

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



INVESTMENT TRACKER

Monthly Newsletter

August 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,

Equity markets continue their upward journey with a 1.5% return in the month of August 2016. You will be happy to know that the Nifty index has appreciated by 17.4% in the past 6 months. You will also be pleased to know that your funds continue to perform well both in the short and the long term. Our Equity fund has delivered 20.6% returns in the past 6 months which is ahead of its benchmark by 3.2%. In the last 8 years, it has grown at an annual rate of 15.3% which is higher than its benchmark by 2.0%. Further, our Debt fund has delivered 10.1% returns in the past 6 months which is ahead of its benchmark by 2.9%. In the last 8 years, it has grown at an annual rate of 9.3% which is higher than its benchmark by 1.2%. Please refer to the fund section ahead for the detailed and past performance of your fund.

The month of August, 2016 started with caution ahead of the passage of the GST Amendment Bill; however, smooth passage of the GST Bill in Rajya Sabha led to upbeat investor sentiment. Foreign Institutions have been main drivers of the market and have been big buyers of equities worth Rs 9,100 crores (approx.) in August 2016, and Rs 39,500 crores (approx.) since January 2016 this year. Domestic investors on the other hand have done minor selling during the month. In the debt markets, yields softened to 7.10% at the end of the month from 7.17% at the start. Brent crude gained 15% to close at US\$47.2/barrel.

We believe that both domestic and global economic environment is very supportive for both equity and debt markets in India. Inflation, though inched up marginally in July 2016 with consumer price inflation at 6.07% mostly remains benign. Monsoon has turned out to be good after a gap of two years which would keep inflation low and rural incomes strong. Interest rates thus are expected to remain low and come down further over the next 12-18 months. Tax collection is also expected to improve which would lead to more investment, higher expenditure and lower borrowing by the Government. The Government spending has already increased both in building

infrastructure as well as higher pay and pension for its employees in the financial year 2016-17. These together would drive GDP and profit growth for companies over the next few years. June 2016 Index of industrial production (IIP) growth surprised positively to register 2.1%, the highest reading in the past eight months. Thus, we remain quite optimistic about the future profit growth of companies that should drive markets further.

The GST Amendment bill after being passed in the monsoon session of the Parliament has been ratified by 16 states. This is positive for the Indian economy and the companies as it creates one national market and various Company-specific advantages through lower costs, simplified tax rules, and advantage over the informal sector.

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 the first quarter of 2016-17, growth has been 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 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.

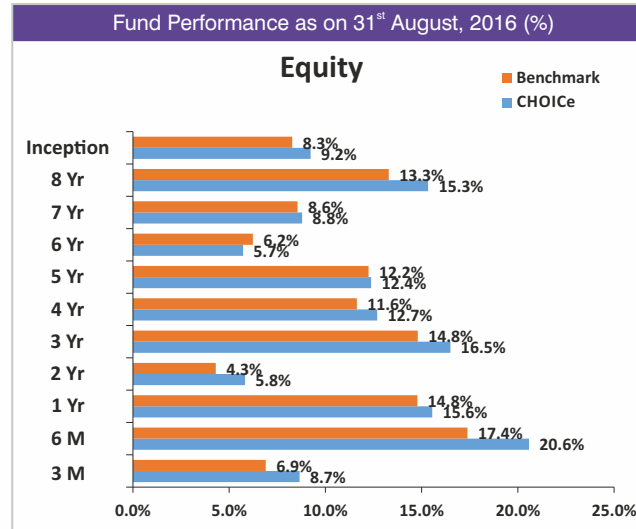
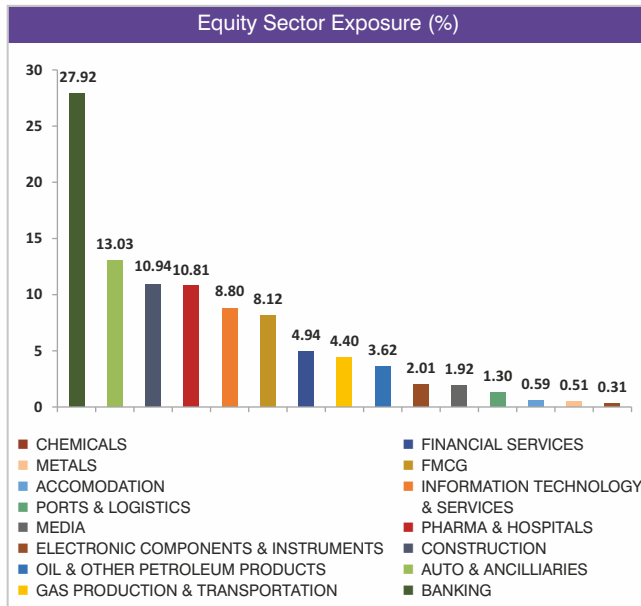
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index

NAV as on 31st August, 2016: 20.654

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 31 st August, 2016	%
EQUITY	99.21
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	6.31
Sun Pharmaceutical Industries Ltd	5.80
Infosys Ltd	5.73
Tata Motors Ltd	5.48
Maruti Suzuki India Ltd	5.07
Kotak Mahindra Mutual Fund Banking PSU ETF	4.29
R * Shares Banking ETF	4.06
Larsen N Toubro Ltd	3.88
IndusInd Bank Ltd	3.55
HCL Technologies Ltd	3.07
Others	51.96
OTHER NET CURRENT ASSETS	0.79
Total	100.00

