

Fund Assure

Investment Report, February 2017



FUND MANAGER DETAILS

Investment Report, February 2017

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Summary of number of Funds managed by Fund Managers alongwith details of Equity, Balanced and Debt

Sr.No	Type of Fund	Name of Funds	Name of Fund Manager
1	Equity Funds	Select Equity Fund	Ms. Cheenu Gupta
2		Future Select Equity Fund	
3		Super Select Equity Fund	
4		Super Select Equity Pension Fund	
5		India Consumption Fund	
6		Future Equity Pension Fund	
7		Top 50 Fund	Mr. Nitin Bansal
8		Multi Cap Fund	
9		Equity Fund	Mr. Rajeev Tewari
10		Whole Life Mid Cap Equity Fund	
11		Large Cap Equity Fund	
12		Top 200 Fund	
13		Infrastructure Fund	
14		Pension Equity Fund	
15	Debt Funds	Liquid Fund	Mr. Pankaj Khetan
16		Income Fund	
17		Short Term Fixed Income Fund	
18		Whole Life Short Term Fixed Income Fund	
19		Whole Life Income Fund	
20		Future Income Pension Fund	
21		Bond Fund	
22		Apex Pension 20 Investment Fund	
23		Discontinued Policy Fund	
24		Apex Supreme Investment Fund III	
25		Policyholders Unclaimed Fund	
26		Apex Investment Fund I	
27		Apex Pension 10 Investment Fund	
28		Apex Pension 15 Investment Fund	
29		Apex Pension Investment Fund	
30		Apex Plus Investment Fund	
31		Apex Supreme Investment Fund	
32		Apex Supreme Investment Fund – II	
33		Pension Short Term Fixed Income Fund	
34		Pension Income Fund	
35	Pension Liquid Fund		
36	Pension Bond Fund		
37	Hybrid Funds	Capital Guarantee Fund	Ms. Cheenu Gupta, Mr. Pankaj Khetan
38		Future Capital Guarantee Pension Fund	
39		110% Capital Guarantee Fund	
40		Super 110% Capital Guarantee Fund	

FUND MANAGER DETAILS

Investment Report, February 2017

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Summary of number of Funds managed by Fund Managers alongwith details of Equity, Balanced and Debt

Sr.No	Type of Fund	Name of Funds	Name of Fund Manager	
41	Hybrid Funds	Aggressive Growth Fund	Mr. Nitin Bansal, Mr. Pankaj Khetan	
42		Stable Growth Fund		
43		Whole Life Aggressive Growth Fund		
44		Whole Life Stable Growth Fund		
45		Growth Maximiser Fund		
46		Growth Enabler Fund		
47		Future Growth Pension Fund		
48		Future Balanced Pension Fund		
49		Aggressive Flexi Fund		
50		Stable Flexi Fund		
51		Growth Fund		
52		Balanced Fund		
53		Pension Balanced Fund		Mr. Rajeev Tewari, Mr. Pankaj Khetan
54		Pension Maxima Fund		
55		Pension Growth Fund		
56		Apex Return Lock-In-Fund		
57		Apex Return Lock-In-Fund II		
58		Apex Plus Return Lock-In-Fund		
59		Apex Pension Return Lock-In Fund		
60		Apex Pension 10 Return Lock-In Fund		
61		Apex Pension 15 Return Lock-In Fund		
62		Apex Pension 20 Return Lock-In Fund		
63		Apex Plus Return Lock-In-Fund II		
64		Apex Pension Return Lock-In Fund II		
65		Apex Pension 10 Return Lock-In Fund II		
66		Apex Pension 15 Return Lock-In Fund II		
67		Apex Pension 20 Return Lock-In Fund II		
68		Apex Supreme Return Lock-In-Fund		
69		Apex Supreme Return Lock-In Fund II		
70		Apex Supreme Return Lock-In Fund III		

Name of Fund Manager	No. of Funds Managed
Mr. Rajeev Tewari	24
Mr. Nitin Bansal	15
Ms. Cheenu Gupta	9
Mr. Pankaj Khetan	56

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Equity Fund

**Short Term Fixed
Income Fund**

Income Fund

Liquid Fund

Bond Fund

Balanced Fund

EQUITY FUND

ULGF 001 02/03/04 E1 110
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Fund Details

Investment Objective: The primary investment objective of the fund is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity linked securities.

NAV as on 28 February, 17: ₹58.1822

Benchmark: S&P BSE Sensex - 100%

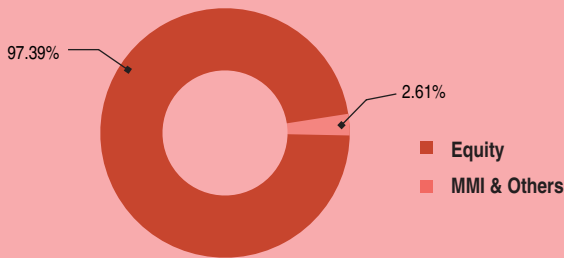
Corpus as on 28 February, 17: ₹74.93 Crs.

