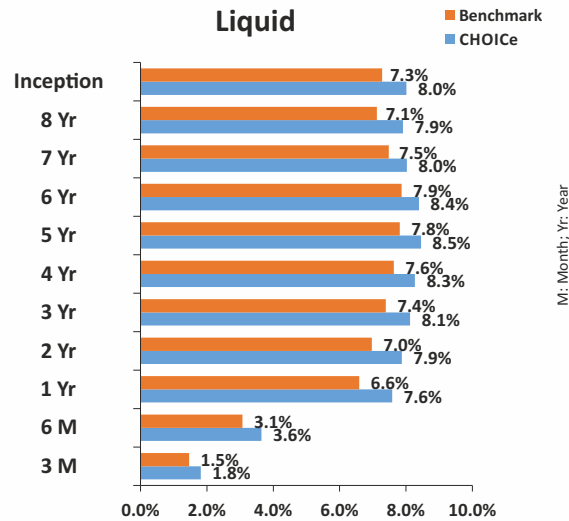
Asset Allocation Pattern	
Debt Securities	0% - 60%
Money Market	40% - 100%



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

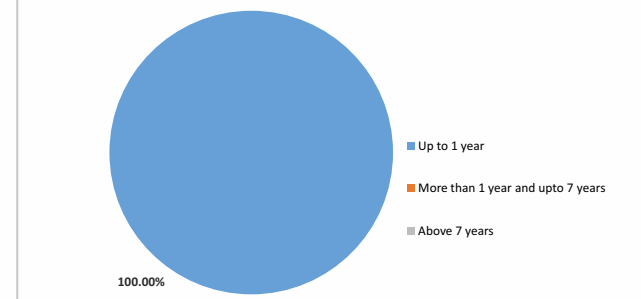
\* Includes Government Securities, SDL, Treasury Bill and CBLO

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



Liquid Fund benchmark is CRISIL Liquid Fund Index.  
 Modified Duration (in years): 0.41  
 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> November, 2016	%
<b>COMMERCIAL PAPERS</b>	<b>42.54</b>
L & T Infrastructure Finance Company Ltd	8.15
Piramal Enterprises Ltd	8.08
IL & FS Financial Services Ltd	5.91
Infrastructure Leasing And Financial Secrvices	5.90
Bajaj Finance Ltd	5.80
L&T Finance Ltd	4.63
Housing Development Finance Corp Ltd	4.06
<b>CORPORATE BONDS/DEBENTURES</b>	<b>18.30</b>
LIC Housing Finance Ltd	6.15
Power Finance Corporation Ltd	6.13
Reliance Capital Ltd	6.03
<b>DEPOSIT WITH BANKS</b>	<b>17.32</b>
Punjab National Bank	6.86
Axis Bank Ltd	5.76
Bandhan Bank	4.70
<b>GOVERNMENT SECURITIES</b>	<b>6.05</b>
Government of India	6.05
<b>OTHER NET CURRENT ASSETS</b>	<b>15.79</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.

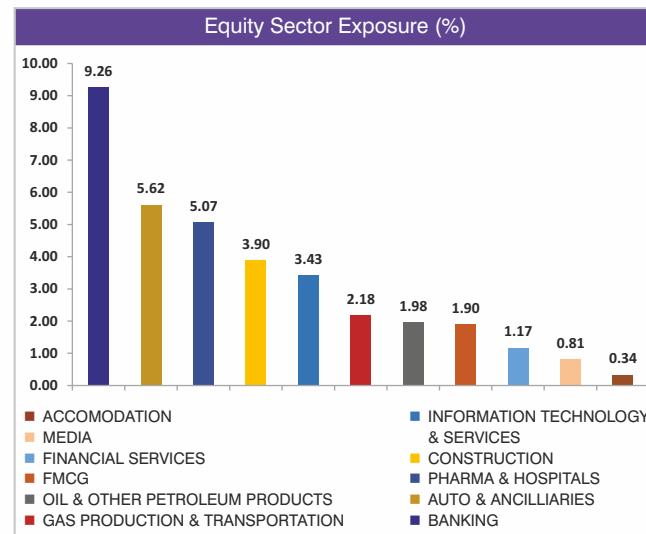
The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

