

Fund Assure

Investment Report, November 2017



FUND MANAGER DETAILS

Investment Report, November 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 Agarwal
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 Agarwal
38		Future Capital Guarantee Pension Fund	
39		110% Capital Guarantee Fund	
40		Super 110% Capital Guarantee Fund	

FUND MANAGER DETAILS

Investment Report, November 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 Agarwal	
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 Agarwal
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		

Mr. Rajeev Tewari	24
Mr. Nitin Bansal	15
Ms. Cheenu Gupta	9
Mr. Pankaj Agarwal	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 30 November, 17: ₹67.0357

Benchmark: S&P BSE Sensex - 100%

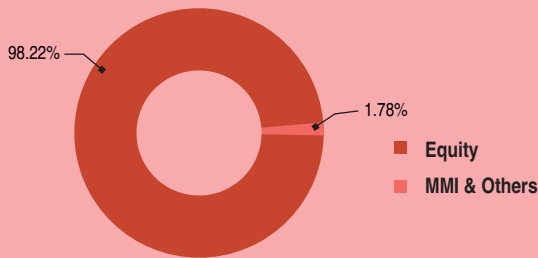
Corpus as on 30 November, 17: ₹87.99 Crs.

Fund Manager: Mr. Rajeev Tewari

Investment Style

Investment Style			Size
Value	Blend	Growth	Large
			Mid
			Small

Asset Allocation



AUM (in Crores)

Instrument	AUM
Equity	86.42
Debt	-
MMI & Others	1.57

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Equity	98.22	Yes Bank Ltd.	2.27
Reliance Industries Ltd.	7.37	Hindustan Unilever Ltd.	1.92
ITC Ltd.	6.71	Asian Paints Ltd.	1.82
HDFC Bank Ltd.	6.53	State Bank of India	1.82
ICICI Bank Ltd.	5.92	Sun Pharmaceuticals Industries Ltd.	1.73
Infosys Technologies Ltd.	5.32	HCL Technologies Ltd.	1.63
Larsen and Toubro Ltd.	4.46	DCB Bank Ltd.	1.58
Reliance ETF Bank BeES	4.39	Power Grid Corporation of India Ltd.	1.53
Tata Motors Ltd.	4.04	Bajaj Auto Ltd.	1.50
Maruti Suzuki India Ltd.	3.08	Other Equity	26.93
Indusind Bank Ltd.	2.77	MMI & Others	1.78
Tata Consultancy Services Ltd.	2.55	Total	100.00
Hindalco Industries Ltd.	2.32		

Fund Performance

Period	Date	NAV	S&P BSE Sensex	NAV Change	INDEX Change
Last 1 Month	31-Oct-17	67.2634	33213.13	-0.34%	-0.19%
Last 3 Months	31-Aug-17	64.6914	31730.49	3.62%	4.47%
Last 6 Months	31-May-17	62.8910	31145.80	6.59%	6.43%
Last 1 Year	30-Nov-16	53.7129	26652.81	24.80%	24.37%
Last 2 Years	30-Nov-15	50.7175	26145.67	14.97%	12.60%
Last 3 Years	28-Nov-14	53.9675	28693.99	7.50%	4.93%
Last 4 Years	29-Nov-13	39.1148	20791.93	14.42%	12.37%
Last 5 Years	30-Nov-12	36.5597	19339.90	12.89%	11.38%
Since Inception	29-Mar-04	10.0000	5571.37	14.92%	13.92%