Fund Manager: Mr. Rajeev Tewari

Investment Style

Investment Style			Size
Value	Blend	Growth	Large
			Mid
			Small

Asset Allocation



AUM (in Crores)

Instrument	AUM
Equity	72.97
Debt	-
MMI & Others	1.96

Portfolio

Instrument	% Of NAV
Equity	97.39
HDFC Bank Ltd.	6.49
Reliance Industries Ltd.	5.82
ITC Ltd.	5.79
Infosys Technologies Ltd.	5.40
ICICI Bank Ltd.	5.35
Larsen and Toubro Ltd.	4.22
Goldman Sachs Banking Index Exchange Traded Scheme	4.17
Tata Motors Ltd.	2.93
Tata Consultancy Services Ltd.	2.80
Indusind Bank Ltd.	2.57
Other Equity	51.85
MMI & Others	2.61
Total	100.00

Fund Performance

Period	Date	NAV	S&P BSE Sensex	NAV Change	INDEX Change
Last 1 Month	31-Jan-17	55.7987	27655.96	4.27%	3.93%
Last 3 Months	30-Nov-16	53.7129	26652.81	8.32%	7.84%
Last 6 Months	31-Aug-16	56.5174	28452.17	2.95%	1.02%
Last 1 Year	29-Feb-16	45.0396	23002.00	29.18%	24.96%
Last 2 Years	28-Feb-15	55.6139	29361.50	2.28%	-1.06%
Last 3 Years	28-Feb-14	40.1037	21120.12	13.21%	10.82%
Last 4 Years	28-Feb-13	35.5413	18861.54	13.11%	11.11%
Last 5 Years	29-Feb-12	33.4592	17752.68	11.70%	10.12%
Since Inception	29-Mar-04	10.0000	5571.37	14.59%	13.53%

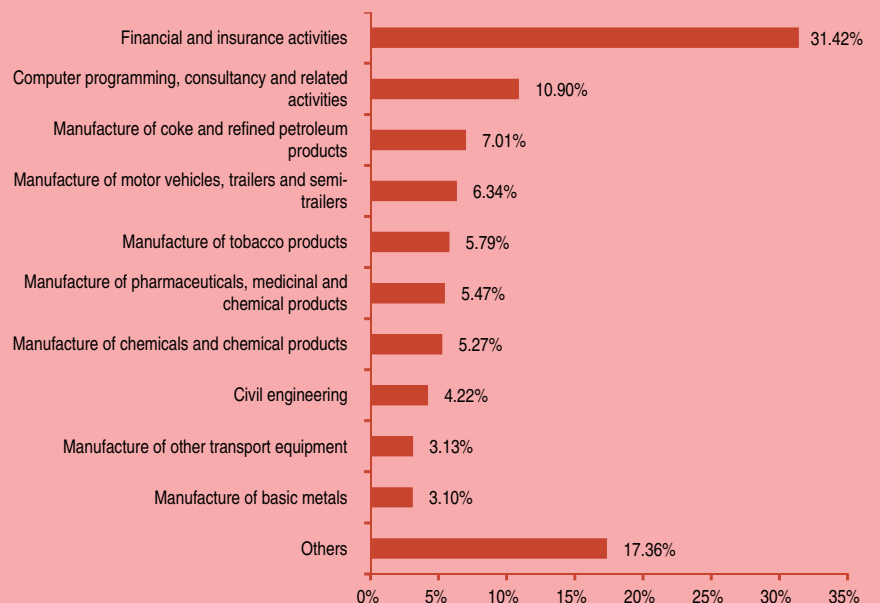
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 100%	97%
Money Market & Others *	0% - 40%	3%

*Money Market & Others includes current assets

Sector Allocation



SHORT TERM FIXED INCOME FUND

ULGF 004 01/07/06 S1 110
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Fund Details

Investment Objective: Short Term Fixed Income Fund is a unit linked fund devised with the objective of generating stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the fund may be in the range of 1-3 years.

NAV as on 28 February, 17: ₹21.2155

Benchmark: CRISIL Short Term Bond Fund Index - 100%

Corpus as on 28 February, 17: ₹7.28 Crs.

