

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



INVESTMENT TRACKER

Monthly Newsletter

October 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,

We wish you a very happy and prosperous festival season and are delighted to report to you that performance of all our funds are exceeding their benchmarks significantly across periods. Our Equity fund has delivered 11.4% returns in the past 1 year (Nifty return: 7.2)%. In the last 8 years, the fund has grown at an annual rate of 18.2 % (Nifty return: 15.4%). Further, our Debt fund has delivered 12.3% returns in the past 1 year (Benchmark return: 10.3%). In the last 8 years, it has grown at an annual rate of 8.6% (Benchmark return: 7.8%). All performance numbers are as on 31st October 2016. Please refer to the fund section ahead for the detailed and past performance of your fund.

The Nifty ended flat for the month of October 2016 after posting strong gains in the beginning of the month on the back of 25 bps rate cut by Reserve Bank of India, strong auto sales numbers and easing of tension between India and Pakistan. Equity markets are now consolidating after having gone up substantially during the start of the year. The direction for the markets would be dependent on results of the US elections in November 2016, actions of US Federal reserve in December 2016 and recovery in corporate profits. Foreign Institutions sold ₹3000 crores worth of equities while Domestic Institutions invested ₹6675 crores in the month of October 2016. In the debt markets, yields remained range bound at 6.80% levels.

On the economic front, recovery in corporate profit growth seems closer than ever. Consumer inflation at 4.31% in September 2016 remains comfortable while interest rates continue coming down. Monsoons have been good which has raised the water table and the winter crop is expected to be good. Government

spending has significantly increased both in infrastructure as well as through One Rank One Pay (OROP), 7th pay commission and rural spending. This is also reflected in higher fiscal deficit for April 2016-September 2016 period. Recently released core industries growth is up by 5%. Cars, two wheelers, tractors are growing at a healthy clip. We see Indian economy on recovery path albeit slowly. This would drive GDP and profit growth for companies over the next two years.

The second quarter results season is underway and there are early signs of recovery. More than half of the results have been declared and are turning out to be good. This growth is visible after 5 quarters of de-growth and downgrade in earnings of companies. Globally driven sectors like information technology, pharmaceuticals continue to moderate in growth while domestic economy linked sectors and companies have shown improvement.

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.

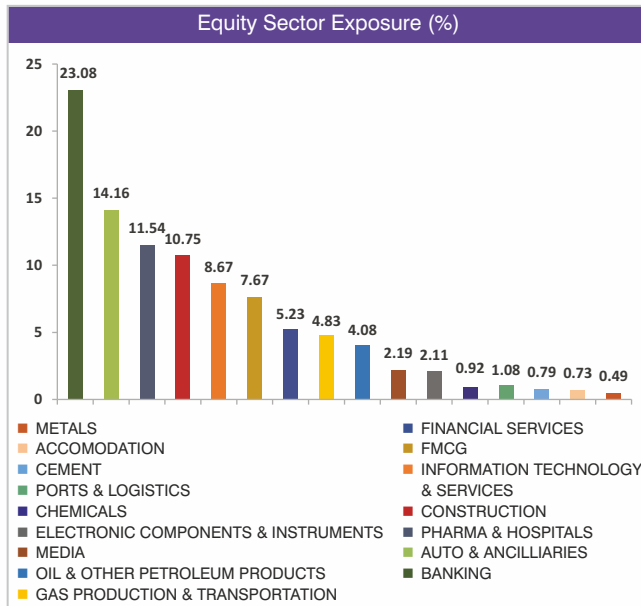
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index

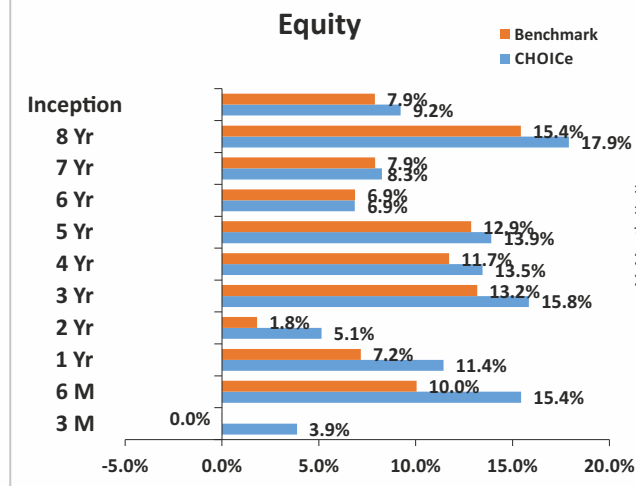
NAV as on 28th October, 2016: 20.934

Risk Profile – High

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



Fund Performance as on 28th October, 2016 (%)



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 31 st October, 2016	%
EQUITY	98.31
TOP 10 EQUITY STOCKS	
Maruti Suzuki India Ltd	5.93
HDFC Bank Ltd	5.66
Sun Pharmaceutical Industries Ltd	5.62
Tata Motors Ltd	5.44
Infosys Ltd	4.57
R * Shares Banking ETF	4.22
IndusInd Bank Ltd	4.05
ITC Ltd	4.04
YES Bank Ltd	3.89
Larsen N Toubro Ltd	3.80
Others	51.09
OTHER NET CURRENT ASSETS	1.69
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

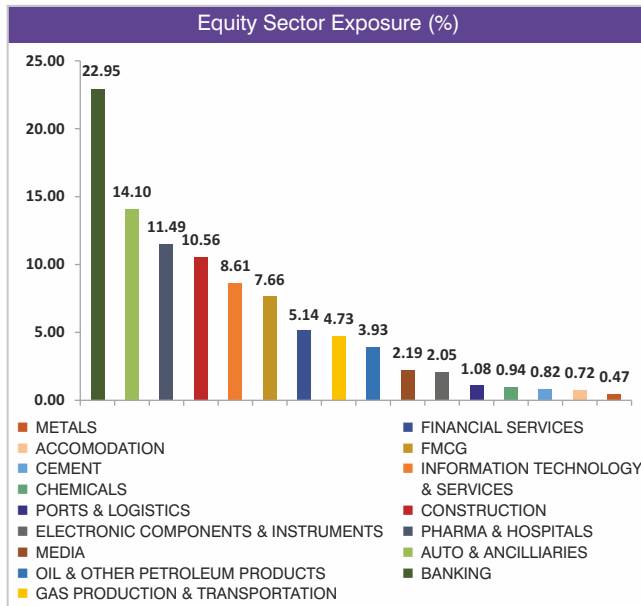
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index