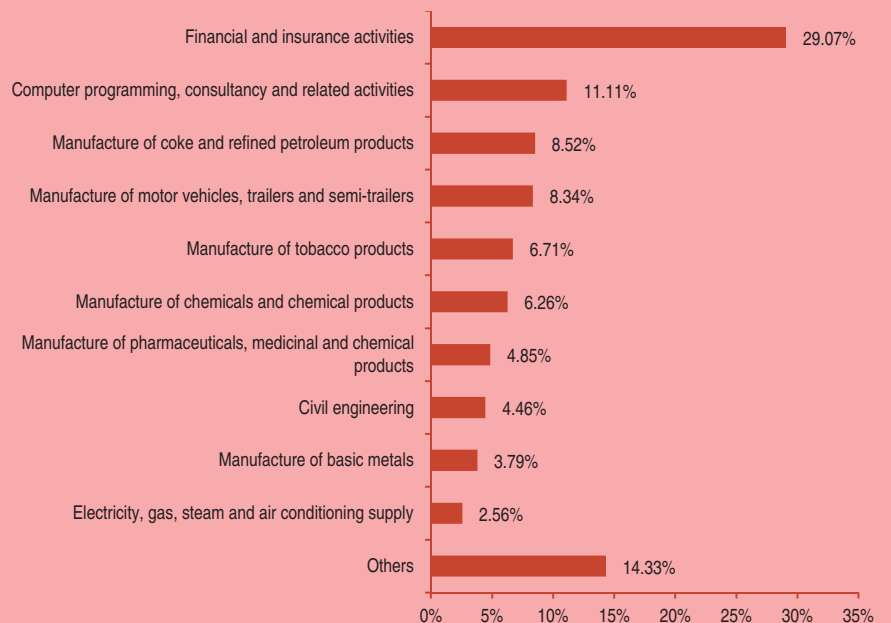
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 100%	98%
Money Market & Others *	0% - 40%	2%

*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 30 November, 17: ₹22.0803

Benchmark: CRISIL Short Term Bond Fund Index - 100%

Corpus as on 30 November, 17: ₹7.87 Crs.

Fund Manager: Mr. Pankaj Agarwal

Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

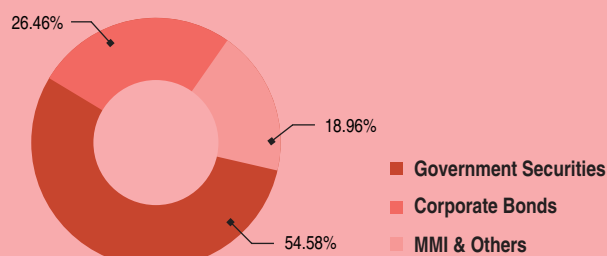
Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Government Securities	54.58	8.43% IDFC Bank Ltd. 02-Feb-18	5.10
7.28% GOI 03-Jun-19	18.40	8.25% Bajaj Finance Ltd. 19-Aug-19	2.58
7.83% GOI 11-Apr-18	16.22	7.90% Bajaj Finance Ltd. 27-Sep-19	2.57
7.80% GOI 03-May-20	12.37	0.00% NHB 24-Dec-18	2.11
6.05% GOI 02-Feb-19	7.59	11.00% IOC Ltd. 10-Sep-18	1.31
Corporate Bonds	26.46	9.00% EXIM Bank 10-Jan-19	1.30
6.78% Reliance Industries Ltd 16-Sep-20	6.28	MMI & Others	18.96
8.37% REC Ltd. 14-Aug-20	5.22	Total	100.00

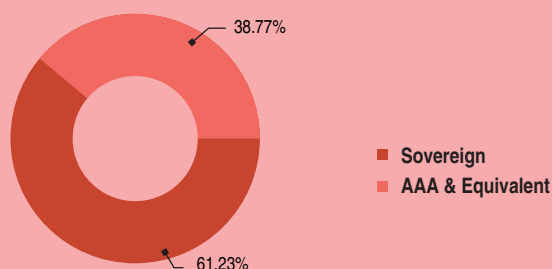
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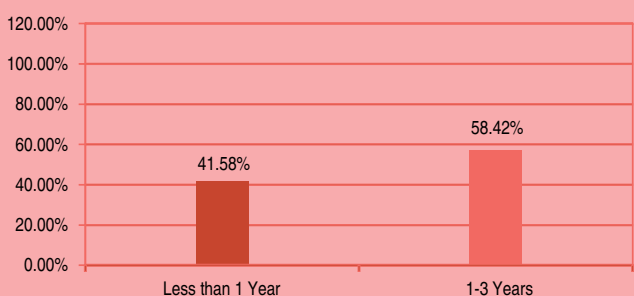
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	6.38
MMI & Others	1.49