Fund Manager: Mr. Pankaj Khetan

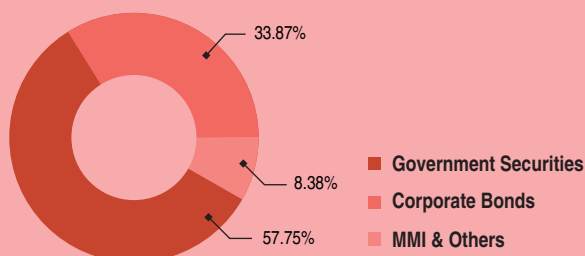
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

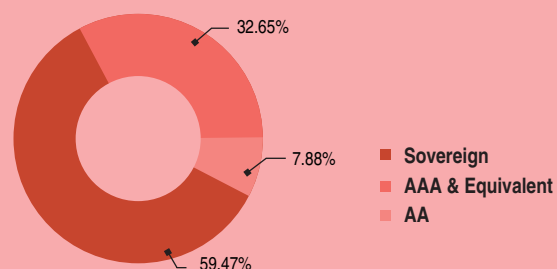
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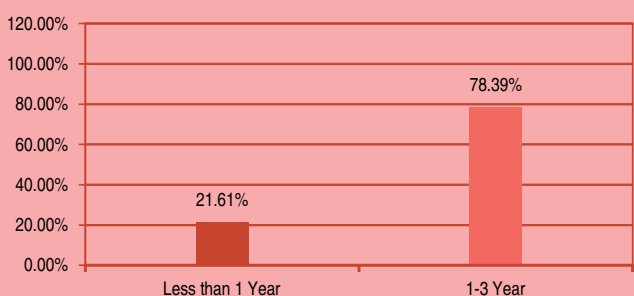
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	6.67
MMI & Others	0.61

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Government Securities	57.75	7.85% PFC Ltd. 15-Apr-19	4.19
7.28% GOI 03-Jun-19	31.84	8.25% Bajaj Finance Ltd. 19-Aug-19	2.81
7.83% GOI 11-Apr-18	17.72	7.90% Bajaj Finance Ltd. 27-Sep-19	2.79
6.05% GOI 02-Feb-19	8.19	0.00% NHB 24-Dec-18	2.18
Corporate Bonds	33.87	9.00% EXIM Bank 10-Jan-19	1.42
9.30% Blue Dart Express Ltd. 20-Nov-17	7.66	MMI & Others	8.38
11.00% IOC Ltd. 10-Sep-18	7.25	Total	100.00
8.43% IDFC Bank Ltd. 02-Feb-18	5.57		

Fund Performance

Period	Date	NAV	Crisil Short Term Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jan-17	21.1749	2860.33	0.19%	-0.07%
Last 3 Months	30-Nov-16	21.0576	2839.74	0.75%	0.66%
Last 6 Months	31-Aug-16	20.4654	2753.66	3.67%	3.80%
Last 1 Year	29-Feb-16	19.5645	2609.02	8.44%	9.56%
Last 2 Years	28-Feb-15	18.2274	2412.61	7.89%	8.85%
Last 3 Years	28-Feb-14	16.6371	2179.98	8.44%	9.45%
Last 4 Years	28-Feb-13	15.4372	2009.60	8.27%	9.21%
Last 5 Years	29-Feb-12	14.1397	1847.91	8.45%	9.12%
Since Inception	03-Jul-06	10.0000	1242.33	7.31%	8.13%

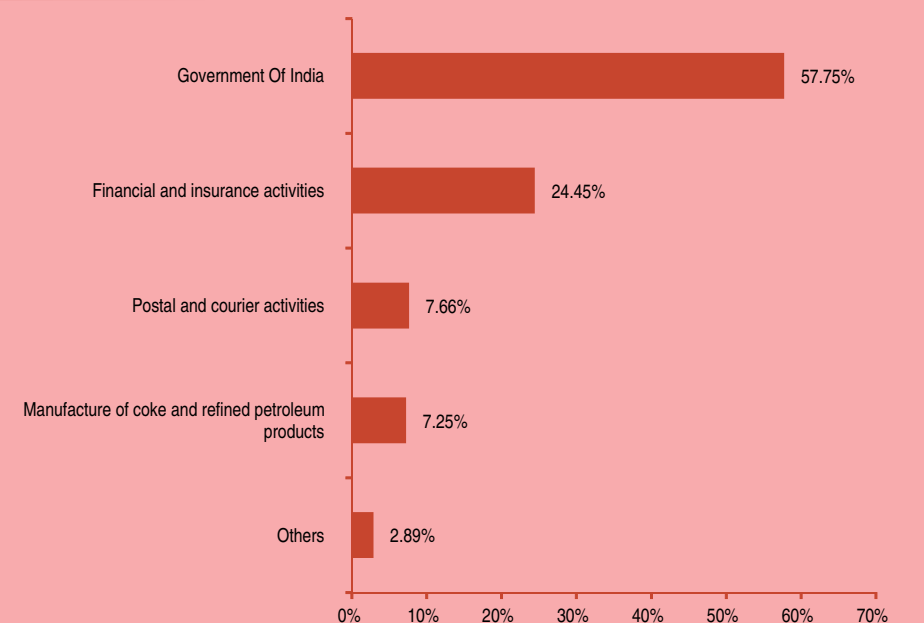
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt, Money Market & Others *	0% - 100%	100%

*Money Market & Others includes current assets

Sector Allocation



INCOME FUND

ULGF 002 02/03/04 I1 110
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Fund Details

Investment Objective: The primary investment objective of the fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 February, 17: ₹25.3943

Benchmark: CRISIL Composite Bond Fund Index - 100%

Corpus as on 28 February, 17: ₹251.55 Crs.