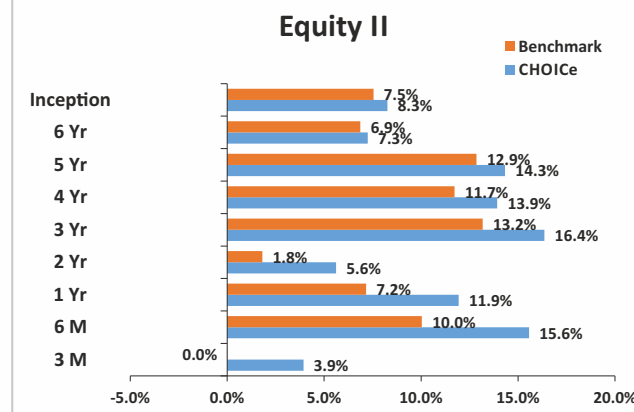
NAV as on 28th October, 2016: 17.171

Risk Profile – High

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



Fund Performance as on 28th October, 2016 (%)



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 31 st October, 2016	%
EQUITY	97.46
TOP 10 EQUITY STOCKS	
Maruti Suzuki India Ltd	5.80
HDFC Bank Ltd	5.80
Sun Pharmaceutical Industries Ltd	5.64
Tata Motors Ltd	5.51
Infosys Ltd	4.57
ITC Ltd	4.07
IndusInd Bank Ltd	4.01
YES Bank Ltd	3.97
R * Shares Banking ETF	3.91
Larsen N Toubro Ltd	3.76
Others	50.41
OTHER NET CURRENT ASSETS	
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.

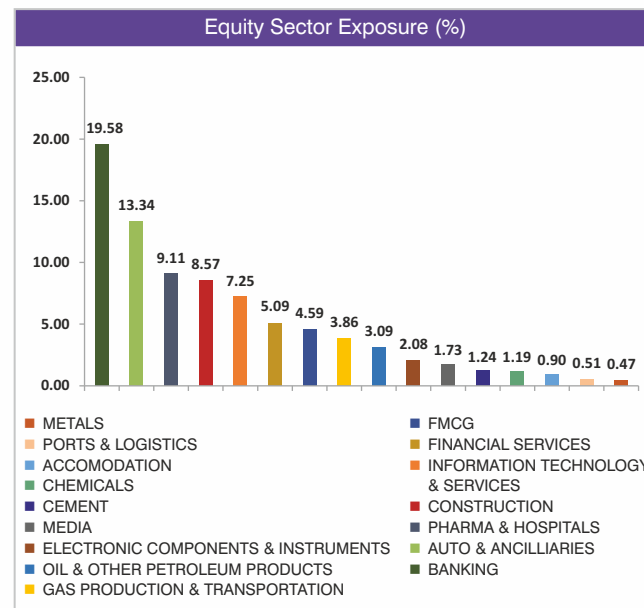
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 21.198

Risk Profile – Medium to High

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

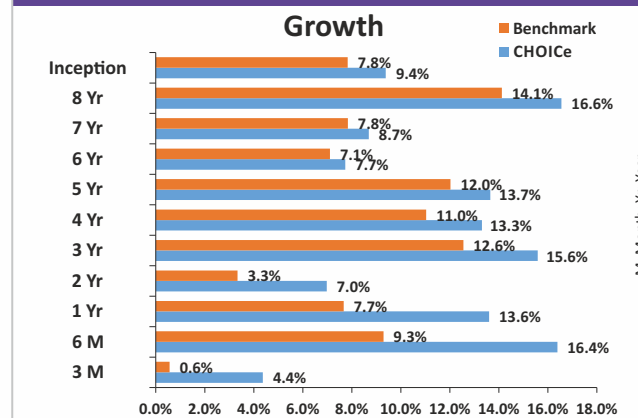


Credit Rating Profile	
PARTICULARS	ULG
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Note:- NAV was not declared on 31st October 2016 being a business holiday.

Fund Performance as on 28th October, 2016 (%)



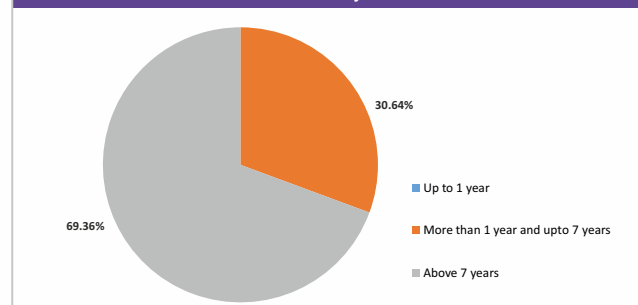
Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Composite Bond Fund Index.

Modified Duration (in years): 6.01

Past performance is not indicative of future performance.

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

Debt Maturity Profile



Portfolio as on 31 st October, 2016		%
EQUITY		82.60
TOP 10 EQUITY STOCKS		
Maruti Suzuki India Ltd		5.66
HDFC Bank Ltd		4.86
Sun Pharmaceutical Industries Ltd		4.25
YES Bank Ltd		4.18
Infosys Ltd		3.40
Kotak Mahindra Bank Ltd		3.33
Tata Motors Ltd		3.14
IndusInd Bank Ltd		3.00
Larsen N Toubro Ltd		2.88
ITC Ltd		2.47
Others		45.44
GOVERNMENT SECURITIES		11.60
Government of India		10.80
State Government of Rajasthan		0.31
State Government of Tamil Nadu		0.31
State Government of Uttar Pradesh		0.18
CORPORATE BONDS/DEBENTURES		3.77
Power Finance Corporation Ltd		1.58
Rural Electrification Corporation Ltd		0.96
Reliance Ports & Terminals Ltd		0.65
Reliance Gas Transportation Infrastructure Ltd		0.32
India Infra Debt Ltd		0.25
OTHER NET CURRENT ASSETS		2.03
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.