Fund Performance

Period	Date	NAV	Crisil Short Term Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Oct-17	22.0159	3000.29	0.29%	0.27%
Last 3 Months	31-Aug-17	21.8502	2978.48	1.05%	1.00%
Last 6 Months	31-May-17	21.4746	2913.22	2.82%	3.27%
Last 1 Year	30-Nov-16	21.0576	2839.74	4.86%	5.94%
Last 2 Years	30-Nov-15	19.2795	2567.58	7.02%	8.24%
Last 3 Years	28-Nov-14	17.8301	2357.70	7.39%	8.46%
Last 4 Years	29-Nov-13	16.3316	2134.67	7.83%	8.96%
Last 5 Years	30-Nov-12	15.1744	1974.32	7.79%	8.79%
Since Inception	03-Jul-06	10.0000	1242.33	7.18%	8.05%

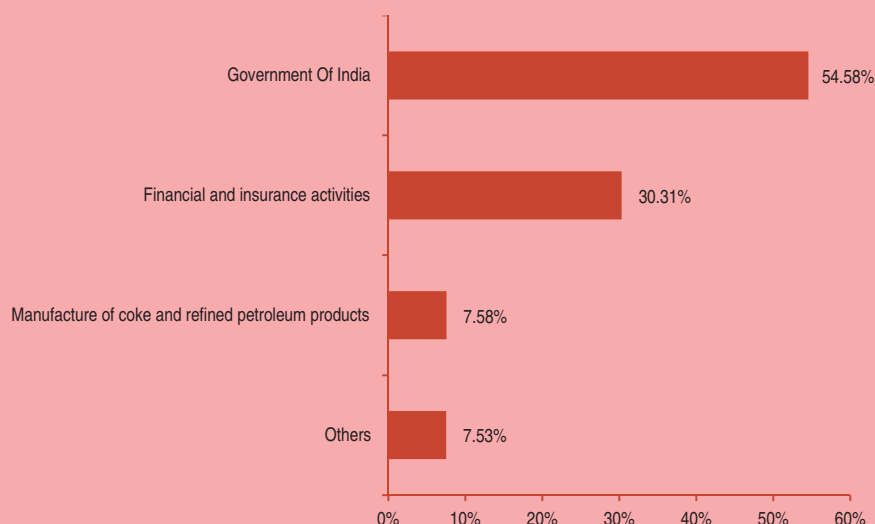
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 30 November, 17: ₹26.7850

Benchmark: CRISIL Composite Bond Fund Index - 100%

Corpus as on 30 November, 17: ₹258.87 Crs.

Fund Manager: Mr. Pankaj Agarwal

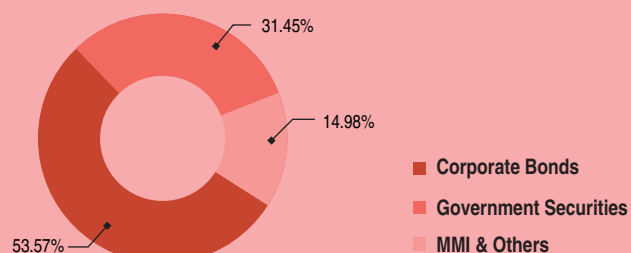
Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