Unit Linked Equity II Fund

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

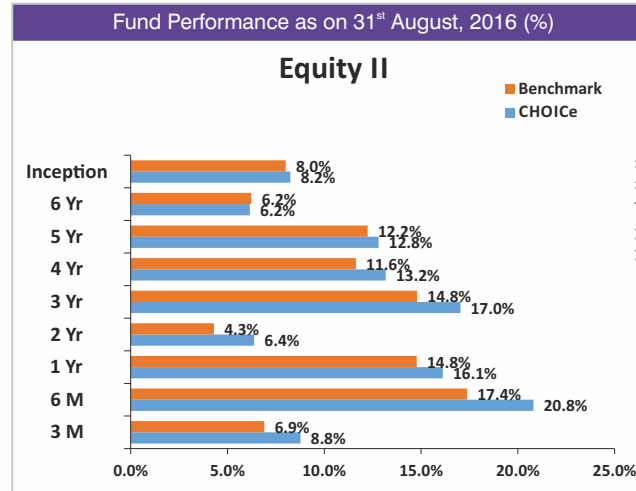
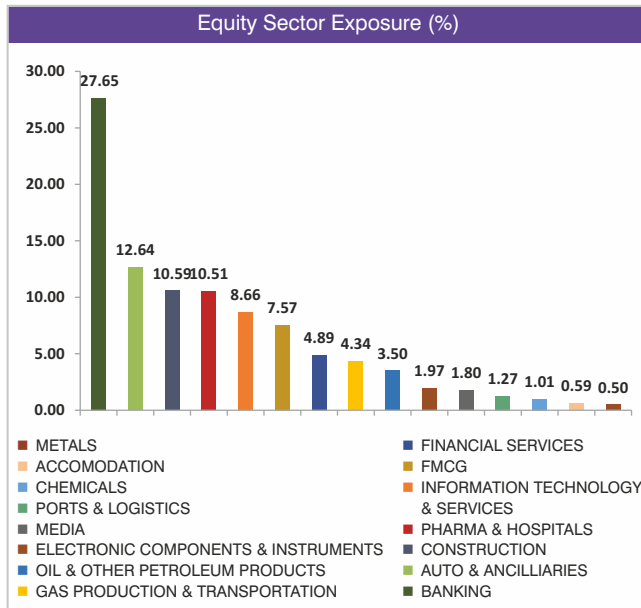
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index

NAV as on 31st August, 2016: 16.941

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 31 st August, 2016		%
EQUITY		97.48
TOP 10 EQUITY STOCKS		
HDFC Bank Ltd		6.27
Sun Pharmaceutical Industries Ltd		5.66
Infosys Ltd		5.60
Tata Motors Ltd		5.31
Maruti Suzuki India Ltd		4.99
Kotak Mahindra Mutual Fund Banking PSU ETF		4.14
R * Shares Banking ETF		3.89
Larsen N Toubro Ltd		3.87
IndusInd Bank Ltd		3.45
YES Bank Ltd		3.39
Others		50.90
OTHER NET CURRENT ASSETS		2.52
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.

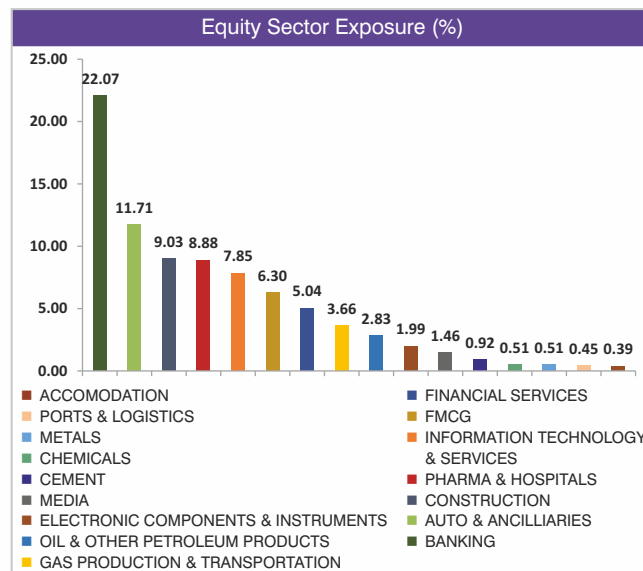
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 20.789

Risk Profile – Medium to High

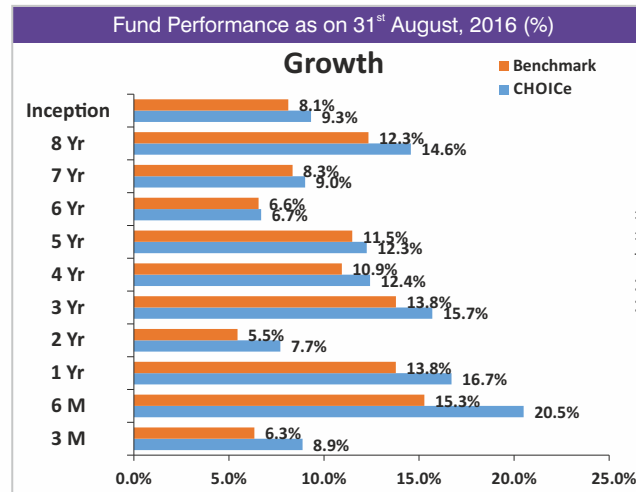
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



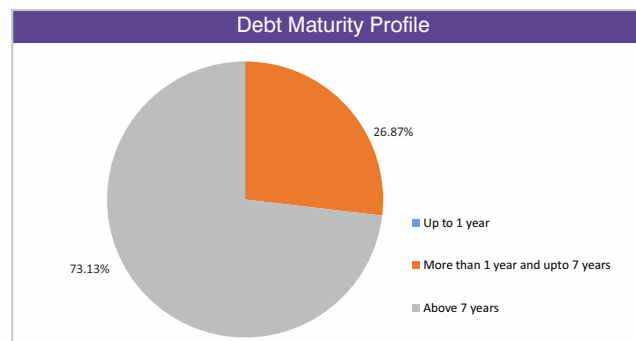
Credit Rating Profile

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): 6.41
 Past performance is not indicative of future performance.
 The SFIN for Growth Fund is ULIF00216/06/08GROWTHFUND136.



Portfolio as on 31 st August, 2016	%
EQUITY	83.60
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	5.20
Maruti Suzuki India Ltd	5.04
Infosys Ltd	4.63
Sun Pharmaceutical Industries Ltd	4.57
Kotak Mahindra Bank Ltd	3.41
YES Bank Ltd	3.32
Tata Motors Ltd	3.29
Larsen N Toubro Ltd	3.06
IndusInd Bank Ltd	3.06
Kotak Mahindra Mutual Fund Banking PSU ETF	2.54
Others	45.48
GOVERNMENT SECURITIES	11.53
Government of India	11.23
State Government of Tamil Nadu	0.30
CORPORATE BONDS/DEBENTURES	3.68
Power Finance Corporation Ltd	1.54
Rural Electrification Corporation Ltd	0.94
Reliance Ports & Terminals Ltd.	0.64
Reliance Gas Transportation Infrastructure Ltd	0.32
The India Infra debt Limited	0.25
OTHER NET CURRENT ASSETS	1.19
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.