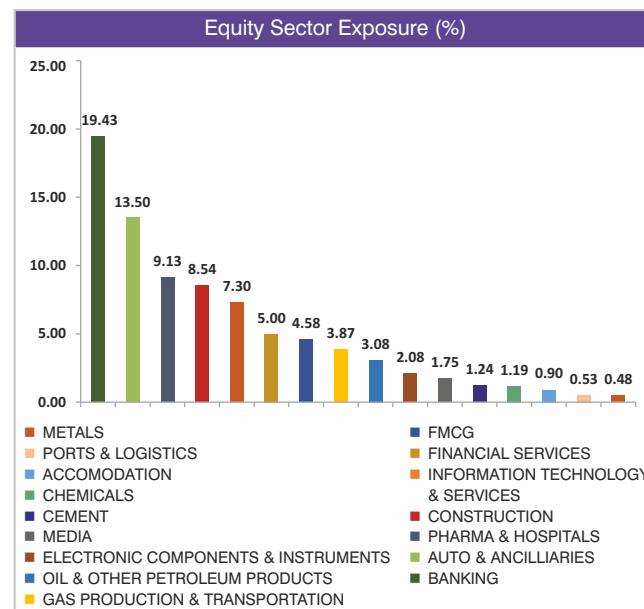
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 17.815

Risk Profile – Medium to High

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

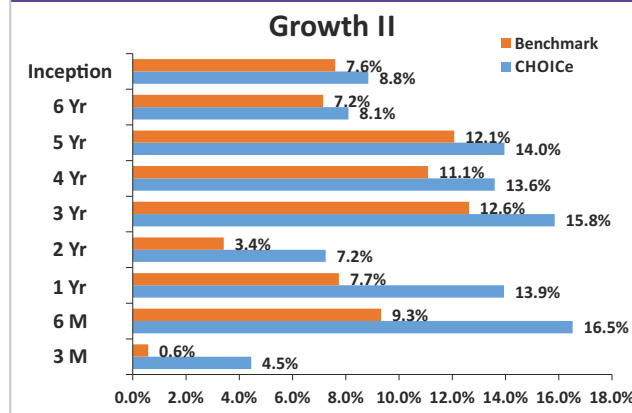


Credit Rating Profile	
PARTICULARS	ULG-II
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Note:- NAV was not declared on 31st October 2016 being a business holiday.

Fund Performance as on 28th October, 2016 (%)

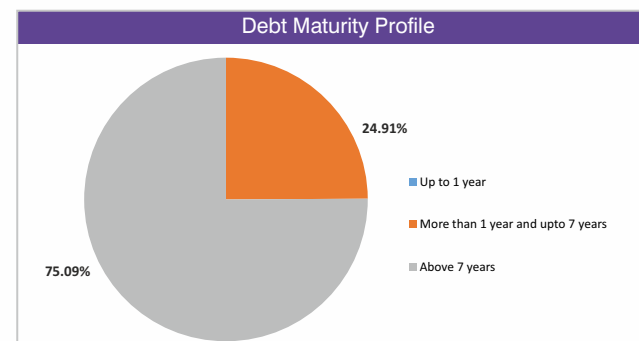


Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.04

Past performance is not indicative of future performance.

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



Portfolio as on 31 st October, 2016		%
EQUITY		82.60
TOP 10 EQUITY STOCKS		
Maruti Suzuki India Ltd		5.66
HDFC Bank Ltd		4.84
Sun Pharmaceutical Industries Ltd		4.25
YES Bank Ltd		4.25
Infosys Ltd		3.45
Kotak Mahindra Bank Ltd		3.35
Tata Motors Ltd		3.32
IndusInd Bank Ltd		3.00
Larsen N Toubro Ltd		2.90
ITC Ltd		2.46
Others		45.14
GOVERNMENT SECURITIES		11.36
Government of India		10.00
State Government of Maharashtra		0.78
State Government of Rajasthan		0.39
State Government of Uttar Pardesh		0.15
State Government of Tamil Nadu		0.04
CORPORATE BONDS/DEBENTURES		4.19
Power Finance Corporation Ltd		1.86
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		0.31
Reliance Ports & Terminals Ltd		0.25
India Infra Debt Ltd		0.24
OTHER NET CURRENT ASSETS		1.85
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.

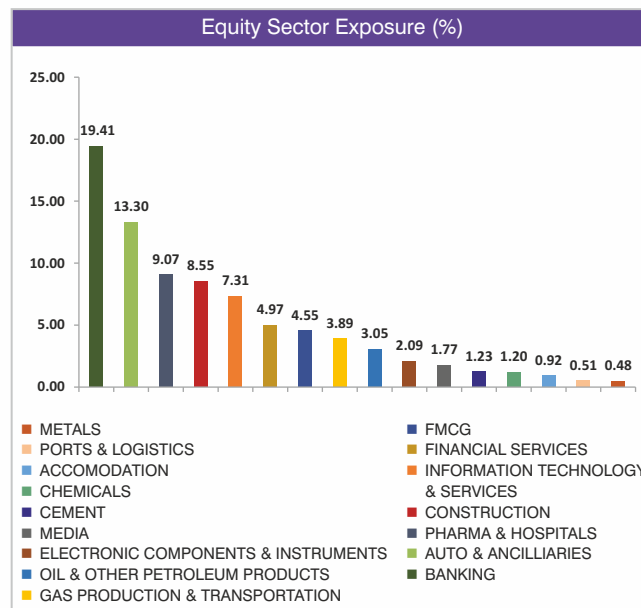
Date of Inception: 13th September 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 15.342

Risk Profile – Medium to High

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

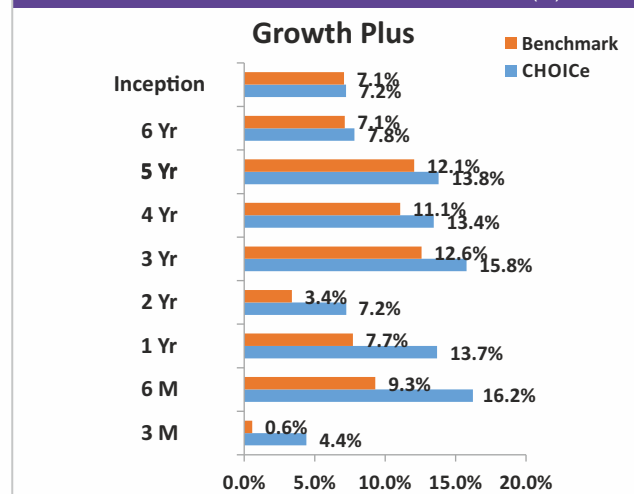


Credit Rating Profile	
PARTICULARS	ULGPLUS
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Note:- NAV was not declared on 31st October 2016 being a business holiday.