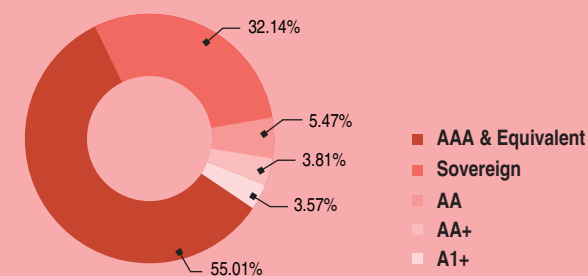
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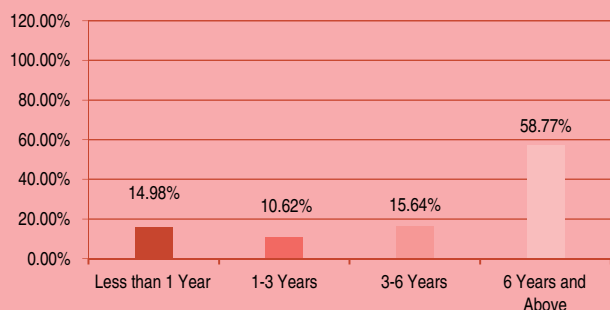
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	220.09
MMI & Others	38.77

Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	53.57	Other Corporate Bonds	5.62
7.95% HDFC Bank Ltd. 21-Sep-26	7.20	Government Securities	31.45
7.71% NABARD 17-Mar-32 (GOI S)	7.15	8.17% GOI 01-Dec-44	11.20
7.00% Reliance Industries Ltd 31-Aug-22	6.90	6.90% GOI 04-Feb-26	10.81
2.00% Tata Steel Ltd. 23-Apr-22	5.35	8.24% GOI 10-Nov-33	3.76
8.85% Yes Bank Ltd. 24-Feb-25	3.73	8.13% GOI 22-Jun-45	3.70
8.19% IRFC Ltd. 27-Apr-19	3.65	6.35% GOI 23-Dec-24	1.98
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.60	MMI & Others	14.98
7.49% HDFC Ltd. 25-Jan-19	3.49	Total	100.00
7.1455% Kotak Mahindra Prime Ltd. 16-Jan-19	3.48		
7.75% PFC Ltd. 22-Mar-27(GOI S)	3.40		

Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Oct-17	26.8582	2947.87	-0.27%	-0.14%
Last 3 Months	31-Aug-17	26.8314	2944.35	-0.17%	-0.02%
Last 6 Months	31-May-17	26.0896	2859.44	2.67%	2.95%
Last 1 Year	30-Nov-16	26.1815	2834.61	2.31%	3.85%
Last 2 Years	30-Nov-15	22.5131	2464.44	9.08%	9.29%
Last 3 Years	28-Nov-14	20.5968	2254.22	9.15%	9.30%
Last 4 Years	29-Nov-13	18.1498	1985.39	10.22%	10.35%
Last 5 Years	30-Nov-12	17.2966	1906.42	9.14%	9.08%
Since Inception	02-Mar-04	10.0000	1193.20	7.43%	6.78%

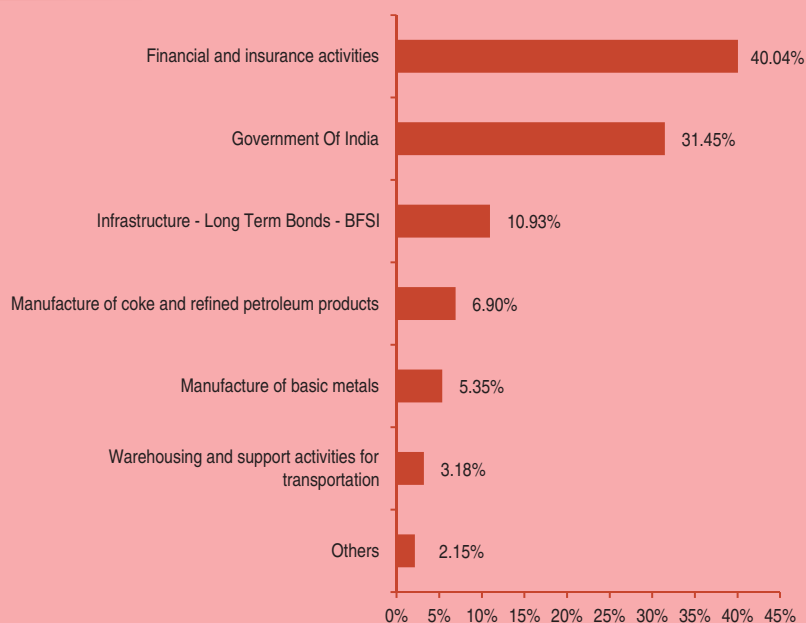
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 30 November, 17: ₹24.6082

Benchmark: CRISIL Liquid Fund Index - 100%

Corpus as on 30 November, 17: ₹17.21 Crs.

