



FUND FACT SHEET
as of 31st Oct 2015

Equity Markets

Index	Return
Sensex	26656.8 (+1.9%)
Nifty	8065.8 (+1.5%)
CNX Midcap	13238.5 (+2.0%)

Performance

- The month of October continued the upward trend seen at the end of last month, on the back of a dovish RBI policy (cut policy rates by 50 bps against market expectations of 25 bps)
- Momentum in the market petered out in the second half of the month as corporate earnings continued to be subdued
- With major events out of the picture India VIX finally eased back below the twenty mark averaging 17.8 for the month of October
- For October FII flows turned positive after a poor August and September with FII inflows of 5000 Cr
- Overall the best performing sector was metal with CNX metal Index rising by 8% for the month on back of increased commodities prices for the month of October

Global

- European and US markets ended 7-10% positive for the month of October on the back of increased easing by European Central Bank
- The China market also rallied by 10% on back of expectations of increased easing by the Chinese government to prop up the economy
- The Crude oil prices were up 4% globally on back of steep falls in US gasoline and diesel stock

Outlook

- Bihar election results will be keenly watched by the market. A positive result for the NDA would cheer the markets as it would give the Central Government more elbow room to push through the reform agenda
- Corporate results being lacklustre, Nifty is likely to be range bound between 7700 and 8300, barring any significant global triggers

Debt Markets

	Change
IGB 7.72 (Yield %)	7.64(+10bps)
IGB 8.40 (Yield %)	7.94(+ 6bps)
INR/USD (Rs)	65.256(+1.1%)

Performance:

- The month was bad for the debt market with the yields rising to 7.64 levels from the 7.53 seen in the beginning of the month
- Yields came under pressure as good employment data in the US increased the probability of a FED rate hike in December
- The corporate bond markets improved for the month as the AAA – G-sec spread compressed by 25 bps
- On-shore OIS ended the month at the repo level indicating the market not expecting further rate cuts
- The rupee appreciated for October on back of favourable policy decisions rising by 1.1%
- The Debt FII inflow increased for the month to 15000 Cr on back of increased limits for government securities introduced by Reserve bank of India
- The liquidity decreased in the economy with the net Repo borrowing averaging at 390 Cr compared to -38 Cr for the previous month

Economy

- The CPI inflation numbers came in at 4.41% for Sep compared to 3.66% for Aug, in-line with expectations
- The PMI number for manufacturing at 51.2 was marginally lower than Aug, the services PMI came in at 51.3 lower than the previous month
- The IIP numbers for August came in at 6.4% higher than in July. The consumer demand showed minor improvement indicated by the auto sales increasing

Outlook

- With no major Indian triggers in the near future the eyes will be on US data for indication of December hike
- We expect the yield for the month to increase marginally on fears of a US rate hike and move in the range of 7.55 to 7.75

Bond Fund

*Fund Fact Sheet as on 31st October 2015.

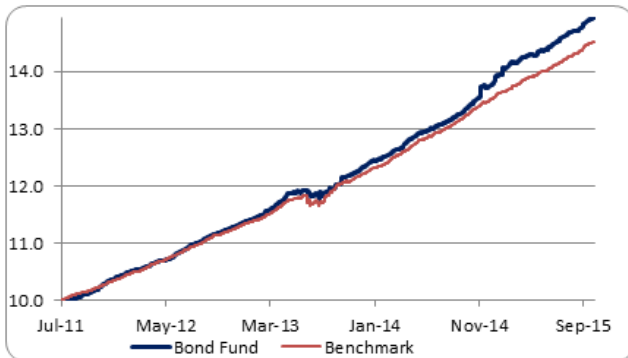
Fund Objective

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

NAV (Net Asset Value)