Fund Performance as on 28th October, 2016 (%)

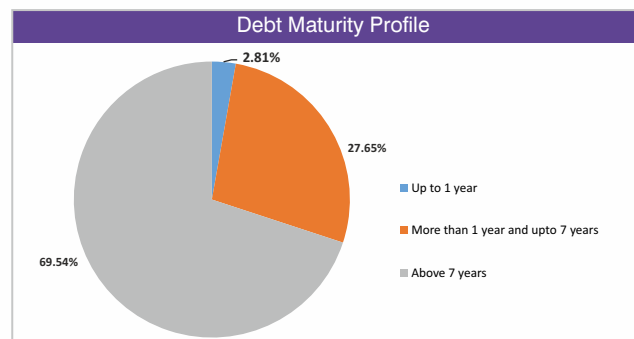


Growth Fund benchmark is 80% CNX Nifty Index and 20% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 5.91

Past performance is not indicative of future performance.

The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.



Portfolio as on 31 st October, 2016	%
EQUITY	82.30
TOP 10 EQUITY STOCKS	
Maruti Suzuki India Ltd	5.66
HDFC Bank Ltd	4.83
YES Bank Ltd	4.25
Sun Pharmaceutical Industries Ltd	4.21
Infosys Ltd	3.48
Kotak Mahindra Bank Ltd	3.27
Tata Motors Ltd	3.18
IndusInd Bank Ltd	2.93
Larsen N Toubro Ltd	2.91
ITC Ltd	2.46
Others	45.12
GOVERNMENT SECURITIES	
Government of India	12.99
State Government of Rajasthan	0.16
State Government of Uttar Pradesh	0.06
State Government of Tamil Nadu	0.01
CORPORATE BONDS/DEBENTURES	
Power Finance Corporation Ltd	0.70
Rural Electrification Corporation Ltd	0.58
Tata Sons Ltd	0.37
IDFC Infra Debt Fund Ltd	0.31
Bajaj Finance Ltd	0.31
Reliance Ports & Terminals Ltd	0.23
Reliance Gas Transportation Infrastructure Ltd	0.17
India Infra Debt Ltd	0.16
OTHER NET CURRENT ASSETS	
	1.65
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.

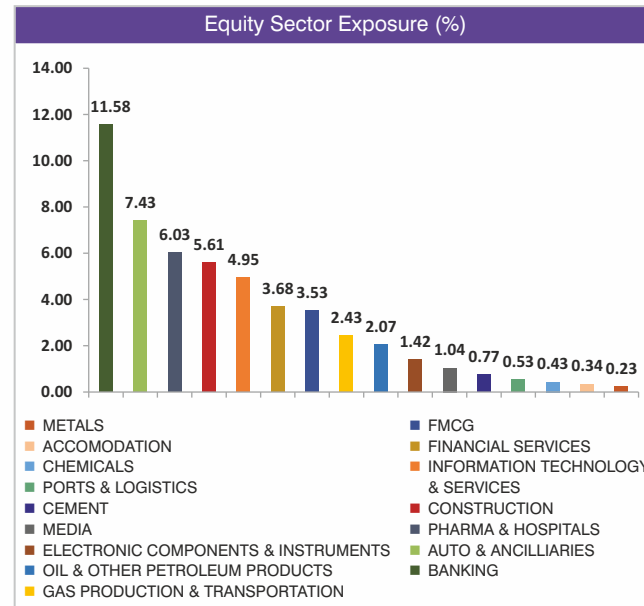
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 21.989

Risk Profile – Medium

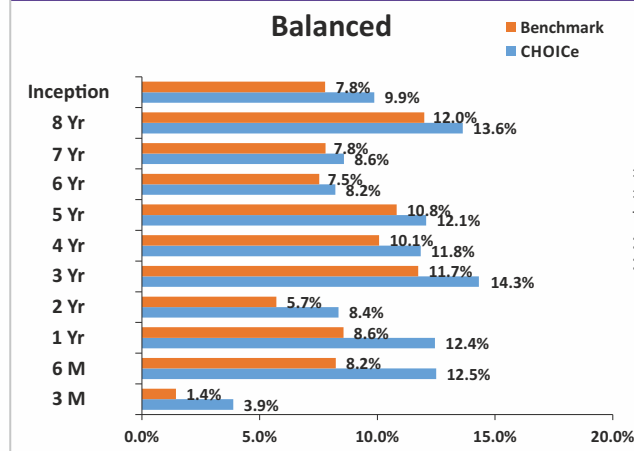
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULB
AAA & equivalent*	99.31%
AA & equivalent	0.69%
A & equivalent	0.00%
Total	100.00%

* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 28th October, 2016 (%)

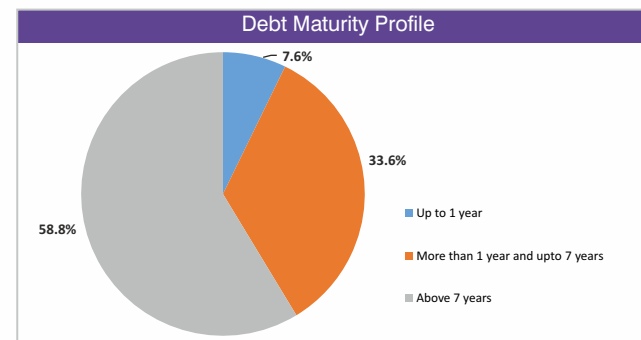


Balanced Fund benchmark is 50% CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 5.99

Past performance is not indicative of future performance.

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



Portfolio as on 31 st October, 2016	%
EQUITY	52.07
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	2.87
Maruti Suzuki India Ltd	2.82
Sun Pharmaceutical Industries Ltd	2.66
YES Bank Ltd	2.64
Tata Motors Ltd	2.47
Infosys Ltd	2.16
Kotak Mahindra Bank Ltd	2.11
IndusInd Bank Ltd	1.98
Larsen N Toubro Ltd	1.81
ITC Ltd	1.72
Others	28.83
GOVERNMENT SECURITIES	26.15
Government of India	22.05
State Government of Gujarat	1.46
State Government of Maharashtra	0.86
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	18.46
Power Finance Corporation Ltd	6.96
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	0.27
Housing Development Finance Corp Ltd	0.27
Others	0.68
OTHER NET CURRENT ASSETS	3.32
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

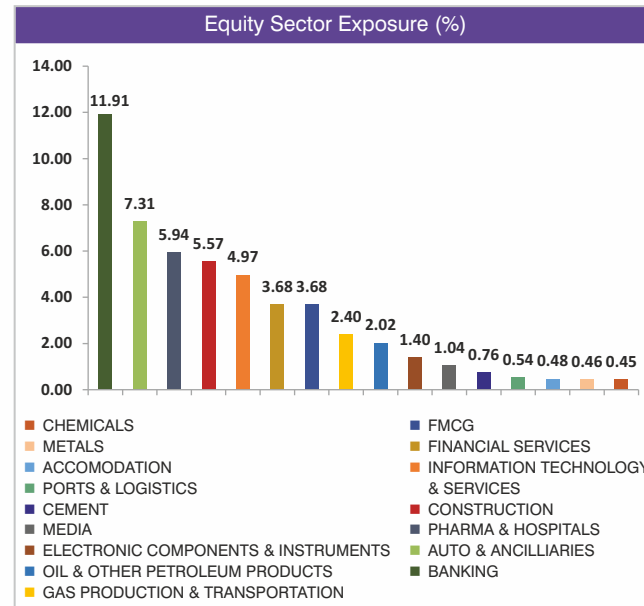
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 17.636