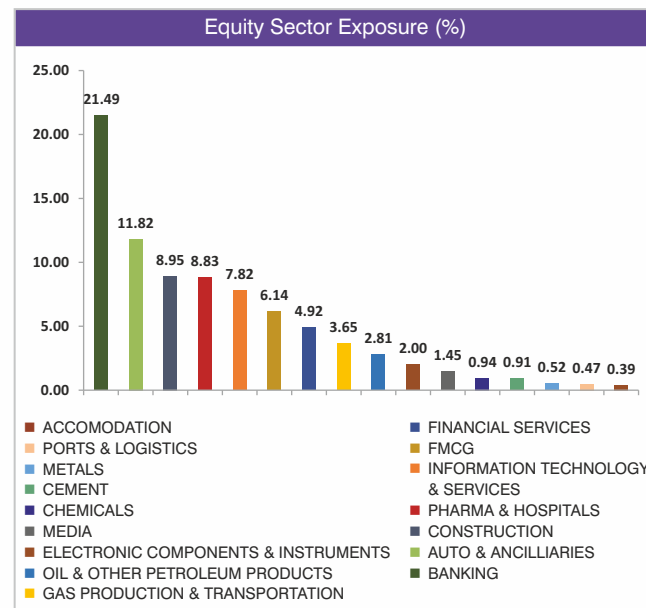
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 17.461

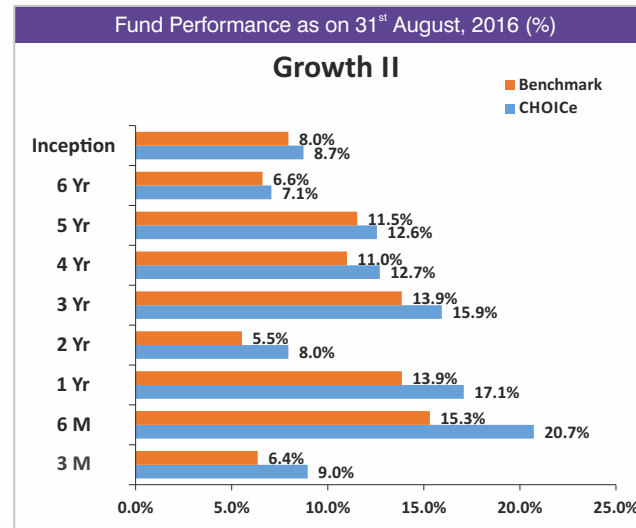
Risk Profile – Medium to High

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

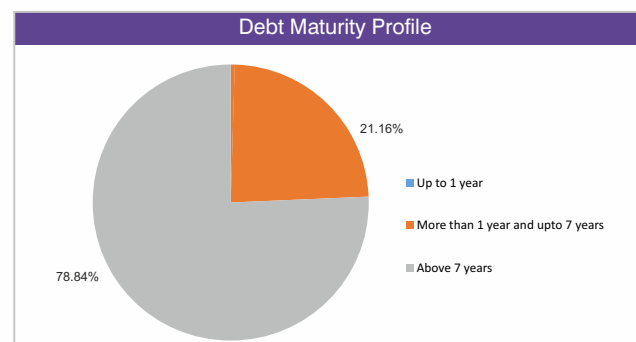


Credit Rating Profile	
PARTICULARS	ULG-II
AAA & equivalent*	95.15%
AA & equivalent	4.85%
A & equivalent	0.00%
Total	100.00%

* 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): 6.37
Past performance is not indicative of future performance.
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136



Portfolio as on 31 st August, 2016	%
EQUITY	83.11
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	5.14
Maruti Suzuki India Ltd	5.00
Infosys Ltd	4.60
Sun Pharmaceutical Industries Ltd	4.54
Tata Motors Ltd	3.46
Kotak Mahindra Bank Ltd	3.39
YES Bank Ltd	3.29
Larsen N Toubro Ltd	3.06
IndusInd Bank Ltd	3.05
Kotak Mahindra Mutual Fund Banking PSU ETF	2.30
Others	45.28
GOVERNMENT SECURITIES	11.52
Government of India	10.71
State Government of Maharashtra	0.77
State Government of Tamil Nadu	0.04
CORPORATE BONDS/DEBENTURES	3.76
Power Finance Corporation Ltd	1.83
Bajaj Finance Ltd	0.74
Reliance Gas Transportation Infrastructure Ltd	0.40
The Great Eastern Shipping Co Ltd	0.31
Reliance Ports & Terminals Ltd.	0.24
The India Infra debt Limited	0.23
OTHER NET CURRENT ASSETS	1.61
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.

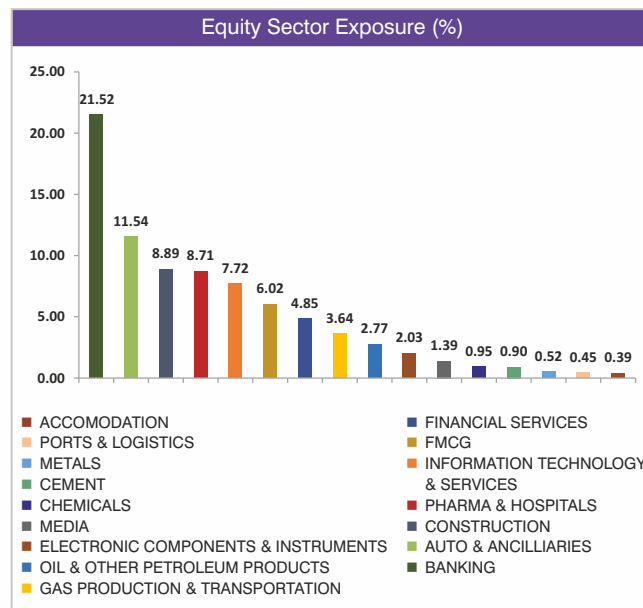
Date of Inception: 13th September 2010

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 15.040

Risk Profile – Medium to High

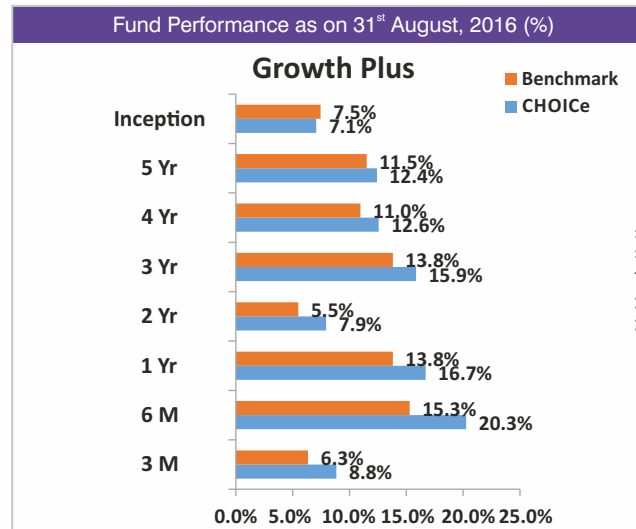
Asset Allocation Pattern	
Equity and Equity Related Instruments	50% - 90%
Debt Securities	10% - 50%
Money Market	0% - 40%



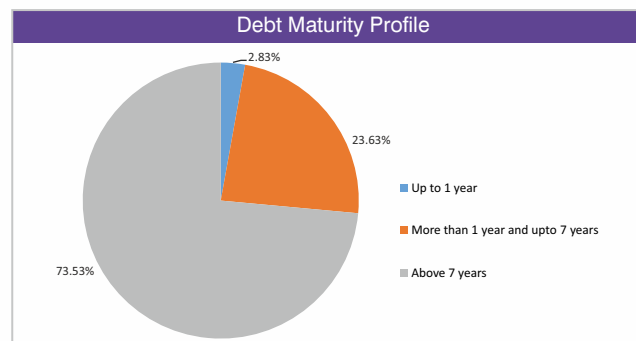
Credit Rating Profile

PARTICULARS	ULGPLUS
AAA & equivalent*	98.08%
AA & equivalent	1.92%
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): 6.40
 Past performance is not indicative of future performance.
 The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136.