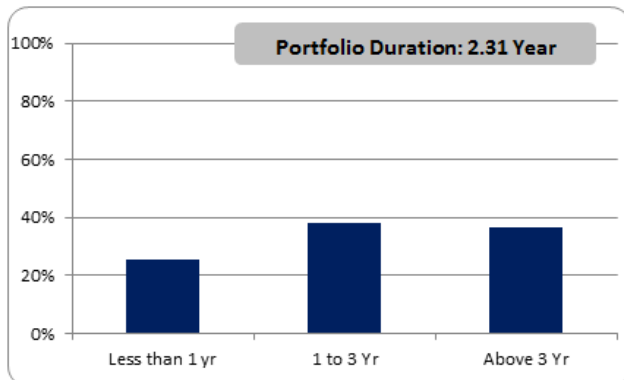


Period	1 Year	2 Year	3 Year	4Year	Inception
Fund Return	11.6%	10.9%	10.2%	10.1%	9.9%
Benchmark	9.4%	9.7%	9.2%	9.2%	9.1%

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).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity

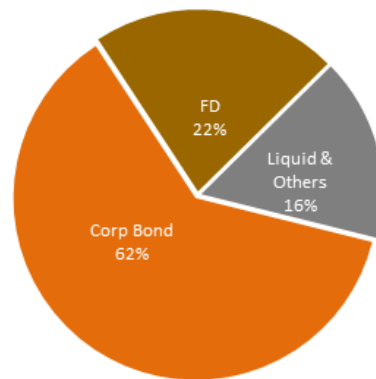


* % of fixed income investment

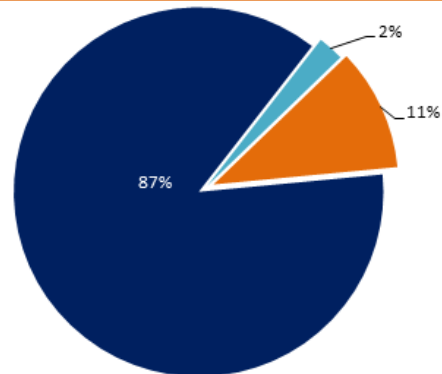
Asset Allocation Pattern

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

Asset Allocation



Debt Rating Profile



* % of fixed income investment

Money Market Fund

*Fund Fact Sheet as on 31st Oct 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.

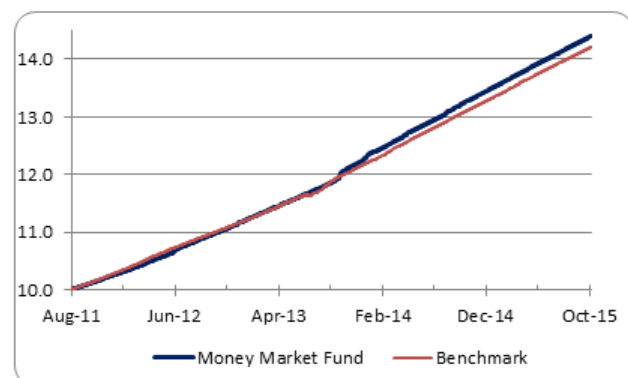
Fund Information

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)

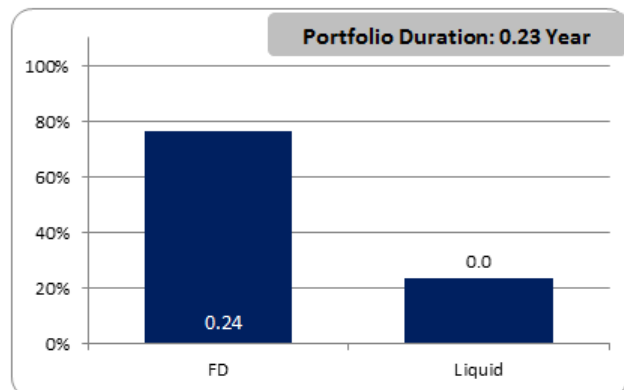


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.5%	9.3%	9.4%	9.2%	9.1%
Benchmark	8.4%	8.8%	8.8%	8.8%	8.8%