Fund Manager: Mr. Pankaj Khetan

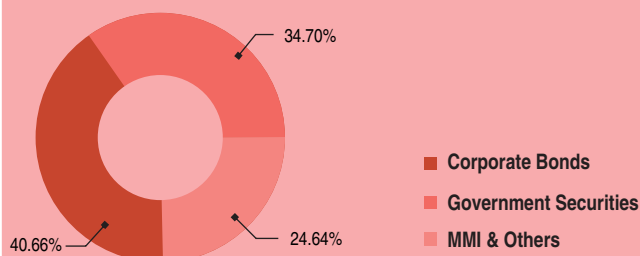
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

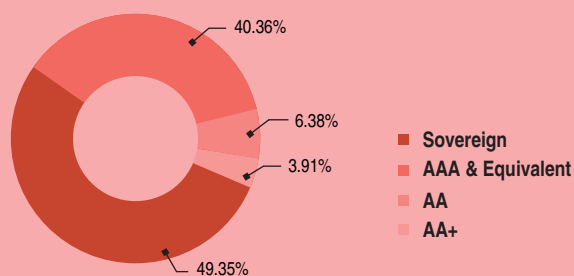
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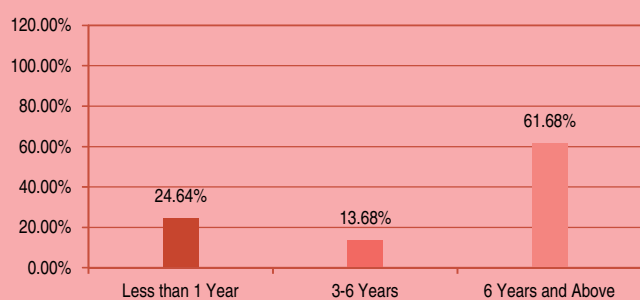
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	189.56
MMI & Others	61.99

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	40.66	Other Corporate Bonds	3.35
7.95% HDFC Bank Ltd. 21-Sep-26	7.41	Government Securities	34.70
2.00% Tata Steel Ltd. 23-Apr-22	6.26	8.17% GOI 01-Dec-44	11.23
9.24% LIC Housing Finance Ltd 30-Sep-24	4.31	8.83% GOI 25-Nov-23	8.75
8.85% Yes Bank Ltd. 24-Feb-25	3.83	8.40% GOI 28-Jul-24	4.51
7.40% PFC Ltd. 30-Sep-21	3.61	7.68% GOI 15-Dec-23	3.80
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.52	6.90% GOI 04-Feb-26	3.47
8.17% NHPC Ltd 27-Jun-31	3.05	8.15% GOI 24-Nov-26	1.52
8.70% IDFC Bank Ltd. 20-May-25	2.31	7.72% GOI 26-Oct-55	1.41
8.25% Exim Bank 23-Jun-31	2.26	MMI & Others	24.64
8.13% NPCIL 28-Mar-30	0.75	Total	100.00

Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jan-17	25.8898	2832.18	-1.91%	-1.68%
Last 3 Months	30-Nov-16	26.1815	2834.61	-3.01%	-1.76%
Last 6 Months	31-Aug-16	24.7818	2693.69	2.47%	3.38%
Last 1 Year	29-Feb-16	22.5488	2493.93	12.62%	11.66%
Last 2 Years	28-Feb-15	21.4874	2330.28	8.71%	9.32%
Last 3 Years	28-Feb-14	18.3951	2016.87	11.35%	11.35%
Last 4 Years	28-Feb-13	17.7632	1951.91	9.35%	9.29%
Last 5 Years	29-Feb-12	16.1186	1790.26	9.52%	9.24%
Since Inception	02-Mar-04	10.0000	1193.20	7.43%	6.73%