Portfolio as on 31 st August, 2016	%
EQUITY	82.31
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	5.09
Maruti Suzuki India Ltd	4.96
Infosys Ltd	4.51
Sun Pharmaceutical Industries Ltd	4.47
Kotak Mahindra Bank Ltd	3.29
Tata Motors Ltd	3.29
YES Bank Ltd	3.14
Larsen N Toubro Ltd	3.06
IndusInd Bank Ltd	2.98
Kotak Mahindra Mutual Fund Banking PSU ETF	2.52
Others	44.99
GOVERNMENT SECURITIES	13.43
Government of India	13.42
State Government of Tamil Nadu	0.01
CORPORATE BONDS/DEBENTURES	2.89
Power Finance Corporation Ltd	0.71
Rural Electrification Corporation Ltd	0.60
Tata Sons Ltd	0.38
IDFC Infra Debt Fund Ltd	0.32
Bajaj Finance Ltd	0.31
Reliance Ports & Terminals Ltd.	0.24
Reliance Gas Transportation Infrastructure Ltd	0.17
The India Infra Debt Limited	0.16
OTHER NET CURRENT ASSETS	1.37
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.

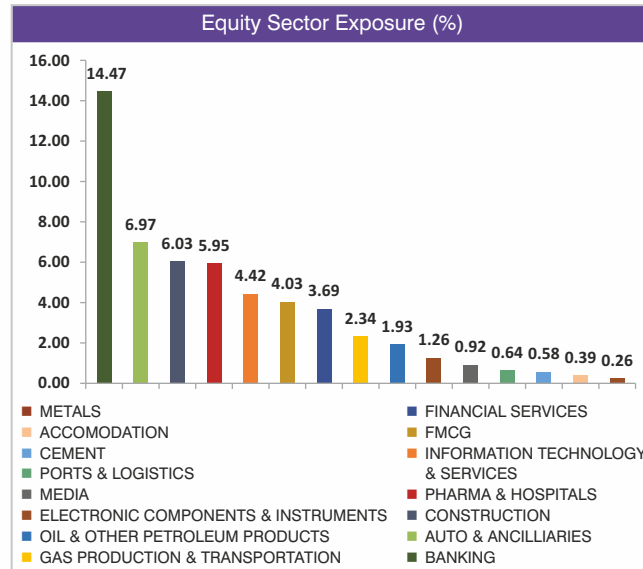
Date of Inception: 16th June 2008

Benchmark: CNX Nifty Index and CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 21.638

Risk Profile – Medium

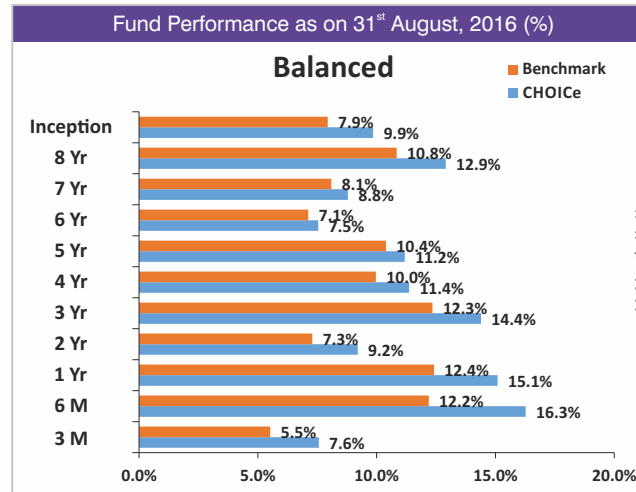
Asset Allocation Pattern	
Equity and Equity Related Instruments	30% - 70%
Debt Securities	30% - 70%
Money Market	0% - 40%



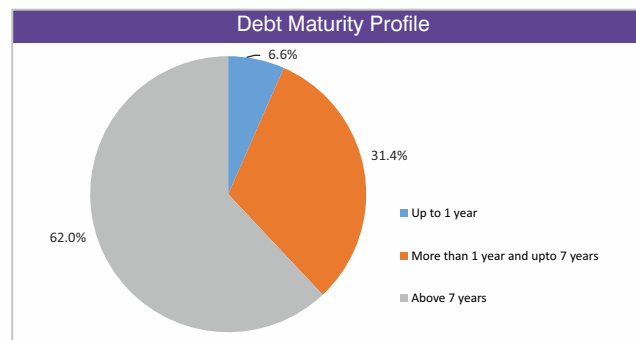
Credit Rating Profile

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

* Includes Gsec, SDL and Treasury Bill



Balanced Fund benchmark is 50% CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.
 Modified Duration (in years): 6.43
 Past performance is not indicative of future performance.
 The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136.