Benchmark: Crisil Liquid Fund Index

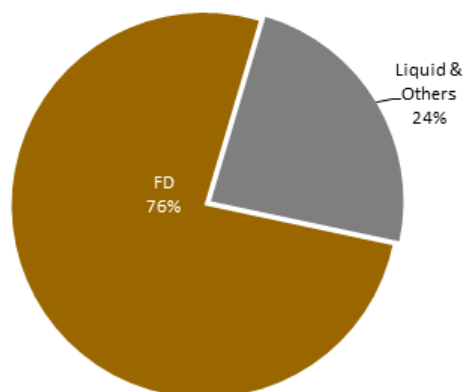
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Asset Class Duration

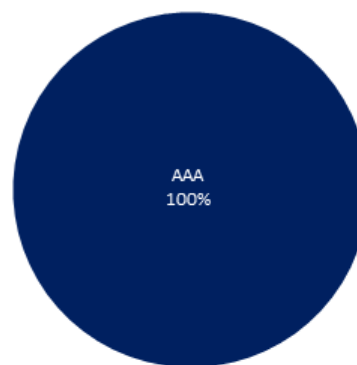


*% of fixed income investment

Asset Allocation (Actual)



Debt Rating Profile



*% of fixed income investment

Equity Large Cap Fund

*Fund Fact Sheet as on 31st Oct 2015.

Fund Objective

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

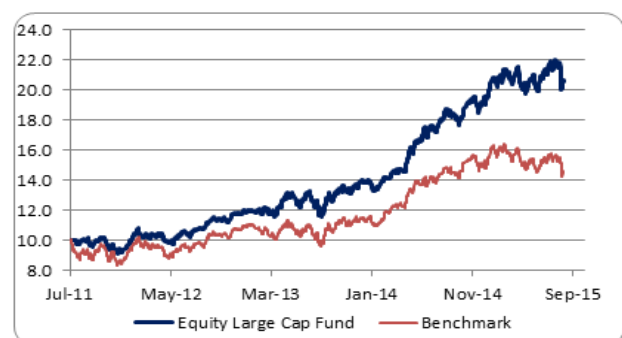
Fund Information

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

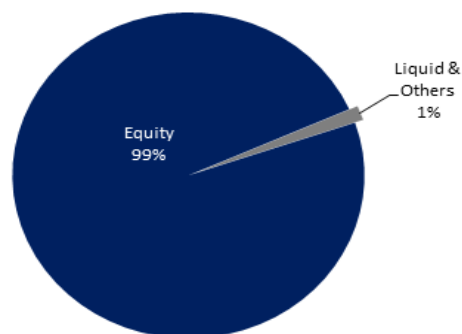
Asset Allocation Pattern

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

NAV (Net Asset Value)



Asset Allocation

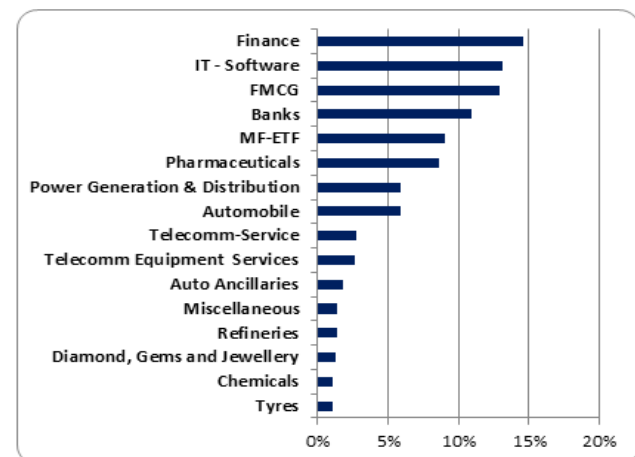


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	10.4%	23.4%	22.4%	19.4%	18.6%
Benchmark	-3.1%	13.2%	12.8%	10.9%	9.4%

Benchmark: Nifty

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- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	9%
HDFC	6%
MARUTI	5%
HCLTECH	4%
HDFCBANK	4%
HINDUNILVR	4%
TCS	3%
POWERGRID	3%
ICICIBANK	3%
INFRATEL	3%

*% of equity investment

Equity Top 250 Fund

*Fund Fact Sheet as on 31st Oct 2015.