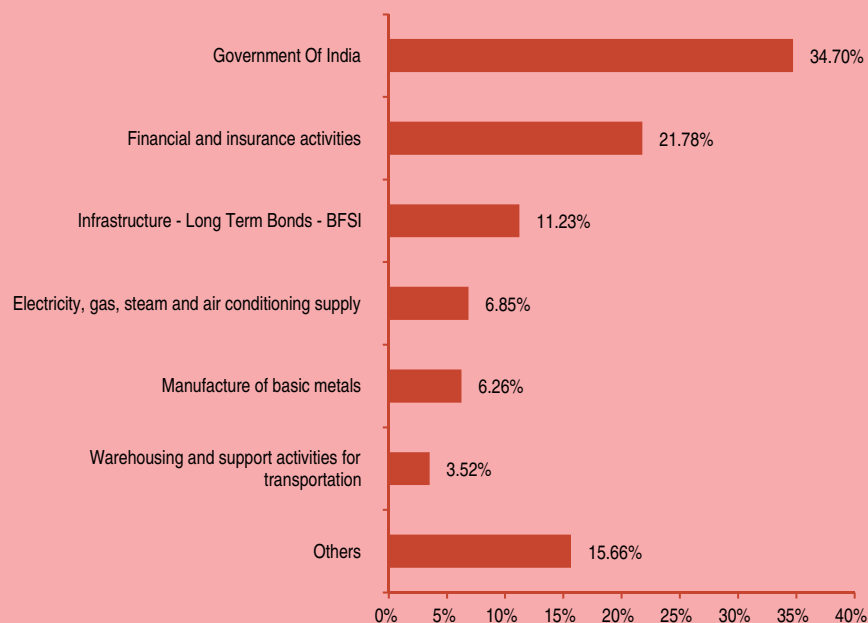
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt, Money Market & Others *	0% - 100%	100%

*Money Market & Others includes current assets

Sector Allocation



LIQUID FUND

ULGF 003 02/03/04 L1 110
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Fund Details

Investment Objective: The primary investment objective of the fund is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made primarily in money market and debt securities. The fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 February, 17: ₹23.6416

Benchmark: CRISIL Liquid Fund Index - 100%

Corpus as on 28 February, 17: ₹17.79 Crs.

Fund Manager: Mr. Pankaj Khetan

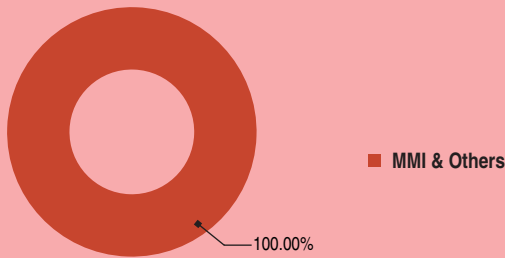
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

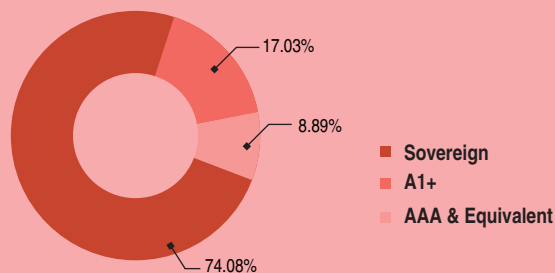
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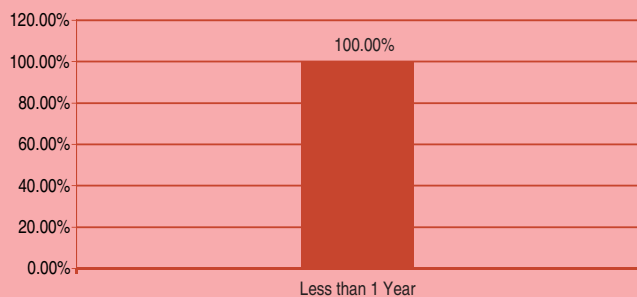
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	-
MMI & Others	17.79

Portfolio

Instrument	% Of NAV
MMI & Others	100.00
Total	100.00

Fund Performance

Period	Date	NAV	Crisil Liquid Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jan-17	23.5389	2656.72	0.44%	0.53%
Last 3 Months	30-Nov-16	23.3135	2629.90	1.41%	1.55%
Last 6 Months	31-Aug-16	22.9704	2585.53	2.92%	3.29%
Last 1 Year	29-Feb-16	22.2566	2486.70	6.22%	7.40%
Last 2 Years	28-Feb-15	20.7472	2301.84	6.75%	7.71%
Last 3 Years	28-Feb-14	19.1414	2108.58	7.29%	8.20%
Last 4 Years	28-Feb-13	17.7291	1931.63	7.46%	8.44%
Last 5 Years	29-Feb-12	16.2583	1782.95	7.78%	8.42%
Since Inception	25-May-04	10.0000	1113.63	6.97%	7.09%

