



FUND FACT SHEET
as of 31st May 2015

Equity Markets

Index	Return
Sensex	27828.4 (+3.03%)
Nifty	8433.65 (+3.08%)
CNX Midcap	13180.7 (+3.11%)

Performance

- The month started with continued downward trend of April with nifty reaching intraday low of 7997.15 (lowest for 2015) on back of continued poor corporate results.
- However the market rebounded post positive CPI data as well as positive global cues
- The FII outflow continued for this month as well as the net FII outflow reaching 5800 Cr
- The market remained extremely volatile for the month and the VIX reported a high of 20.7 in the month.
- Sectorally the best performing index was IT index giving a 5.22% return for the month.
- The ambiguity around MAT (Minimum Alternate Tax) kept the FIIs rattled. The FIIs continued their outflow with the net outflow of FIIs from equity was 5800 Cr

Economy

- The inflation numbers came in at 4.87% for April compared to 5.17% for March. This increased the case for further rate cuts.
- The PMI numbers for Manufacturing - 51.3, Services – 52.4 came in lower than March.
- The IIP numbers also came in at 3% lower than 5% of February.
- The weak consumer demand still had not improved with auto sales coming in lower
- The poor monsoon forecast by IMD will lead to further concern for the market

Outlook

- With lower inflation numbers a 25 bps rate cut from RBI seems likely. We believe this price cut has already been priced in by the market Given the below corporate earnings and poor monsoon forecasts it will be difficult for the markets to rally from this point and the nifty should stay with 7800-8600 range
- Major triggers to watch out for will be the RBI bi-monthly policy report

Debt Markets

	Change
IGB 7.72 (Yield %)	7.64 (-4bps)
IGB 8.4 (Yield %)	7.82 (-4bps)
INR/USD (Rs)	63.85(-0.6%)

Performance:

- Globally the rout in the debt market continued for the month of May with the yield for the US 10 year increasing from 2.12% to 2.22% and for German 10 year increasing from 0.37% to 0.60%
- There were increasing indicators that the Eurozone was heading back into deflation as well as the good performance of the US economy.
- The bearish global debt indicators were countered by better local economic numbers.

Yields

- The 10 year G-sec price decreased initially due to better jobs data for US indicated at a FED rate hike but as the overall economy data (house sales and GDP) came in slightly negative it boosted the prices again.
- We saw a net change in yield of 4 Bps for the month of May the price gains were countered with expectations of new 10 year bond

Liquidity

- The Liquidity conditions slightly tightened in the month of May with average repo outstanding coming in at 113600 Cr compared to 104800 Cr in April. The RBI ensured that the call rates did not spike with introduction of multiple term repos in the month

Outlook

- For the Month of June the biggest factor will be the RBI policy announcement on 2nd June.
- A 25 bps cut may not see any positive movement in the market since it may already be factored in by the market. We may need to see a 50 bps rate cut for a rally to occur
- Greece repayments in the first week will also be a worry for all the global markets and any negative news there may lead to a further rout in debt market

Bond Fund

*Fund Fact Sheet as on 31st May 2015.

Fund Objective

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

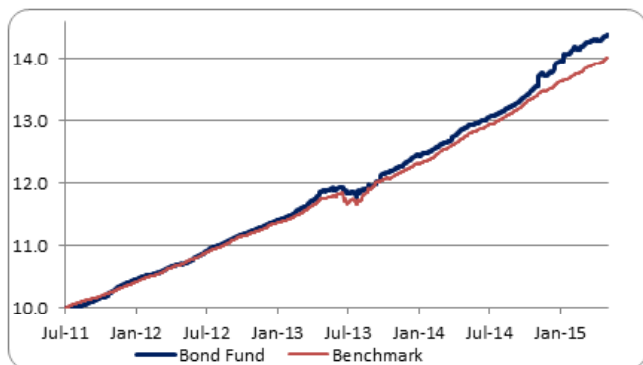
Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	Low to Medium

Asset Allocation Pattern

Equity and Equity related Instruments	Nil
Debt and Money market Instruments	100%

NAV (Net Asset Value)