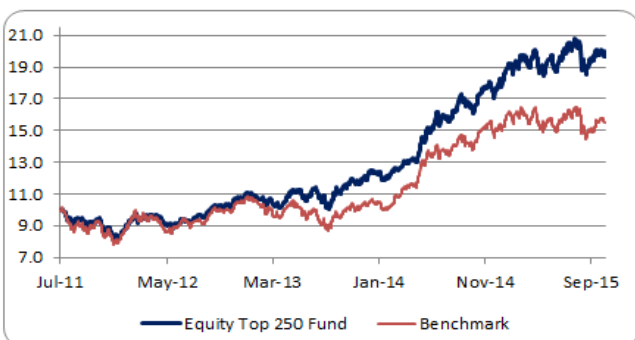
Fund Objective

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)



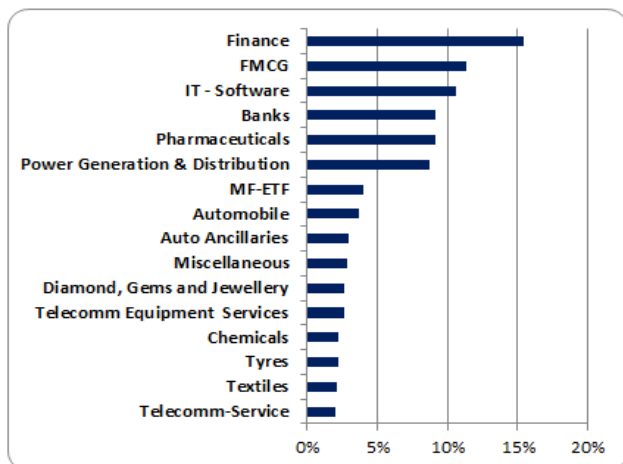
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	14.6%	28.6%	24.6%	20.6%	17.1%
Benchmark	4.2%	22.6%	16.2%	13.7%	10.7%

Benchmark: 50% Nifty & 50% CNX MIDCAP

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Sector Allocation

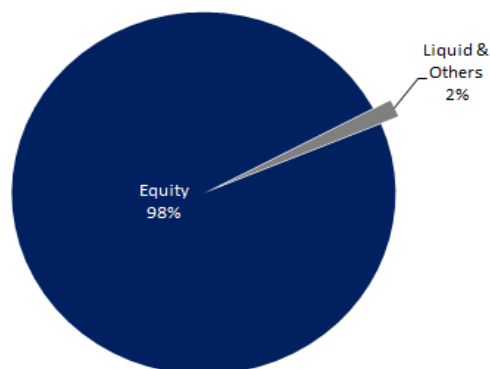


*% of equity investment

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 (%)
HDFC	4%
BANKBEES	4%
POWERGRID	3%
HDFCBANK	3%
SJVN	3%
RAJESHEXPO	3%
INFRATEL	3%
MINDTREE	3%
MARUTI	3%
MARICO	2%

*% of equity investment

Managed Fund

*Fund Fact Sheet as on 31st Oct 2015.

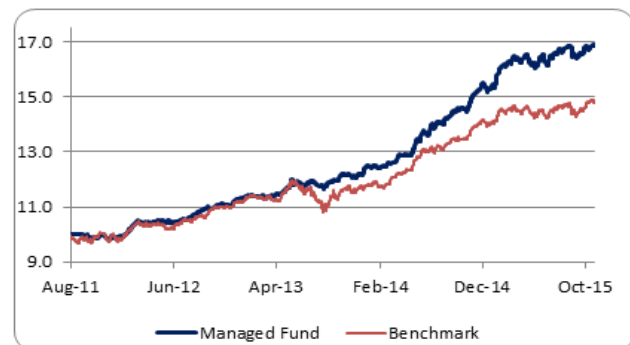
Fund Objective

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)