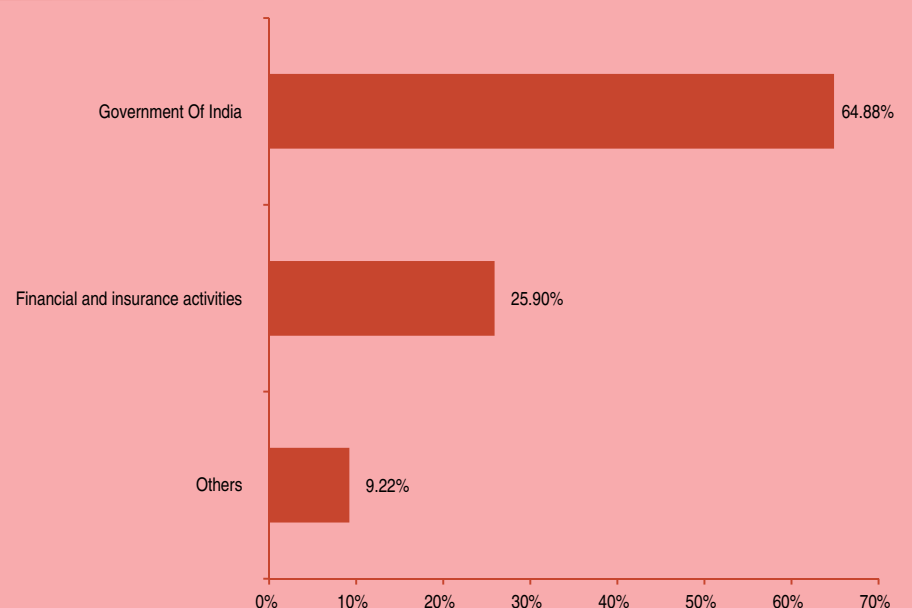
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Money Market & Others *	0% - 100%	100%

*Money Market & Others includes current assets

Sector Allocation



BOND FUND

ULGF 005 17/08/07 BO 110
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Fund Details

Investment Objective: The primary investment objective of the fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The fund will have no investments in equity or equity linked instruments at any point in time.

NAV as on 28 February, 17: ₹21.6874

Benchmark: CRISIL Composite Bond Fund Index - 100%

Corpus as on 28 February, 17: ₹63.24 Crs.

Fund Manager: Mr. Pankaj Khetan

Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

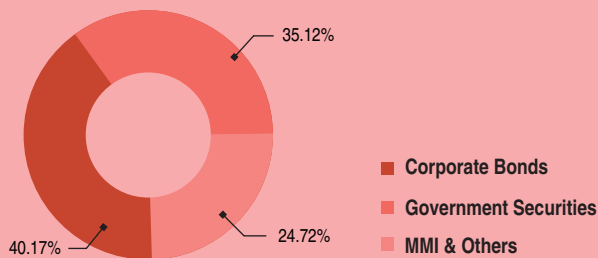
Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	40.17	Other Corporate Bonds	3.90
7.95% HDFC Bank Ltd. 21-Sep-26	7.36	Government Securities	35.12
8.57% LIC Housing Finance Ltd. 18-Jul-2025 (Put 20-09-2018 Call-N.A.)	6.15	8.17% GOI 01-Dec-44	11.56
8.17% NHPC Ltd 27-Jun-31	4.54	8.83% GOI 25-Nov-23	8.68
8.85% Yes Bank Ltd. 24-Feb-25	3.97	8.40% GOI 28-Jul-24	4.51
7.40% PFC Ltd. 30-Sep-21	3.79	7.68% GOI 15-Dec-23	3.80
9.48% REC Ltd. 10-Aug-21	2.55	6.90% GOI 04-Feb-26	3.25
10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	2.45	7.72% GOI 26-Oct-55	1.76
8.70% IDFC Bank Ltd. 20-May-25	2.34	8.15% GOI 24-Nov-26	1.57
8.25% Exim Bank 23-Jun-31	2.29	MMI & Others	24.72
8.13% NPCIL 28-Mar-30	0.82	Total	100.00

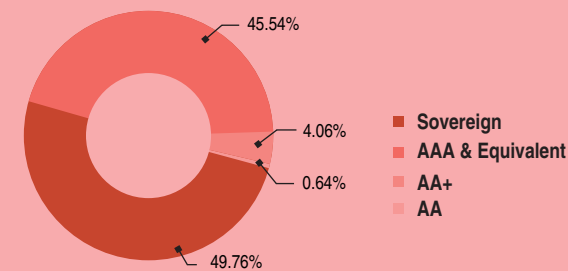
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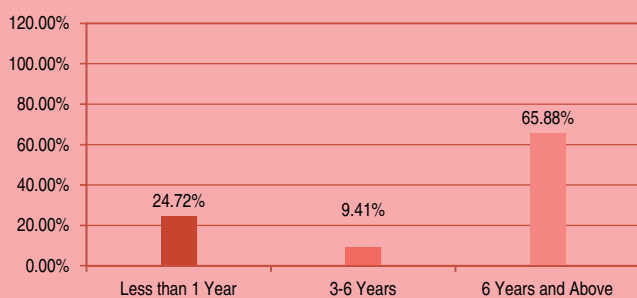
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	47.61
MMI & Others	15.63

Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Jan-17	22.1250	2832.18	-1.98%	-1.68%
Last 3 Months	30-Nov-16	22.3784	2834.61	-3.09%	-1.76%
Last 6 Months	31-Aug-16	21.1825	2693.69	2.38%	3.38%
Last 1 Year	29-Feb-16	19.3149	2493.93	12.28%	11.66%
Last 2 Years	28-Feb-15	18.3518	2330.28	8.71%	9.32%
Last 3 Years	28-Feb-14	15.7379	2016.87	11.28%	11.35%
Last 4 Years	28-Feb-13	15.1625	1951.91	9.36%	9.29%
Last 5 Years	29-Feb-12	13.7478	1790.26	9.55%	9.24%
Since Inception	17-Aug-07	10.0000	1339.53	8.45%	7.97%

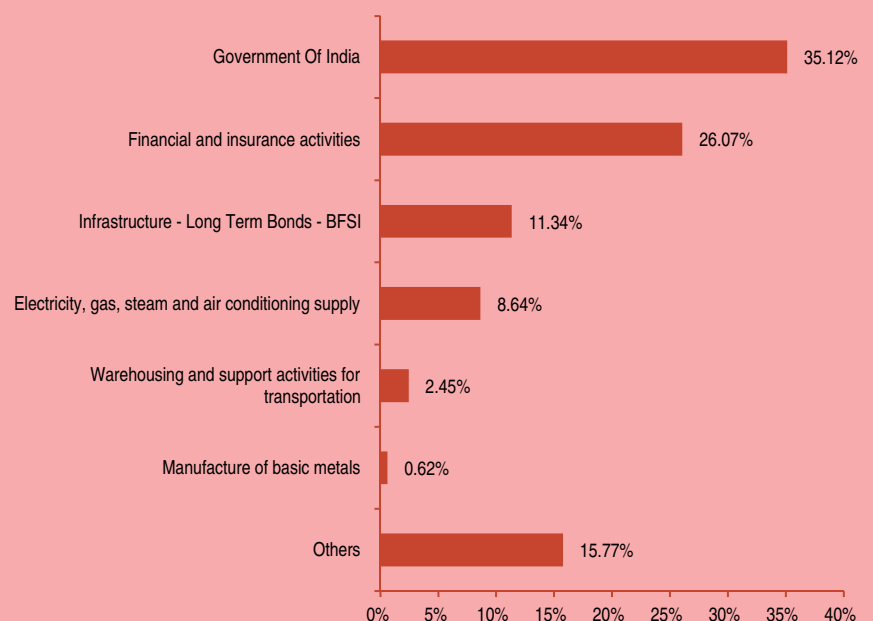
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0%	-
Debt, Money Market & Others *	0% - 100%	100%

*Money Market & Others includes current assets

Sector Allocation



BALANCED FUND

ULGF 006 17/08/07 BL 110
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Fund Details

Investment Objective: The objective of the fund is to supplement the income generation from the fixed income instruments with capital appreciation of the equity assets.

NAV as on 28 February, 17: ₹20.5400

Benchmark: Nifty 50 - 10% & CRISIL Composite Bond Fund Index - 90%

Corpus as on 28 February, 17: ₹73.92 Crs.