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

NAV as on 30<sup>th</sup> November, 2016: 15.912

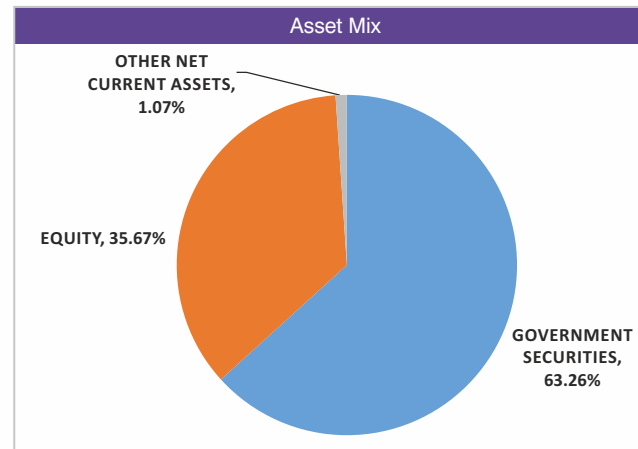
## Risk Profile – Medium

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

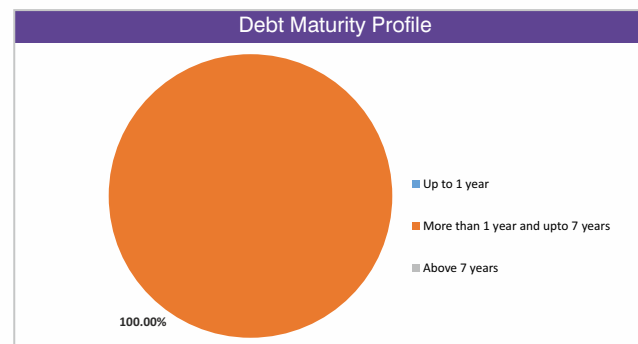


Credit Rating Profile	
PARTICULARS	UL-NAVG
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* 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): 3.65  
 The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.



Portfolio as on 30 <sup>th</sup> November, 2016	
	%
<b>GOVERNMENT SECURITIES</b>	<b>63.26</b>
Government of India	63.26
<b>EQUITY</b>	<b>35.67</b>
<b>TOP 10 EQUITY STOCKS</b>	
HDFC Bank Ltd	2.99
Sun Pharmaceutical Industries Ltd	2.27
Maruti Suzuki India Ltd	2.27
IndusInd Bank Ltd	2.15
Tata Motors Ltd	2.00
Infosys Ltd	1.91
YES Bank Ltd	1.89
Larsen N Toubro Ltd	1.47
Kotak Mahindra Bank Ltd	1.41
Syngene International Ltd	1.33
Others	15.96
<b>OTHER NET CURRENT ASSETS</b>	<b>1.07</b>
<b>Total</b>	<b>100.00</b>

# 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.

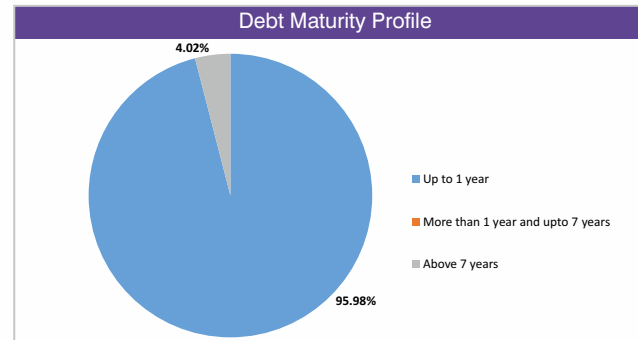
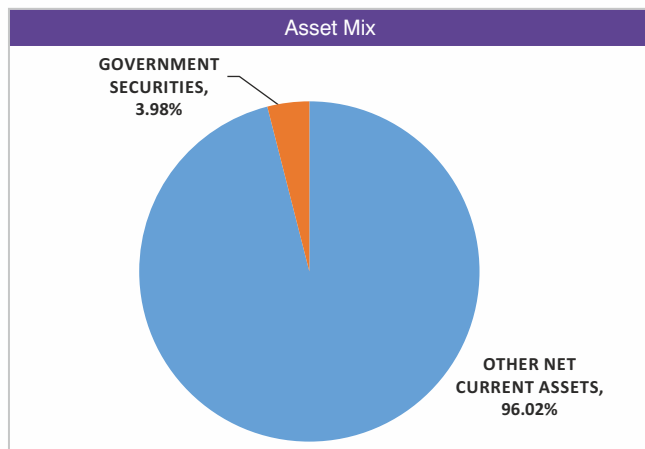
Date of Inception: 8<sup>th</sup> September 2016

Benchmark:  
CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 30<sup>th</sup> November, 2016: 10.115

## Risk Profile – Medium to High Risk

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



Modified Duration (in years): 0.25

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 <sup>th</sup> November, 2016	%
GOVERNMENT SECURITIES	3.98
Government of India	3.98
OTHER NET CURRENT ASSETS	96.02
<b>Total</b>	<b>100.00</b>

**Credit Rating Profile**

PARTICULARS	ULGP
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
<b>Total</b>	<b>100.00%</b>

\* Includes Government Securities, SDL, Treasury Bill and CBLO



**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 ULIF00913/09/10GROWTHPLFND136, 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, Pension Growth Fund is ULIF01405/11/15PENSGROFND136 & Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136.

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

**Registered Office:** Unit No. 208, 2nd Floor, Kanchenjunga Building, 18 Barakhamba Road, New Delhi - 110001, India

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

**Corporate Identity No.:** U66010DL2007PLC248825

 [www.canarahsbclife.com](http://www.canarahsbclife.com)  1800-103-0003/1800-180-0003(BSNL/MTNL)

 0124-6156600  9779030003  customerservice@canarahsbclife.in