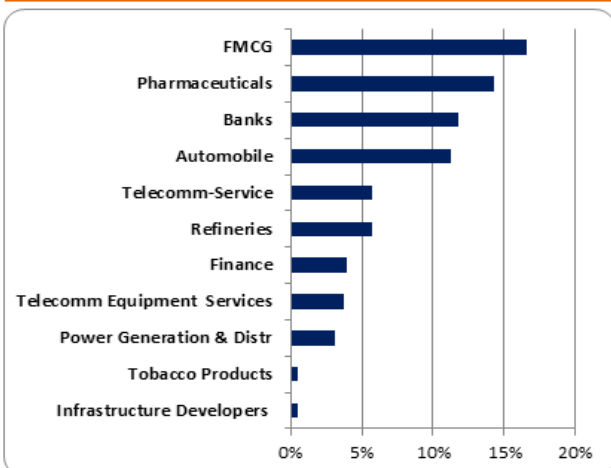


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	12.6%	17.6%	15.0%	13.9%	13.1%
Benchmark	6.8%	12.1%	10.5%	10.1%	9.6%

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

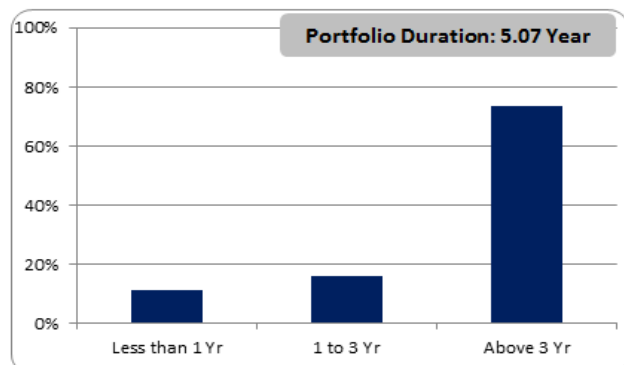
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Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

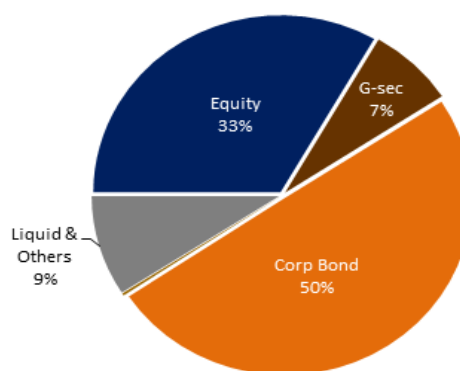


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

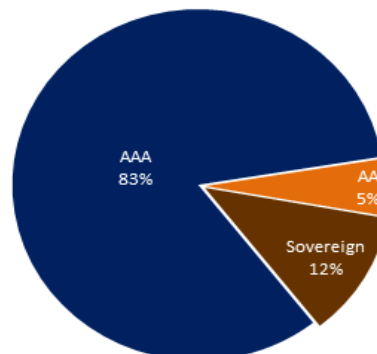


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	11%
HCLTECH	10%
HDFCBANK	10%
INFOSYSTCH	8%
DRREDDY	7%
BHARTIARTL	6%
RELIANCE	6%
COLPAL	4%
INFRATEL	4%
CADILAHC	4%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Price Earning Based Fund

*Fund Fact Sheet as on 31st Oct 2015

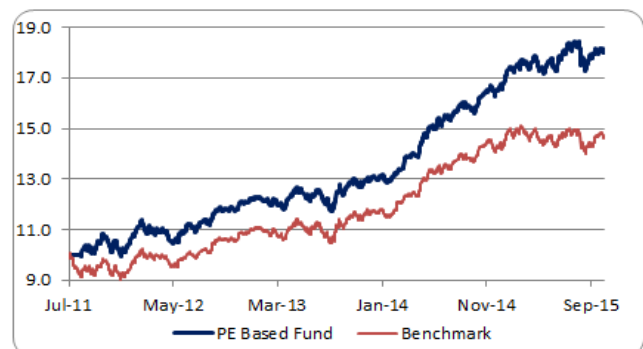
Fund Objective

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)