Portfolio as on 31 st August, 2016	%
EQUITY	53.88
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	3.34
Sun Pharmaceutical Industries Ltd	2.90
Infosys Ltd	2.88
Kotak Mahindra Bank Ltd	2.64
Tata Motors Ltd	2.62
Maruti Suzuki India Ltd	2.54
YES Bank Ltd	2.41
IndusInd Bank Ltd	2.07
Larsen N Toubro Ltd	1.95
HCL Technologies Ltd	1.54
Others	28.98
GOVERNMENT SECURITIES	26.46
Government of India	23.44
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
CORPORATE BONDS/DEBENTURES	17.96
Power Finance Corporation Ltd	6.75
Rural Electrification Corporation Ltd	2.07
Tata Sons Ltd	1.94
HDB Financial Services Ltd.	1.74
Reliance Ports & Terminals Ltd.	1.46
Reliance Gas Transportation Infrastructure Ltd	1.46
CGCE - NCR Planning Board	0.85
Bajaj Finance Ltd	0.49
IL & FS Financial Services Ltd	0.27
Housing Development Finance Corp Ltd	0.27
Others	0.66
OTHER NET CURRENT ASSETS	1.70
Total	100.00

Unit Linked Balanced II Fund

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

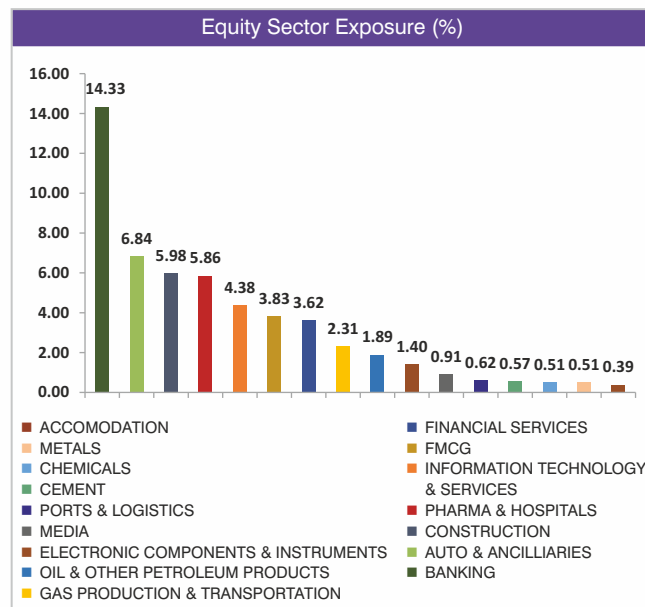
Date of Inception: 7th January 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 17.348

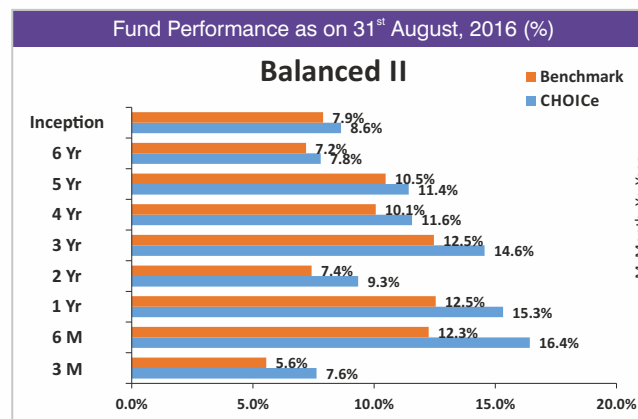
Risk Profile – Medium

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*	99.40%
AA & equivalent	0.60%
A & equivalent	0.00%
Total	100.00%

* Includes Gsec, SDL and Treasury Bill

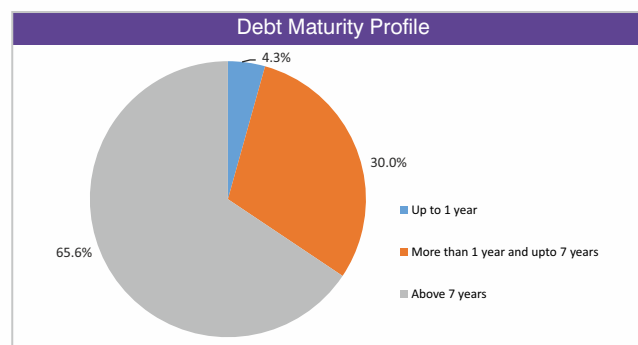


Balanced Fund benchmark is 50% S&P CNX Nifty Index and 50% CRISIL Customized Bond Fund Index.

Modified Duration (in years): 6.41

Past performance is not indicative of future performance.

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



Portfolio as on 31 st August, 2016	%
EQUITY	53.95
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	3.29
Sun Pharmaceutical Industries Ltd	2.86
Infosys Ltd	2.84
Kotak Mahindra Bank Ltd	2.60
Tata Motors Ltd	2.59
Maruti Suzuki India Ltd	2.51
YES Bank Ltd	2.36
IndusInd Bank Ltd	2.04
Larsen N Toubro Ltd	1.96
HCL Technologies Ltd	1.54
Others	29.37
GOVERNMENT SECURITIES	27.52
Government of India	25.80
State Government of Gujarat	1.39
State Government of Maharashtra	0.33
CORPORATE BONDS/DEBENTURES	16.78
Power Finance Corporation Ltd	6.30
Indian Railway Finance Corporation Ltd	1.81
Rural Electrification Corporation Ltd	1.64
The Great Eastern Shipping Co Ltd	1.39
Reliance Ports & Terminals Ltd.	1.39
HDB Financial Services Ltd.	1.06
Reliance Gas Transportation Infrastructure Ltd	1.01
CGCE - NCR Planning Board	0.47
LIC Housing Finance Ltd	0.42
Tata Sons Ltd	0.36
Others	0.93
OTHER NET CURRENT ASSETS	1.74
Total	100.00

Unit Linked Balanced Plus Fund

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

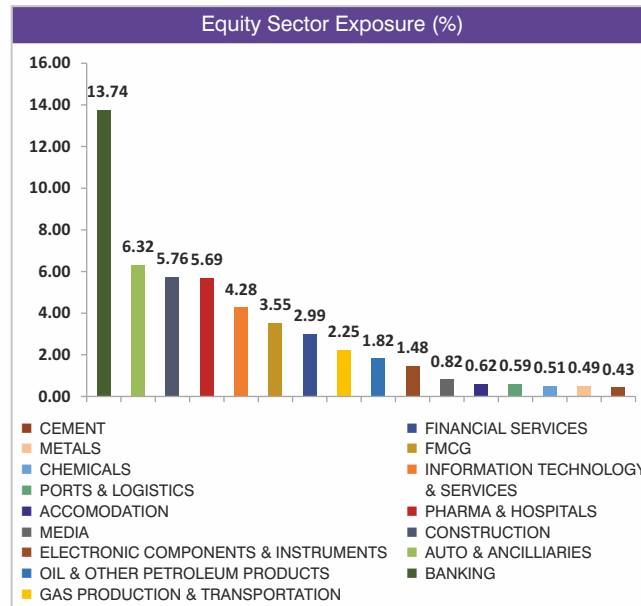
Date of Inception: 13th September 2010

Benchmark: CNX Nifty Index and
CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 15.473