Fund Manager: Mr. Rajeev Tewari & Mr. Pankaj Khetan

Debt Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

Equity Investment Style

Investment Style			Size
Value	Blend	Growth	
			Large
			Mid
			Small

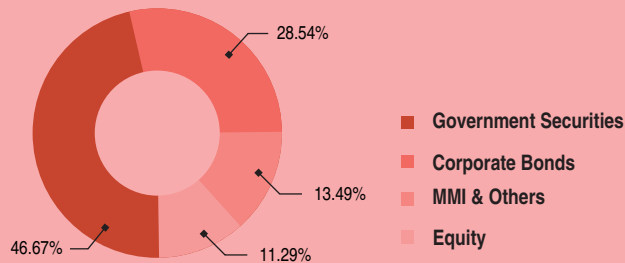
Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Government Securities	46.67	10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	0.90
8.17% GOI 01-Dec-44	12.39	MMI & Others	13.49
6.97% GOI 06-Sep-26	11.85	Equity	11.29
7.59% GOI 11-Jan-26	10.91	HDFC Bank Ltd.	1.13
7.28% GOI 03-Jun-19	4.69	Infosys Technologies Ltd.	1.03
8.83% GOI 25-Nov-23	4.15	Reliance Industries Ltd.	1.00
8.40% GOI 28-Jul-24	2.54	ITC Ltd.	0.80
8.15% GOI 24-Nov-26	0.14	ICICI Bank Ltd.	0.79
Corporate Bonds	28.54	Larsen and Toubro Ltd.	0.60
8.11% REC Ltd. 07-Oct-25	7.20	Tata Motors Ltd.	0.55
7.17% NHAI Ltd. 23-Dec-21	5.49	Tata Consultancy Services Ltd.	0.50
8.98% PFC Ltd. 08-Oct-24 (Put-08-10-2016 Call-N.A)	5.22	Bharat Petroleum Corporation Ltd.	0.45
7.95% HDFC Bank Ltd. 21-Sep-26	4.52	Sun Pharmaceuticals Industries Ltd.	0.37
8.49% NTPC Ltd. 25-Mar-25	3.00	Other Equity	2.94
9.09% IRFC Ltd. 29-Mar-26	2.22	Total	100.00

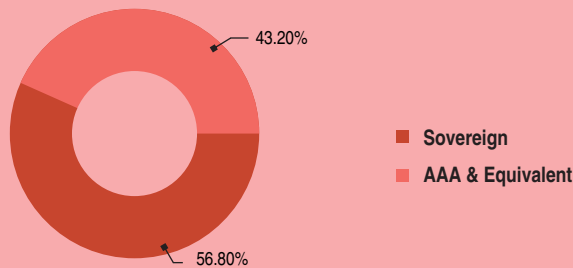
Modified Duration

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Asset Allocation



Rating Profile



AUM (in Crores)

Instrument	AUM
Equity	8.35
Debt	55.60
MMI & Others	9.97

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 20%	11%
Debt, Money Market & Others *	80% - 100%	89%

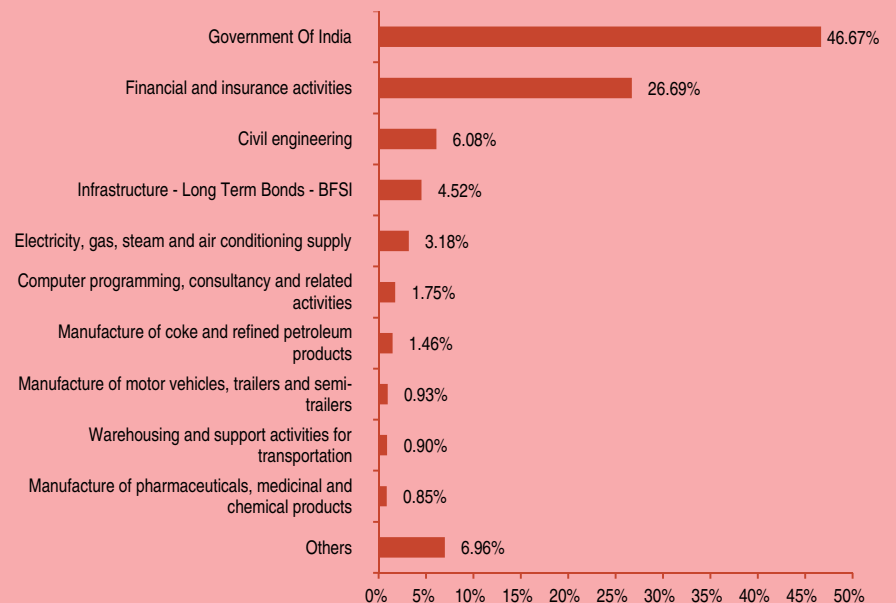
*Money Market & Others includes current assets

Fund Performance

Period	Date	NAV	NAV Change	INDEX Change
Last 1 Month	31-Jan-17	20.7982	-1.24%	-1.14%
Last 3 Months	30-Nov-16	20.8870	-1.66%	-0.79%
Last 6 Months	31-Aug-16	20.0587	2.40%	3.15%
Last 1 Year	29-Feb-16	18.1492	13.17%	13.20%
Last 2 Years	28-Feb-15	17.9794	6.88%	8.37%
Last 3 Years	28-Feb-14	15.0593	10.90%	11.44%
Last 4 Years	28-Feb-13	14.2843	9.51%	9.54%
Last 5 Years	29-Feb-12	13.1486	9.33%	9.37%
Since Inception	17-Aug-07	10.0000	7.83%	8.01%

Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Sector Allocation



Tata AIA Life Insurance's Investment team

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Chief Investment Officer

Ms. Cheenu Gupta
Senior Analyst & Fund Manager

Mr. Nalin Ladiwala
Analyst & Fund Manager

Mr. Rajeev Tewari
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