Fund Manager: Mr. Pankaj Agarwal

Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

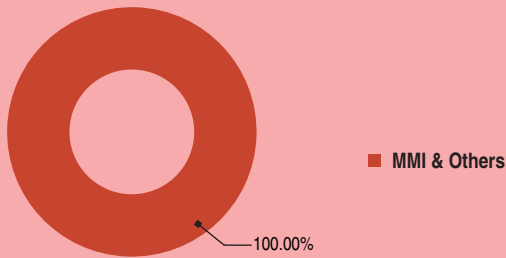
Portfolio

Instrument	% Of NAV
MMI & Others	100.00
Total	100.00

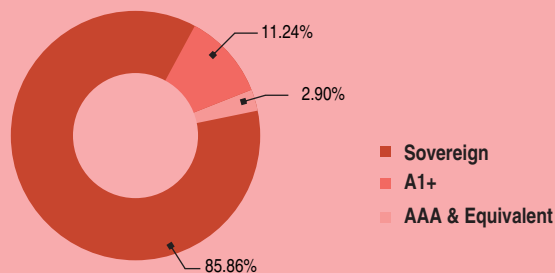
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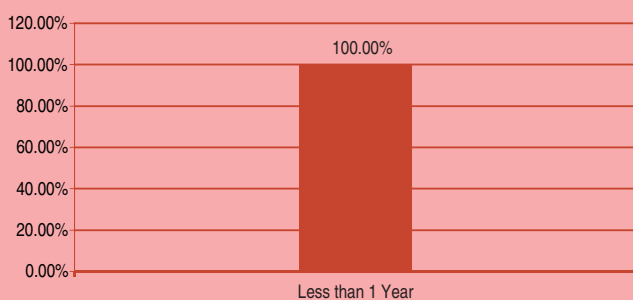
Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	-
MMI & Others	17.21

Fund Performance

Period	Date	NAV	Crisil Liquid Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Oct-17	24.5031	2789.51	0.43%	0.52%
Last 3 Months	31-Aug-17	24.2907	2760.25	1.31%	1.59%
Last 6 Months	31-May-17	23.9703	2714.91	2.66%	3.28%
Last 1 Year	30-Nov-16	23.3135	2629.90	5.55%	6.62%
Last 2 Years	30-Nov-15	21.9016	2443.06	6.00%	7.13%
Last 3 Years	28-Nov-14	20.3502	2254.93	6.54%	7.53%
Last 4 Years	29-Nov-13	18.7875	2063.79	6.98%	7.96%
Last 5 Years	30-Nov-12	17.3695	1895.39	7.22%	8.15%
Since Inception	25-May-04	10.0000	1113.63	6.88%	7.07%

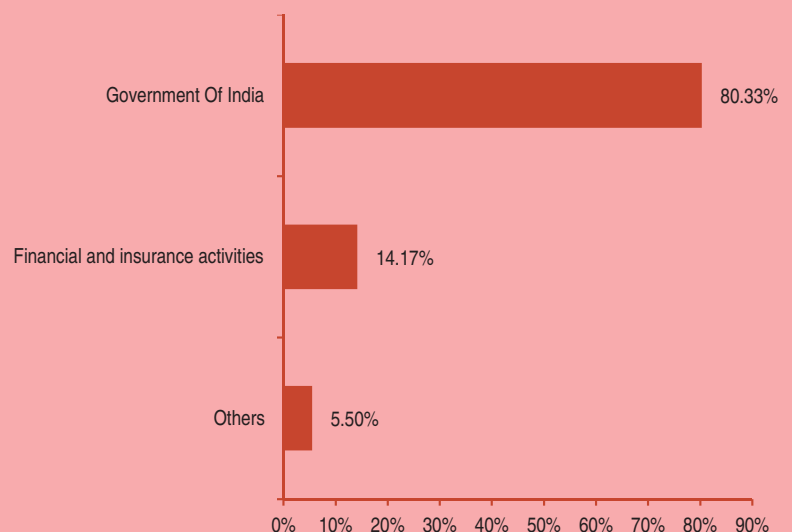
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 30 November, 17: ₹22.8543