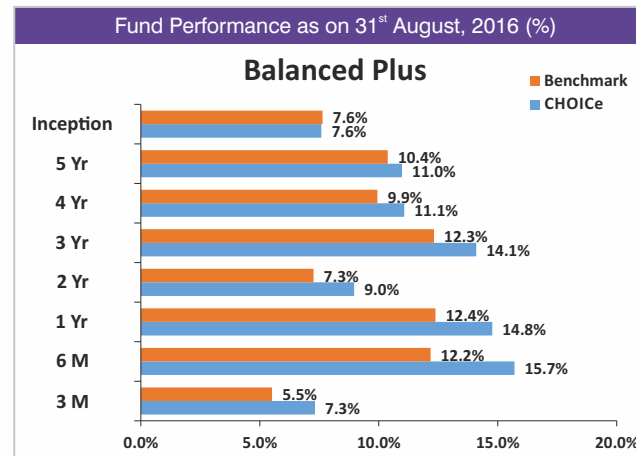
Risk Profile – Medium

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

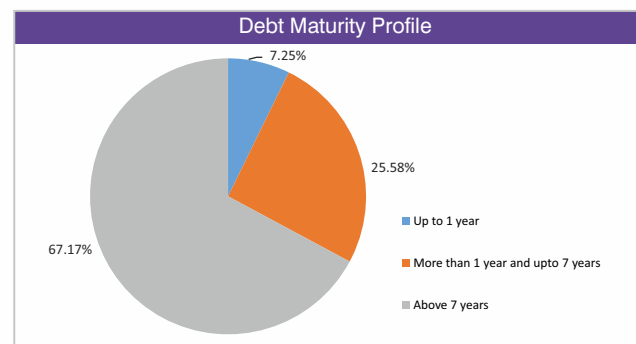


Credit Rating Profile	
PARTICULARS	ULBPLUS
AAA & equivalent*	100.00%
AA & equivalent	0.00%
A & equivalent	0.00%
Total	100.00%

* 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): 6.42
Past performance is not indicative of future performance.
The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136.



Portfolio as on 31 st August, 2016	%
EQUITY	51.31
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	3.18
Sun Pharmaceutical Industries Ltd	2.77
Infosys Ltd	2.74
Kotak Mahindra Bank Ltd	2.51
Tata Motors Ltd	2.47
Maruti Suzuki India Ltd	2.45
YES Bank Ltd	2.17
IndusInd Bank Ltd	1.96
Larsen N Toubro Ltd	1.94
HCL Technologies Ltd	1.53
Others	27.59
GOVERNMENT SECURITIES	32.79
Government of India	32.11
State Government of Gujarat	0.36
State Government of Andhra Pradesh	0.26
State Government of Tamil Nadu	0.06
CORPORATE BONDS/DEBENTURES	11.31
Indian Railway Finance Corporation Ltd	2.49
Power Finance Corporation Ltd	1.88
Rural Electrification Corporation Ltd	1.83
Tata Sons Ltd	1.02
Housing Development Finance Corp Ltd	0.88
Reliance Ports & Terminals Ltd.	0.78
Reliance Gas Transportation Infrastructure Ltd	0.60
The India Infradebt Limited	0.44
LIC Housing Finance Ltd	0.34
HDB Financial Services Ltd.	0.28
Others	0.78
COMMERCIAL PAPERS	0.48
Piramal Enterprises Ltd	0.19
L & T Infrastructure Finance Company Limited	0.13
Housing Development Finance Corp Ltd	0.10
L&T Finance Limited	0.06
OTHER NET CURRENT ASSETS	4.10
Total	100.00

Unit Linked Debt Fund

This Fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the Fund invests in the money market instruments.

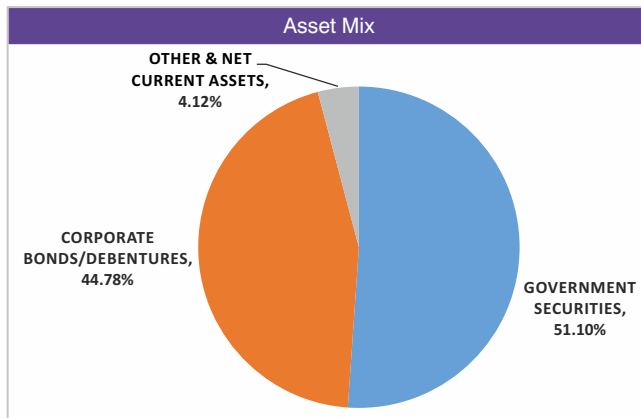
Date of Inception: 9th July 2008

Benchmark:
CRISIL Composite Bond Fund Index

NAV as on 31st August, 2016: 20.906

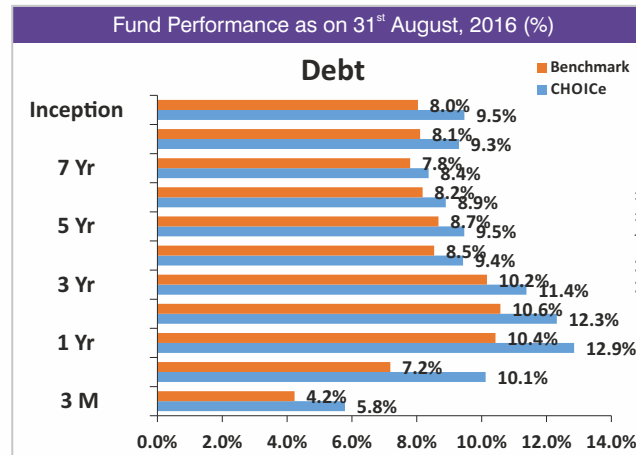
Risk Profile – Low to Medium

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

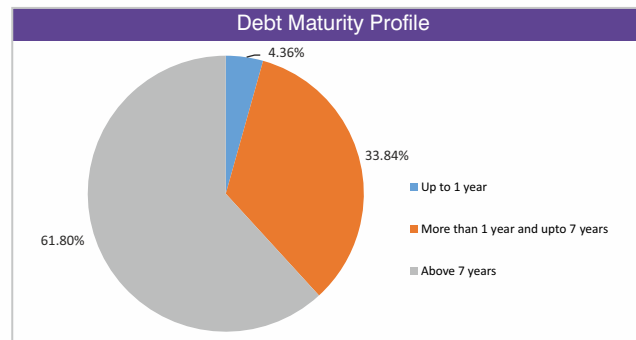


Credit Rating Profile	
PARTICULARS	ULD
AAA & equivalent*	97.78%
AA & equivalent	2.22%
A & equivalent	0.00%
Total	100.00%

* Includes Gsec, SDL and Treasury Bill



Debt Fund benchmark is CRISIL Customized Bond Fund Index.
Modified Duration (in years): 6.62
Past performance is not indicative of future performance.
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136.