Risk Profile – Medium

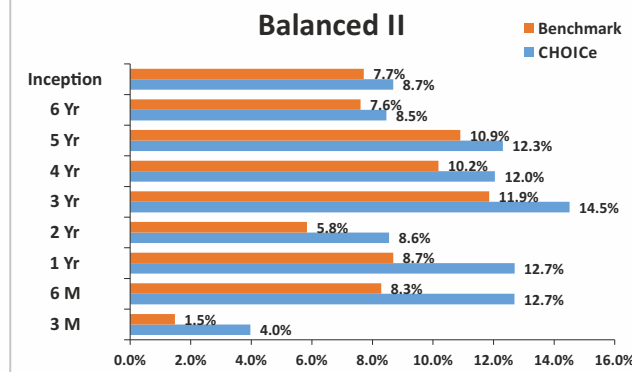
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



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

* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 28th October, 2016 (%)

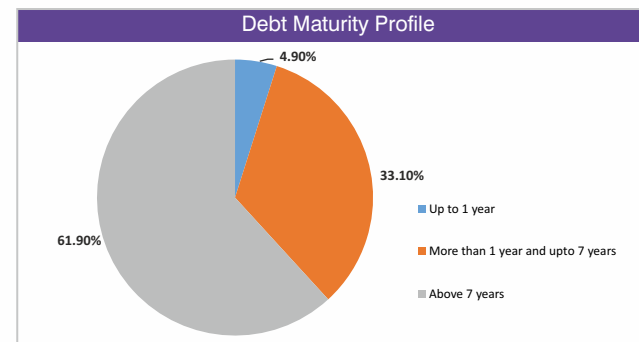


Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.03

Past performance is not indicative of future performance.

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



Portfolio as on 31 st October, 2016	%
EQUITY	52.60
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	2.93
Maruti Suzuki India Ltd	2.79
YES Bank Ltd	2.75
Sun Pharmaceutical Industries Ltd	2.62
Tata Motors Ltd	2.43
Infosys Ltd	2.18
Kotak Mahindra Bank Ltd	2.16
IndusInd Bank Ltd	2.00
ITC Ltd	1.86
Larsen N Toubro Ltd	1.81
Others	29.07
GOVERNMENT SECURITIES	27.13
Government of India	24.54
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	17.62
Power Finance Corporation Ltd	6.43
Indian Railway Finance Corporation Ltd	1.84
Rural Electrification Corporation Ltd	1.67
The Great Eastern Shipping Co Ltd	1.42
Reliance Ports & Terminals Ltd	1.41
HDB Financial Services Ltd	1.07
Reliance Gas Transportation Infrastructure Ltd	1.03
IDFC Infra Debt Fund Ltd	0.55
CGCE - NCR Planning Board	0.48
LIC Housing Finance Ltd	0.43
Others	1.31
OTHER NET CURRENT ASSETS	2.64
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

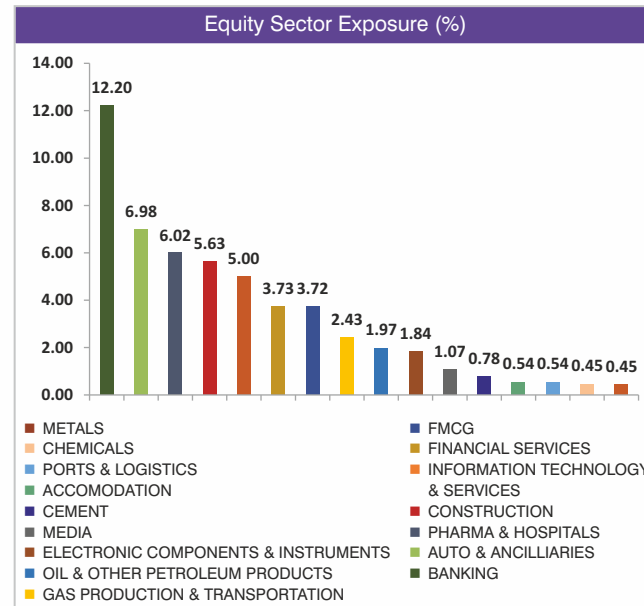
Date of Inception: 13th September 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 15.705

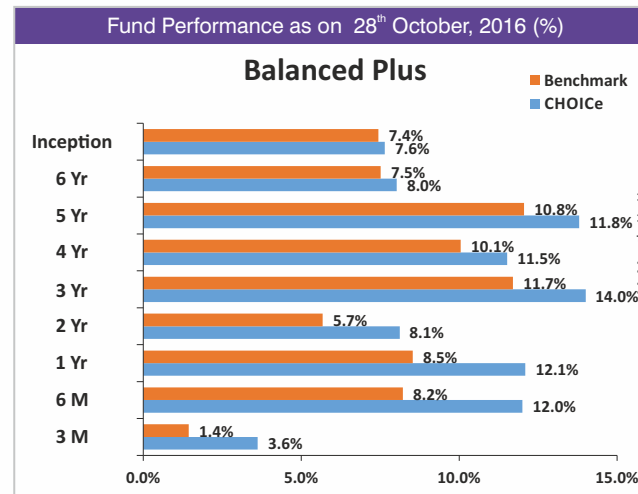
Risk Profile – Medium

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%

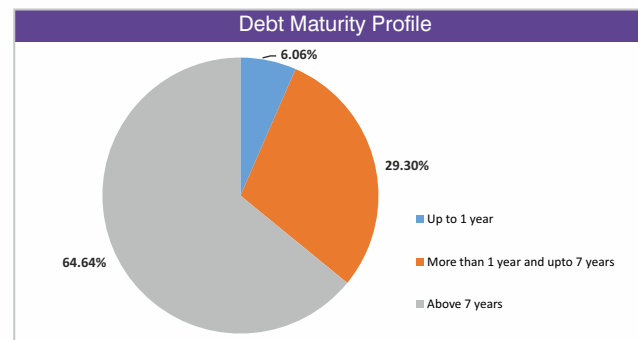
* Includes Government Securities, SDL, Treasury Bill and CBLO



Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.
Modified Duration (in years): 6.08

Past performance is not indicative of future performance.