Benchmark: CRISIL Composite Bond Fund Index - 100%

Corpus as on 30 November, 17: ₹68.77 Crs.

Fund Manager: Mr. Pankaj Agarwal

Investment Style

Credit Quality			Interest Rate Sensitivity
High	Mid	Low	
			High
			Mid
			Low

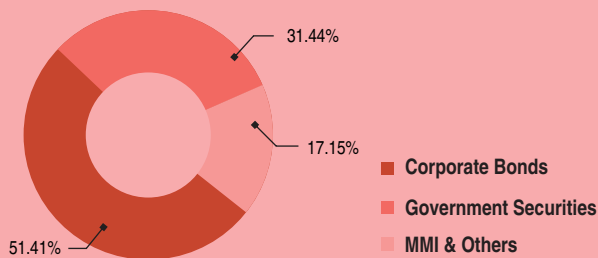
Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Corporate Bonds	51.41	10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	3.03
7.71% NABARD 17-Mar-32 (GOI S)	6.88	Other Corporate Bonds	5.06
7.00% Reliance Industries Ltd 31-Aug-22	6.85	Government Securities	31.44
7.95% HDFC Bank Ltd. 21-Sep-26	6.78	8.17% GOI 01-Dec-44	11.25
2.00% Tata Steel Ltd. 23-Apr-22	5.24	6.90% GOI 04-Feb-26	10.78
7.75% PFC Ltd. 22-Mar-27(GOI S)	3.67	8.24% GOI 10-Nov-33	3.73
8.85% Yes Bank Ltd. 24-Feb-25	3.66	8.13% GOI 22-Jun-45	3.68
7.1455% Kotak Mahindra Prime Ltd. 16-Jan-19	3.49	6.35% GOI 23-Dec-24	2.00
8.19% IRFC Ltd. 27-Apr-19	3.40	MMI & Others	17.15
7.60% PFC Ltd. 20-Feb-27(GOI S)	3.35	Total	100.00

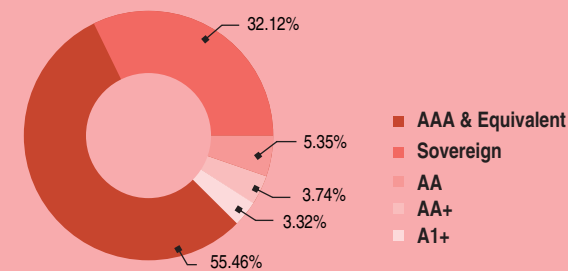
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5.22

Asset Allocation



Rating Profile



Maturity Profile



AUM (in Crores)

Instrument	AUM
Equity	-
Debt	56.98
MMI & Others	11.80

Fund Performance

Period	Date	NAV	Crisil Composite Bond Fund Index	NAV Change	INDEX Change
Last 1 Month	31-Oct-17	22.9152	2947.87	-0.27%	-0.14%
Last 3 Months	31-Aug-17	22.8859	2944.35	-0.14%	-0.02%
Last 6 Months	31-May-17	22.2439	2859.44	2.74%	2.95%
Last 1 Year	30-Nov-16	22.3784	2834.61	2.13%	3.85%
Last 2 Years	30-Nov-15	19.2328	2464.44	9.01%	9.29%
Last 3 Years	28-Nov-14	17.5792	2254.22	9.14%	9.30%
Last 4 Years	29-Nov-13	15.5267	1985.39	10.15%	10.35%
Last 5 Years	30-Nov-12	14.7636	1906.42	9.13%	9.08%
Since Inception	17-Aug-07	10.0000	1339.53	8.36%	7.95%