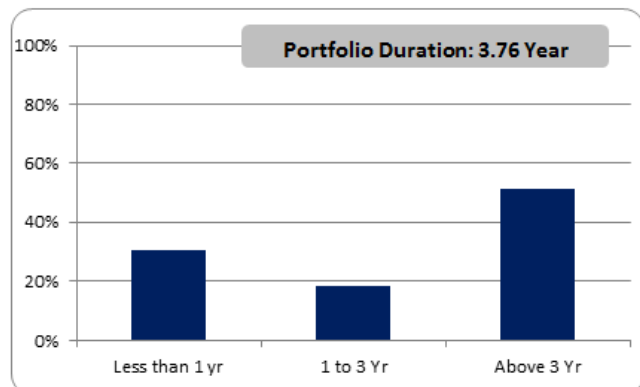
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	6.1%	11.5%	10.1%	10.3%	9.9%
Benchmark	4.5%	9.8%	9.2%	9.3%	9.2%

Benchmark: Crisil Short Term Bond Fund Index

Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

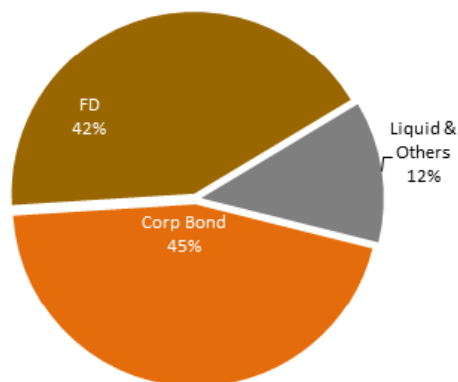
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Fixed Income Portfolio Maturity

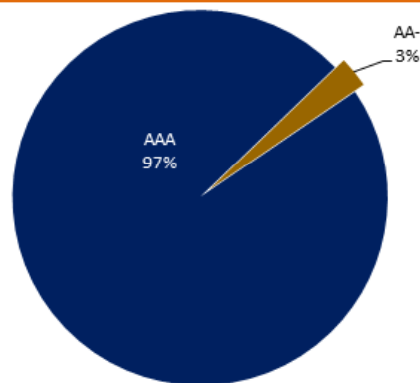


* % of fixed income investment

Asset Allocation



Debt Rating Profile



* % of fixed income investment

Money Market Fund

*Fund Fact Sheet as on 31st May 2015.

Fund Objective

To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

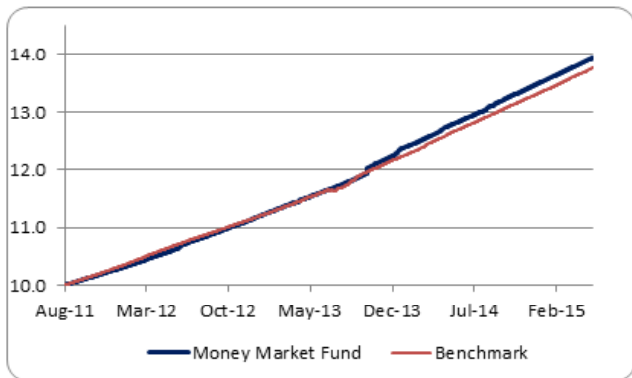
Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147
Launch Date	25-Aug-11
Face Value	10
Risk Profile	Low

Asset Allocation Pattern

Equity and Equity related Instruments	Nil
Debt and Money market Instruments	100%

NAV (Net Asset Value)



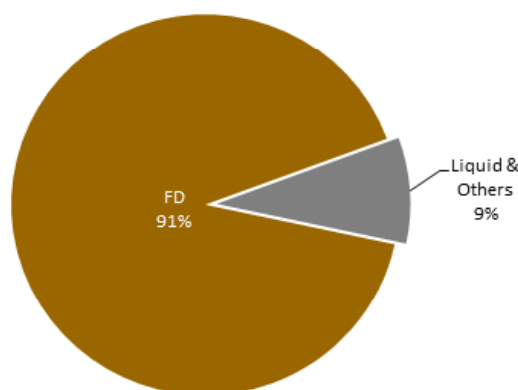
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	4.3%	9.0%	9.9%	9.6%	9.2%
Benchmark	4.3%	8.8%	9.2%	8.8%	8.8%