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



Portfolio as on 31 st October, 2016	%
EQUITY	53.33
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	2.97
Maruti Suzuki India Ltd	2.87
YES Bank Ltd	2.73
Sun Pharmaceutical Industries Ltd	2.70
Tata Motors Ltd	2.54
Kotak Mahindra Bank Ltd	2.46
Infosys Ltd	2.23
IndusInd Bank Ltd	1.98
ITC Ltd	1.89
Larsen N Toubro Ltd	1.82
Others	29.14
GOVERNMENT SECURITIES	32.74
Government of India	31.58
State Government of Gujarat	0.35
State Government of Rajasthan	0.33
State Government of Andhra Pradesh	0.25
State Government of Uttar Pradesh	0.17
State Government of Tamil Nadu	0.05
CORPORATE BONDS/DEBENTURES	10.68
Indian Railway Finance Corporation Ltd	2.40
Power Finance Corporation Ltd	1.83
Rural Electrification Corporation Ltd	1.43
Tata Sons Ltd	0.99
Reliance Ports & Terminals Ltd	0.75
Housing Development Finance Corp Ltd	0.72
Reliance Gas Transportation Infrastructure Ltd	0.58
India Infra Debt Ltd	0.42
IDFC Infra Debt Fund Ltd	0.34
LIC Housing Finance Ltd	0.33
Others	0.88
COMMERCIAL PAPERS	0.47
Piramal Enterprises Ltd	0.19
L & T Infrastructure Finance Company Ltd	0.13
Housing Development Finance Corp Ltd	0.09
L&T Finance Ltd	0.06
OTHER NET CURRENT ASSETS	2.78
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

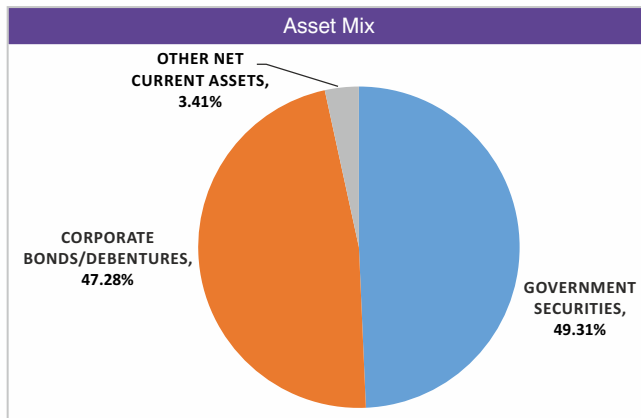
Date of Inception: 9th July 2008

Benchmark:
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 21.252

Risk Profile – Low to Medium

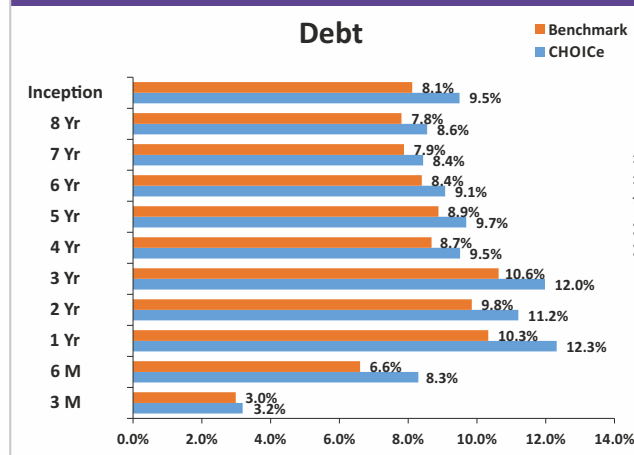
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	99.73%
AA & equivalent	0.27%
A & equivalent	0.00%
Total	100.00%

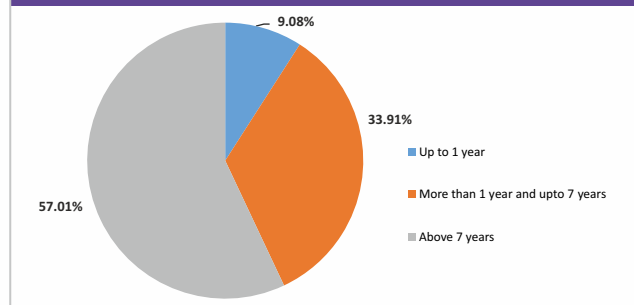
* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 28th October, 2016 (%)



Debt Fund benchmark is CRISIL Customized Bond Fund Index.
Modified Duration (in years): 6.10
Past performance is not indicative of future performance.
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136.

Debt Maturity Profile



Portfolio as on 31 st October, 2016	%
GOVERNMENT SECURITIES	49.31
Government of India	42.78
State Government of Rajasthan	2.59
State Government of Gujarat	1.59
State Government of Andhra Pradesh	1.23
State Government of Uttar Pradesh	0.69
State Government of Tamil Nadu	0.42
CORPORATE BONDS/DEBENTURES	47.28
Reliance Ports & Terminals Ltd	6.64
Reliance Gas Transportation Infrastructure Ltd	4.08
The Great Eastern Shipping Co Ltd	3.75
HDB Financial Services Ltd	3.35
Reliance Jio Infocomm Limited	3.25
India Infra Debt Ltd	3.15
Infrastructure Leasing And Financial Secrvices	2.96
Housing Development Finance Corp Ltd	2.92
Tata Sons Ltd	2.89
Indian Railway Finance Corporation Ltd	2.34
Others	11.94
OTHER NET CURRENT ASSETS	3.41
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