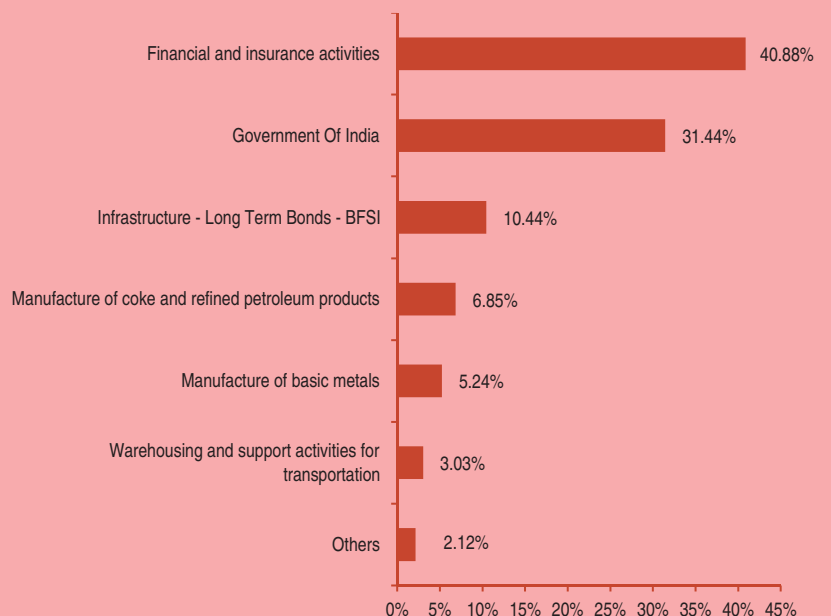
Note: The investment income and prices may go down as well as up. "Since Inception" and returns above "1 Year" are calculated as per CAGR.

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 30 November, 17: ₹21.7032

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

Corpus as on 30 November, 17: ₹87.47 Crs.

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

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

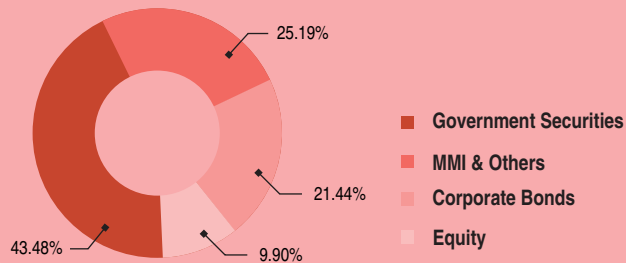
Portfolio

Instrument	% Of NAV	Instrument	% Of NAV
Government Securities	43.48	7.75% PFC Ltd. 22-Mar-27(GOI S)	1.73
8.17% GOI 01-Dec-44	17.14	10.40% Reliance Ports & Terminals Ltd. 18-Jul-21	0.75
7.59% GOI 11-Jan-26	9.12	Equity	9.90
7.72% GOI 25-May-25	6.36	HDFC Bank Ltd.	1.06
6.90% GOI 04-Feb-26	4.41	Reliance Industries Ltd.	1.05
8.83% GOI 25-Nov-23	3.50	Infosys Technologies Ltd.	0.84
8.40% GOI 28-Jul-24	2.13	ICICI Bank Ltd.	0.82
6.79% GOI 15-May-27	0.70	ITC Ltd.	0.66
8.15% GOI 24-Nov-26	0.12	Larsen and Toubro Ltd.	0.63
MMI & Others	25.19	Bharat Petroleum Corporation Ltd.	0.43
Corporate Bonds	21.44	Tata Motors Ltd.	0.41
8.11% REC Ltd. 07-Oct-25	6.07	Hindustan Unilever Ltd.	0.36
7.17% NHAI Ltd. 23-Dec-21	4.64	Tata Consultancy Services Ltd.	0.30
7.95% HDFC Bank Ltd. 21-Sep-26	3.82	Other Equity	3.33
8.49% NTPC Ltd. 25-Mar-25	2.55	Total	100.00
9.09% IRFC Ltd. 29-Mar-26	1.87		