Benchmark: Crisil Liquid Fund Index

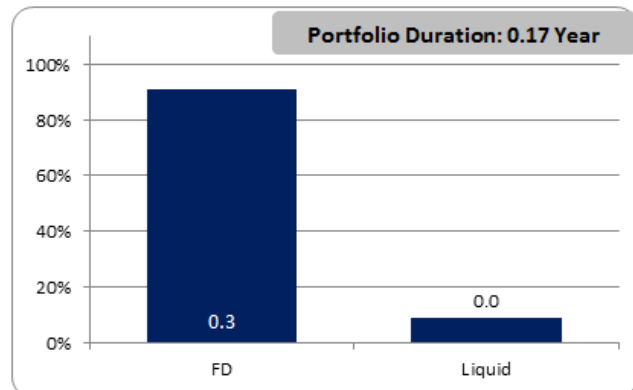
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Asset Allocation (Actual)

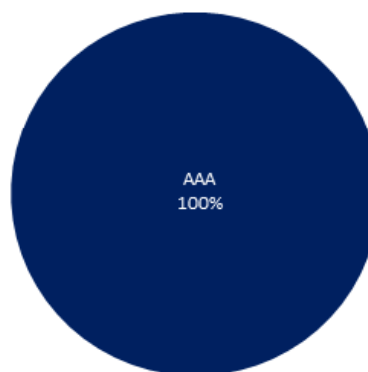


Asset Class Duration



* % of fixed income investment

Debt Rating Profile



* % of fixed income investment

Equity Large Cap Fund

*Fund Fact Sheet as on 31st May 2015.

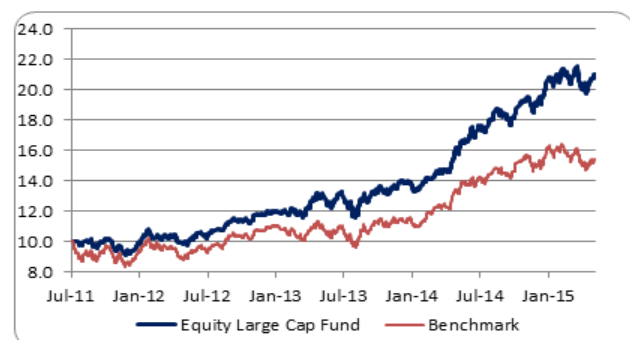
Fund Objective

To provide high equity exposure targeting higher returns in the long term.

Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	High

NAV (Net Asset Value)



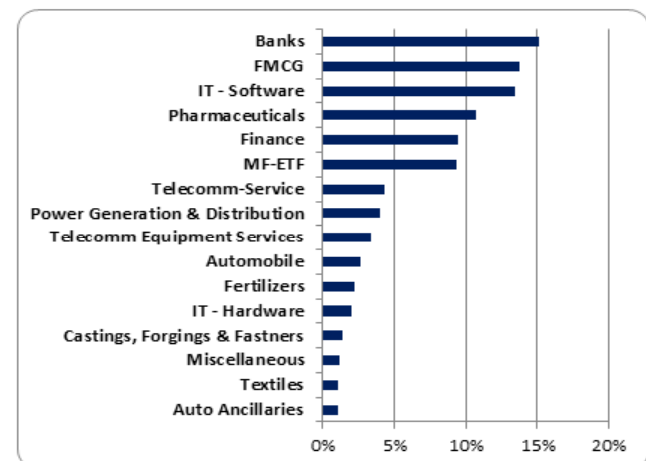
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.4%	33.5%	27.2%	28.4%	21.3%
Benchmark	-1.8%	16.6%	18.7%	19.6%	11.8%

Benchmark: Nifty

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Sector Allocation

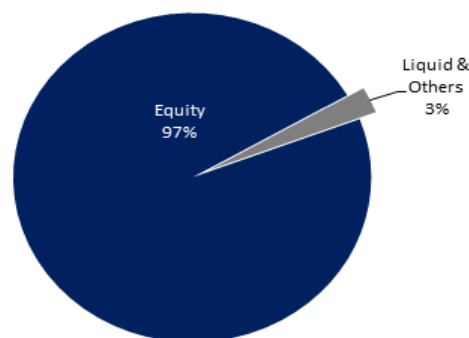


*% of equity investment

Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

Asset Allocation



Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	9%
INFOSYSTCH	7%
HDFCBANK	5%
HINDUNILVR	4%
HCLTECH	4%
HDFC	4%
INFRATEL	3%
CADILAHC	3%
BHARTIARTL	3%
COLPAL	3%

*% of equity investment

Equity Top 250 Fund

*Fund Fact Sheet as on 31st May 2015.