Portfolio as on 31 st August, 2016	%
GOVERNMENT SECURITIES	51.10
Government of India	46.75
State Government of Gujarat	1.57
State Government of Andhra Pradesh	1.22
State Government of Rajasthan	1.14
State Government of Tamil Nadu	0.42
CORPORATE BONDS/DEBENTURES	44.78
Reliance Ports & Terminals Ltd.	6.60
Reliance Gas Transportation Infrastructure Ltd	4.06
The Great Eastern Shipping Co Ltd	3.72
HDB Financial Services Ltd.	3.36
Reliance Jio Infocomm Limited	3.23
The India Infradebt Limited	3.13
Infrastructure Leasing And Financial Services	2.94
Housing Development Finance Corp Ltd	2.91
Tata Sons Ltd	2.87
Indian Railway Finance Corporation Ltd	2.32
Others	9.62
OTHER NET CURRENT ASSETS	4.12
Total	100.00

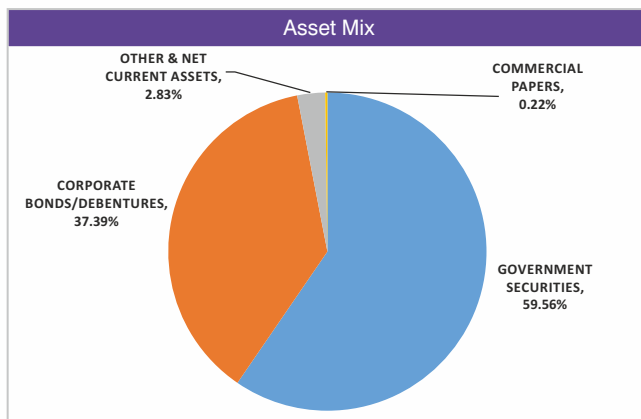
Unit Linked Debt Plus Fund

This Fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the Fund invests in the money market instruments.

Date of Inception: 15th September 2010Benchmark:
CRISIL Composite Bond Fund IndexNAV as on 31st August, 2016: 16.154

Risk Profile – Low to Medium

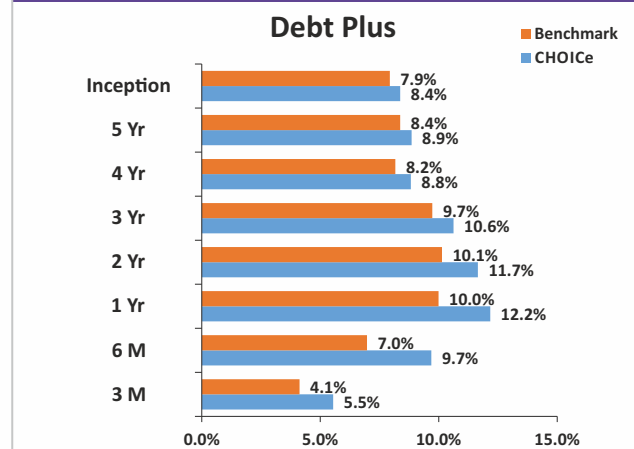
Asset Allocation Pattern	
Debt Securities	60% - 100%
Money Market	0% - 40%



Credit Rating Profile	
PARTICULARS	ULDPLUS
AAA & equivalent*	99.76%
AA & equivalent	0.24%
A & equivalent	0.00%
Total	100.00%

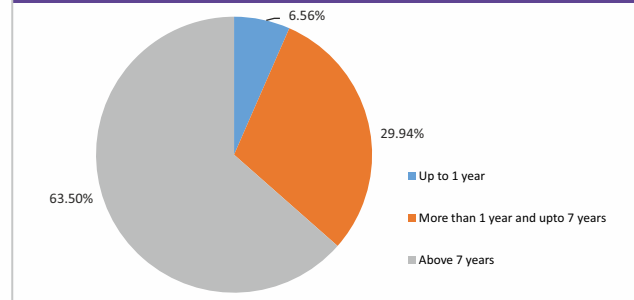
* Includes Gsec, SDL and Treasury Bill

Fund Performance as on 31st August, 2016 (%)



Debt Fund benchmark is CRISIL Customized Bond Fund Index.
Modified Duration (in years): 6.49
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 August, 2016	%
GOVERNMENT SECURITIES	59.56
Government of India	57.66
State Government of Maharashtra	1.17
State Government of Rajasthan	0.48
State Government of Gujarat	0.25
State Government of Tamil Nadu	0.01
CORPORATE BONDS/DEBENTURES	37.39
Power Grid Corporation of India Ltd	5.86
Power Finance Corporation Ltd	5.21
Rural Electrification Corporation Ltd	5.02
Reliance Jio Infocomm Limited	4.71
IDFC Infra Debt Fund Ltd	2.87
The India Infradebt Limited	2.17
Tata Sons Ltd	1.90
The Great Eastern Shipping Co Ltd	1.72
Reliance Ports & Terminals Ltd.	1.71
Housing Development Finance Corp Ltd	1.63
Others	4.60
COMMERCIAL PAPERS	0.22
L & T Infrastructure Finance Company Limited	0.22
OTHER NET CURRENT ASSETS	2.83
Total	100.00

Unit Linked Liquid Fund

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

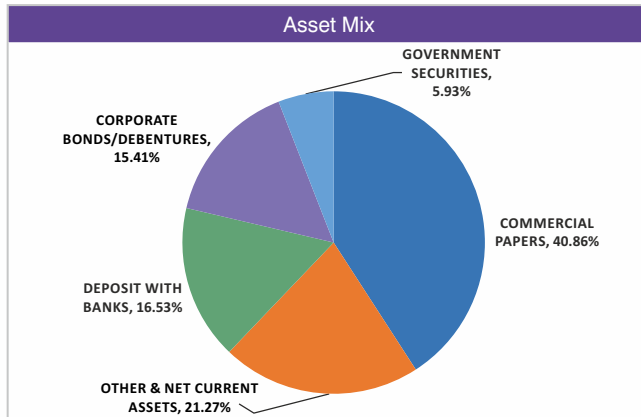
Date of Inception: 14th July 2008

Benchmark: CRISIL Liquid Fund Index

NAV as on 31st August, 2016: 18.741

Risk Profile – Low

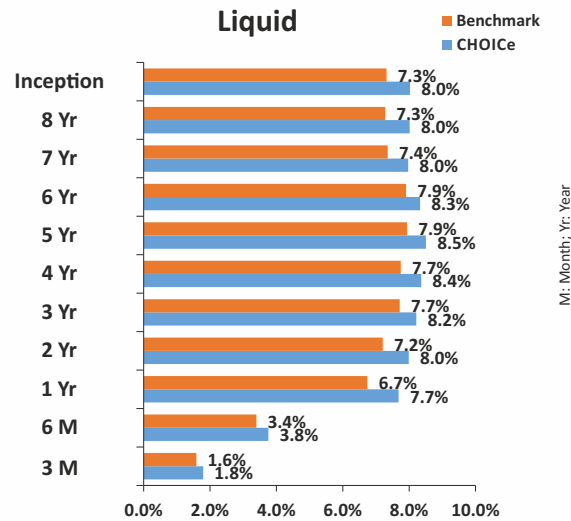
Asset Allocation Pattern	
Debt Securities	0% - 60%
Money Market	40% - 100%