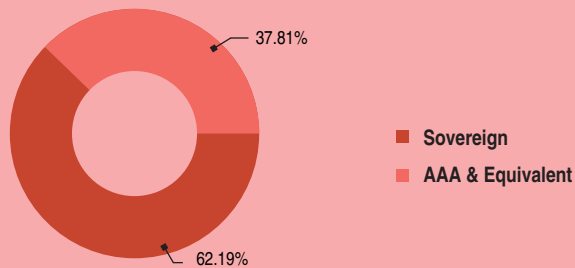
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Asset Allocation



Rating Profile



AUM (in Crores)

Instrument	AUM
Equity	8.66
Debt	56.79
MMI & Others	22.03

Asset Mix

Instrument	Asset Mix as per F&U	Actual Asset Mix
Equity	0% - 20%	10%
Debt, Money Market & Others *	80% - 100%	90%

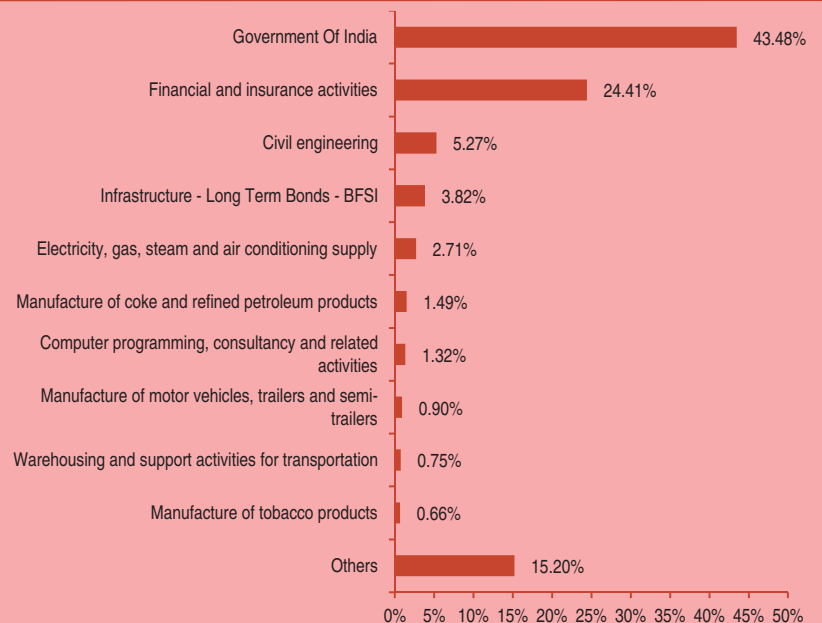
*Money Market & Others includes current assets

Fund Performance

Period	Date	NAV	NAV Change	INDEX Change
Last 1 Month	31-Oct-17	21.7643	-0.28%	-0.23%
Last 3 Months	31-Aug-17	21.6772	0.12%	0.29%
Last 6 Months	31-May-17	21.1130	2.80%	3.28%
Last 1 Year	30-Nov-16	20.8870	3.91%	5.90%
Last 2 Years	30-Nov-15	18.3374	8.79%	9.72%
Last 3 Years	28-Nov-14	17.3541	7.74%	8.97%
Last 4 Years	29-Nov-13	14.8546	9.94%	10.66%
Last 5 Years	30-Nov-12	14.0663	9.06%	9.34%
Since Inception	17-Aug-07	10.0000	7.82%	8.08%

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. Anirban Ray
Analyst

Mr. Rajeev Tewari
Head of Equities

Mr. Pankaj Khetan
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