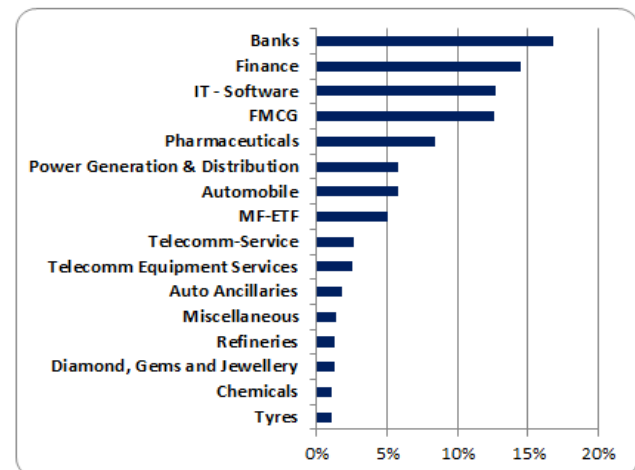
Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	11.1%	17.6%	15.3%	13.6%	14.7%
Benchmark	2.7%	11.9%	11.5%	10.5%	9.3%

Benchmark: 55% Nifty & 45% 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).

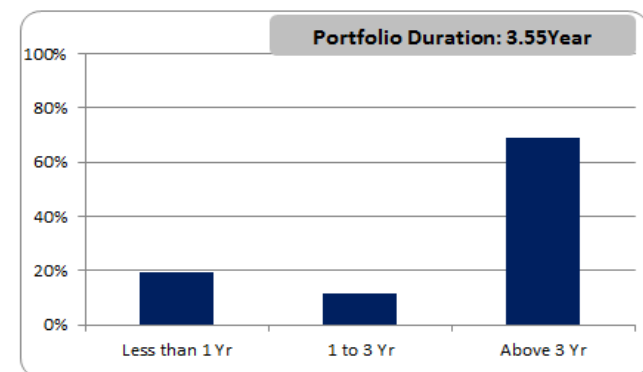
- Past Performance is not indicative of future performance.

Sector Allocation



* % of equity investment

Fixed Income Portfolio Maturity

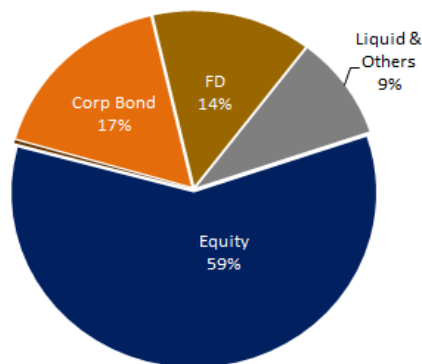


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

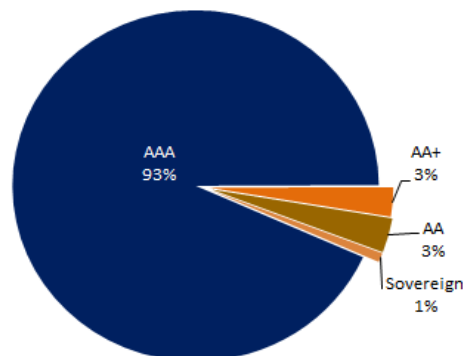


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFC	6%
HDFCBANK	6%
MARUTI	5%
BANKBEEES	5%
ICICIBANK	4%
HCLTECH	4%
HINDUNILVR	3%
AXISBANK	3%
TCS	3%
POWERGRID	3%

* % of equity investment

Debt Rating Profile



* % of fixed income investment

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

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