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

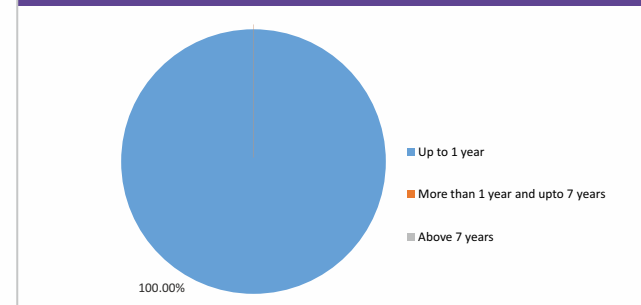
* Includes Gsec, SDL and Treasury Bill

Fund Performance as on 31st August, 2016 (%)



Liquid Fund benchmark is CRISIL Liquid Fund Index.
 Modified Duration (in years): 0.46
 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 August, 2016	%
COMMERCIAL PAPERS	40.86
L & T Infrastructure Finance Company Limited	7.84
Piramal Enterprises Ltd	7.76
IL & FS Financial Services Ltd	5.68
Infrastructure Leasing And Financial Secrvices	5.66
Bajaj Finance Ltd	5.58
L&T Finance Limited	4.44
Housing Development Finance Corp Ltd	3.90
DEPOSIT WITH BANKS	16.53
Punjab National Bank	6.73
Axis Bank Ltd	5.55
Bank of Baroda	2.24
Corporation Bank	2.01
CORPORATE BONDS/DEBENTURES	15.41
Reliance Capital Ltd	5.95
LIC Housing Finance Ltd	5.91
Housing Development Finance Corp Ltd	3.55
GOVERNMENT SECURITIES	5.93
Government of India	5.93
OTHER NET CURRENT ASSETS	21.27
Total	100.00

Unit Linked NAV Guarantee Fund

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

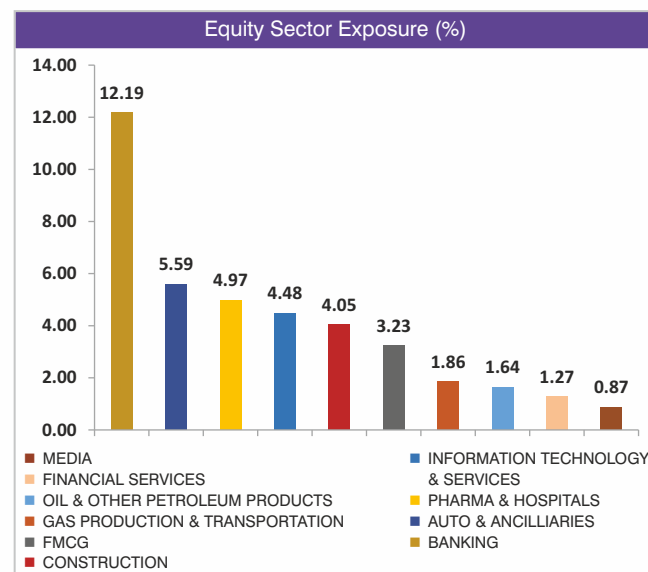
The allocation between equity and debt is dynamically managed, depending on the prevalent market conditions to safeguard capital appreciation. The use of derivatives is as per approval by IRDAI.

Date of Inception: 15th April 2011

NAV as on 31st August, 2016: 15.856

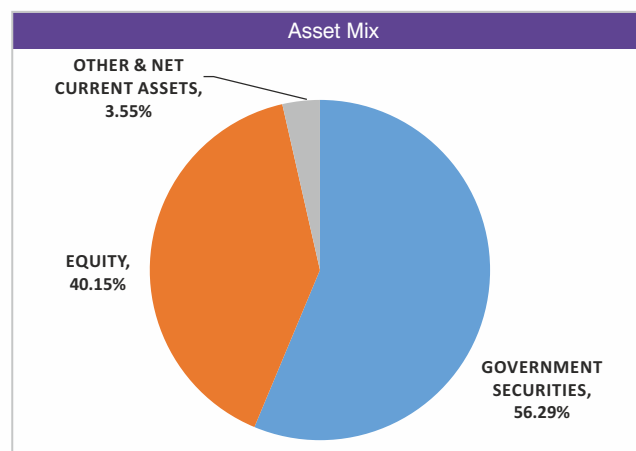
Risk Profile – Medium

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

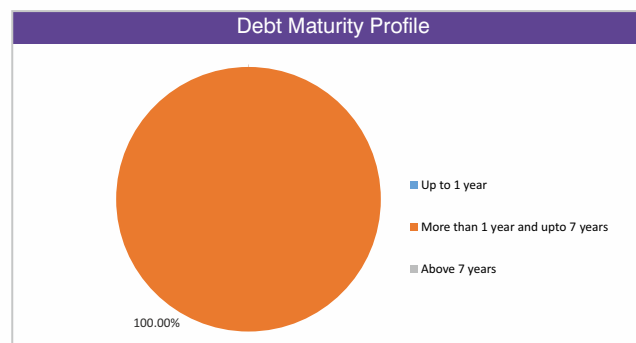


All rated fixed income instruments are AAA/P1+ or equivalent.

Past performance is not indicative of future performance.

Modified Duration (in years): 3.73

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



Portfolio as on 31 st August, 2016	
	%
GOVERNMENT SECURITIES	56.29
Government of India	56.29
EQUITY	40.15
TOP 10 EQUITY STOCKS	
HDFC Bank Ltd	2.92
Sun Pharmaceutical Industries Ltd	2.37
Infosys Ltd	2.35
Tata Motors Ltd	2.17
IndusInd Bank Ltd	2.13
Maruti Suzuki India Ltd	2.06
Kotak Mahindra Bank Ltd	2.04
YES Bank Ltd	1.99
HCL Technologies Ltd	1.58
Larsen N Toubro Ltd	1.46
Others	19.09
OTHER NET CURRENT ASSETS	3.55
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.

Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to avilment of any other facility from the bank.

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Disclaimer:

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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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