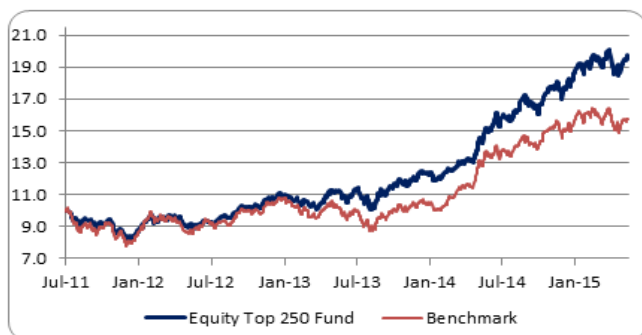
Fund Objective

To provide equity exposure targeting higher returns (through long term capital gains).

Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147
Launch Date	20-Jul-11
Face Value	10
Risk Profile	High

NAV (Net Asset Value)



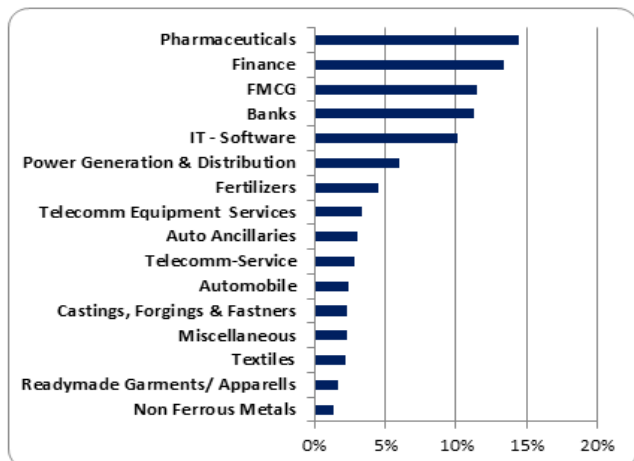
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	10.8%	38.7%	32.7%	29.5%	19.2%
Benchmark	2.3%	23.3%	24.3%	22.0%	12.5%

Benchmark: 50% Nifty & 50% CNXMIDCAP

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Sector Allocation

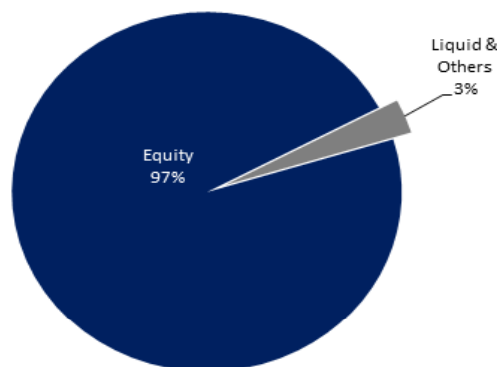


* % of equity investment

Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

Asset Allocation



Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	4%
INFOSYSTCH	4%
UNIPHOS	4%
SJVN	4%
INFRADEL	3%
HDFC	3%
CADILAHC	3%
AJANTPHARM	3%
COLPAL	3%
SBIN	3%

* % of equity investment

Managed Fund

*Fund Fact Sheet as on 31st May 2015.

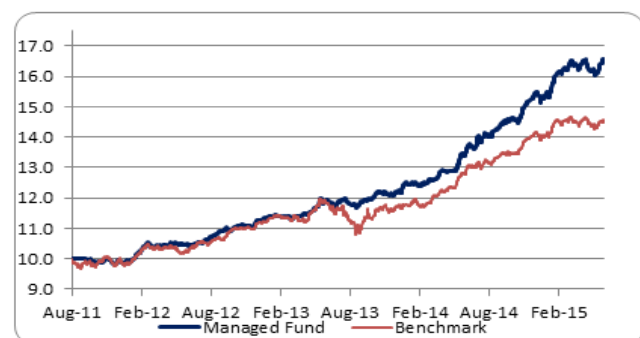
Fund Objective

This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection.