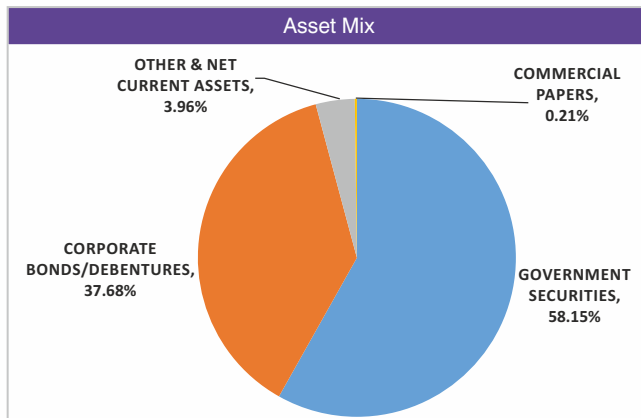
Date of Inception: 15th September 2010

Benchmark:
CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 16.41

Risk Profile – Low to Medium

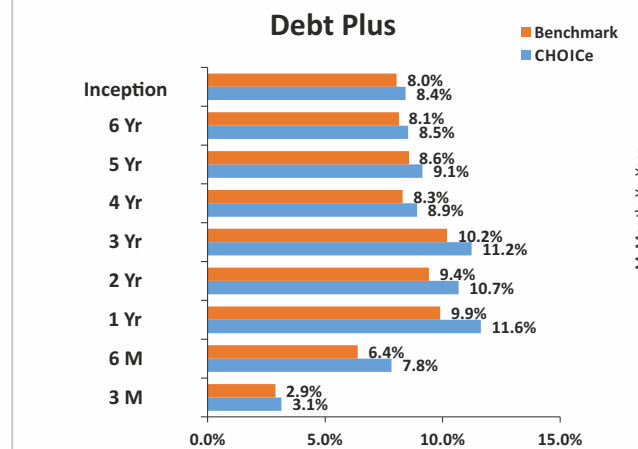
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



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

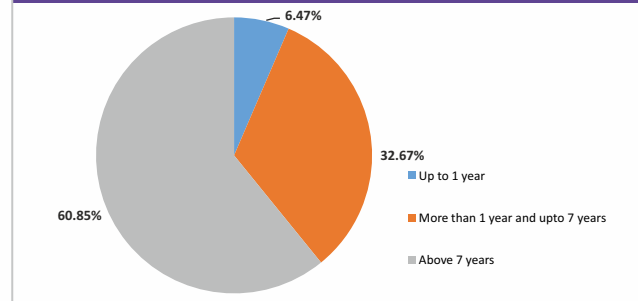
* Includes Government Securities, SDL, Treasury Bill and CBLO

Fund Performance as on 28th October, 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 31 st October, 2016	%
GOVERNMENT SECURITIES	58.15
Government of India	54.31
State Government of Rajasthan	1.79
State Government of Maharashtra	1.13
State Government of Uttar Pradesh	0.67
State Government of Gujarat	0.24
State Government of Tamil Nadu	0.01
CORPORATE BONDS/DEBENTURES	37.68
Power Grid Corporation of India Ltd	5.64
Power Finance Corporation Ltd	5.01
Rural Electrification Corporation Ltd	4.82
Reliance Jio Infocomm Limited	4.53
IDFC Infra Debt Fund Ltd	4.49
India Infra Debt Ltd	2.09
Tata Sons Ltd	1.83
The Great Eastern Shipping Co Ltd	1.66
Reliance Ports & Terminals Ltd	1.65
Housing Development Finance Corp Ltd	1.55
Others	4.41
COMMERCIAL PAPERS	0.21
L & T Infrastructure Finance Company Ltd	0.21
OTHER NET CURRENT ASSETS	3.96
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

Unit Linked Liquid Fund

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

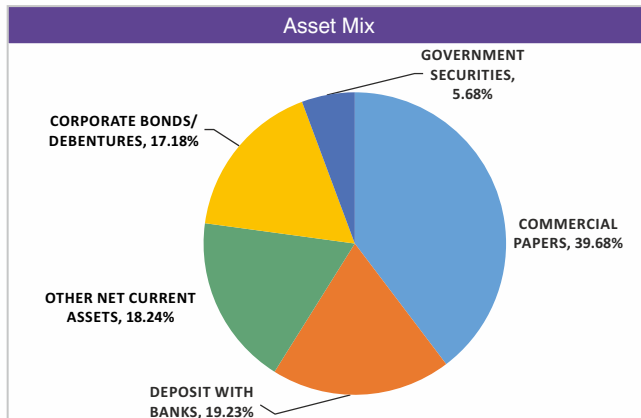
Date of Inception: 14th July 2008

Benchmark: CRISIL Liquid Fund Index

NAV as on 28th October, 2016: 18.957

Risk Profile – Low

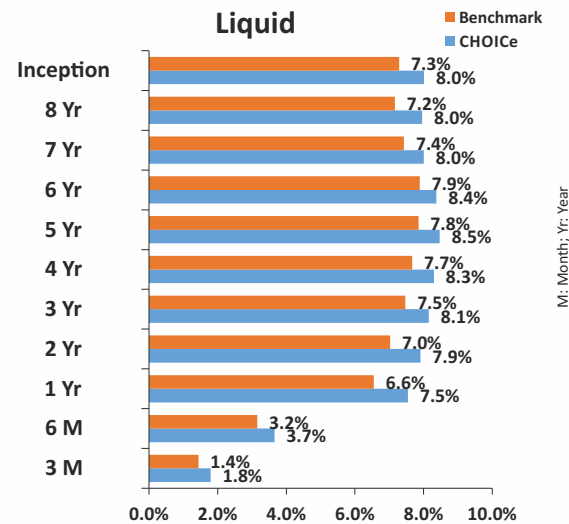
Asset Allocation Pattern	
Debt Securities	0% - 60%
Money Market	40% - 100%



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 28th October, 2016 (%)



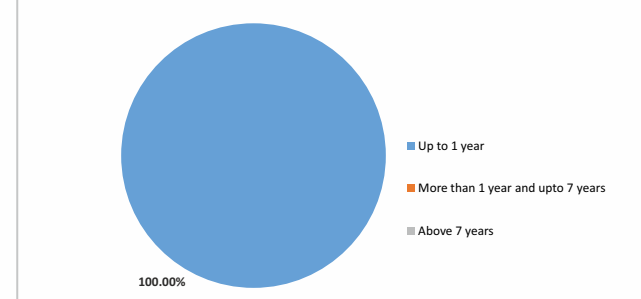
Liquid Fund benchmark is CRISIL Liquid Fund Index.

Modified Duration (in years): 0.47

Past performance is not indicative of future performance.