Fund Information

SFIN No.	ULIF00618/08/11MANAGED147
Launch Date	03-Aug-11
Face Value	10
Risk Profile	Medium

NAV (Net Asset Value)



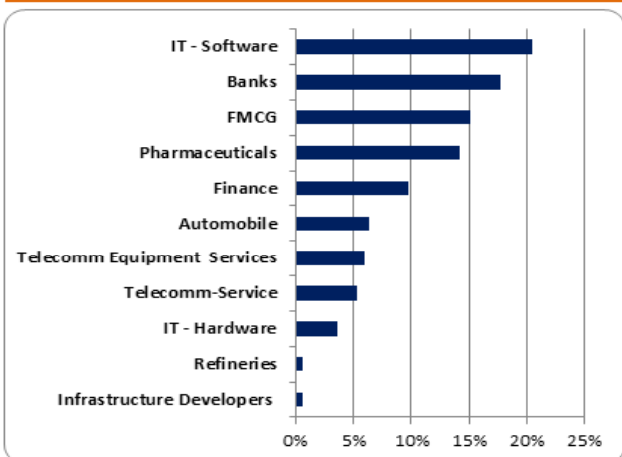
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.9%	23.6%	17.9%	16.4%	14.1%
Benchmark	3.0%	13.7%	10.9%	12.4%	10.3%

Benchmark: 30% Nifty +70% Crisil Composite Bond Fund Index

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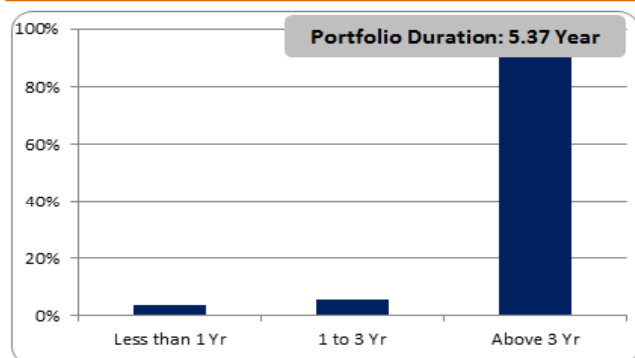
* Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

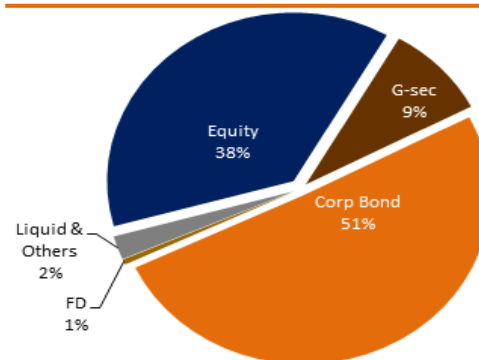


*% of fixed income investment

Asset Allocation Pattern

Equity and Equity related Instruments	0% - 40%
Debt and Money market Instruments	60% - 100%

Asset Allocation

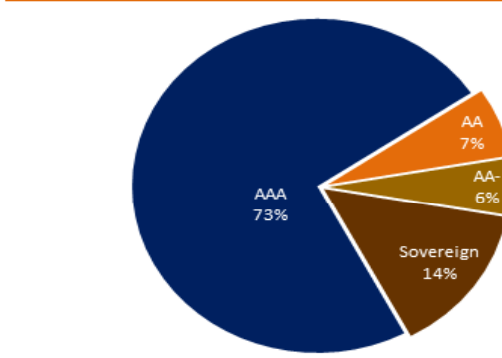


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	10%
HCLTECH	9%
INFOSYSTCH	8%
KOTAKBANK	6%
HDFC	6%
MARUTI	6%
INFRATEL	6%
BHARTIARTL	5%
CADILAHC	5%
SUNPHARMA	5%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Price Earning Based Fund

*Fund Fact Sheet as on 31st May 2015.

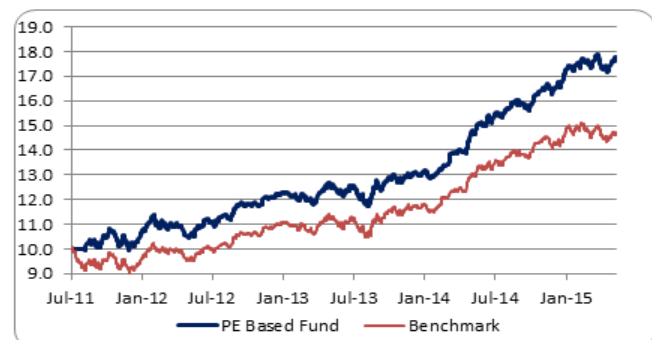
Fund Objective

To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

Fund Information

SFIN No.	ULIF00526/08/11PEBASED147
Launch Date	22-Jul-11
Face Value	10
Risk Profile	Medium to High

NAV (Net Asset Value)



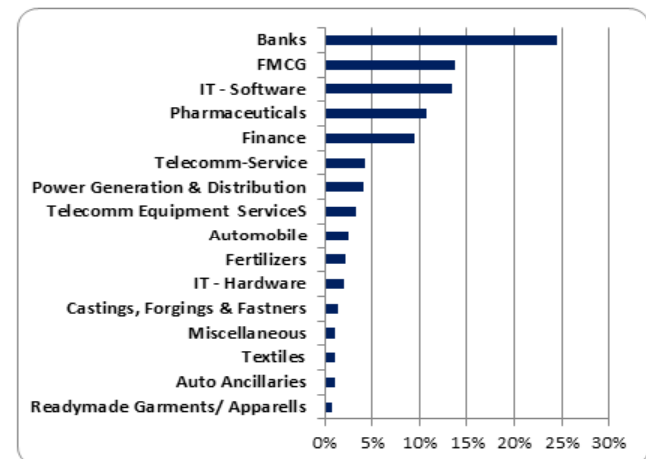
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.5%	21.6%	19.3%	18.9%	16.1%
Benchmark	1.1%	13.8%	14.6%	15.2%	10.5%

Benchmark: 55% Nifty & 45% Crisil Short Term Bond Fund Index

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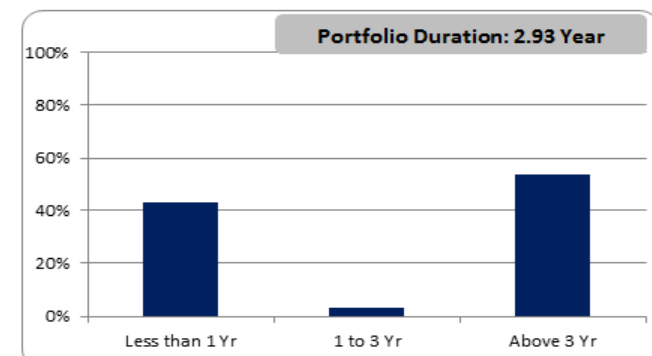
* Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

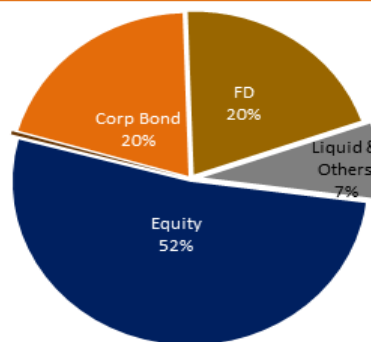


*% of fixed income investment

Asset Allocation Pattern

Equity and Equity related Instruments	0%-100%
Debt and Money market Instruments	0%-100%

Asset Allocation

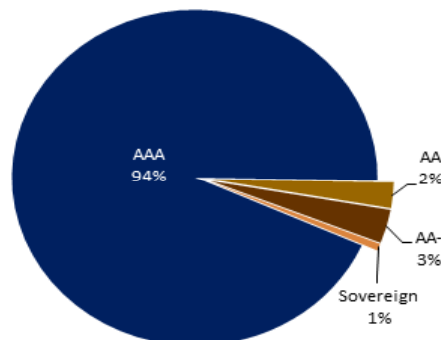


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	8%
INFOSYSTCH	7%
SBIN	5%
HINDUNILVR	4%
AXISBANK	4%
ICICIBANK	4%
HCLTECH	4%
HDFC	4%
INFRATEL	3%
CADILAHC	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

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Corporate Identity Number: U66010MH2009PLC197336 | IRDA Regn. No.: 147

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