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

Debt Maturity Profile



Portfolio as on 31 st October, 2016	%
COMMERCIAL PAPERS	39.68
L & T Infrastructure Finance Company Ltd	7.61
Piramal Enterprises Ltd	7.54
IL & FS Financial Services Ltd	5.52
Infrastructure Leasing And Financial Secrvices	5.50
Bajaj Finance Ltd	5.42
L&T Finance Ltd	4.31
Housing Development Finance Corp Ltd	3.79
DEPOSIT WITH BANKS	19.23
Punjab National Bank	6.44
Axis Bank Ltd	5.38
Bandhan Bank	4.41
Bank of Baroda	2.15
Corporation Bank	0.85
CORPORATE BONDS/DEBENTURES	17.18
LIC Housing Finance Ltd	5.76
Power Finance Corporation Ltd	5.74
Reliance Capital Ltd	5.67
GOVERNMENT SECURITIES	5.68
Government of India	5.68
OTHER NET CURRENT ASSETS	18.24
Total	100.00

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

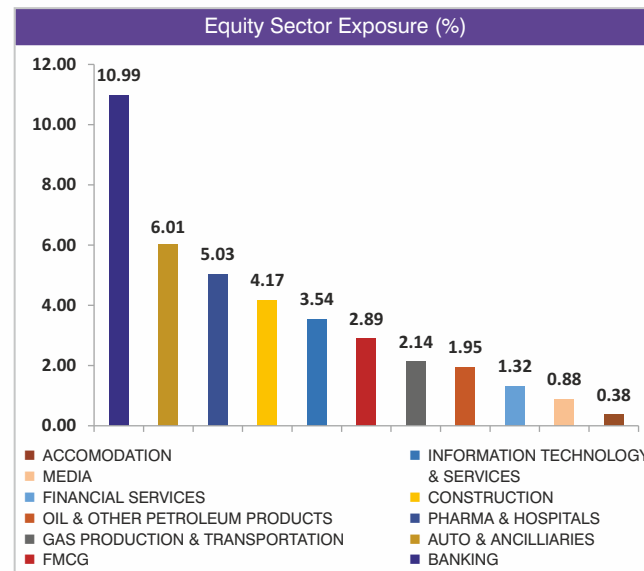
The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

Date of Inception: 15th April 2011

NAV as on 28th October, 2016: 16.096

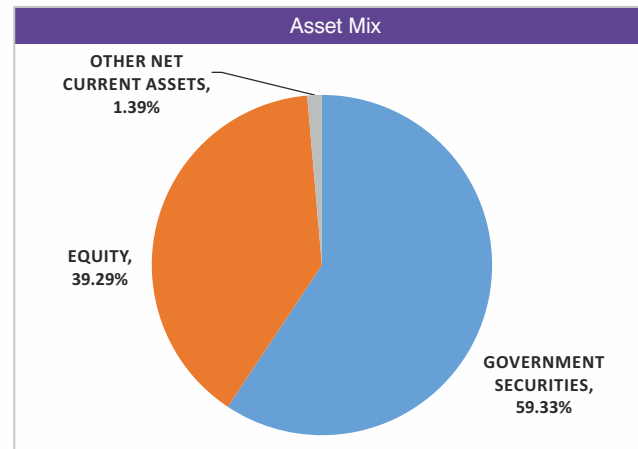
Risk Profile – Medium

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

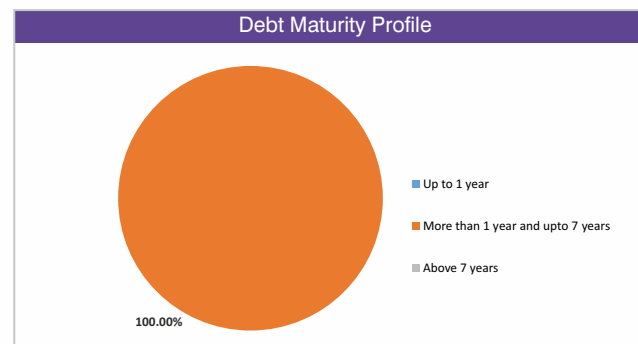


Credit Rating Profile	
PARTICULARS	UL-NAV
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* 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): 3.72
The SFIN for NAV Guarantee Fund is ULIF01215/04/11NAVGFUNDSI136.



Portfolio as on 31 st October, 2016		%
GOVERNMENT SECURITIES		59.33
Government of India		59.33
EQUITY		39.29
TOP 10 EQUITY STOCKS		
HDFC Bank Ltd	2.99	
Maruti Suzuki India Ltd	2.42	
Sun Pharmaceutical Industries Ltd	2.29	
IndusInd Bank Ltd	2.26	
Tata Motors Ltd	2.21	
Kotak Mahindra Bank Ltd	2.18	
YES Bank Ltd	1.95	
Infosys Ltd	1.88	
ITC Ltd	1.66	
ICICI Bank Ltd	1.61	
Others	17.84	
OTHER NET CURRENT ASSETS		1.39
Total	100.00	

Note:- NAV was not declared on 31st October 2016 being a business holiday.

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.

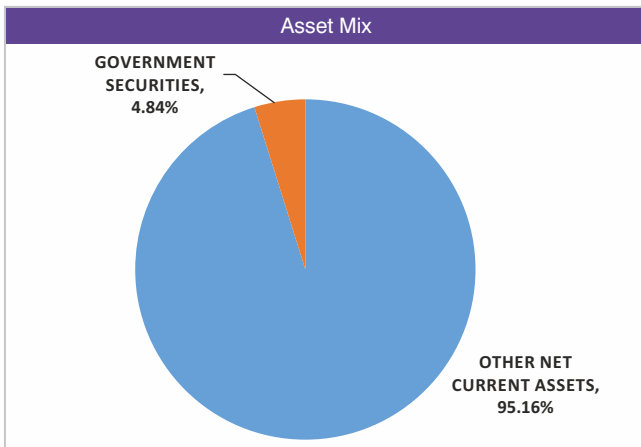
Date of Inception: 8th September 2016

Benchmark:
CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 28th October, 2016: 10.063

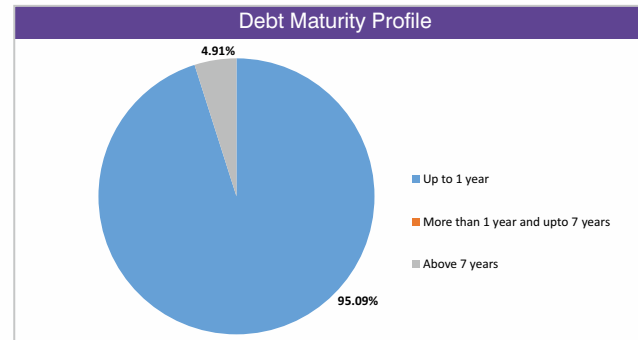
Risk Profile – Medium to High Risk

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



Credit Rating Profile	
PARTICULARS	ULGP
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): 0.31

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 31 st October, 2016	
	%
GOVERNMENT SECURITIES	4.84
Government of India	4.84
OTHER NET CURRENT ASSETS	95.16
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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